

Do Women Still have A Medieval Mindset towards Themselves? A study on the Impact of Decision Making Index in Empowering Woman Entrepreneurs

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Abstract

Empowerment of women entrepreneurs in India is gaining importance during the past years. But we need to study if women still have a medieval mindset. This can be found by the decision making empowerment index which shows the attitude of the women about their decision making ability. It is assumed that women with medieval mindset believe that they should not be involved in major household decision making and a good wife listens to every decision and follows what the husband demands. Hence we see that decision making is the key to empowerment. The research philosophy underpinning this study was objectivist ontology and positivist epistemology positions. A descriptive research design, empirical and quantitative research approach was followed. 130 women entrepreneurs from 4 States in South India were interviewed using convenience sampling technique. Decision making empowerment index were calculated. Based on the result in ANOVA, it was found that there was a significant difference among the four groups of respondents regarding their empowerment index. The analysis further shows that decision making empowerment index was moderate. The research provides insights on how to improve the empowerment of women entrepreneurs.

Key Words: Power, Empowerment, Women entrepreneurs, Decision making, Entrepreneurship

1. Introduction

On this year's International Women's Day, there was a statement brought out by Mr. Rahul Gandhi, the Vice Chairman of the Indian National Congress Party in The Economic Times which demands attention. He said that there is a need to change the "Medieval mindset" and give women leadership positions in politics, business and social spheres to ensure rightful place for them in the society. Rahul (2014) [http://economictimes.indiatimes.com/topic/Rahul Gandhi](http://economictimes.indiatimes.com/topic/Rahul%20Gandhi). Taking this into consideration, one would wonder if modern society still has a "Medieval mindset" towards women. This study is focused on the women entrepreneurs themselves if they

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still have a medieval mindset towards themselves. Unless women have a change from within her, no one else can help her. It is said that most times "The worst enemy of a person is one's own self". Hence women must be first empowered within and expose this empowerment in their household decisions first before she reaches out to the society. Women should be respected and be given equal status in economic and social life. One of the means to equal status which is most notable and universally accepted is empowerment through social entrepreneurship propounded by Mr. Mohammed Yunus, the father of micro finance, Bangladesh. Studies need to be conducted to find out if women still have a medieval mindset where they believed that women should not be involved in decision making of the household and a good wife listens to every decision and follows what the husband demands. Empowerment of women can start from within herself and that empowerment is lighted by taking part in the decisions in the household level. Taking part in decisions regarding family matters like spending money, decisions related to the children, freedom to visit places and so on definitely makes the women feel responsible and empowered.

Conceptualization of empowerment is exceedingly diverse. The empowerment of women is multi-dimensional which includes political, social, economic, participation and so on. The role of women in decision making in issues relating to political, social, economic or participation plays a pivotal role in their empowerment. Hence we see that decision making is the key to empowerment. Decision making is one of the key sources of empowerment of women. What matters most is how the decisions are taken. The following points should be considered, the situation, initiativeness, the context and the autonomy in which the women take decision. Moreover the influence of the other members of the family in the decisions taken by the women entrepreneur is a very important factor to be considered to realize the extent of empowerment of women entrepreneurs. This study makes an in-dept analysis of the impact of decision making on the empowerment of women entrepreneurs. This would indeed be a base for the policy makers to boost up the empowerment of women entrepreneurs.

2. Review of Literature

Entrepreneur and entrepreneurship

Entrepreneurship is the process of spotting out the right business and running the business which would produce profit. Entrepreneurship involves proper planning to invest and carry out the business activities. The entrepreneurs are the persons who start the business and those who take risk so that they can get profit.

Women entrepreneurs have a pivotal role in the development of the Indian Economy. Though they are not given attention and talks about their role is put aside, still ever person knows that if given the push, they could definitely raise up contributing to the household income, society and the nation as a whole. The role of women entrepreneurs will help them have access to financial resources, possess properties and bring about

transformation in India both socially and economically. Many micro enterprises have emerged as a result of Social Entrepreneurship which is enhancing the status of women in India by transforming them as the agents of social betterment by seizing more economic opportunities otherwise left unexplored.

According to Cole (1959) 'Entrepreneurship is the purposeful activity of an individual or group of associated individuals undertake to initiate, maintain or organize profit oriented business unit for the production or distribution of economic goods or service'. Women can definitely be involved in business which would help them become socially empowered.

