Literature Review on Micro Entrepreneurship development and Quality of Life improvement

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**ABSTRACT**

In any developing country like India, Micro, Small and Medium Enterprises (MSMEs) can be regarded as the most vibrant sector in socio-economic development in different modes. In this very context, as Micro Enterprises (MEs) require nominal capital and technical skill, perhaps lower than that of the other two enterprises of MSMEs i.e. Small and Medium, they claim special importance to the excluded sections of our society in terms of gender, literacy, wealth etc. This can promote improvement in the Quality of Life (QoL) of their participants at large where QoL includes all those factors significant for our living qualitatively. The participants in this context aim at fulfilling their keen requirements of living (push factors) and also gaining self-respect, esteem and social position (pull factors).

But nevertheless, MEs have to face tremendous pressure in their operations, mainly due to paucity of need-based finance and lack of practical marketing knowledge, technical skill, standardization in production process as well as administrative proficiency of their participants. Additionally, the gender-insensitive registration process and the gender-discrimination in employment generation in the units in both administrative and operational levels may create hindrances in the participation of the women section in the very unit. This would somehow make the effort of MEs in creating QoL improvement of the community questionable.

In the present paper, therefore, an attempt has been framed to enumerate the literature on the issues like (i) Problems and Prospects in Entrepreneurship, (ii) Factors responsible behind participating in Entrepreneurship, (iii) QoL and its different dimensions, (iv) Entrepreneurship development and QoL and (v) Measurement of QoL.

**INTRODUCTION**

In recent times, human civilisation can fulfil its demand through the alluring growth movement of the business world which offers multi-dimensional services at its accessible ways but simultaneously forces the civilisation to absorb the severity of the socio-economic-environmental issues like corporate scam, global warming, climate change, financial crisis etc. as the gifts of its perdition performances. All these are supposed to be the inputs of the sustainable crisis for the stakeholders of the very sector where the three pillars of the sustainability development like – (i) Environment (E) (natural resources, waste, climate change, pollution, and clean technology), (ii) Social (S) (health and safety, local community, human rights, and human resources) and (iii) Governance (G) (compliance, regulation, reporting, conflict of interest in employee, shareholder or board levels) cannot find proper quality preservation from where better Quality of Life (QoL) i or essential need fulfilment can be enjoyed by the present as well as the future generations. In this regard, the United Nations (UN) Document 2 considered the concept of ‘needs’ as the essential needs of the world’s poor, to which overriding priority should be given. The variant dimensions of Sustainable Development Goal (SDG) in this very regard, also echoed the same feeling in its first two goals (Goal – 1 and 2) where special emphasis was on the poverty alleviation and huger. This issue though is well accepted in all over the World irrespective of different developmental hierarchies, may claim to get special significance in under-developed and developing countries specially over populace in kind. Therefore, an alternative business premise should be emerged with a view to enhancing the socio-economic perspectives of nation with employment generation, inclusion of marginalized people in the main economic stream of activity which will somehow make its effort to ensure the quality improvement of the lifestyle of its stakeholders.

From this perspective, the adorable multi-dimensional socio-economic movements of Micro, Small and Medium Enterprises (MSMEs) [enacted in India as per Micro, Small and Medium Enterprises Development (MSMED) Act, 2006] must be mentioned where huge level of production, export promotion and employment generation can be achieved with lesser level of input. This will promote synergetic effect in our society and will also take attempt to resolve the concomitant hazards like unemployment, poverty etc. This can evidently be observed in India, the over-populace (2nd in World after China) developing country which grows up within a stringent condition of poverty, unemployment, gender inequality etc. Apart from above, the nominal requirement of skill, technological knowledge and education in operation of

