

# Literature Review on Importance of MSMEs in Empowerment of Women Participants

Radhagobinda Basak\*, Manidipa Das Gupta\*\*

## Abstract

The present study deals with the review of literature on the area of empowerment of women through their participation in micro, small, and medium enterprises (MSMEs). For this purpose, the literature has been divided into two main domains. In the first domain, literature on women participation in MSMEs and related issues has been reviewed. In the second domain, literature on empowerment of women participants and related issues has been reviewed. In the Introduction section of the study, the relevance of conducting such a study has been tried to be justified. While reviewing the literature in the second section of the study, the findings have been summarised and relationships between findings of different studies have been shown. The papers have not necessarily been reviewed chronologically. Rather, they have been arranged as per the ideas discussed in the study. Based on the findings of different studies, conclusions have been drawn for the two main domains of the study, respectively.

**Keywords:** MSMEs, Women, Participant, Empowerment

## Introduction

Micro, Small, and Medium Enterprises (MSMEs) are proved to be the developmental fuel in socio-economic growth of a developing country like India, suffering mainly from unemployment, underemployment, and resultantly from poverty, socio-economic unrest, etc. The high levels of production, employment generation, export promotion,

and value addition with nominal investment level in input prove the sector as the most vibrant contributor in economic fields and motivator in entrepreneurial activities. Women-participating MEs are considered to be the remarkable contributors in empowering women in multi-faceted dimensions. Women empowerment is considered a significant research domain in social science. In fact, socio-cultural progress of a society can be measured through the stage of empowerment of women in any society. This issue has also been felt by different international agencies like the ILO and the United Nations, which work for the empowerment of women especially in the third world countries. Moreover, a lot of researches are being conducted all over the world by the researchers from different disciplines of social science on women empowerment. Keeping this in mind, in the present study, an attempt has been made to review literature on this important research field with the hope that the endeavour will be helpful to mitigate the thrust of the researchers and policy makers.

The present study is on the area of empowerment of women through participation in MSMEs. Two broad domains have been chosen to deal with the literature vividly, viz. Women in Enterprises, Empowerment of Women Participants in Enterprises. Under first broad domain of study, two sub-domains have been reviewed- (i) Factors affecting women entrepreneurship in MSMEs sector; and (ii) Problems and prospects of women entrepreneurship. In the second broad domain, an effort has been made to focus on some sub-domains of study like (i) Role of entrepreneurship in women empowerment; (ii) Conceptualization of women empowerment; and (iii)

\* Assistant Professor, Department of Commerce, Sidho-Kanho-Birsha University, Purulia, West Bengal, India.  
Email: [rgbasak85@gmail.com](mailto:rgbasak85@gmail.com)

\*\* Assistant Professor Department of Commerce, The University of Burdwan, West Bengal, India.  
Email: [dasgupta\\_manidipa@yahoo.co.in](mailto:dasgupta_manidipa@yahoo.co.in)

Measurement, dimensions and contributing factors of women empowerment. Hence, the related literature, until reviewed, can be discussed as follows:

## Survey Details

### Women in Enterprises

#### Factors Affecting Women Entrepreneurship in MSMEs Sector

Women entrepreneurship would be an opportunity driven in developed countries but necessity driven in a poor economy (Niethammer, 2013). Some researchers (Shah, 2013; Rajalakshmi, 2014; Goyal & Prakash, 2011; Vinesh, 2014) divided the factors into two groups – push or choice factors and pull or necessity factors and some others (Tambunam, 2008; Trivedi & Gour, 2015) pointed out the entrepreneurs as chance, forced, and pulled entrepreneurs. Sharma and Varma (2008) categorised the reasons standing behind being woman entrepreneur into four heads – economic reasons, personal and family reasons, socio-cultural reasons, and infrastructural reasons. Devi (2015) highlighted the facilitating factors for women entrepreneurship such as, the launching of various schemes by government for the development of women entrepreneurship, simplification of procedures for registration of business, financial assistance and subsidies provided by financial institutions, access to promotional assistance, etc. Trivedi and Gour (2015) and Dasgupta and Basak (2016) identified the factors affecting women entrepreneurs' performance and included access to finance, access to markets, access to training, access to networks, and access to policymakers in their study. Danabakyam and Kurian (2012) identified five success factors of women entrepreneurship such as, motivation, human relation, hard work, honesty and integrity, and authoritative behaviour. The study also identified nine industry-related success factors having significant impact on women entrepreneurship such as, nature of industry, form of enterprise, business experience, assets, investment, turnover, etc.

