



A STUDY ON AWARENESS LEVEL OF WOMEN EMPLOYEES ON THE MSME SCHEMES IN BANGALORE

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ABSTRACT

The best tool for the general growth of the country is thought to be women's degree of awareness. The goal of raising women's awareness is to empower them to make independent choices by removing all social and familial constraints. It covers women's awareness levels on the economic, psychological, social, political, and collective levels. The main goal of the study is to examine public understanding of women's awareness levels as they relate to MSMEs. The vast majority of the data was acquired by mailing and posting a questionnaire. The findings of this study indicate that women have more than a minimal degree of knowledge and awareness about MSMEs and ideas linked to them, such as women's rights, the definition of MSMEs, and women entrepreneurs. The knowledge and awareness levels of professional females are higher than those of professional males in both the professional and non-professional categories of persons. But non-professional males have a higher level of knowledge than non-professional females. Yet, the general level of knowledge among the populace is higher than normal.

KEYWORDS: *Women Awareness level, Knowledge, MSMEs, Psychological, Entrepreneurship, Leadership.*

1. INTRODUCTION

Since that women make up over half of society's population, their degree of awareness is thought to be the most useful instrument for the country's overall growth. Women must therefore evolve in order for society to advance, and this in turn depends on how conscious they are. The goal of raising women's awareness is to empower them to make independent choices by removing all social and familial constraints. It encompasses the collective awareness level and aspects of the economy, psychology, society, and politics. The awareness level of women, however, remains a crucial issue in the development of the country because their efforts are not valued equally to those of males, despite their contributions to human development, economic growth, governance, entrepreneurship, and leadership.

The government has come to understand the importance of women in the growth of the country. As a result, they have begun focusing more on empowering women, with entrepreneurship emerging as the most effective means of doing so. Women who start, organise, and manage businesses are referred to as women entrepreneurs. In other words, a woman entrepreneur is someone who embraces every obstacle in order to fulfil her own needs and achieve financial independence. These are the women who take the initiative, organise the company or sector, and create jobs for others...

MSMEs support the economic development of developing countries by generating numerous employment possibilities for a greater proportion of the population. The MSME sector has emerged as the most significant sector during the previous five decades and has shown substantial advancement. Micro, Small, and Medium-Sized Businesses (MSMEs) in the Indian state of Bengaluru are essential to the development of the rural economy and the generation of jobs, as well as the betterment of income distribution and the eradication of poverty. In addition to these contributions, MSMEs are seen as a crucial setting for women to participate in the economy, particularly in rural areas, not just as employees but, more crucially, as entrepreneurs.

Due to ongoing changes in the business climate and economic structure, the definitions of MSME have occasionally been updated. The definition of MSMEs has been updated, and the distinction between the manufacturing and service industries has been eliminated, per the Gazette notification issued in June 2020 by the Government of



India, state of Bangalore. The following changes have been made to MSMEs' yearly turnover and investment thresholds:

| Enterprises | Investment | Annual Turnover |
|--------------------|--------------|-----------------|
| Micro Enterprises | < Rs. 1 cr. | < Rs. 5 cr. |
| Small Enterprises | < Rs. 10 cr. | < Rs. 50 cr. |
| Medium Enterprises | < Rs. 20 cr. | < Rs. 100 cr. |

Rural and urban women live very different lives in terms of schooling, culture, skill, and social background. Through a number of initiatives and programmes that support and promote small-scale female entrepreneurs, women entrepreneurs have been encouraged to start businesses across the country. In this regard, the government established the Small Industrial Development Bank of India, state of Bangalore, as an apex body to address the challenges encountered by the small-scale sector (SIDBI). It was intended to serve as the nodal body and provide assistance with finances, technological needs, and R&D facilities. Mahila Udyog Nidhi (MUN) has been established to support women business owners in the small-scale sector, and the process of creating voluntary organisations along the lines of Self-Help Groups (SHGs) has been in place to create an effective microcredit network for this sector.

The general concepts of women's awareness level in various areas have been extensively studied in literature, but there has been little study on the knowledge of professionals and non-professionals about women's awareness level, particularly through MSMEs.

Goal-directed women awareness level initiatives in higher educational institutions may be made possible by comparing the awareness levels of women among professionals and non-professionals. Therefore, the primary goal of the current research is to examine women's awareness levels among professionals and non-professionals.

2. REVIEW OF LITERATURE

Batliwala (1995), He claims that the entry of women into fields that were thought to be dominated by males a decade ago has further modified and expanded academic and occupational patterns. In addition, there has been a positive increase in the number of women working in the service industry, particularly in banking and information technology. The fundamental problem of women's rights and awareness level is still unresolved in the middle of this profound transformation. The absence of crimes against women implies that women are fearless, free from the tedium of laborious household duties, economically productive, able to travel, with the authority to make decisions, sharing power and property with men, and with a liberalising education that can lay the foundation for the aforementioned.

