



# Women Entrepreneurship in Small Scale Industries of Rajasthan

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## **Abstract**

Although tiny in size, small-scale enterprises are important to the Indian economy. Small scale industries (SSI) are crucial to the nation's industrialisation. It is seen as a crucial tool for preventing the concentration of economic power in a small number of individuals and promoting economic dispersion and a more fair distribution of the nation's revenue.

The position and treatment of women in any community serve as a gauge of that society's degree of civilisation. The treatment of women and men in the development process should be equal. Women are primarily responsible for their families' survival, but they are frequently ignored and devalued since they are regarded as inferior. Family has emerged as a key source of support since it enables women to participate appropriately in the production sector and also has market inclinations in this area. Indian women have not had the expected success in society. Until and unless the position and role of women are enhanced, the nation will not be able to enjoy a competitive edge over others.

**Keywords:-** SSI, Women Entrepreneurs, Self confidence, Marketing etc.

## **Present Status of Women Entrepreneurs**

Rising industry, urbanisation, and social legislation have all had an effect on the status of women in India since the start of the twenty-first century. Over time, both the proportion of women working and the number of women obtaining higher education, technical training, and professional degrees have increased dramatically.

Women moved from domestic work, crafts, and traditional cottage industries to non-traditional higher-level employment as education and awareness increased. The need for women to undertake specific entrepreneurial training programmes, which enable them to launch their own companies, has also received considerable weight from the government. Banks and financial institutions have also established specific cells to support female entrepreneurs. This has enabled women entrepreneurs return to the economic scene in recent years, despite the fact that many of their enterprises remain in a severely underserved industry.

Since the beginning of the twenty-first century, increasing industry, urbanisation, and social laws have all had an impact on the position of women in India. The number of women pursuing higher education, technical training, and professional degrees has grown significantly over time, as has the proportion of women working. Women moved from domestic employment, handicrafts, and traditional cottage industries to non-traditional higher-level occupations as education and awareness increased. The need for women to undertake specific entrepreneurial training programmers, which enable them to launch their own companies, has also received considerable weight from the government. Banks and financial institutions have also established specific cells to support female entrepreneurs. Despite the fact that many women's entrepreneurship ventures continue to be a greatly underserved industry, this has helped women entrepreneurs return to the economic scene in recent years. The stringent social conventions and deeply established conventional mindset of Indian culture, according to Indira J. Parikh's and Bharati Kollan examination of the status of women, provide a number of obstacles that impede women from launching their own enterprises and managing them successfully.

### **Operational meaning of women enterprises:**

The study district's field characteristics were examined by the researcher, who discovered two types of women-owned enterprises. There are both classic or non-technical and contemporary or technology enterprises run by women. A technical woman or modern entrepreneur may be a woman or group of women who start, organise, and run a business enterprise using technology, such as beauty tools or electronic components, and who received technical training for their line of work, according to the Government of India Report of the Ministry of Micro, Small and Medium Enterprises (2013–14, New Delhi, Pp. 13–14). Women entrepreneurs are those who take up inspirational roles to fulfill their own wants and achieve financial independence. Entrepreneurial women possess a strong desire to make a difference and are capable of adding value to both family and social life.

The researcher used this definition as a quick way to categorise the women-owned businesses in the study district, and the same operational definition was used in the current study, including sample selection, conducting a household survey using household schedules, and combining both definitions to assess women's emancipation through shared problems among the women-owned businesses in the study district.

### **Review of Literature**

Jalbert, Susanne E. (2004): The study showed how divorce and the dire economic situation in Russia—where the unemployment rate is between 70 and 80 percent—drives women toward business. How do women in a nation making the switch from a demand-based economy to a thought-out economy develop the qualities and skills required to grow their businesses? This research explores how and why contemporary Russian women are starting small businesses to adapt to a market economy that is fast changing. The findings revealed that, on average, women are 38 years old, 65% have a college degree, 65% are married, have two children, and own 100% of their businesses. They also contribute to the costs of supporting the family. Additionally, many mention feeling more confident and noticing good changes that are motivating them to launch new enterprises.