Inmyxai and Takahashi (2012) pointed out that human and tangible resources, network participation, and information communication technology mediated the relationship between gender of entrepreneurs and performance of firms. For the women-headed firms, the presence of competitiveness was an important factor

for their performance; in addition, for the men-headed firms, business development services were important factors for their performance. In this context, Shikhare (n.d.) pointed out that family-type of the women held a significant association with some impetus factors like need for shouldering the family responsibilities, desire to be independent and self-interest, while Dwivedi and Mishra (2013) examined the relationship between the demographic factors of women entrepreneurs, and financial return from their business. They found very strong positive correlations between age and average initial investment, age and return on investment, average initial investment, and return on investment, respectively. In a developing country like India, the reasons like desire to take new challenges and opportunities for self-fulfilment, getting education, government policies, supporting family members, desire to be role models to others, need for generating additional income for families, aspiration for the freedom to take own decision, innovative thinking, desire to achieve economic independence and establish own identity in the society, unemployment, recession, job dissatisfaction, etc., were motivational and responsible factors in making a woman entrepreneur (Nehru & Bhardwaj, 2013; Shah, 2013; Sharma et al., 2012; Danabakam & Kurian, 2012; Kumar, 2014; Vijayakumar & Naresh, 2013).

#### Problems and Prospects of Women Entrepreneurship

Prospects of the women-owned enterprises would be dependent mainly on – growth rate and innovation. Growth would be measured by using four indicators, namely – employee growth, business worth growth, turnover growth, and gross profit growth; whereas, innovation could be detected through product diversification, service diversification, access to new market, and supply chain diversification (Kiraka et al., 2013). Besides, the growth and innovation of women owned MSMEs in developing countries like Kenya had a significant positive correlation with financial assistance from the side of government (Kiraka et al., 2013). In this context, some researchers (Rajalakshmi, 2014; Shah, 2013) pointed out the practical movements of government towards offering welfare treatment to the women section of society especially in developing countries like India.

The researchers like Dangi & Ritika (2014), Rajalakshmi

(2014), and Yadav (2014) pointed out the changing role of Indian women from only a house maker to a productive earner. Majority of women entrepreneurs were engaged in informal and cottage industries (Stevenson & St-Onge, 2005; Tambunam, 2008) though they are gradually shifting from traditional sectors to new sectors like industrial and technical products, information technology, etc. (Shah, 2013; Vijayakumar & Naresh, 2013; Khan & Bhatt, 2014; Dasgupta & Tabassum, 2017).

Some of these researchers also pointed out the prospects of women entrepreneurship including the business domains like eco-friendly technology, bio-technology, IT-oriented business, event management, tourism industry, mineral water, sericulture, floriculture, herbal and health care, food processing, etc. (Kumar, 2014; Vijayaragavan, 2014).

However, women entrepreneurs would have to face trouble in their operation, which might have reflected from different studies. Here, during their journey to long-run sustainability, the Women entrepreneurs in MSMEs sector would be bound to face some influential exogenous and endogenous problems like gender insensitive micro-economic policies of the government, complex tax policies, gender-biased inequalities in employment policies, complex business registration and licensing procedures, lack of cultural acceptance of the entrepreneurial role of women, lack of access to business premises and credit, lack of property rights over assets, lack of access to finance and financial services from banks and other financial institutions, failure to convert profit back into investment, lack of management and accounting skills, increased competition, inadequate capital, poor debt collection rate, high bank charge, access to market information, load shedding, primitive technology, lack of access to education and training, poor infrastructure, etc. (Stevenson & St-Onge, 2005; Tambunam, 2008; Bekele & Worku, 2008; Okafor & Mordi, 2010; Parvin et al., 2012; Niethammer, 2013; Kiraka et al., 2013). In addition, sometimes, some demographic, cultural and domain-specific constraints like women's obligations for their families, lack of education, dominating role of men in society, distrusting attitude of financial institutions towards the entrepreneurial abilities of women, scarcity and high price of raw materials, health problems, dependency on middlemen, lack of confidence, lack of awareness about financial assistance, etc., were also

found to be responsible for the hazardous situations as identified by several researchers (Goyal & Prakash, 2011; Sharma et al., 2012; Vijayakumar & Naresh, 2013; Shah, 2013; Nehru & Bhardwaj, 2013; Dangi & Ritika, 2014; Vijayaragavan, 2014; Yadav, 2014; Kumar, 2014; Khan & Bhatt, 2014).

In different studies, it was identified that the growth rate and the survival probability of women-owned MSMEs were much lower than those of the men-owned ones (Stevenson & St-Onge, 2005; Bekele & Worku, 2008; Inmyxai & Takahashi, 2010; Kabeer, 2012).

## **Empowerment of Women Participants in Enterprises**

### **Role of Entrepreneurship in Women Empowerment**

Kabeer (2012) showed that women's employment did not necessarily mean women's economic empowerment as a large proportion of women were working as unpaid worker or with small pay and vulnerable working condition. Two major barriers to women's economic empowerment were individual and structural constraints on women's taking up paid work and gender segmented structure of labour market (Kabeer, 2012). Parvin et al. (2012) observed that banks and other financial institutions provide immense financial and non-financial support to the small women entrepreneurs in Bangladesh. Because of that support, the enterprises survived. Omollo (2014) showed that Constituency Women Enterprise Scheme Credits, a scheme of the Kenyan government to promote women enterprises, have not had any significant influence on economic empowerment of women entrepreneurs in Kenya. Akram et al. (2015) analysed the role of women owned micro-enterprises on their socio-economic empowerment in Azad Kashmir. They identified three independent variables, which affect women empowerment, and they were freedom of movement, economic freedom, and social uplift. As per the findings of the study, impact of micro-enterprises remained slightly low for social uplift, better for the freedom of movement and most for economic freedom. Sutton-Brown (2011), in this context, explored that women experienced economic empowerment through participation in micro entrepreneurship. In the developing economies, women entrepreneurship plays an important role in development as it is the means of channelizing the small savings of the