Batliwala, S. (1995), Definition of Women's Awareness Level: Asia-South Pacific Department of Adult Education Position Paper for the Fourth World Conference on Women, Beijing, September, New Delhi.

Singh et al. (2009), advocated for educating women about their presence from the moment they are born. Her position should not be diminished in society, and her upbringing needs to change.

Sinha (2016) performed a comparison study of the level of women awareness among adolescent girls in Delhi's private and public schools. The Adolescence Girls Awareness Level Measure (AGES) was employed for this study. In order to choose colleges Adolescent girls were chosen for the research using a stratified random sampling method and random sampling. 400 girls in total were selected for the data collection. The t-test, mean, and standard deviation were used to analyse the results. Through it all, she comes to the conclusion that while government and private adolescent girls are almost equally conscious of their capacity for capacity building, private adolescent girls are more aware overall than their government counterparts.

UNDESA (2017), IFC performed a study that reveals that women make up nearly one-fifth of all MSMEs' employees. Women make up 20.45% of MSMEs that are listed, compared to 13.02 percent of MSMEs that are not. However, due to the lack of social security benefits, women are primarily engaged in low- and medium-skilled jobs.

Ithai (2018) highlighting the position of women in business based on the results of the 73rd round of the NSSO's NSS. 20% of female entrepreneurs are found to be limited to micro-level businesses, which reflect the limited mentality and behaviour of the general public. It has been advised to create supportive and supplemental initiatives that target attitudinal behaviour in addition to training, marketing, etc.



Al-Qahtani et al. (2020) They want to know how much the academic and administrative staff in Saudi universities are conscious of women. They draw the conclusion from their research that there are statistically significant differences in the overall women awareness level score and all of its dimensions between academic and administrative staff. Additionally, it was found that academic staffs in Saudi universities are more conscious of women's issues than administrative personnel. Other than this, social/relational, personal, and environmental awareness levels are highly correlated with the overall women's awareness level score.

Menon; M, Ranjitha; and Sharma (2020) in their research, the authors used a structured questionnaire to analyse the status of women's awareness levels in urban Bangalore. The questionnaire was based on factors like women's decision-making power in domestic matters, financial independence, and freedom of movement, and access to education. According to the research, working women were significantly more empowered than non-working women. Additionally, it has been found that married and older women are more powerful than younger and single women. Single women do not have such marital choices but they are more empowered than married women at the workplace because they have little restrictions on moving around with people and making decisions about themselves and their job. The authors also examined that access to education and employment can only accelerate the awareness level of women which is also based on the attitude of the society towards the acceptance of unequal gender roles by society.

Vinay, Malik, and Deswal They examined women's awareness levels in rural regions of Haryana and their participation in those studies. Their research shows that rural women's participation and awareness of women's issues are very poor. They lack even the most fundamental freedoms, such as the ability to freely submit their ballots, take part in rallies and elections, and receive a basic education. Most women rely on their husbands to make all of their decisions. They also come to the conclusion that the Department of Women and Child Development should perform repeat training in order to raise the awareness level of women. In addition, Mahila Mandals and women's organisations can be crucial for promoting women.

IMPORTANCE OF THE STUDY

This study aims to assess the degree of knowledge that professionals and non-professionals have regarding women's awareness and to raise awareness of the concept and its various aspects. **The OBJECTIVE OF THE STUDY**

To raise awareness of women's degree of awareness, To assess professional and non-professional information about women's awareness levels through ‘MSME’s.

SCOPE OF THE STUDY

The target audience for this study includes both professionals and non-professionals, such as graduate students, professors, company secretaries, and instructors from a variety of fields.

