
Women Entrepreneurship in MSME's in Rajasthan: A study Jaipur Region

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The study will be confined to analyse the women entrepreneurs working in Micro, Small and Medium Enterprises in Jaipur region of Rajasthan. This paper has given emphasis on prospects and challenges of women entrepreneurship in Jaipur district of Rajasthan. The population of the study consists of registered and unregistered women entrepreneurs. A sample of 50 women entrepreneurs are selected for the study on the basis of Judgemental sampling. This paper has to explore the hidden prospects of women entrepreneurship and also forwarded some suggestions in improvement of women entrepreneurship in Jaipur district of Rajasthan.

Keywords: Women Entrepreneurship, MSMEs, Rajasthan, Jaipur Region

Introduction

MSMEs, via the backbone funding of the Central Government of India / State Government, play a critical role in the optimal development of SME firms in terms of women's entrepreneurship growth. The study of women entrepreneurs in small and medium-sized enterprises (SMEs) and their access to financial services is motivated by the fact that, while there are approximately 8 to 10 million women-owned SMEs in developing markets, the average growth of women-owned SMEs is slightly lower than the average growth of men-owned SMEs.

The position of women in entrepreneurial activity varies greatly over the world, ranging from slightly more than 1.5 percent to 45.4 percent of adult women in the workforce. In factor-driven economies, 19.9 percent of women between the ages of 18 and 64 are starting and running new businesses. Again, this figure was 9.7 percent in productivity-driven countries and 3.9 percent in innovation-driven economies (GEM 2010 Women's Report). Women make up half of the world's workforce, labour two-thirds of the world's employment, earn 10% of the world's income, and hold less than 1% of the world's wealth (ILO, 1980).

According to the 2011-12 MSME Annual Report, MSMEs account for 45 percent of India's industrial output and 40 percent of total exports. Despite the lack of gender-disaggregated statistics on women's engagement in the MSME market, it is known that the MSME sector in India comprises a sizable number of women, the majority of whom work in the organised sector. According to the same survey, just 13.72 percent of enterprises in the registered MSME sector were operated by women, accounting for around 2.15 lakh (or 215,000) companies across the country. The bulk of women's businesses (almost 91 percent) are micro-enterprises, with 5% being tiny and 4% being medium-sized. The majority of them are in Tamil Nadu, Kerala, Gujarat, and Karnataka. Only 10% of the registered units are made up of women. The majority of women-

owned enterprises (50.4 percent) are in the industrial sector, while 40.9 percent are in the retail sector. The Hindu Undivided family owns over 90% of the companies in the country. 13 percent are owned by women. Women generally choose to be business entrepreneurs

Entrepreneurship is commonly seen as a driving engine of economic growth, job creation, and innovation, and hence a key target of economic policy in this Section. Researcher will attempt to emphasise some of the key variables influencing women entrepreneurs on MSMEs in Rajasthan, to develop women's entrepreneurship in the Jaipur city of Rajasthan. India has been acknowledged as a key untapped source of economic growth in India and internationally during the previous decade. This study presents the relevance of the subject of women in entrepreneurship has been generally overlooked in both urban and rural areas of Rajasthan. The objective of this paper is *to measure the characteristic of Women entrepreneurship for them to be a successful venture at MSME's of Rajasthan.*

2.0 REVIEW OF LITERATURE

Matharu, S. K., & Juneja, D. (2021)¹ revealed that Although enough research has been carried out on factors inspiring women to start and operate business, there is a need to assess the role of various factors impacting resilience of Indian women entrepreneurs. Women entrepreneurs all over the world are struggling, adapting diverse strategies and innovating in the face of COVID-19, to fight against the crisis and bouncing back to their normal stage. The present study aims at identifying the direct relationships among selected factors in influencing the resilience of women entrepreneurs. The sample for the study comprised 396 women entrepreneurs from different regions of India. This is a survey-based study; a self-administered questionnaire was used for the collection of data. Analysis of the data collected was done using analysis of moment structures based structural equation modelling. Findings of the analysis state a significant and positive influence of entrepreneurial characteristics, resourcefulness, networking, adaptability and continuity in forming the resilient attitude of women entrepreneurs when faced with a crisis situation. The study can be useful to women entrepreneurs, organizations, government and other institutions extending support to entrepreneurs.