rural women into economic activities. Micro enterprises could easily cause women empowerment as they need small investment and remove inequality in income distribution (Sharma et al., 2012). Micro entrepreneurs could support their families with their earnings and their importance in making monetary decisions of the family was significantly more than that of the passive beneficiaries. Besides, micro entrepreneurs were in higher position than non-entrepreneurs in respect of empowerment (Janaki, 2014). Jain and Jain (2012) showed that period of micro entrepreneurship caused economic empowerment but it does not affect social and political empowerment of rural women. In another study, Sharma and Varma (2008) found positive correlation between socio-economic, psychological, communication, and entrepreneurial variables on one side and overall empowerment on the other side, respectively. Bhattacharya (2010) constructed an average empowerment index to measure women's empowerment level. Micro entrepreneurship was likely to have positive effect on women empowerment but in a country like India, other socio-economic factors like caste based hierarchy and the extent of prevalent conservatism influenced the process of women empowerment a lot. Loomba (n.d.) showed that the mean income of women after joining micro entrepreneurship was significantly higher than that of women before joining micro entrepreneurship. Women played an important role in decision making in their family. Pati and Lyngdoh (2010) showed that micro entrepreneurship led to economic empowerment of women and resulted in a change in their social life in various ways like recognition in family and society, enriching capacities in terms of communication skills; leadership; self-confidence and self-esteem. Swain (2007) showed that micro entrepreneurs achieved greater involvement in decision-making within family but did not acquire any significant impact on key decision-making domains like family planning, children's marriage, and buying or selling of land. Siwal (2009) showed that women achieved greater self-worth and self-esteem as a result of involvement in economic matters. Jana (2015) observed remarkable improvement in average monthly income, average capital position, and average asset position of the women micro entrepreneurs. According to the study of Chakraborty, et al. (2013), women had been enjoying increased importance at home for being capable to contribute to the family income as a result of their participation in micro entrepreneurship but their

awareness related to their health and welfare of their children remained miserable. Micro entrepreneurship brought change in income level; reduction in dependency on money lenders; expansion in expenditure on children's education and health and most important the increased awareness and self-confidence among rural women (Chhipa, et al., 2014). Micro entrepreneurs were successful in increasing the income, hours of employment, savings amount, and per capita household expenditure of the women, and, at the same time, their borrowings got reduced (Uma & Baby, 2013). Probability of empowerment is 8 to 10 times more for a woman who is involved in micro entrepreneurship than a woman who is not involved and non-economic empowerment such as sense of self-worth and confidence, social recognition, etc., might be resulted from such entrepreneurship (Hashemi, et al., 1996). Greater access to micro entrepreneurship brought no or negative empowerment on economic dimension but positive empowerment in terms of child related decisions (Nilakantan et al., 2013). Entrepreneurship helped to raise the economic status of rural women and allowed them to participate in decision-making process, raise their work independency and change their attitudes towards wife beating (Panigrahi, 2014). Yasmeen and Gangaiah (2014) found that micro enterprises help the women entrepreneurs in attaining economic, social, and psychological empowerment.

## Conceptualisation of Women Empowerment

Individuals and groups are empowered when they possess the capacity to make effective choice: that is to translate these choices into desired actions and outcomes (Alsop & Heinsohn, 2005, as cited in Kabeer, 2012). Women empowerment refers to expanding the rights, resources, and capacity of women to make decisions and act independently in social, economic, and political spheres (The Inter-American Development bank, 2010, as cited in Kabeer, 2012). Empowerment refers to the enhancement of assets and capabilities of diverse individuals and group to engage, influence and hold accountable the institutions, which affect them (Bennett, 2002, as cited in Malhotra et al., 2002). Empowerment refers to the expansion in people's ability to make strategic choices in a context where this ability was previously denied to them (Kabeer, 2001, as cited in Malhotra et al., 2002). Empowerment

is the process by which the powerless gain greater control over the circumstances of their lives. It includes both controls over resources and ideology. It is the inner transformation of one's consciousness that enables them to overcome external barriers (Sen & Batliwala, 2000, as cited in Janaki, 2014).

Empowerment may not be taken synonymously with the concept of autonomy though both the autonomy and empowerment refer to gaining control over own lives vis-à-vis family, community, society, markets but the former is a static state and focuses on independence, while the latter is change over time and considers interdependence (Malhotra & Mather, 1997; Jejeebhoy, 2000, as cited in Malhotra et al., 2002).

Empowerment is somehow related with social inclusion, which refers to the removal of institutional barriers and the enhancement of incentives to increase the access of diverse individuals and groups to assets and development opportunities. Therefore, both empowerment and social inclusion refer to process but the process of empowerment begins 'from below' while the process of social inclusion begins 'from above' (Bennett, 2002, as cited in Malhotra et al., 2002). In fact, social inclusion may be used as an important tool to achieve sustainable empowerment (Narayan, 2002; Ravallion & Chen, 2001, as cited in Malhotra et al., 2002).