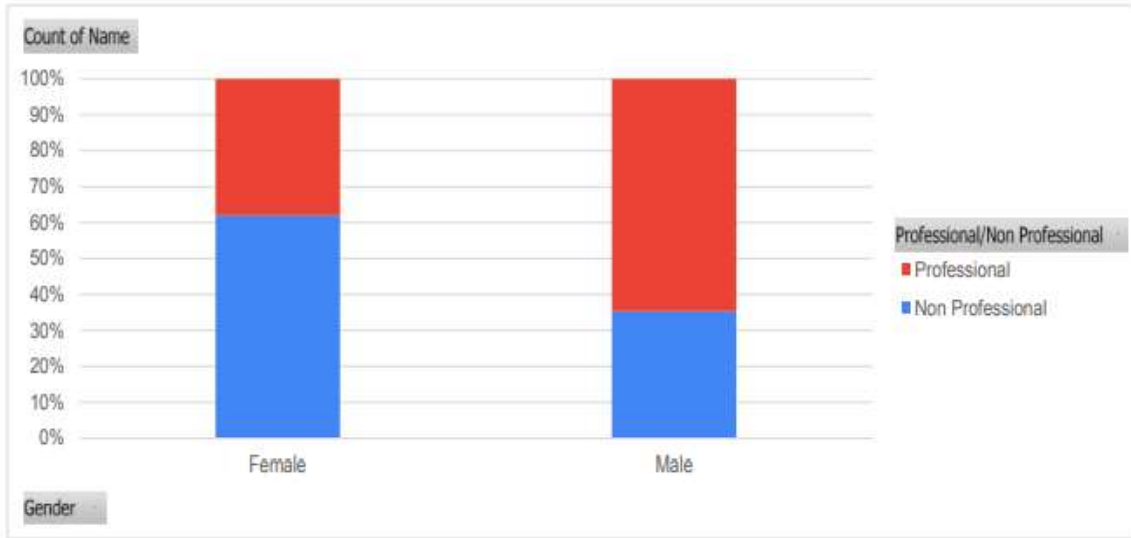
3. RESEARCH METHODOLOGY

There are two stages in this study. Data on people's levels of subject-matter expertise were gathered from a variety of professionals and laypeople as part of the study's first step. The data are analysed in the second stage in order to draw a conclusion. This work adheres to the theory of descriptive research. The convenience sampling method is used in the study to gather data from the different sources, most of which are primary data. As part of the mailed questionnaire methods, the research uses direct and closed-ended questionnaires that are distributed to a variety of individuals, some of whom are professionals and others who are not.

98 professionals and laypeople were included in the sample size, but only 59 responses were deemed appropriate for the research. The sample for the research included both male and female respondents.

Table 1: Composition of Respondents Sample for the Study

| | Non-Professional | Professional | Grand Total |
|----------------------------------|-------------------------|---------------------|--------------------|
| No. of Male Respondents | 6 | 11 | 17 |
| No. of Female Respondents | 26 | 16 | 42 |
| Total | 32 | 27 | 59 |



It is evident from the aforementioned bar chart and table composition that, of the total 59 respondents, 60.20%, or 42 of them, are female respondents. The proportion of professionals is 32.08%, or 51 of 159 respondents, which includes both male and female respondents in the aforementioned categories.

Table 2: Analysis of Data

| | Professional Male | Female | Non-Professional Male | Female | Total |
|---|-------------------|--------|-----------------------|--------|-------|
| Do you familiar with the following concept? [1. Women Awareness level] | 22 | 107 | 44 | 63 | 236 |
| Do you familiar with the following concept? [2. MSMEs] | 22 | 92 | 40 | 52 | 206 |
| Do you think that Women should be Empowered? | 28 | 113 | 52 | 76 | 269 |
| Do you know what is the role of MSMEs in Women’s Awareness level? | 22 | 90 | 37 | 46 | 195 |
| Do you know the New Definition of MSMEs which was Issued by the Government of India, state of Bangalore? | 21 | 74 | 30 | 44 | 169 |
| Do you familiar with women’s political and social rights? | 23 | 109 | 42 | 61 | 229 |
| Are you aware of the role of Ruma Devi who is giving her contribution to the upliftment of the women community? | 17 | 51 | 15 | 33 | 116 |
| Should men make part women In his decision- making? | 20 | 108 | 46 | 67 | 241 |
| Do you think that Covid -19 increases further employment opportunities for women and it will help in their awareness level? | 26 | 90 | 41 | 61 | 218 |



| | | | | | |
|---------------------------------|-------|-------|-------|------|------|
| Total score | 201 | 828 | 347 | 503 | 1879 |
| Ideal score | 418 | 608 | 228 | 988 | 2242 |
| Least score | 88 | 128 | 48 | 208 | 472 |
| % of total score to ideal score | 48.08 | 73.42 | 65.70 | 50.9 | - |
| No of Respondents | 11 | 16 | 0 | 26 | 58 |