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1 QoL includes all those factors which would influence the state of our living (The Commission on the Measurement of Economic Performance and Social Progress, 2008).
MSMEs attracts general populace at large irrespective of their gender, caste, religion, literacy and wealth. This effort thus would invite inclusive growth3 in society. In this very regard, the impact of Micro Enterprises (MEs) can specially be meaningful where the excluded sections of our society are found maximum. Therefore, the accessibility of marginalised people to establish and pursue with the productive movements of MEs, perhaps smoother than that of the other two sizes of enterprise (Small and Medium) under this sector, can materialise the dreams of the said in meeting their keen requirements of the livelihood 6 (push factors) which are supposed to be the most significant motivators for becoming entrepreneurs in any developing country and also non-monetary factors like recognition, self-esteem, respect etc. (pull factors). All these not only would generate inclusive growth for the excluded sections of the society but also invite improvement in QoL of all the participants of MEs, their families and society as a whole with qualitative health-hygiene, sanitation, nutrition, education, pure water, energy etc. Additionally, women consider MEs as the platforms to transform their livelihood from only home makers engaged in three ‘Ps’ (Pickle, Powder and Pappad) to productive workers attached with modern three ‘Es’ (Energy, Electronics and Engineering) (Goyal & Parkash, 2011). The women employers would also generate employment opportunities for other women as employees and thus create the expansion of improvement of QoL from one individual to others. Now, as women are more affectionate to their children, the improvement of QoL of women would welcome the qualitative lifestyle improvement for their children more rigorously. This ultimately fulfills the condition of sustainability provision in community at large. Moreover, this entrepreneurial movement of women section would curb the male domination in enterprises and establish gender equality where they share same administrative responsibility and position with their counter parts.

But, the other side of the coin tells another story. MEs in India though make provision to enjoy QoL improvement to all the excluded sections of our society which may not be availed of in high-tech, capital intensive enterprises; have to face a lot of problems, mainly originated from the lacuna in sufficient level of finance and also for lack of marketing knowledge, technical skill, standardization maintenance in production as per International Standardisation Organisation (ISO), administrative proficiency of the participants etc. The women participants in employer side sometimes may have to face tremendous hardship in their professional career due to misleading, restricted and gender-insensitive regulation in respect of finance collection, marketing etc. The employers of the sector may adopt gender discrimination due to lack of educational strength of the participants. All these may make questions in the sustainability position of MEs which not only will make imbalances in socio-economic-environmental issues but also will throw some questions on QoL improvement of the participants of the excluded sections of the society by it.

REVIEW OF LITERATURE

QoL is a multidisciplinary product where it is found to be defined differently for different classes of individual. It can claim special focal point by several eminent researchers who have put their efforts to find out a conceptual framework of QoL and a contributory linkage between some activities, economic as well as non-economic and QoL of the connected populace. In this paper, attention has been given to entrepreneurship development and improvement of QoL of their participants. Hence, the literature till reviewed can be enumerated below in several parts – Problems and Prospects in Entrepreneurship, Factors responsible behind participating in Entrepreneurship, QoL and its different dimensions, Entrepreneurship development and QoL and Measurement of QoL.

Problems and Prospects in Entrepreneurship

The prospects of any enterprise as offered to the participants could be judged on two specific aspects like (i) growth rate as measured through employee growth, business worth growth, turnover growth and gross profit and (ii) innovation as estimated through product diversification, service diversification, access to new market and supply chain diversification (Kiraka, Kobia, & Katwalo, 2013). In an enterprise, beside monetary demand fulfillment, the entrepreneurs would enjoy the upliftment in their self-respect, esteem etc. (ibid). They would explore and enjoy the growth of innovation in product-service-supply chain diversification, access to new market and employee growth, business worth growth, turnover growth and gross profit growth (ibid). Women entrepreneurs in this context might avail of special benefitting movements of enterprise to shape their progression towards product economic movement (Dangi & Ritika, 2014). Amongst all sizes of enterprises, MEs in this regard would claim special attention where women participants were found to be engaged in handicraft, sericulture, floriculture, herbal, health care, food processing, etc. with eco-friendly technology (Stevenson & St-Onge, 2005; Tambunan, 2008; Shah, 2013; Vijayaragavan & Naresh, 2013; Khan & Bhatt, 2014; Vijayaragavan, 2014).

But the journey of entrepreneurship would somehow be troublesome due to complex business registration and licensing procedures, lack of access to business premises, inadequate financial assistance from banks/financial institutions, failure to convert profit back into investment, lack of management and accounting skills, increased competition, inadequate capital, poor access to market information, power cut, primitive technology, lack of access to education, training, poor infrastructure, etc. (Tambunan, 2008; Bekele & Worku, 2008; Okafor & Mordi, 2010; Parvin, Jinrong, & Rahman, 2012; Niethammer, 2013; Kiraka et al, 2013). In this very regard, the finance-related problem would be regarded as the most crucial one which would affect the successful performance of other functional areas and thus would invite sickness in entrepreneurship where MSMEs specially MEs should be referred to8. The institutional finance, on which MEs had to depend excessively, might not be adequate enough to meet.