Women entrepreneur

Vinza (1987) defines woman entrepreneur as "a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is willing to take risks with the unknown because of the adventurous spirit she possesses." This study focuses only on the women who are currently running a business. They have vision of flourishing in the business and persevere to be successful in their enterprise.

Entrepreneurs under study

The study by Archer (2009) depicts three distinct groups of Entrepreneurs in microfinance. The first is the MFI founders, who are termed as "Social Entrepreneurs". They are centered on a "social value proposition". The second are the "Necessity Entrepreneurs" who are the microfinance borrowers. They are forced to start a business in order to survive. The third is the "Device Manufacturer" from whom products are purchased with microfinance loans. They are said to be "Commercial Entrepreneurs". In this study, the researchers have focused on the Necessity Entrepreneurs. The women entrepreneurs in Madurai under study have mostly borrowed money to start their micro enterprise.

Empowerment

While trying to define empowerment, one must first be able to understand what is power. Power is the ability to take decision and enforce what a person thinks without the influence of another party. Hence if a person is to be disempowered, that person does not have the capacity to take own decision and is influenced by another party in every decision he makes. But mere ability to take decision cannot make a person empowered. According to Kabeer (2001), there are three inter-related components in empowerment.

Resources: or "enabling factors" or "catalysts" for conditions under which empowerment is likely to occur i.e., they form the conditions under which choices are made; Agency: which is at the *heart of the process* through which choices are made, and; Achievements:

which are conceived as the outcomes of choices. These three processes will help a person to achieve empowerment.

Empowerment of women is about increase in the ability to decide things by themselves that will improve the wellbeing of the women at home, community and in the nation. Women who has more decision making power and self-reliance over various household activities may be more empowered when compared to the ones who do not possess these qualities.

The terminology of women development itself has been shifted to various terms during the past years and now it has been ultimately coined as "Women Empowerment". Empowerment of women is defined in many ways by different thinkers. To mention a few, Kabeer (2001) opines empowerment as "The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them.". Further women's empowerment should lead to the liberation of men from false value systems and ideologies of oppression. It should lead to a situation where each one can become a whole being, regardless of gender, and use their fullest potential to construct a more humane society for all. (Batliwala 1994).

According to Selwin (2013), Empowerment in is a *multi-pronged process, through or by an entity or entities, of developing and enhancing of an individual's personality, skills and resources and to fulfill one's legitimate individualistic human needs and to overcome impediments, for happiness and rational contentment in life in a definite context.* Thus, the ultimate outcome of an individual's empowerment can be assessed by the level of happiness a person possesses. "Economic resources are not that all matter in people's lives" warns Gurría (2008), Secretary –general of the 32 Country Organizations for Economic Co-operation and Development (OECD). Although there are many catalysts that help women become empowered, it is the women themselves who should be bold enough to break through the barriers and be empowered. "Women need to be able to assert their own agency to break out of gender discrimination." (Hannan, 2004). A feasible way to achieve this is by starting micro enterprises whereby economic, social and psychological empowerment could be achieved. The women should be motivated to participate in training programs so that they can develop themselves and improve their decision making power. Though there are many programs conducted for the development of women, researches show that women reap minimum benefits.

Micro finance & Empowerment

Micro finance has been developed and supported by governments all over the world as it has been proved time and again that it indeed empowers people, women in particular. This concept was specially implemented on women all over the world which resulted in improving the financial conditions of women entrepreneurs.

Leach and Sitaram (2002) studied the impact of micro finance on women's empowerment and came out with a controversial result which stated that the Indian Sudra Women were not empowered due to their involvement in the Silk reeling business. Women were underpaid in the silk reeling industry. To study how women were empowered through micro finance, women were encouraged to start silk reeling enterprise. After three years of observation, it was seen that none of the women was better off but they became more indebted. And they were relieved at not having to take up the so called 'empowering' project again.

Tripathy (2005) emphasized on the micro enterprise as a step towards rural women empowerment. The basic hypothesis was the empowerment process begins with and is supported by economic independence of women. A comparative analysis was made between micro entrepreneurs and non entrepreneurs and housewives. It was found that the equity in the food consumption pattern and asset ownership in the family were better for the micro entrepreneurs than for the non entrepreneurs and housewives. Moreover, the gender inequity in workload burden is seen more prominent among the working women than the housewives. Thus the findings suggest that there is empowerment of rural women through micro enterprises.