B. Siddappa (2012) did research on the "Impact of Forestry on SHGs of Karnataka" and looked at the effectiveness of four SHGs they had chosen, as well as the effects it had on women's empowerment. His research revealed that women who benefited from his programme had increased levels of self-assurance, which had a knock-on effect on their skill development and helped them achieve economic independence and higher social position in society.

John, Makararay, Walsh, Pacapol and Anurit, (2009): The study examined the difficulties and possibilities faced by women in a country with a high level of context, such as Cambodia. The researchers discovered that women entrepreneurs had unique difficulties early on in the growth of small and medium-sized businesses due to societal concerns, marketing obstacles, a lack of government support, and financial difficulties.

J. Krithika, 2014 The gender has been a factor that has influenced women's lives was the study's main emphasis. By its very nature, the study is descriptive. Considering the convenience of the researcher, the 140 female entrepreneurs were chosen as respondents. Data collection was done using a well-structured questionnaire. He advises structuring the development activities around things like fund-raising, marketing know-how, and technical advancement.

P.S. Ramaraju (2013) A study has been done on the empowerment of women through increased income, employment, and consumption by the recipients. This study found that numerous government policies, programmes, and trainings have inspired beneficiaries to become more self-assured and self-reliant.

According to Arlimath (2001), 18590 small scale firms were founded by women entrepreneurs in Karnataka between 1994 and 1999. 180 female entrepreneurs in the North Karnataka region of the state were interviewed for the survey by the researcher. A total of 3862 of them, or nearly 21% of the SSI units, were built in northern Karnataka.

## **Objectives of the Study**

The study's goal is to pinpoint the socioeconomic variables that prevent women from entering the entrepreneurial field in Rajasthan states and that have a negative impact on their success. The structure of this study's goals is as follows, which will be used to evaluate these characteristics.

- 1) To review the government policies towards the growth of Women enterprises in Rajasthan.
- 2) To examine the awareness of Women in building entrepreneurial nature in SSI units.
- 3) To assess the supports from the family, banking and Government institutions as well as marketing support to build up entrepreneurial quality of women in SSI sector of Rajasthan.
- 4) To research the numerous issues women encounter when fostering an entrepreneurial culture in the study region.
- 5) On the basis of the field observations, offer appropriate policy actions to strengthen the women-owned businesses.

## **Hypotheses:**

- 1) The study area's female businesses have received strong assistance from organisations including the family, banks, government, and marketing.
- 2) Women enterprises have been helping much for achieving women empowerment in the society

## **Methodology**

The study is based on both secondary and primary data. In the macro approach various elements of women Enterpreneurs, will have been examined with the help of secondary data. While evaluating the women Enterpreneurship in small scale industries in Stree Shakti Schemes, PMEGP and Udogini beneficiaries, the primary data i.e., women Enterpreneurship survey method has been adopted.

**Non-traditional:** Some women's social service organisations (SSIs) are set up and operated with the aid of modern SSIs are referred to as technical or modern ones, such as DTP, XEROX, Computer Training Center and Beauty Parlor. technical training and technology is two operational definitions have been used throughout the analysis of the current study.

**Traditional:** Some women do not require any vocational training as small scale units are inherited in nature. These functions are referred to as non-technical or traditional women SSI units and include dairy, small business, tailoring, catering and clothing and other services (gold smith, hotel, and grocery).

## Framework of data analysis

The research's primary goal is to evaluate the role played by women-owned businesses in the process of the study district's and Rajasthan state's overall economic growth. The research focuses on the theoretical, empirical, and practical connections between women-owned businesses and diverse institutions including families, societies, banks, and governments. In order to evaluate the empowerment of women firms in the study district, the researcher utilised Likert scale, women empowerment index, and composite index in addition to simple percentage and average techniques. Additionally, the researcher investigated the hypothesis and weighted the four institutional supports, including family, society, banking, and government.