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1Inclusive growth is a concept that advances equitable opportunities for economic participants during economic growth with benefits incurred by every section of society. It implies direct linkage between the macroeconomic and macroeconomic determinants of the economy and economic growth.
2MEs are supposed to be the most significant contributors containing 94.94% of the registered and 99.83% of the unregistered enterprises of MSMEs (All India Fourth Census Report of MSMEs 2006-07). They play the most appreciable role amongst other parts of MSMEs in creating employment (6486203 or 68.98% of that of MSMEs), ensuring production (1052522.92 crore of 40.76% of that of MSMEs) and promoting export (68496.21 crore or 37.42% of that of MSMEs) with minimum amount of input in production (185509.64 crore or 39.36% of total MSMEs).
3The Office of the Development Commissioner, All India Fourth Census Report, 2006-2007
4Livelihood is a means of making a living. It encompasses people’s capabilities, assets, income and activities required to secure the necessities of life. It is sustainable when it enables people to cope with and recover from shocks and stress and enhance their well-being and that of future generations without undermining the natural environment or resource base.
5In All India Third Census Report (2001-2002), the women-owned MSMEs were found as 10.13% while the same was found as 9.09% in All India Fourth Census Report (2006-07).
6The Office of the Development Commissioner, All India Fourth Census Report, 2006-2007
working capital and long-term needs. Additionally, the marketing related issue might also be considered as another input in the malfunctioning of the very sector tending towards sickness (ibid). In this context, the traditional products of MEs without any innovative upliftment could not connect with the demand of the customers both current and prospective and thus had to face tremendous competition from the high-tech products of Large and Medium Enterprises which could not be defeated (ibid). Moreover, the stiff competition for Globalisation would add tremendous pressure to the very sector to adapt the changing environment around them.

Referring to the present situation, the associated parties like government, financial institutions, authoritative training institutions etc., would have to ensure adequate financial support in different modes along with practical marketing related assistance, technological advancement etc. to the respective participants (Sharma, Dua, & Hatwal, 2012). In this very issue, finance related data-bank for all the entrepreneurial customers should be maintained in banks/other financial institutions in view of sanctioning of the financial assistance to the respective units as per their status (ibid). Appropriate policy should be promoted to support the assisting institutions in offering supports in all the functional areas to the very units. Following this, the units having been owned/operated by backward communities would avail of welfare treatments from Government in financing etc. This would encourage them to be attached with enterprises rigorously and thus would avail of prospects of the very enterprises (Shah, 2013).

Factors responsible behind participating in entrepreneurship

Entrepreneurship, in developed countries would be regarded as the opportunity driven, while it would be accepted as necessity driven in a poor economy mainly related to developing and under developed ones (Niethammer, 2013). The factors responsible to attract an individual in an entrepreneurship could basically be divided into two - push or choice factors and pull or necessity factors (Goyal & Prakash, 2011; Shah, 2013; Rajalakshmi, 2014; Vinesh, 2014). In this regard, both positive and negative motivational aspects from individual, familial and social standpoints like desire to take new challenges and opportunities for self-development; want to be the role models to others; aspiration for the freedom to take own decision; want to achieve economic independence; desire to establish own identity in the society; intent to fulfil need for generating additional income for families; wish to enjoy social relationship and simultaneously unemployment, recession, job dissatisfaction, etc. were considered as the responsible factors in making an entrepreneur (Nehru & Bhardwaj, 2013; Shah, 2013; Sharma et al. 2012; Danabakam & Kurian, 2012; Kumar, 2014; Vijayakumar & Naresh, 2013; Shikhare, n.d.). Besides, some other facilitating factors like simplification of procedures for registration of business to some sections of society, financial assistance and subsidies provided by financial institutions to priority sectors, access to promotional assistance etc. might also encourage entrepreneurs especially from vulnerable sections like women, Scheduled Tribe, Scheduled Caste to attach with entrepreneurship (Shah, 2013; Kiraka et al. 2013; Devi, 2015; Danabakam & Kurian, 2012; Trivedi & Gour, 2015). In this context, the factors for being entrepreneurs would have a correlation (positive and negative) with the demographic feature of the individual participants (age, sex, education, etc.) (Dwivedi & Mishra, 2013; Trivedi & Gour, 2015).