Empowerment in women section takes its shape from their right to have and determine choices; their right to have access to opportunities and resources; their right to have the power to control their own live both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally (The United Nations, 2001, as cited in Kabeer, 2012). It is somehow closely associated with separate concepts like gender equality, which refers to equality under the law, equality of opportunity, and equality of voice, and implies equivalence in life outcomes for women and men, recognizing their different needs and interests and requiring a redistribution of power and resources (World Bank, 2001a, as cited in Malhotra et al., 2002). Gender equality does not encompass a progression from one state to another; whereas, empowerment refers to the progression from one state (gender inequality) to another (gender equality) (Malhotra et al., 2002). Hence, women

empowerment is supposed to be a process through which women can gain their capacity for exercising strategic forms of agency in relation to their own lives as well as in relation to the larger structures of constraint that positioned them as subordinate to men (Kabeer, 1999; 2001, as cited in Kabeer, 2012) and with which women can enjoy their sense of self-worth and social identity; their willingness and ability to question their subordinate status and identity; their capacity to exercise strategic control over their own lives and negotiate their relationships with others who matter to them; and their ability to participate on equal terms with men in reshaping the societies in which they live in ways that contribute to a more just and democratic distribution of power and possibilities (Kabeer, 2008, as cited in Kabeer, 2012). With the empowerment process, women are able to organize themselves to increase their own self-reliance, assert their independent right to make choices, and control resources, which will assist in challenging and eliminating their own subordination (Keller & Mbwewe, 1991, as cited in Malhotra et al., 2002). It, therefore, has two essential elements, namely, process and agency. Process means the progression from the state of disempowerment to the state of empowerment (Malhotra et al., 2002). The concept of agency says that women themselves must be significant actors in the process of change, which is being described or measured (Sen, 1993, as cited in Malhotra et al., 2002). Resources are the enabling factors of empowerment, and education, employment, etc., are the achievements or outcomes of empowerment. Having the access of resources does not necessarily mean empowerment. When women use those resources for their own interest, it amounts to empowerment and that act of women is termed as agency. Without women's individual or collective ability to recognize and utilize resources in their own interests, resources can't bring about empowerment. There could be an improvement in the condition of women, but unless the intervening process involves women as agents of that change rather than merely as its recipients, it will not be considered empowerment (Malhotra et al., 2002).

Economic empowerment is about making markets work for women (at the policy level) and empowering women to compete in markets (at the agency level) (World Bank, 2006, as cited in Kabeer, 2012). A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and

act an economic decision (Golla et al., 2011, as cited in Kabeer, 2012). Women's economic empowerment can be achieved by targeting initiatives to expanding women's economic opportunity; strengthen their legal status and rights; and ensure their voice, inclusion, and participation in economic decision-making (UNDP, 2008, as cited in Kabeer, 2012). Women's economic empowerment refers to their capacity to participate in, contribution to, and benefit from the growth process in ways that recognize the value of their contributions, respect their dignity, and make it possible to negotiate a fairer distribution of the benefits of growth (OECD, 2011, as cited in Kabeer, 2012). It can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market including a better sharing of unpaid care work (Tornqvist & Schmitz, 2009, as cited in Kabeer, 2012).

### **Measurement, Dimensions, and Contributing Factors of Women Empowerment**

On measurement of women empowerment, there are many research works in national and international contexts. Malhotra et al. (2002) executed a brilliant study in global context. They took six dimensions to measure it, namely, economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Each dimension was proposed to be measured in three levels of social aggregation, such as household, community, and broader level. Chung et al. (2013) identified five dimensions of women empowerment, namely, economic, education, governance, health, and media. Each dimension had a number of indicators. Islam et al. (2012) identified six factors associated with women empowerment in rural domains, namely, husband's influence, independence in spending money, independent decision-making authority, involvement in family affairs, control over enterprise related decisions, and position in the family. Alsop and Heinsohn (2005) identified three domains of empowerment, namely, state, market, and society. State was divided into three sub-domains – justice, politics, and service delivery. Market had three sub-domains – credit, labour, and goods. Society had two sub-domains – family and community. Schuler et al. (2010) stressed on changing the dimensions of women empowerment over time as empowerment was a process. They presented a revised list of indicators representing women's capacities. The list