In spite of various researches supporting micro finance, there are researches which also give the drawback of micro finance. Emily (2005) through her study in Zimbabwe conducted an Ethnographic research, which studied the women entrepreneurs prove that group lending and business training programme in urban Zimbabwe failed to meet the needs of most informal entrepreneurs because they offer a poor cultural fit with the target population and because they are rarely able to cultivate entrepreneurial skills such as innovation and market discovery among their clients.

Loman (2006) studied 36 women entrepreneurs in Madurai district using both quantitative and qualitative method of data collection. He focused on the impact of the Shakti-project on the poor rural Indian women in terms of empowerment and increased income. Empowerment was limited to economic, social and cultural domains. It was found that entrepreneurs were economically poor but not poorest of the poor. Changes in empowerment were found especially within the social and cultural domain. They were self confident, proud of themselves and treated with respect. The concept of empowerment was found to be a useful tool to study changes in the lives of entrepreneurs.

Studies also have been conducted on the empowerment index of women entrepreneurs. In the study by Kamal & Princy (2006), the evidence of women's empowerment in India is portrayed. Study was conducted on married women aged 15 to 49. In order to measure the different dimensions of empowerment, four indices were created viz. Household autonomy index, mobility index, attitude towards gender index and domestic violence index. Multi logistic regression analysis was used to find out the important

determinants for women's empowerment. It was found that 43 percent of the women had high household autonomy, 23 percent had high freedom to move outside their home, 40 percent have no gender preference attitude; and only 43 percent of the women defy domestic violence. There was significant divergence in these indices of women's empowerment among the different states. Women's educational level was an important predictor for all the four dimensions of women's empowerment.

Moreover, Makombe (2006) explored and described the extent of the SIDO/UNIDO WED programme in the empowerment women micro entrepreneurs in Tanzania. Using a cross-sectional and casual comparative research design, both quantitative and qualitative data were collected. He points out that the WED programme-supported the women to become empowered in almost all indicators. However, they lacked self-reliance over their assets like their counterparts in the control group. The findings on women's freedom of movement show that it is an area where traditional ideologies, as structural factors are resistant to changes normally influenced by women's income. The majority of interviewees from both categories were of the view that husbands and wives should have equal say in decision making and division of labour between husbands and wives should also be equal. Such study are few in India. Though women are weak in physical strength when compared to men, they have strength in her state of mind and strength of character which compensates the lack of physical strength, which many a times is not recognized (Brahm, 2005).

Decision making and empowerment

Muzamil & Shubeena (2008) had undertaken to analyze the Decision-Making Power among married and unmarried women. Scale regarding 'Decision Making Power among Women' was used on 100 women, selected through multi-stage sampling method. The paper reveals that there is no significant differences between married and unmarried women regarding their decision making power. However, highly significant differences are observed, between married and unmarried women, related to their empowerment. Women generally possess low decision making power and are mainly dependent on masculine and/or familial decision making.

Ajeet & Nalin (2009) claimed that Autonomy has a multi-dimensional aspect such as civil, political, social, economic, cultural participation and rights. According to them empowerment starts from home where they have control over the resources. There is inequality when women don't have decision making power and less control over the resources.

Their objectives firstly was to investigate the percentage involved in decision making power of women in socio-cultural, socio-economic and health aspects of their own lives; Secondly, the assessment of regulatory factors or ability to formulate the decision making power and thirdly, the comparative account of women's empowerment and its associated

factors through the comparison between working (paid and un-paid workers) and non-working women. Analysis showed that women had more autonomy through the decision making power on different aspects of life such as household, access to money, self-health care and freedom of movements to relative's house or to the market. The study also provides socio-cultural and socio-economic variations in the level of empowerment. The striking feature is that among the paid workers, decision making power in spending the earnings are seen to be high in Jammu, Goa, New Delhi and low in Nagaland, Mizoram, Orissa, Madhya Pradesh etc. Zonewise, highest degree is found in North zone and lowest in Central zone. Women's autonomy through the comparison among three working categories viz. non-working, working (paid) and working (unpaid) is seen to vary in different spheres of cooking, buying jewelry. Earning women have greater access to decision making power. But in case of access to money, there is no significant difference between non-working and working (paid) women. Among the other two of decision makings such as mobility and health care, non-working women shows lesser ability in mobility. In health care ability, lesser autonomy is found among the working (unpaid) women than non-working and working (paid) women. This study was a detailed study of the decision making power of women taking in consideration most of the states in India.

