

## AN ANALYTICAL STUDY OF WOMEN ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES IN RAJASTHAN

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### ABSTRACT

*In ancient India the birth of a girl child was hailed as auspicious. The persons were used to say that a home without a daughter is like a body without a soul. A daughter born to the family was compared with the advent of Lakshmi, the goddess of wealth and Saraswati, the goddess of fine arts. Every ceremony required the presence of women and there is a firm belief that "no home is complete without woman". The ancient Indian civilization is known to be advanced and prosperous among the nations of the world, as the women were given a respectable status and position in the society. They were in the forefront and actively participated in the social and economic life of the country. This was followed by the deterioration due to various known causes and consequently the Indian society has been changed to "male dominated" one. This patriarchal pattern had always denied women from autonomy and freedom. The indeclinable gender bias disfigured the face of humanity; this discrimination originates well before the birth of a girl and is sustained right through her womanhood.*

**KEYWORDS:** *Ancient Indian, Social and Economic Life, Male Dominated, Gender Bias.*

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### Introduction

Women Empowerment in a liberal democratic culture is seen as an essential step in the evolutionary political process. It is designed to bring women in to main stream culture and to liberate them from patriarchal restraint and segregation. The new concept of empowerment emphasizes on balancing the unequal power relations between male and female. Government of India declared the year 2001 as the Year of Women's Empowerment. The year was formally launched by the Prime Minister Shri Atal Bihari Vajpayee in a function held at Vigyan Bhavan on 4th January, 2001 where he awarded the first "Stree Shakti Puraskars" to five distinguished women from the grassroots who had made outstanding services for the social, educational and economic empowerment of women in remote and difficult areas.

### Concept of Women Entrepreneurship

Indian society is now undergoing a change and women are coming out more freely to take challenges and face risk of entrepreneurship. However, this does not mean women entrepreneurship is growing big. Though women represent 50% of the total population, there are only 2,95,680 women entrepreneurs claiming 11.2% of the total 2.64 million entrepreneurs in India during the year 1998-99.<sup>12</sup> This is almost doubled the percentage of women (5.2%) among the total population of self-employed during 1981. The situation only tells that there is change in thinking and some women feel that an enterprise and a home together can be managed by a woman. This seems more realistic for women in the age group of 35 to 50 years, as they have settled in married life and is comparatively free in taking care of infants and modern amenities and servants usage help them save time from kitchen and household work.

### Development of Women Entrepreneurs

The present world is changing at a fast pace. As countries are becoming more democratic and less gender biased. Thus, offering a more productive atmosphere for both sexes. Globally, the number of female business owners is continuously increasing at a steady pace. Women entrepreneurs are

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significantly affecting the global economy. Women in advanced market economies own more than 25% of all businesses. In countries like China women founded 25% of the businesses since 1978 where as in Germany women has created one third of new businesses since 1990 representing more than one million jobs. The case in Europe and newly independent states where economies are in transition, women are 25% of the business owners. In Great Britain one fourth of the women are in self-employed sector. It has been observed that self- countries around the world. Entrepreneurship is not only the moving force of the economic progress of any country but also the fundamental basis for its social development. Particularly in developing countries like India, it constitutes the vital and dynamic ingredient to economic and social transformation. That entrepreneurship is the engine of growth for a nation, is a well-recognized and accepted platitude. As women are also playing indispensable roles in international, national, regional and house hold economics but are still severely disadvantaged relative to men and face great discrimination. According to an International Labour Organization I.L.O. report (1980), women represents 50% of the world's population, two thirds of the total working hours, receive 10% of the world's income and own less than 1% of the world's property. Employment of women is characterized by low pay, long hours, lack of job security, low productivity and lower economic status. However, the emergence of women as entrepreneurs and their active involvement in enterprises is widely seen as one of the most effective ways of initiating positive changes in their lives, homes, society and ultimately the economy.

### **Importance of Women Entrepreneurship**

Women Entrepreneurship has been documented as a major tool in the economic development of the nation. Its economic empowerment has been at the core of the nation overall growth and development. Women have valuable contribution in sustainable development as well. The prosperity and growth of a nation depends upon the optimum utilization of all its resources including human capital resource. Women entrepreneurship assumes to be of great relevance in economic prosperity of a resurgent economy like India.

### **Women Entrepreneurship in Rajasthan**

The state of Rajasthan, ironically known for its the archaic culture and world- renowned valour, with illustrious classical record of heroes and heroines, its soil captivated the blood of numerous warriors and bearing the impression of numerous battles, its flora and fauna citing certain places, natural sight of extraordinary beauty, entrepreneurial skills and capability of dedicated Marwari's, but still occupies a back seat amongst the industrialized state of India. Rajasthan is the largest state in India having a geographical area of 10.4% of India and is administratively divided into 7 divisions, 33 districts, 244 tehsils, 249 panchayat samities and 9168-gram panchayat (Rajasthan Wikipedia).