Normally, the gender of the entrepreneurs would have high impact on the involvement of an individual in an enterprise (Inmyxai & Takahashi, 2012). In this context, the performance of each individual in the enterprise and the enterprise itself in terms of developing human beings; increase in the quantity and quality of tangible resources; network participation; information and communication technology etc. would also depend on the gender of the participants (ibid). Here, in women headed firms, the presence of competitiveness was an important factor for their performance, while that was business development service when it was headed by their counter parts, male (ibid).

Quality of Life and its different dimensions

Quality of Life (QoL) might be considered as a ‘vague and ethereal entity’ which would be tending towards a good life i.e. living a life with a high quality (Ventegodt et al. 2003, as cited in Kumar, 2013). In this very regard, QOL found its root in Integrative Quality of Life (IQOL) Theory model divided into three components like Subjective (feeling of an individual about ones life), Existential (state of the soul or inner depth of a person) and Objective (perception of the society, where the individual lives, about the life of the person) QOL (ibid). It would be a multi-dimensional concept (Rejeski & Mihalko, 2001) though previously was found as uni-dimensional where only health domain was considered (Torrance, 1986). Following this, from the perspective of economics, QoL could be found as “economic well-being” or “neteroconomic welfare” (Samuelson, 1973, as cited in Sirgy, Samli, & Meadow, 1982), while psychologists and social psychologists confirmed it as “general sense of well-being”, “life satisfaction”, “general happiness” etc. (Strumpel, 1973, as cited in Sirgy, et al. 1982). Additionally, QoL could be judged on ‘forest’, ‘air quality’, ‘pure water’, ‘wildlife’, ‘soil minerals’, ‘living space’ etc. as per the concept of environment; on “effectiveness of social services and political freedom” from political dimension; on ‘consumer satisfaction’, ‘consumer information’ and ‘consumer protection’ etc. according to consumerism (Samli, 1967; Samli & Palubinskas, 1972, as cited in Sirgy, et al. 1982) and on ‘quality of working life’ from the context of managerial activity (Davis & Trist, 1974; Hackman & Suttle, 1977, as cited in Sirgy, et al. 1982).

Generally, QoL considered all those factors which would influence the state of our living like person’s physical health, psychological state, level of independence, social relationships, personal beliefs and their relationship to the environment (WHOQOL, 1995, as cited in Kumar, 2013). It would be connected with the adequacy of material circumstances, sense of personal satisfaction with life and supposed to be more than just pleasure or happiness and people's feelings about these circumstances. It would mainly be related to the individual’s perception on ones position in life in the context of the culture and value systems, goals, expectations, standards and concerns for which it could be said that there were as many quality of life definitions as there were people (Liu 1976, as cited in Sirgy, et al. 1982).

QoL could be linked with the degree of well-being, happiness and satisfaction (Campbell, 1981, as cited in Brinkerhoff, Fredeel, & Frideres, 1997) as experienced by individuals or aggregates of people under prevailing social and economic conditions (Moller and Schlemmer, 1983, as cited in Brinkerhoff, et al. 1997). Well-being would consider wide range of dimensions under its purview which as on the one hand contained material i.e. consumption of goods and
services, on the other side held spiritual dimension i.e. enlightenment or union with God (Tomer, 2002, as cited in Lutz, 2004). Additionally, wellbeing concept would also accept welfarism (Mcperson, 1996, as cited in Lutz, 2004) considering the basic needs approach (Haq, et al. 1981, as cited in Lutz, 2004) where individuals could enjoy their freedom to live their lives and “capability” to achieve various alternative combinations of functioning through the availability and utilisation of required resources in practice (Sen, 1985, 1990, as cited in Lutz, 2004). In this issue, capability could be considered as a set of vectors of functioning, reflecting the person’s freedom to choose and lead one type of life or another (Sirgy, et al. 1982). Now, wellbeing would be connected with objective and subjective one considering the fair allocation approaches on the attributes of people and people’s cognitive evaluations of their live in various domains, such as, family, work and financial conditions; people’s actual feelings both positive and negative, such as, pleasure, pride or pain, worry and anger respectively (ibid).