3. Objectives

- To analyze the extent of decision making rights possessed by the women entrepreneurs.
- To find out if there is a significant difference in the decision making rights empowerment index among the respondents belonging to the different South Indian States
- To provide workable solutions to improve the strategies of enterprising on the basis of the study outflow.

4. Hypotheses

- There is a significant difference in the decision making empowerment power among the respondents belonging to the different South Indian States.
- Women Entrepreneurs have a very low degree of decision making empowerment index.

5. Methodology

This research was conducted based on Positivist paradigm. Based on Objectivist ontological and positivist epistemological stance, quantitative analysis and descriptive research design were used. Deductive approach was followed that is, based on the review of literature of women entrepreneurship and empowerment, hypothesis was constructed and efforts are taken to test the hypothesis so that it could be accepted or rejected. After which the theory was generalized to the entire population.

It is assumed that the reality is that women entrepreneurs are empowered and study conducted regarding the women empowerment is objective. Moreover, the responses are considered to be objective and there is no relationship between the women entrepreneurs and the interviewer. The facts are being projected and generalized in this study. Primary and secondary source of data were collected. Convenience sampling technique was used to select the sample of 130 women entrepreneurs. All the South Indian micro women entrepreneurs were the population of the study. Samples were taken from women entrepreneurs who belong to Tamil Nadu, Kerala, Andhra Pradesh and Karnataka were chosen.

A structured questionnaire was used to analyze the empowerment of women through their involvement in business. The questionnaire studied the variables to measure the decision making ability of the women entrepreneurs. These statements were scored on a Likert scale on 1 to 5. The data analysis was carried out by using SPSS. In order to accomplish the objectives of the study, percentage analysis and ANOVA were used. Decision making empowerment index was calculated to find out the extent of independence the women have on deciding about their personal issues, family and expenditures. The significant difference among the four groups of respondents regarding the decision making empowerment are analyzed with the help of ANOVA.

6. Analysis of Data

State of Origin

In the present study, the respondents were divided based on the states they belonged to, mainly Andhra Pradesh, Kerala, Tamil Nadu, Karnataka, which are named as group I, group II, III and IV respectively. The distribution of respondents according to their State of origin is shown in Table 1.

Table 1 State – wise distribution of respondents

| S. No. | State | Number of Respondents | Percentage |
|--------|------------|-----------------------|------------|
| 1 | A.P. | 5 | 4 |
| 2 | Kerala | 25 | 19 |
| 3 | Tamil Nadu | 85 | 65 |
| 4 | Karnataka | 15 | 12 |
| Total | | 130 | 100 |

Most of the respondents (65 percent) were Tamilians. And only 4 percent of the respondents were people who speak Telugu. The subsequent analyses were carried out with respect to the above classification of the respondents.

Educational Level of the respondents

The education provides exposure about various means for the development of enterprises, social participation and personality traits of the respondents. Management of the enterprises and handling the problems that arise in the enterprise would be easier

for the educated than the uneducated. The education gives more self motivation so that they could achieve great heights in life. In the present study, the options for the levels of education are confined to illiterate, primary, secondary/ higher secondary, graduate and post graduate.

It is inferred that around 40 percent of the total respondents have completed only their primary schooling. Among them, majority of the respondents belong to the group III category. None of the respondents have completed their postgraduate. Only 11 percent of respondents are graduates. It indicates that most of the women entrepreneurs in the study are not well qualified.

Decision making among the respondents

Decision making: An Indicator of empowerment

According the previous definitions, empowerment is a process and not a condition or state of being. Women can be empowered by increasing their autonomy in decision making. In this study, the main decisions taken by a women entrepreneur is considered.