### Support from the various institutions to the women enterprises or otherwise

Women-owned businesses cannot develop independently. The many social, economic, family, and other institutions including the government, banking, cooperatives, marketing, and so on were necessary to sustain these units. The current study took into account a few of the chosen auxiliary organisations that are necessary to develop their units (women) locally. I mean this in the sense that it is based on field observations. The field survey's findings are listed below.

**Family support respondents:** A significant social institution is the family. Table (1.1) examines the family support for women-owned businesses. Based on the average score of 6.88 out of 10 and the percentage of support of 68.8, which was obtained from 71 respondents, we deduced that this institution's support for women-owned businesses is strong.

**Table No1.1 Family support respondents**

Unit	Women	Out of 10 given score to X individual	Percentage of the support from to average total score
19 Women responders received a score of 7.5 out of 10	19	7.5	142.5
24 Women responders received a score of 7.0 out of 10	24	7.0	168
21 Women responders received a score of 6.5 out of 10	21	6.5	136.5
07 Women responders received a score of 6.0 out of 10	7	6.0	42
Total	71		489

There is 68.8 Percent

**Support from banking sector:** A banking institution has evaluated its assistance for the women-owned businesses in the current study and other productive units that get financial input from it. The financial support for the chosen women's businesses was 75.28 percent, and the average score of the 71 borrowers was 7.528 out of 10, indicating a modest level of institution support (table 1.2).

**Table No1.2 Support from banking sector respondents**

Unit	Women	Out of 10 given score to X individual	Percentage of the support from to average total score
29 Women responders received a score of 8.5 out of 10	29	8.5	246.5
15 Women responders received a score of 7.5 out of 10	15	7.5	112.5
27 Women responders received a score of 6.5 out of 10	27	6.5	175.5
Total	71		534.5

There is 75.28 Percent

**Support from the Government:** Another organisation that works with the government is one that was essential in the formulation of laws that encourage women-owned businesses and are assisting women SSI units in general development as well as the study area specifically. Table 1.3 discloses that the 71 respondents' average government support score was 4.35 out of 10, which translates to a result of 43.52%. Government support for the respondents was insufficient because it is less than 50% for the 71 debtors. According to the findings of the field study, the government's measures have not had the desired effect on the (71) selected recipients. Furthermore, the beneficiaries have voiced their displeasure with government officials and wealthy locals who consistently take advantage of government measures.

**Table No1.3 Support from the Government respondents**

Unit	Women	Out of 10 given score to X individual	Percentage of the support from to average total score
06 Women responders received a score of 7.0 out of 10	06	7.0	42
09 Women responders received a score of 6.5 out of 10	9	6.5	58.5
08 Women responders received a score of 5.0 out of 10	8	5.0	40
07 Women responders received a score of 4.5 out of 10	7	4.5	31.5
14 Women responders received a score of 4.0 out of 10	14	4.0	56
27 Women responders received a score of 3.0 out of 10	27	3.0	81
Total	71		309