Quality of Life and Entrepreneurship Development

Entrepreneurship would get its significant relationship with QoL of its participants (Morris, et al.1995, as cited in Amato & Amato, 2002) with freedom in economic way outs, in movement and social uplift amongst which the first one i.e. freedom in economic way outs would be regarded as the most significant one (Sutton-Brown 2011). The benefiting attitude of enterprises, therefore, would invite empowerment which dealt with the expansion of people’s ability to make strategic choices in a context where that ability was previously denied to them (Kabeer, 2001, as cited in Malhotra, Schuler & Boender, 2002). The attempt would enable the powerless to gain greater control over the circumstances of their lives (Sen & Batliwala, 2000, as cited in Janaki, 2014). Different studies in this context supported the contribution of MEs (Sen & Batliwala, 2000, as cited in Janaki, 2014; Kabeer, 2001, as cited in Malhotra et al. 2002) where the marginalised poor could enjoy the inner transformation of their consciousness which ultimately would enable them to overcome external barriers and to enjoy the flavour of improvement of their QoL in different dimensions like economic independence, ownership in assets, habit of savings, freedom from debt, additional employment, self-confidence, social cohesion, etc. (Sahu, 2005; Siwal, 2009; Subramaniam, Tan, Maniam, & Ali, 2013; Jana 2015). In this very perspective, the probability of enjoying the improvement in QoL would be 8 to 10 times more for a woman in MEs than a woman who did not involve in MEs (Hashemi, Schuler, & Riley, 1996). The respective participants could support their dependent family members in accelerating health-hygiene, nutrition, literacy etc. qualitatively than what was previously before entering into the enterprise (Loomba, n.d.). Beside economic-familial empowerment, the participant of the concerned enterprises could arrest dependency on money lenders and also could build up awareness and self-confidence among marginalised populace (Chhipa, Sharma & Dubey, 2014). This approach would ensure a positive perception of the participants towards their socio-cultural-psychological QoL improvement (Sharma & Varma, 2008, Yasmeen & Gangaiiah, 2014).

Measurement of Quality of Life (QoL)

QoL, under its purview considered both monetary and non-monetary aspects necessary to live a life qualitatively (Benhabib et al. 2006, as cited in Gupta, Das & Chatterjee, 2014). Thus, the level of QoL of a poor might be greater than that of a wealthy due to higher strength of non-monetary fields which might be associated with the utilisation of those strength (ibid). Moreover, the valuable feature of a commodity, the level of price of a commodity might vary from one individual to other in framing their degree of QoL.

QoL would consider approaches from both subjective and objective contexts like well-being, the subjective aspect, based only on the cognition (the perception of individuals regarding their QoL) and the objective aspects like capabilities i.e. functioning of an individual in using the resources and fair allocation (Swain, 2002, as cited in Young, 2008).

Basically, QoL was confined into the three basic aspects - quality of health, quality of education and quality of environment (Berenger & Chouchane, 2006). But several other researchers preferred to make a composition of all indicators related with QoL like social, economic, ecological, environmental, national, health, educational, technological, institutional and security-related (Liu, 1980; Day, 1987, as cited in Amato & Amato, 2002). In this context, QoL should be categorized and measured on the basis of the level of analysis (individual/community/society), domain (specific/overall), and nature of measurement (objective/subjective) (Sirgy, et al. 1995, as cited in Amato & Amato, 2002).

Now, QoL could be measured in three different scales- unidimensional single scale, multidimensional single scale and multidimensional separate scale (Torrance, 1986; Haas, 1999; Rejeski & Mihalko, 2001). Under the Human Development Index as introduced by the United Nations Development Programme (UNDP) (1990), three elements: health, education and standard of living were considered. In this regard, (i) life expectancy at birth, (ii) rate of birth (2/3 weight) and school enrollment (1/3 weight) and (iii) GDP per capita expressed in real terms were taken as measurement criteria for health, education and standard of living respectively (UNDP, 1997, as cited in Berenger & Chouchane, 2006). In this very regard, two extra components - civil liberties and political rights were found in the study of Dasgupta and Weale (1992, as cited in Berenger & Chouchane, 2006) along with the components of HDI to measure QoL.