Decisions on Personal issues

- a. Involvement with NGO/Societies
- b. Visiting parents and friends
- c. Offering presentations to others

Decisions about children

- a. Enrolment of children to school
- b. Taking children to hospital
- c. Vaccination of children
- d. Marriage of children

Decision related to spending

- a. Spending your own money
- b. Spending your husband's money
- c. Purchase of household things
- d. Purchase or sale of land
- e. Borrowing or lending money
- f. House repairs

The decision making ability represents the capability of the respondents to take any decision related to the business and family affaires. The hypothesis "There is a significant difference in the decision making power among the respondents belonging to the different South Indian States" is tested with the help of some related statements. These variables were divided into three main parts. Firstly, Decision on Personal issues were

studied which includes involvement with NGOs/Societies. Many women are not allowed to associate with the NGOS. They are forced to limit their association with the family members or nearby neighbors. Hence this variable was included to find out the decision making empowerment index. Moreover, decision to visit friends and relatives without seeking permission from their spouse is studied. Of course, informing the spouse where she goes is important but does she have to seek permission? This variable is included as there are many families in India where women are not allowed to visit their friends or family members without permission from their spouses and even if they are granted the permission, they are given a time limit within which they should be back home. Usually, women in India cannot take decision to purchase any gifts without the permission of their husbands. This study is made to see if they still follow this medieval mindset or are they able to have power over influencing the decision to purchase gifts for those she wants to give. Likewise, decisions relating to the children like decision to send kids to school or to choose the school they feel is best, decision to get the kids married or to take them to hospital is no doubt important for which the women can be asked contribute to the decision. Spending is the third important category in this study. How far is the woman allowed to spend their own money and their husbands money is studied here. In many houses in the Indian society, women are not allowed to spend the money they earn. The money is taken over by the husband and the dutiful wife does not protest against this as they feel that it is her responsibility to provide for her family. This is when the man takes advantage over the women, exploiting her in every way. The man becomes lazy and waits for women to be the bread winner. She not only earns but does all the household chores also. In such scenario in Indian villages, this study is made to find out if such medieval mindset still exists in today's women entrepreneurs. To analyze the current decision making empowerment among the women entrepreneurs, they were asked to rate these statements according to their involvement at five point scale namely own decision, joint decision, decision of husband, decision of other and none. The assigned scores on these scales are 5,4,3,2 and 1 respectively. The mean score was being calculated and the resulting F-Statistics was found using ANOVA.

The table 2 represents the mean score of the variables in decision making and their respective 'F' Statistics. The higher decision making ability among the group I respondents is identified in the case of house repairing and borrowing or lending money since its mean scores are 3.2408 and 3.1443 respectively. Among the group II respondents, these are house repairing and marriage of children since the respective mean scores are 3.6817 and 3.1141. Among the group III respondents these are marriage of children and enrollment of children in school since its mean scores are 3.3446 and 3.1214 respectively. Whereas among the group IV respondents, these are marriage of children and enrollment of children to school since the respective mean scores are 3.6804 and 3.6561.

Table 2: Variables in decision making ability among the respondents

| S. No | Variables in Decision making ability | Mean score among the respondents | | | | F. Statistics |
|-------|--------------------------------------|----------------------------------|----------|-----------|----------|---------------|
| | | Group I | Group II | Group III | Group IV | |
| 1 | Enrollment of children to school | 2.4517 | 2.8681 | 3.1214 | 3.6561 | 2.9163* |
| 2 | Taking children to hospital | 2.6083 | 2.4541 | 2.9608 | 3.2708 | 0.8084 |
| 3 | Visiting parents and friends | 3.1142 | 3.0681 | 2.8189 | 2.6196 | 0.6173 |
| 4 | Involvement with NGO/Societies | 3.0843 | 2.8143 | 2.5033 | 2.1718 | 2.6814* |
| 5 | Purchase of household things | 2.4039 | 2.6117 | 2.0891 | 1.8646 | 3.0417* |
| 6 | Purchase or sale of land | 1.8968 | 2.4543 | 2.6817 | 2.9143 | 2.8601* |
| 7. | Vaccination of children | 2.6414 | 2.8212 | 2.9093 | 3.1441 | 1.3343 |
| 8 | Spending your own money | 2.0817 | 2.9108 | 2.4562 | 3.4246 | 3.1177* |
| 9 | Spending your husbands money | 1.9108 | 2.3442 | 2.6861 | 2.0817 | 2.4562 |
| 10 | Marriage of children | 2.6862 | 3.1141 | 3.3446 | 3.6804 | 2.7143* |
| 11 | Offering presentations to others | 2.2083 | 2.5086 | 2.8917 | 3.0814 | 3.0626* |
| 12 | Borrowing or lending money | 3.1443 | 2.9081 | 2.3861 | 2.4146 | 2.0962 |
| 13 | House repairs | 3.2408 | 3.6817 | 2.8608 | 3.1408 | 0.7629 |

* Significant at five percent level

Testing the hypothesis "There is a significant difference in the decision making power among the respondents belonging to the different South Indian States"

More than half variables under study have significant difference among the four groups. The significant difference among the four groups of respondents have been identified in the case of enrollment of children to school, involvement with NGO/societies, purchase of households, purchase or sale of land, spending own money, marriage of children, and offering presentations to others since the respective 'F' statistics are significant at 5 percent level. Hence the hypothesis is accepted.