Entrepreneurs act as a catalytic agent of change, the hope of economic growth. They are the coordinators of the society's constructive resources, produce new articles, cultivate new production techniques, established new industrial enterprises, contributes to the advancement and enlargement of existing enterprises, boost up capital formation, and creates new employment opportunities, improve standard of living, eradicate poverty, regional imbalances and execute policy-worthy recommendations. The skill and character of an entrepreneur are called entrepreneurship. It is the course of seeking for new opportunities in the market, simultaneously arranging the necessitate resources for exploiting and meeting those opportunities for future success. It also includes the process of planning, organizing, searching opportunities and translating the dreams into the realism.

In the 21st century, women have ventured into many male dominated areas and business is amongst them. The transformation from clustered joint family environment, male-dominated era to cut throat competition multinational business, transnational companies had its agony.

### **Research Methodology**

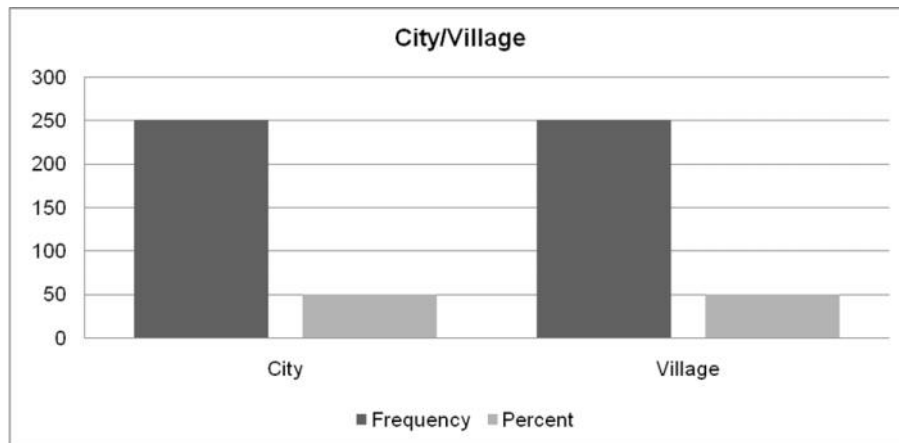
#### **Objectives of the Study**

The study covers the following objectives:

- To study the socio-economic background of the women entrepreneurs in Rajasthan.
- To find out the contributions and level of participation of various financial institutions in crediting and empowering women for starting and operating their own businesses.
- To study the policy measures to promote women entrepreneurship in various selected cities of Rajasthan.

**Demographic Frequencies**

		<b>City/Village</b>			
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	City	250	50.0	50.0	50.0
	Village	250	50.0	50.0	100.0
	<b>Total</b>	500	100.0	100.0	

**Interpretation**

Out of 500 respondents, 50% are from city and 50% are from village. The researcher has taken equal sample from both the areas to get the proper opinion about Women Entrepreneurship Development Programme in Rajasthan.

		<b>Marital Status</b>			
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Married	275	55.0	55.0	55.0
	Unmarried	225	45.0	45.0	100.0
	<b>Total</b>	500	100.0	100.0	

		<b>Education Level</b>			
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Illiterate	125	25.0	25.0	25.0
	Secondary	155	31.0	31.0	56.0
	Higher Secondary	106	21.2	21.2	77.2
	Graduate and above	114	22.8	22.8	100.0
	<b>Total</b>	500	100.0	100.0	

		<b>Monthly Income</b>			
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Below 20,000	176	35.2	35.2	35.2
	20,001 to 40,000	179	35.8	35.8	71.0
	40,001 to 60,000	145	29.0	29.0	100.0
	<b>Total</b>	500	100.0	100.0	

		<b>Size of Family</b>			
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	2 Member	224	44.8	44.8	44.8
	3 to 5 Member	252	50.4	50.4	95.2
	More than 5	24	4.8	4.8	100.0
	<b>Total</b>	500	100.0	100.0	

Wanted to be Self-dependent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	145	29.0	29.0	29.0
	Agree	103	20.6	20.6	49.6
	Neutral	82	16.4	16.4	66.0
	Disagree	82	16.4	16.4	82.4
	Strongly Disagree	88	17.6	17.6	100.0
	<b>Total</b>	500	100.0	100.0	

Earn High Income to have High Social Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	136	27.2	27.2	27.2
	Agree	106	21.2	21.2	48.4
	Neutral	88	17.6	17.6	66.0
	Disagree	82	16.4	16.4	82.4
	Strongly Disagree	88	17.6	17.6	100.0
	<b>Total</b>	500	100.0	100.0	

To Provide Employment to Others					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	119	23.8	23.8	23.8
	Agree	124	24.8	24.8	48.6
	Neutral	82	16.4	16.4	65.0
	Disagree	90	18.0	18.0	83.0
	Strongly Disagree	85	17.0	17.0	100.0
	<b>Total</b>	500	100.0	100.0	

### Hypothesis

**H<sub>0</sub>:** There is no significant difference in reasons for starting new business according to the area of residence.