There is 43.52 Percent

**Marketing Support:** Another type of support needed by women-owned businesses to establish their own SSI units in the market is marketing assistance. This is because, without the market's assistance in the form of purchases of ISB-products or services, only the women-owned businesses are able to stand on their own, and the success of the SSI units is ultimately due to this market assistance. As a consequence, the marketing support has been taken into account. Accordingly, the 71 respondents' overall average score for marketing support was 5.52 out of 10, and this institution's support was 55.21 percent, which is considered to be moderate (Table-1.4). Another type of support needed by women-owned businesses to establish their own SSI units in the market is marketing assistance. This is because, without the market's assistance in the form of purchases of ISB-products or services, only the women-owned businesses are able to stand on their own, and the success of the SSI units is ultimately due to this market assistance. As a consequence, the marketing support has been taken into account. Accordingly, the 71 respondents' overall average score for marketing support was 5.52 out of 10, and this institution's support was 55.21 percent, which is considered to be moderate (Table-1.4). The family support score was the highest of the four institutional support outcomes, followed by the assistance provided by the marketing institutions for the women's SSI units and the remaining institutional support provided by the government, which had scores of at least 50%. One of the main institutions affected by all of these findings is the government. Field observations have conclusively shown that, up until and unless this type of leakage has been addressed by the government or the general public, different groups of higher level government officials and non-officials are reaping the benefits of the various government policies. The people of this area won't be able to socially and economically catch up to other parts of the state until then, and this area will continue to be referred to as being backward if the locals (public) do not revolt against all the corrupt officials and non-officials (government politicians), the political leaders (from bottom to top), of the study district.

**Table No1.4 Marketing Support from the respondents**

Unit	Women	Out of 10 given score to X individual	Percentage of the support from to average total score
09 Women responders received a score of 7.5 out of 10	9	7.5	67.5
07 Women responders received a score of 7.0 out of 10	7	7.0	49
11 Women responders received a score of 6.0 out of 10	11	6.0	66
17 Women responders received a score of 5.5 out of 10	17	5.5	93.5
08 Women responders received a score of 5.0 out of 10	8	5.0	40
19 Women responders received a score of 4.0 out of 10	19	4.0	76
Total	71		392

There is 55.21 Percent

**Extent of Empowerment in women enterprises:** The integration of women's growth and empowerment is essential for both the success of the country as a whole and of women-owned companies in particular. Women's empowerment is a method that deals with the organisation and sources of power within the SSI units. The process of empowering must be successful at both the individual and group levels. Poor women must work together to overcome all challenges since they cannot do so individually. As a result, it is argued that women ought to organise and enlist the aid of political forces. It requires procedures for maintaining the varied gains, control over resources, and equitable involvement in decision-making. The non-profit organisation is a crucial tool for empowering women, forming organizations of low-income women in order to profit from their success. The organisation helps women gain the self-assurance and expertise they need to elevate their standing and influence societal perceptions of women. The women felt more self-assured and were better able to communicate with people once the organisation was founded, including their well-wishers. However, how can the empowerment process that has been built inside the families be realised? They perceive themselves as equal to others in the same way that an uneven environment formerly did. The newly established women's businesses must aim to get simple financing, since this will enable them to support women as equal partners in both the family and the society.

The level of empowerment was determined using the empowerment index, which is based on a five-point Likert scale. Women's ability to make decisions for themselves was assessed using 10 elements, each of which was weighted according to how much they agreed or disagreed with it. The number of responders who selected each option out of 71 was determined. Severely agree 2, agree 1, unsure 0, and disagree-2, strongly disagree -1 were the ratings given to the selections. The frequencies for each of the potential values of each variable were then added together. The total score was calculated by adding the scores for each frequency and dividing it by the overall proportion of women-owned enterprises. The empowerment index would then be shown. After determining the empowerment index, the composite index was made by dividing it by the number of variables (10).

To analyse the extent of women empowerment the following decision criteria was used.

- (1) Above 66.67 = High empowerment.
- (2) Between 33.33 and 66.67 = Moderate empowerment.
- (3) Between zero and below 33.33 = low empowerment
- (4) Zero and below zero = no empowerment.