In less developed state of a developing country, QoL could be accessed through income, education, health, employment, and infrastructure (Pradhan, 2005, as cited in Gupta, et al. 2014). The same issue was found in the study of Sharma and Varma (2008) where the entrepreneurial activities found a significant impact on various aspects of quality of life of the entrepreneurs.

In a study as introduced by Kumar (2013), QoL was found to be measured under a specific index containing only two factors like social status and financial stability and varied sub-factors namely social recognition, social acceptance, neighborhood relationship, community acceptance, and recognition within the group and financial acceptance. In this very perspectives, Morris (1979, as cited in Berenger & Chouchane, 2006) developed Physical Quality of Life Index taking into consideration three elements: life expectancy, infant mortality and literacy, while in another study, Gupta et al. (2014) constructed a QOL index with eleven indicators under four dimensions- health (better health care, safe drinking water and use of sanitation), education (educational expenses per student of household and total enrolment in school), wealth/standard of living (nutritious food budget, average
amount of assets possessed by household, per capita household income and better housing or shelter) and societal (relative social freedom and social recognition). To measure individual’s quality of life, WHO developed a scale named ‘WHOQOL-BREF’ where four dimensions, namely, Physical health (activities of daily living, dependence on medical aids, energy, mobility, pain and discomfort, sleep and rest, work capacity), psychological state (bodily image, negative feelings, positive feelings, self-esteem, spirituality, thinking and learning), social relationships (personal relationships, social support, and sexual activity) and environment (financial resources, freedom, health and social care, home environment, opportunities for acquiring new information, opportunities for recreation, physical environment, transport) were considered in the index (WHOQOL-BREF, 1996, as cited in Kumar, 2013). A composite well-being index was found in the study of Rahman et al. 2003, (as cited in Berenger & Chouchane, 2006) wherein under eight dimensions like social relationships, emotions, health, work, material well-being, civil and political liberties, personal security were developed. The same thing was echoed in the report of the Commission on the Measurement of Economic Performance and Social Progress (2008) where nine inter-related dimensions: (i) Material living standards (income, consumption and wealth); (ii) Health; (iii) Education; (iv) Personal activities including work; (v) Political voice and governance; (vi) Social connections and relationships; (vii) Environment (present and future conditions); (viii) Physical/Personal insecurity; and (ix) Economic insecurity were taken under study.

In this issue, to measure the QoL and its index, several studies recommended to apply Totally Fuzzy Analysis (TFA), which would be referred to as a tool to measure the vague concepts like human well-being, standard of living, poverty etc. (Berenger & Chouchane, 2006). To construct a composite QoL index using fuzzy theory, membership function for each indicator of QoL would be developed at first. Here, TFA approach would like to adopt two critical levels - minimum level and maximum level. The households which would exist below the minimum critical level were considered as ‘absolutely poor’ (i.e. poor quality of life). The households which would exist above the maximum critical level were considered as ‘absolutely not poor’ (i.e. better quality of life). The households which would exist between these two levels were considered as ‘partially poor’. The membership function varied in a linear fashion between these two critical levels. The value of the membership function would denote the degree of ‘effective achievement (or inversely, degree of deprivation) of the households in relation to a given indicator of QoL.

First step- Degree of deprivation on each indicator: Assuming $i \in [1, N]$ respondents; $j \in [1, M]$ indicators of QoL; and $X_j = \{x_{ij} \mid j = 1, ..., M\}$ denoted the vectors of components of QoL. Variable $x_{ij}$ was the value taken by indicator $j$ and for the $i$’th respondent. When the values of $j$ were ranked by increasing order (i.e., the lower the value of agiven indicator, the higher is the deprivation and lower is the QoL), the function is defined as follows:

$$
\mu_j(i) = \begin{cases} 
    x_j^{\min} - x_{ij} & \text{if } x_{ij} \leq x_j^{\min} \\
    0 & \text{if } x_j^{\min} < x_{ij} < x_j^{\max} \\
    x_j^{\max} - x_{ij} & \text{if } x_{ij} \geq x_j^{\max}
\end{cases}
$$

Where, $x_j^{\min} = \text{Min}_i(x_j)$ and $x_j^{\max} = \text{Max}_i(x_j)$.

Function $\mu_j(i)$ would provide the deprivation degree of the $i$’th respondent in relation to indicator $j$. The value of QoL index would lie between ‘0’ and ‘1’. ‘1’ indicated highest QoL and ‘0’ indicated lowest QoL.