Decision making empowerment index (DMI)

The empowerment on decision making ability among the respondents is summated with the help of an index called as Decision making Empowerment Index (DMI). If the decision making index is poor, it is considered that still the women entrepreneurs have medieval

mindset. If it is high it will be considered that the women entrepreneurs no longer have medieval mindset. It is calculated by the following formula

$$DMI = \frac{\sum_{I=1}^n \text{SDMV}_i}{\sum_{I=1}^n \text{MSDMV}_i} \times 100$$

Where SDMV – Score on decision making variables

MSDMV – Maximum score on decision making variables

$I = 1 \dots n$ – Number of variables in decision making empowerment

The DMI is confined to five classifications. The respondents on the basis of their DMI is illustrated in table 3.

Table 3 Decision making empowerment (DMI) among the respondents

| S. No | Decision Making Empowerment (in percent) | Number of respondents | | | | Total |
|-------|--|-----------------------|----------|-----------|----------|-------|
| | | Group I | Group II | Group III | Group IV | |
| 1 | Less than 20 | 1 | 5 | 9 | 3 | 18 |
| 2 | 21- 40 | 3 | 9 | 15 | 4 | 31 |
| 3 | 41-60 | 1 | 8 | 43 | 6 | 58 |
| 4 | 61- 80 | -- | 3 | 12 | 1 | 16 |
| 5 | Above 80 | -- | -- | 6 | 1 | 7 |
| Total | | 5 | 25 | 85 | 15 | 130 |

Most of the women entrepreneurs have Decision Making empowerment index between 41 to 60 percent and 21 to 40 percent which constitutes 44.62 and 23.85 percent to the total respectively. Among the group I and II respondents is the Decision Making Empowerment index is between 21 to 40 percent which constitutes 60.00 and 36.00 percent to its total respectively. Among the group III and group IV respondents, this is 41 to 60 percent which constitutes 50.58 and 40.00 percent to its total respectively. The is found to be more among the women entrepreneurs in group III when compared to other groups of respondents.

If the DMI is less than 20, it is assumed that the decision making empowerment is “very low”, if DMI is between 21 and 40, the decision making empowerment is “low”. If the DMI is between 41 and 60, the decision making empowerment is “moderate”. If the DMI is between 61 and 80, the decision making empowerment is “high” and if the DMI is above 81, the decision making empowerment is very high.

The analysis infers that the DMI among the respondents is moderate. This shows that women in south India do not have a medieval mindset toward themselves as they have a moderate decision making index. Hence the above hypothesis is rejected. The study further shows that group 3 respondents have a higher Decision Making Empowerment Index when compared to the other respondents.

7. Findings

- Most of the respondents (65 percent) were Tamilians. And only 4 percent of the respondents were people who speak Telugu.
- The higher decision making power among the women entrepreneurs from Andhra Pradesh is identified in house repairing and borrowing or lending money since its mean scores are 3.2408 and 3.1443 respectively. Among respondents from Kerala, decision making ability is depicted in repairing house and marriage of children since the respective mean scores are 3.6817 and 3.1141. Among the respondents from Tamil Nadu more decision making power is seen in deciding matters relating to the marriage of children and the enrolment of children in school since its mean scores are 3.3446 and 3.1214 respectively. Similarly, women entrepreneurs from Karnataka also had more decision power in deciding about marriage of children and enrolment of children to school since the respective mean scores are 3.6804 and 3.6561.
- Regarding the decision making variables, the significant difference among the four groups of respondents have been identified in the case of enrolment of children to school, involvement with NGO/societies, purchase of households, purchase or sale of land, spending own money, marriage of children, and offering presentations to others since the respective 'F' statistics are significant at 5 percent level.
- Most of the women entrepreneurs have decision making empowerment index between 41 to 60 percent and 21 to 40 percent which constitutes 44.62 and 23.85 percent to the total respectively. Among the respondents from Andhra Pradesh and Kerala, the decision making empowerment index is between 21 to 40 percent which constitutes 60.00 and 36.00 percent to its total respectively. Among the respondents from Tamil Nadu and Karnataka, Decision making empowerment index is between 41 to 60 percent which constitutes 50.58 and 40.00 percent to its total respectively. The decision making empowerment index is found to be more among the women entrepreneurs from Tamil Nadu when compared to women entrepreneurs from other South Indian States. Hence it is found that the women entrepreneurs do not have a medieval mindset about themselves.
- The analysis infers that the DMI among the respondents is moderate. The study further shows that group 3 respondents have a higher decision making empowerment index when compared to the other respondents.