included seven indicators, namely, access to media and phone, economic security, education, legal awareness, political awareness, self-efficacy, and social support. Santillan et al. (2004) recommended for two spheres of women empowerment, namely, socio-economic sphere and reproductive health sphere. In socio-economic sphere, five indicators were recommended for - production, family expenditures, relationships with relatives, community participation, and rights of husbands and wives in the family. In the reproductive health sphere, six indicators were recommended for - childbearing, contraception, sexual communication and negotiation, appraisal of health services, reproductive tract infections, and reproductive health roles and rights. Sutton-Brown (2011) identified four primary dimensions of women empowerment, such as, economic, education, decision-making power, and leadership capacity. The study observed that culture, religion, women's status in society and socio-political factors influence women empowerment. Tamandanil et al. (2015) found that development in tourism had significantly led to economic and cultural empowerment of women. In the national context, Golla et al. (2011) developed a mechanism for measuring women's economic empowerment. As per the study, economic empowerment comprises two inter-related components, such as, economic advancement, power, and agency. Each component had some indicators, which work at household and community level for empowerment. Economic advancement indicators were productivity and skills, business practice, income, consumption smoothing, work environment, and prosperity. Power and agency indicators were control over assets, decision-making, autonomy and mobility, self-confidence, gender norms, and gender responsibilities. Janaki (2014) chose six domains of women empowerment, namely, cognitive, economic, familial, public, political, and collective empowerment. Jain and Jain (2012) selected three dimensions of women empowerment, such as, economic, social, and political dimensions. Kilby (2011) identified five broad capabilities to define women empowerment, such as, ability to go out of the house freely; meet with officials; travel independency outside the village; attend village meetings; and participate in local political processes activity. Siwal (2009) identified four components of women empowerment, namely, awareness building, capacity building, participation in decision-making, and equality between men and women. In the study, empowerment was

observed from four angles, such as, economic, political, social, and educational empowerment. Mokta (2014) identified five dimensions of women empowerment, namely, cognitive, psychological, economic, political, and physical empowerment. Kumar and Paul (n.d.) developed a model of measuring women empowerment comprising of five concrete micro indicators, namely, consumption pattern, access to and control over resources, decision-making, self-esteem, and awareness. Auroville Village Action Group (n.d.) measured women empowerment from five aspects, namely, self-respect, respect by others, decision-making power, control over income, and future expectations. Pati and Lyngdoh (2010) identified five economic empowerment indicators whereas Garikipati (2008) identified six indicators for measuring women empowerment and those indicators were already mentioned by previous researchers. Gupta and Yesudian (2006) constructed four indices, namely, household autonomy index, mobility index, attitude towards gender index, and attitude towards domestic violence index to measure different dimensions of empowerment. The indices had low but highly significant association one another. As per the study, women's educational level, media exposure, and age were three most important determinants for their empowerment. As per the study of Suguna (2011), education brought reduction in inequalities and improved the status of women within family. Social norms and intra-household gender-related constraints like age at marriage, number of sons in the household, education of men and women, income, village, differences in spouses' perspectives, etc., greatly influenced women's possibility of being empowered (Wiklander, 2010). Kiraka et al. (2012) measured empowerment in three dimensions: Autonomy vs. Dependence, Self-esteem vs. Self-depreciation, and Reflective vs. Repetitive behaviour. The study showed that empowerment of women was influenced by illiteracy and male dominancy in society. Education, land holding, position in the family, socio-economic status, decision-making pattern, entrepreneurial behaviour, etc., were significantly correlated with women empowerment and family type, material possession, occupation, etc., were significant determinants of women empowerment. Hashemi et al. (1996) identified eight empowerment indicators: mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major household decisions, relative freedom from domination within

family, political and legal awareness, and involvement in political campaigning and protests. Nilakantan (2013) identified four dimensions of women empowerment, namely, whether the borrower manages the microfinance-backed enterprise, influence over decision-making on credit related issues, influence over decision-making on expenditure-related issues, and influence over decision-making on child related issues. Panigrahi (2014) measured women empowerment in terms of 29 variables related to four factors, i.e. participation in decision-making, power of work independency, level of awareness, and attitudes towards wife beating.

## Conclusions

The proposed study intends to focus on the extent of women empowerment as a result of their participation at both ownership and workforce levels of MSMEs. After reviewing the literature under the first broad domain of the study, it has been observed that, according to most of the literature, it is an opportunity that induces women to become entrepreneurs in the developed economies; however, in other economies, women are forced to become entrepreneurs just to exploit the necessities. In other word, we may say that, in the context of developed economies, some pull factors are responsible for the women becoming entrepreneurs; whereas, in the context of the developing and underdeveloped economies, some push factors are more influential. The first broad domain also identifies that most of the literature gives the evidence that women entrepreneurs face some inherent exogenous and endogenous problems in operating the enterprises, which their male counterparts do not generally face. Besides, some demographic and cultural constraints also create problems for the women entrepreneurs. For these reasons, the researchers found the growth rate and survival potential of the women-owned MSMEs much lower than those of the male owned ones. In spite of having these hindrances, the researchers found prospects of women entrepreneurship in agro-based and technology-based industries.