**H<sub>1</sub>:** There is significant difference in reasons for starting new business according to the area of residence.

### t-Test

Group Statistics					
	City/Village	N	Mean	Std. Deviation	Std. Error Mean
Wanted to be self-dependent	City	250	2.70	1.437	.091
	Village	250	2.76	1.508	.095
Due to Compulsion as unemployment or facing financial strains etc.	City	250	2.84	1.464	.093
	Village	250	2.77	1.460	.092
Observed good business opportunity and wanted to capitalize it	City	250	2.78	1.427	.090
	Village	250	2.81	1.500	.095
To keep busy or effective time utilization	City	250	2.76	1.478	.093
	Village	250	2.84	1.417	.090
Self-Interest to do business	City	250	2.77	1.464	.093
	Village	250	2.82	1.481	.094
Challenge try something on one's own	City	250	2.82	1.436	.091
	Village	250	2.70	1.466	.093
Earn high income to have high social status	City	250	2.80	1.447	.092
	Village	250	2.76	1.464	.093
Utilization of self-acquired skill, knowledge and experience	City	250	2.78	1.458	.092
	Village	250	2.70	1.475	.093
Family/Spouse/Friend has business	City	250	2.88	1.370	.087
	Village	250	2.86	1.346	.085
Use of idle funds or infrastructure	City	250	2.87	1.342	.085
	Village	250	2.94	1.355	.086

		Independent Samples Test		
		t-test for Equality of Means		
		t	df	Sig. (2-tailed)
Wanted to be self-dependent	Equal variances assumed	-.395	498	.003
	Equal variances not assumed	-.395	496.848	.003
Due to Compulsion as unemployment or facing financial strains etc.	Equal variances assumed	.551	498	.582
	Equal variances not assumed	.551	497.996	.582
Observed good business opportunity and wanted to capitalize it	Equal variances assumed	-.244	498	.807
	Equal variances not assumed	-.244	496.762	.807
To keep busy or effective time utilization	Equal variances assumed	-.587	498	.558
	Equal variances not assumed	-.587	497.144	.558
Self-Interest to do business	Equal variances assumed	-.395	498	.003
	Equal variances not assumed	-.395	497.936	.003
Challenge try something on one's own	Equal variances assumed	.925	498	.006
	Equal variances not assumed	.925	497.793	.006
Earn high income to have high social status	Equal variances assumed	.000	498	.000
	Equal variances not assumed	.000	497.936	.000
Utilization of self-acquired skill, knowledge and experience	Equal variances assumed	.549	498	.583
	Equal variances not assumed	.549	497.931	.583
Family/Spouse/Friend has business	Equal variances assumed	.165	498	.869
	Equal variances not assumed	.165	497.844	.869
Use of idle funds or infrastructure	Equal variances assumed	-.564	498	.003
	Equal variances not assumed	-.564	497.958	.003

### Interpretation

As the p-value of following statement is less than 0.05 so we reject null hypothesis and conclude that there is significant difference in reasons for starting new business according to the area of residence.

- **Wanted to be self-dependent**

The mean value of village is 2.76 and the mean value of city is 2.70 so we can say that "wanted to be self dependent" is significant reason for starting new business in village.

- **Self-Interest to do Business**

The mean value of village is 2.77 and the mean value of city is 2.84 so we can say that "self interest to do business" is significant reason for starting new business in city.

- **Challenge Try Something on One's Own**

The mean value of village is 2.70 and the mean value of city is 2.82 so we can say that "challenger try something on one's own" is significant reason for starting new business in city.

- **Earn High Income to have High Social Status**

The mean value of village is 2.76 and the mean value of city is 2.80 so we can say that "earn high income to have high social status" is significant reason for starting new business in city.

- **Use of Idle Funds or Infrastructure**

The mean value of village is 2.94 and the mean value of city is 2.87 so we can say that "use of idle funds or infrastructure" is significant reason for starting new business in village.

### Test applied – t-Test and Independent Samples Test

As the p-value of following statement is less than 0.05 so we reject null hypothesis and conclude that there is significant difference in reasons for starting new business according to the area of residence.

### Conclusion

It is expected that the recommendations made by the researcher will help the potential women entrepreneurs and especially economists and policy framers to identify the flaws experienced by the females in the business world and if the above mentioned recommendations applied properly it will surely draw the attention of the women entrepreneurs towards the government schemes and serving enough opportunities for them in the plate of entrepreneurship.

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