The empowerment mechanism was completed by the current study, which identified and examined 10 empowerment-related factors. The analyses' findings are shown in Table 1.5

Table No.1.5 Women Empowerments Index

Sr.No	Empowerment	SA	A	NO	D	SD	EI
1	Self confidence	27	17	3	11	13	67.3
2	Social Status	28	15	9	8	11	69.52
3	Mobility	25	13	4	6	23	57.46
4	Involvement in public	24	11	3	4	29	71.11
5	Awareness in legal & political Activities matters	23	14	8	15	11	29.84
6	Decision making in the family	26	18	5	3	19	62.53
7	Health & Hygiene	27	16	6	7	15	66.03
8	Leadership	28	17	7	13	6	46.34
9	Communication	29	19	4	12	7	74.28
10	Creativity	27	13	2	16	13	59.04
	Composite index						60.34

According to the following table, the composite index for empowering women via business was 60.34, which is under the 66.67 cutoff. Based on this finding, it may be concluded that the respondents only had a modest amount of empowerment. The average indices among the variables ranged from 29.84 at the lowest to 74.28 at the highest. The variable communication had the greatest average score (74.28) while awareness of political and legal issues had the lowest average index (29.84%). Women-owned companies provide their staff members several opportunities to express their views, particularly during association meetings. This is the main force for modest empowerment in the communication industry. More than 60.34, or six out of the 10 variables, point to a high degree of empowerment. A low degree of empowerment is indicated by one variable or less than 33.33. (political Activities matters and awareness in legal).

After speaking with the respondents, it was determined that they had little interest in learning about legal and political concerns. This was mostly because of the mental stress brought on by their simultaneous obligations to their families and the SSI unit. However, they are eager to learn about legal matters. There haven't been many programmers on legal issues. The Karnataka government must establish a policy requiring the DIC of each district to host at least three to four programmes on legal matters pertaining to SSI units.

The Composite Index for Small Scale Industries Women Empowerment was lower than 66.67 because the level of women empowerment is negligible, one could argue, achieved through these units. However, the process of empowering is ongoing and will take some time. It is hoped that in the near future, the women's SSI units would be required to perform at a high level.

Their empowerment was significantly impacted by the women's SSI units' performance. The majority of respondents were successful in increasing their income and savings to a reasonable level and making contributions to their families' well-being. The beneficial effects will go a long way toward enhancing the respondents' and their family's equality of life in the research district.

### **Limitations of the study**

The study's primary limitations are that it is only applicable to the states of Rajasthan. Though the researcher made a best attempt in order to secure reliable data, the some lapses attributable to feed wrong information by the sample beneficiaries and such things cannot be ruled out since the study has been conducted by an individual researcher, the natural limitations on her time have also constraint the scope and coverage of the study. In addition to this the study has relies much on the information provided by the sample SSI women units, officials and some institutions of the district, the results of study therefore might not be relevant at the national level or state level.

### **Suggestion:**

Based on the study's findings, the following recommendations are made to help women overcome obstacles and improve their socioeconomic standing, which will ultimately help the district, state, and country's economy.

- 1) They have to replace their old units with modern ones in order to increase their profits. Some survey participants run their family enterprises in an inherited manner.
- 2) Since the personal income of these businesses is not exceptionally high in the research location, developed among women-owned businesses and income-generating activities must be started.
- 3) As the research region is so underdeveloped, it should be encouraged to develop local microcredit and women's enterprise credit systems.
- 4) Women should be encouraged to participate at all phases of decision-making.
- 5) To support women-owned businesses in the study district, seed capital funds, women entrepreneurs funds, and other initiatives should be implemented.

- 6) As the research region is so underdeveloped, it should be encouraged to develop local microcredit and women's enterprise credit systems.
- 7) An awareness campaign for the banking industry has been proposed. More women banks will be built in the study region for added convenience, and only women will be appointed as managers to appropriately communicate the business issues facing women-owned businesses.
- 8) In order to overcome these issues, women entrepreneurs should engage in regular exercise, yoga, meditation, and other practises. Women entrepreneurs have been dealing with a variety of health issues, including tension, eyestrain, headaches, and more.
- 9) To address the different issues faced by women businesses in the study district, a women enterprise guidance cell should be established.
- 10) Additionally, it has been recommended that bankers stop seeing women-owned businesses negatively and give them enough time to repay the loan.

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