In the second broad domain of the study, it has been observed that empowerment is a continuous process through which women gain capacity to choose the best opportunity out of those several alternatives that are available to them. In fact, there are two essential elements of women empowerment – process and agency. Women can be empowered only when they act as the agents in

their process of being empowered by using enabling resources. Empowerment differs from autonomy in the point of interdependence. Women empowerment can also be achieved through the interdependence with the males; whereas, autonomy denies the role of interdependence. Again, empowerment differs from social inclusion. Empowerment begins 'from below' but social inclusion begins 'from above'. Empowerment is closely associated with gender equality. Gender equality is a static situation but empowerment refers to the progression from gender inequality to gender equality. Most of the literature is in favour that participation in MSMEs paves the way of women empowerment in several dimensions like economic, socio-cultural, familial/interpersonal, legal, political, psychological, etc. Researchers stressed specifically on micro entrepreneurship as an engine of women empowerment as micro entrepreneurship needs small amount of investment, which the women can afford. It was also observed that economic empowerment comes at first and later on, it brings empowerment in other non-economic domains. Micro entrepreneurship is very much useful for bringing economic independence for the women participants. As soon as economic independence comes, women begin to take decisions both within and outside the family and, thus, the process of empowerment starts. As said earlier, empowerment has several dimensions. Under each dimension, there may be a number of contributing factors. It may not be so that all the contributing factors under a particular dimension or all the dimensions separately will contribute towards empowerment at the same time and at the same degree. Therefore, empowerment should be measured on aggregate over time.

As stated in the introduction phase of the study, being an interdisciplinary research domain, some of the branches of social science (Commerce, Economics, Human Resource Management, Sociology, etc.) emphasize on some specific dimensions of women empowerment as per their main orientation. Thus, the issue is inherently interdisciplinary and it is expected that the findings may be extremely useful to the policy-makers and academicians of several fields of research.

## References

- Akram, S., Shaheen, I., & Kiyani, S. M. (2015). Socio-economic empowerment of women through micro enterprises: A case study of AJK. *European Scientific Journal*, 11(22), 197-211.
- Alsop, R., & Heinson, N. (2005). Measuring Empowerment in Practice: Structuring Analysis and Framing Indicators, World Bank Policy Research Working Paper 3510.
- Auroville Village Action Group. (n.d.). Women's Empowerment Report 2009-2010. Retrieved from <http://villageaction.in/media/annual-report/>
- Bekele, E., & Worku, Z. (2008). Women entrepreneurship in micro, small and medium enterprises: The case of Ethiopia. *Journal of International Women's Studies*, 10(2), 3-19.
- Bhattacharya, J. (2010). Contribution of Self- Help Groups to the Pursuit of Women Empowerment: A Capability Approach: A District-Level Study in the State of West Bengal, India (Unpublished doctoral thesis), University of Siena, Siena.
- Chakravarty, S., Kumar, A. & Jha, A. N. (2013). Women's empowerment in India: Issues, challenges and future directions. *International Review of Social Sciences and Humanities*, 5(1), 154-163.
- Chippa, M. L., Sharma, S., & Dubey, R. K. (2014). Impact of microfinance on women empowerment, poverty alleviation and employment security in rural areas of Rajasthan. *International Journal of Innovative Research in Science*, 3(2), 9073-9080.
- Chung, D. B., Kantachote, K., Mallick, A., Polster, R., & Roets, K. (Spring, 2013). Indicators of Women's Empowerment in Developing Nations, University of Wisconsin- Madison: Workshop in International Public Affairs.
- Dasgupta, M., & Tabassum, R. (2017). Role of micro-finance in empowering women of minority religion. *International Journal of Research in Social Sciences*, 7(12), 341-362.
- Dasgupta, M., & Basak, R. (2016). Commercial banks finance and economic empowerment in women-owned micro and small enterprises in India - A study on engineering sector of Howrah, West Bengal. *Journal of Entrepreneurship and Management*, 5(2), 14-26.
- Danabakyam, M., & Kurian, S. (2012). Women Entrepreneurship in Micro, Small and Medium Enterprises (MSME) in Chennai City. *International Journal of Marketing, Financial Services and Management Research (IRJC)*, 1(10), 68-74.
- Dangi, N., & Ritika. (2014). Women entrepreneurship and growth and performance of MSMEs in India.