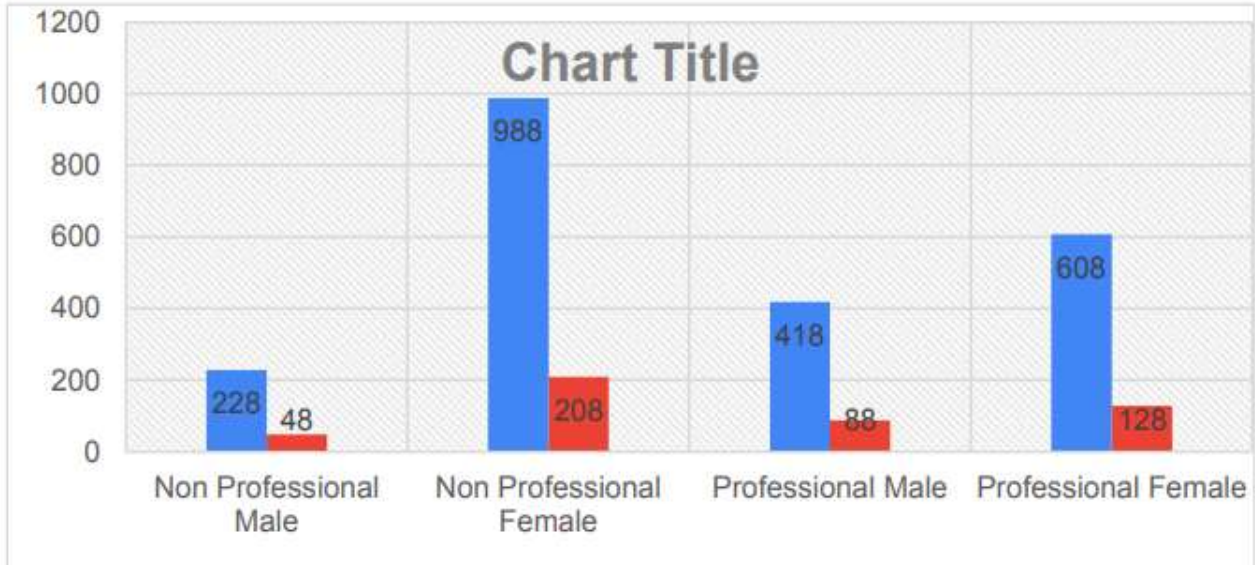
Source: Annexure- 1, 2, 3 and 4

Calculation of respondents’ perception: Ideal and Least scores

The number of respondents in each group is multiplied by (5), the category is multiplied by (3), and the product is multiplied by the total number of attributes, or 7 and 1, to determine the ideal scores. A five-point scale is used when ranking or grading an attribute’s degree. The questionnaires’ product with multiple attributes, which has eight attributes, is multiplied by (1) and the number of respondents in each group to determine the lowest scores...

Table2: Computation of Ideal Score and Least Scores for the Respondents

| Category | Equation | Ideal Score | Equation | Least Score |
|--------------------------|---|-------------|---|-------------|
| Non- Professional Male | $7 \cdot 5 \cdot 6 + 1 \cdot 3 \cdot 6$ | 228 | $7 \cdot 1 \cdot 6 + 1 \cdot 1 \cdot 6$ | 48 |
| Non- Professional Female | $7 \cdot 5 \cdot 26 + 1 \cdot 3 \cdot 26$ | 988 | $7 \cdot 1 \cdot 26 + 1 \cdot 1 \cdot 26$ | 208 |
| Professional Male | $7 \cdot 5 \cdot 11 + 1 \cdot 3 \cdot 11$ | 418 | $7 \cdot 1 \cdot 11 + 1 \cdot 1 \cdot 11$ | 88 |
| Professional Female | $7 \cdot 5 \cdot 16 + 1 \cdot 3 \cdot 16$ | 608 | $7 \cdot 1 \cdot 16 + 1 \cdot 1 \cdot 16$ | 128 |



4. FINDINGS OF THE STUDY

The findings of the study are as under:

The preparation of the questionnaire and data collection for this study required about two months. 59 out of 98 people responded or 60.20 percent of the total.

Table-2 analysis reveals that respondents' actual scores are 201, 828, 347, and 503 as opposed to their ideal values of 418, 608, 228 and 988.

The ratios of the aforementioned information are 48.08, 73.42, 65.70, and 50.91...

The analysis of the data shown in Table 2 above reveals that women have higher levels of knowledge and awareness than males when it comes to MSMEs and concepts linked to them, such as women's rights, the definition of MSMEs, and women entrepreneurs. The education and awareness levels of professional females are higher than those of professional males in both the professional and non-professional categories. Although non-professional men have more knowledge than non-professional females,



This shows that non-professional males and non-professional females' education levels aren't up to par with those of professional males and non-professional females, respectively. Table 2 also shows that people's understanding of the new definition of MSMEs released by the Government of India, state of Bangalore, is the least (only 169 score). When the data are analysed as a whole, it can be seen that most of the respondents have excellent knowledge of the idea of women's awareness level and MSMEs. Which is shown in table 1 and has a total score of 1879 compared to an ideal number of 2242, or 83.80%?

5. CONCLUSION

According to the study's aforementioned findings, more education about women's empowerment, MSMEs, and women entrepreneurs is urgently needed. This is particularly true for professional men and non-professional women. This can be accomplished using a variety of channels, including social media, meetings, seminars, classes, and electronic media. This will lead to the nations and society's appropriate well-being.

6. FUTURE SCOPE OF THE STUDY

According to the respondents' availability, the majority of the participants in this research was residents of urban areas and had advanced degrees. Since the study's findings are above average (83.40%), it is possible to conduct additional research on rural areas and individuals with low levels of education in addition to the above.

7. REFERENCES

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