8. Suggestions

- Since most of the respondents were concentrated in one south Indian state, there is a need to conduct research studies on a national level across states to analyze the decision making abilities of Indian women.
- Marketers in AP can target women consumers in the case of financial services and investments since women are seen as having higher decision making power. Marketers who are in the business of furnishing and refurbishing homes, would find it profitable to target women consumers in AP and Kerala. For retail stores dealing in jewelry, wedding sarees and catering, women in Karnataka and Tamil Nadu are the target segment.
- Since decision making empowerment index is found to be more women entrepreneurs in the State of Tamil Nadu, banking institutions would find it beneficial to transact with these women in providing loans. In the other States, since empowerment is still not at impressive levels, there is a real need for NGOs to help and support backward communities to create awareness about the need for women to be able to make their own decisions and also provide training workshops in decision making, time management and entrepreneurial skills. Since the decision making index is moderate among the south Indian women entrepreneurs, it is seen that women entrepreneurs do not have a medieval mindset, but there are some women who still have a medieval mindset. Government should provide training to address this issue so that women will know the importance of taking decision and how it would help them to bring a mindset of the 21st century so that women entrepreneurs can succeed by improving their decision making ability.
- There is a need for the government to plan and implement promotional programs in media that highlight the benefits of empowering each individual. It has been known for generations that no society can prosper without the contribution of all its members. The biggest barrier for women in making individual decision making is because of the low-confidence level and mindset that has to be changed by giving them more support and encouragement. In the villages, the areas that women could contribute to develop the national economy, needs to be studied. The old and outdated social outlook to stop women from entering in the field of decision making and entrepreneurship is one of the reasons for their failure. They are under a social pressure that barrier can be removed by providing them training programs on leadership.
- One aspect that the government can focus on when promoting women empowerment and decision making is to use role-models who are popular in the minds of the masses such as Kiran Bedi and cine actors/ politicians such as Jaya Bachchan. This will create a positive impact on common women folk who have an inspiration to look up to.
- In recent times one of the key problems that women face is security. There have been innumerable incidents of kidnapping and rapes of women across the

country. Thus women in India lead a protected life with the support of their family. To change this situation, there is a need for better policing of the streets especially at night so that women can make their own decisions and take care of themselves.

- Another aspect that reduces women's ability to make their own decisions is education. Many Indian families do not give equal importance to the education of their daughters and sons. There is a mind-set that the boys have to grow up and get a good job to take care of his family while the girls can be married off to a man who will take care of her. This leads to women being less educated, economically unstable and unable to be self-dependant. Thus government initiatives to educate and support the girl-child can have a huge impact on the next generation. They can be supported by their families and peer group by encouraging them and appreciate new ideas. Acknowledging their personal achievement can create a career path and they in turn become good decision makers.

9. Conclusion

India is one of the fastest developing countries in the world but the gap in development in different areas of society is widening. Gender inequality is one of these key divisions. There are visible differences in people's outlook towards women as more women are educated and form part of the work force than ever before. But the old medieval mindset still exists in a large part of our society. In the few instances related to traditional roles where women indeed have decision making skills, there is an opportunity for marketers to target women consumers. All women entrepreneurs in different states do not possess the same decision making empowerment. There is a significant difference in the decision making index among the women entrepreneurs. The study shows that there is only moderate level of empowerment among the women entrepreneurs which have to be improved. Since most of the respondents were concentrated in one south Indian state, there is a need to conduct research studies on a national level across states to analyze the decision making abilities of Indian women. Unless the mind-set of the society and the women entrepreneurs, that decision-making is done better by men changes, women will continue to be hidden away from the lime-light. This mindset can be changed only with the built in cooperation of the government, NGOs, media and society alike. Women have made great strides in society but there is still a long way to go before she can be truly independent and able to make her own decisions pertaining to her life.

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