- International Journal of Advance Research in Computer Science and Management Studies*, 2(4), 174-182.
- Devi, B. P. (2013). Facilitating factors for women entrepreneurship in India. *International Journal of Science and Research (IJSR)*, 4(5), 153-156.
- Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature*, 50(4), 1051-1079.
- Dwivedi, N. T., & Mishra, T. (2013). Women-empowerment through women entrepreneurship (A Study of Faizabad Zone of Uttar-Pradesh). *Voice of Research*, 2(2), 50-55.
- Garikipati, S. (2008). The impact of lending to women on household vulnerability and women's empowerment: Evidence from India. *SSRN Electronic Journal*, 36(12), 2620-2642. Retrieved from <https://www.researchgate.net/publication/23691200>
- Golla, A. M., Malhotra, A., Nanda, P., & Mehra, R. (2011). *Understanding and measuring women's economic empowerment: Definition, framework and indicators*. Washington: International Centre for Research on Women.
- Goyal, M., & Parkash, J. (2011). Women Entrepreneurship in India-Problems and Prospects. *ZENITH International Journal of Multidisciplinary Research*, 1(5), 195-207.
- Gupta, K., & Yesudian, P. P. (2006). Evidence of women's empowerment in India: A study of socio-spatial disparities. *Geo Journal*, 65(4), 365-380.
- Hashemi, S. M., Schuler, S. R., & Riley, A. P. (1996). Rural credit programs and women's empowerment in Bangladesh. *World Development*, 24(4), 635-653.
- Inmyxai, S., & Takahashi, Y. (2010). Performance Contrast and Its determinants between Male and Female Headed Firms in Lao MSMEs. *International Journal of Business and Management*, 5(4), 37-52.
- Inmyxai, S., & Takahashi, Y. (2012). Factors mediating gender and firm performance in Lao micro, small, and medium sized Enterprises. *Asia Pacific Management Review*, 17(2), 145-175.
- Islam, N., Ahmed, E., Chew, J., & D'Netto, B. (2012). Determinants of empowerment of rural women in Bangladesh. *World Journal of Management*, 4(2), 36-56.
- Jain, D., & Jain, B. (2002). Does microfinance empower rural women?- A empirical study in Udaipur District, Rajasthan. *Journal of Arts, Science & Commerce*, 3(2), 76-89.
- Jana, M. M. (2015). Microfinance and women empowerment in India: An empirical analysis. *The Management Accountant*, 50(7), 42-47.
- Janaki, T. V. (2014). The Impact of Micro Credit on Empowerment of Women Entrepreneurs towards their Empowerment: A Study on SHGs in Rural RR District of Telengana. Retrieved from <http://ssrn.com/abstract=2464145>
- Kabeer, N. (2012). *Women's economic empowerment and inclusive growth: labour markets and enterprise development*, UK: Department for International Development and The International Development Research Centre.
- Khan, N., & Bhatt, A. A. (2014). Role of Women in Micro, Small and Medium Enterprises (MSME). *TMIMT International Journal*, 1(1).
- Kilby, P. (2011). *NGOs in India: The challenges of women's empowerment and accountability*. Abingdon: Routledge.
- Kiraka, R. N., Kobia, M., & Katwalo, A. M. (2013). Micro, small and medium enterprise growth and innovation in Kenya: A case study on the women enterprise fund, Dakar: ICBE-RF Research Report No. 47/13.
- Kiran., De, D., Gupta, B. K., Pandey, D. K., & Upadhaya, A. D. (2012). Empowerment of rural women in Agriculture: A socio-psychological analysis. *Stud Home Com Sci*, 6(3), 139-144.
- Kumar, D. (2014). Women entrepreneurship in India: Obstacles and opportunities. *International Journal of Research (IJR)*, 1(5), 135-147.
- Kumar, P., & Paul, T. (n.d.). Empowerment of Women: Concept, Policy Approach and Implications. Retrieved from [www.isical.ac.in/~wemp/Papers/PaperPrahladKumarAndTinkuPaul.doc](http://www.isical.ac.in/~wemp/Papers/PaperPrahladKumarAndTinkuPaul.doc)
- Loomba, S. (n.d.). Role of microfinance in women empowerment in India. Retrieved from [jaipuria.edu.in/pgdm/wp.../Role-of-microfinane-in-women-empowerment-in-india.pd...](http://jaipuria.edu.in/pgdm/wp.../Role-of-microfinane-in-women-empowerment-in-india.pd...)
- Malhotra, A., Schuler, S. R., & Boender, C. (2002, June). Measuring Women Empowerment as a variable in International Development, Background Paper presented at World Bank workshop on Poverty and Gender: New Perspective.
- Ministry of Micro, Small and Medium Enterprises (2011), Fourth All India Census of Micro, Small and Medium Enterprises 2006-2007, Retrieved from [www.msme.gov.in](http://www.msme.gov.in)