Inversely, if values of indicators were reordered by decreasing values (i.e., the higher the value of a given indicator, the lower would be the deprivation and higher would be the QoL), the function $\mu_j(i)$ would be then defined in the following manner:

$$
\mu_j(i) = \begin{cases} 
    0 & \text{if } x_{ij} \geq x_j^{\max} \\
    x_j^{\max} - x_{ij} & \text{if } x_j^{\min} < x_{ij} < x_j^{\max} \\
    x_{ij} - x_j^{\min} & \text{if } x_{ij} \leq x_j^{\min}
\end{cases}
$$

Where, $x_j^{\min} = \text{Min}_i(x_j)$ and $x_j^{\max} = \text{Max}_i(x_j)$.

Function $\mu_j(i)$ would provide the deprivation degree of the $i$’th respondent in relation to indicator $j$. The value of QoL index will lie between ‘0’ and ‘1’. ‘1’ would indicate highest QoL and ‘0’ would indicate lowest QoL.

These functions were increasing linearly between zero and one according to the degree of deprivation.

Second step: Weighted indices of QoL: The different degrees of deprivation obtained for each respondent and each indicator needed to be summarized in order to obtain a composite index of QoL for each respondent. In this perspective, poverty could be defined as an accumulation of “deprivations” or “shortfalls” according to the different considered dimensions. Inversely, the index value could be interpreted as an accumulation of “effective achievements” which would be the composite index of QoL.

Following Cerioli & Zani (1990, as cited in Berenger & Chouchane, 2006), composite index would be defined by taking the weighted arithmetic mean of the membership functions according respectively to the $M$ indicators:

$$
\mu_{QoL}(i) = \frac{1}{M} \sum_{j=1}^{M} \omega_j \mu_j(i)
$$

With, $\omega_j \geq 0$ and

$$
\sum_{j=1}^{M} \omega_j = 1
$$

Where, $\omega_j$ was the weight attributed to the respective indicators $j$.

The weight $\omega_j$ was an inverse function of the mean deprivation level relative to the indicator $j$. In this manner, a more important weight was given to the indicators that were more widespread between the considered respondents. According to the given formulations above, the higher the QoL for a given respondent $i$, the closer to zero was the value index. Inversely, the closer the value of the composite index was to one, the higher was the degree of deprivation relative to the QoL.

Third step: Definition of a critical value: A critical value from the cumulative distribution of the deprivation index in terms of QoL and their components would be derived in this third step. This critical value serves as a threshold to estimate
the number of respondents experiencing a genuine deprivation in a particular dimension. The critical value (or breaking value) $\mu_{j,crit}$ associated to indicator $j$ can be defined as:

$$P(\mu_{j,crit}) = 1 - \bar{U}_j$$

With $F$, the cumulative distribution function, and $\bar{U}_j$, the average value of indicator $j$ which would indicate dichotomously, the proportion of respondents having poor QoL according to $j$.

**Conclusion**

MEs for their easy approachability to all the populace irrespective of their positions in terms of gender, literacy and wealth, can accelerate the qualitative level of the living status of the participants and their connected community as a whole. But sometimes, some disorders in standardisation in production, financial and marketing related performance and gender discriminated policies in human resources, make the contributions of MEs in quality improvement of the lifestyle of the related parties under question. In this regard, an assessment should be encouraged to judge the role of MEs in shaping quality of life improvement of their participants under varied circumstances. QoL is a multi-dimensional concept which spreads its wings from economic perspective to socio-cultural-environmental-psychological-religion aspects. Therefore, to measure the multidimensional aspects of QoL and the contribution of MEs in improving the same of their participants, an in-depth knowledge of QoL and its varied dimensions along with the measurement of QoL are keenly required. Moreover, the factors responsible in connecting poor people in MEs and the problems and prospects of enterprises especially MEs would also be addressed to determine the present position connected with MEs and QoL of their participants. Therefore, the review of literature on the related topics would enrich the knowledge of researchers, policy makers, Government and other stakeholders to assess the role of Micro Entrepreneurship development in QoL improvement of their participants and also to determine the problems of the very sector in operation which if resolved, would make the enhancement in QoL of the said individuals materialise.

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