- Ministry of Micro, Small and Medium Enterprises. (2016). Annual Report 2015-16, Retrieved from [www.msme.gov.in](http://www.msme.gov.in)
- Mokta, M. (2014). Empowerment of Women in India: A critical analysis. *Indian Journal of Public Administration*, 65(3), 473-488.
- Nehru, J., & Bhardwaj, S. (2013). Women Entrepreneurship in India: Issues and Problems. You can tell the condition of a Nation by looking at the status of its women. *Spectrum: A Journal of Multidisciplinary Research*, 2(7), 8-16.
- Niethammer, C. (2013, August). Women, Entrepreneurship and the opportunity to promote Development and Business, Paper presented at Brookings Blum Roundtable Session V: Female Entrepreneurship.
- Nilakantan, R., Datta, S. C., Sinha, P., & Datta, S. K. (2013). The impact of microfinance on women empowerment: Evidence from eastern India. *International Journal of Development and Conflict*, 3, 27-40.
- Okafor, C., & Mordi, C. (2010). Women entrepreneurship development in Nigeria: The effect of environmental factors. *Petroleum Gas University of Ploiesti Bulletin*, 62(4/2010), 43-52.
- Omollo, B. A. (2014). Influence of constituency women enterprise scheme on economic empowerment of women entrepreneurs in Kisumu rural, Kenya. *International Journal of Management Research & Review*, 4(6), 632-650.
- Panigrahi, S. C. (2014). Empowerment of Women with Micro Credit: A Study of Women Self Help Groups in Ganjam District of Odisha, Ph.d Thesis, Pune: Gokhale Institute of Politics and Economics.
- Parvin, L., Jinrong, J., & Rahaman, M. W. (2012). Women entrepreneurship development in Bangladesh: What are the challenges ahead?. *African Journal of Business Management*, 6(11), 3862-3871.
- Pati, A. P., & Lyngdoh, B. F. (2010). Micro Credit as Catalyst to Women Empowerment: Evidences and Observations. Retrieved from <https://www.researchgate.net/publication/228122521>
- Rajalakshmi, A. (2014). Entrepreneurial role of women in the development of Indian economy. *Global Journal for Research Analysis*, 3(11), 44-46.
- Santillan, D., Sidney, R. S., Anh, H. T., Minh, T. H., Trang, Q. T., & Duc, N. M. (2004). Developing indicators to assess women's empowerment in Vietnam. *Development in Practice*, 14(4), 534-549.
- Schuler, S. R., Islam, F., & Rottach, E. (2010). Women's empowerment revisited: A case study from Bangladesh. *Development in Practice*, 20(7), 840-854.
- Shah, H. (2013). *Creating an enabling environment for women's entrepreneurship in India*. New Delhi: United Nations Economic and Social Commission for Asia and Pacific South-West Asia Office.
- Sharma, A., Dua, S., & Hatwal, V. (2012). Micro enterprise development and rural women entrepreneurship: Way for economic empowerment. *Arth Prabandh: A Journal of Economics and Management*, 1(6), 114-127.
- Sharma, P., & Varma, S. K. (2008). Women empowerment through entrepreneurial activities of self-help groups. *Indian Research Journal Ext Edu*, 8(1), 46-51.
- Shikhare, Y. B. (n.d.). Women empowerment through women entrepreneurship: A case study of Kalyan city. *Tactful Management Research Journal*, 65-69. Retrieved from <http://tmgt.lsrj.in/SeminarPdf/198.pdf>
- Siwal, B. R. (2009). *Gender framework analysis of empowerment of women: A case study of kudumbashree programme*. New Delhi: National Institute of Public Cooperation and Child Development.
- Stevenson, L., & St-Onge, A. (2005). Support for Growth-oriented Women Entrepreneurs in Tanzania, Geneva: International Labour Organisation.
- Stiglitz, J. E., Sen, A., & Fitoussi, J.-P. (2008). Report by the Commission on the Measurement of Economic Performance and Social Progress.
- Subramaniam, G., Tan, P.-L., Maniam, B., & Ali, E. (2013). Workplace flexibility, empowerment and quality of life. *Procedia- Social and Behavioral Sciences*, 105, 885-893.
- Suguna, M. (2011). Education and Women Empowerment in India. *Zenith International Journal of Multidisciplinary Research*, 1(8), 198-204.
- Sutton-Brown, C. A. (2011). Women's Empowerment in the Context of Microfinance: A Photovoice Study (Doctoral thesis), Georgia State University, Atlanta.
- Swain, R. B. (2007). Can Microfinance Empower Women? Self-Help Groups in India. Retrieved from <http://www.microfinancegateway.org/sites/default/files/mfg-enpaper-can-microfinance-empower-women-self-help-groups-in-india-may-2007.pdf>
- Tamandanil, S., Bostani, M. K., & Miri, G. R. (2015). Women's empowerment through tourism case study: Zahedan City. *International Journal of Scientific Engineering and Applied Science (IJSEAS)*, 1(7), 255-262.

- Tambunam, T. (2008). *Women entrepreneurs in micro, small and medium enterprises: Some evidence from Asian developing countries*. University of New South Wales at ADFA.
- Tripathi, T. (2011). Women's Empowerment: Concept and Empirical Evidence from India. Retrieved from <http://www.cdeds.org/ws2011/papers/Tulika%20Tripathi.pdf>
- Trivedi, M. P., & Gour, A. (2015). The Role of Women Entrepreneurs in Micro, Small and Medium Enterprises (MSMEs). *Pacific Business Review International*, 7(7), 100-106.
- Uma, G., & Baby, D. F. (2013). Economic emancipation of women through SHGs in Thanjavur district: An analysis. *International Journal of Scientific and Research Publications*, 3(6), 1-12.
- Vijayakumar, T., & Naresh, B. (2013). Women entrepreneurship in India - Role of women in small and medium enterprises. *TRANS Asian Journal of Marketing & Management Research*, 2(7), 13-25.
- Vijayaragavan, T. (2014). Problems and opportunities of women entrepreneurs in India. *International Journal of Business and Management Invention*, 3(7), 59-61.
- Vinesh. (2014). Role of Women Entrepreneurs in India. *Global Journal of Finance and Management*, 6(5), 473-480.
- Wiklander, J. (2010). Determinants of Women's Empowerment in Rural India: An Intra-Household Study (Master's Thesis), Lunds Universitet.
- Yadav, J. (2014). Women and Entrepreneurship. *Global Journal of Finance and Management*, 6(2), 133-136.
- Yasmeen, V. S., & Gangaiah, B. (2014). Women empowerment through micro enterprises: A study of Y.S.R. district, A.P. *IOSR Journal of Humanities and Social Sciences (IOSR-JHSS)*, 19(2), 39-48.