Ingalagi, S. S., Nawaz, N., Rahiman, H. U., Hariharasudan, A., & Hundekar, V. (2021)² expressed that In the present era, women-owned firms are one of India's fastest increasing entrepreneurial communities in the form of women entrepreneurs. The objective of the study is to identify the factors that influence women's entrepreneurial orientation and firms' performance. The research study discusses the influencing factors and their effect on firms' performance and satisfaction in this regard. The proposed framework and hypotheses have been tested using data gathered from boutiques, beauty parlors, carpet manufacturers, and retail shops in Karnataka, India. Data analysis was done using univariate, bivariate, and multivariate techniques. In Structural Equation Modeling (SEM), paths were created for evaluating the cause-and-effect relationship between different factors viz., social, psychological, financial, and resource factors and entrepreneurial performance

and satisfaction. Seven relationships were significant, while two relationships were insignificant in this structural equation. The key finding of the paper is that all factors have a significant impact on the firm's performance. The implications of research results for researchers and practitioners are discussed, and suggestions have also been made.

Chakraborty, S., & Chatterjee, P. (2021)³ gives a holistic picture of the women entrepreneurship in India and its gender differentials by using various national-level data. It aims to analyse the condition of overall women employment, operational and economic characteristics, access to credit and other infrastructural facilities and entrepreneurial activity of the women-owned enterprises. The study reveals that most of the women are engaged in self-financed, small own account enterprises, without any hired workers, and are operating from within the household premises, few even without having a fixed location. These, along with the lack of access to basic infrastructural facilities, signify women entrepreneurship as necessity-driven and not opportunity-led. It also notes the persistence presence of religious and cultural norms in determining women's participation as entrepreneurs. In addition, the paper aims to study the determinants of the women entrepreneurship in India by using a logistic regression model. The model establishes more chance of engagement of women entrepreneurs in informal sector home-based work and the enterprises with less than six workers. The model also reveals the increasing chance of women entrepreneurship with increasing general education and establishes the need for formal vocational training. At the end, the study proposes to look at women's entrepreneurship from the macroeconomic understanding of women's employment and work and identify policies to ensure that women entrepreneurship does not remain only as distress-driven employment, but become opportunity-led.

Sen, A., & AL, M. (2021)⁴ explained that business among ladies, presumably improves the abundance of the country when all is said in done and of the home in specific. Ladies today have more freedom to take the task and execute in a professional manner. They are capable of doing exercises which are once viewed as the work of men, furthermore, have demonstrated that they are underdog to nobody as for commitment to the development of the economy. Business visionaries are assuming a significant part in the monetary advancement of immature country.

Jakhar, R., & Krishna, C. (2020)⁵ explained that Jawaharlal Nehru Quote: "You can tell the condition of a nation by looking at the status of its women." Women are one of the most relevant untapped resources if you talk about entrepreneurship. Female entrepreneurship is gaining attention and importance in light of the evidence of the importance of new business creation for economic growth and development. Entrepreneurs are responsible for shaping the economy and they help in creation of new wealth and new jobs by inventing new products, process and services. Women entrepreneurship is based on women participation in equity and employment of a business enterprise. Women who innovate initiate or adopt business actively are called women entrepreneurs. In this paper, an attempt has been made to study the opportunities and challenges related with entrepreneurship that the woman of our country faces in the present times.

Saraswat, R., & Lathabhavan, R. (2020)⁶ attempted to generate awareness and to understand the meaning of what women entrepreneurship is and how important it is or the development of the world rationally, economically and in all spheres. An extensive literature review is done on women entrepreneurs. At the end some major problems faced by Indian women entrepreneurs, success stories of Indian women entrepreneurs, factors influencing women entrepreneurship and the perspective of different sections of the society about women entrepreneurship have been noted.

Koneru, K. (2017)⁷ revealed that the educated Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Despite all the social hurdles, Indian women stand tall from the rest of the crowd and are applauded for their achievements in their respective field. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance. The present paper endeavors to study the concept of women entrepreneur –Reasons women become entrepreneurs -Reasons for slow progress of women entrepreneurs in India - suggestions for the growth of women entrepreneurs - schemes for promotion & development of women entrepreneurship in India - Case study of a women entrepreneur of Ludhiana.

Agarwal, S., & Lenka, U. (2018)⁸ developed based on the concepts, policies and practices being implemented across the regions to promote women entrepreneurs. The methodology adopted to assess and analyse the relevant components very much match the existing practices. The paper relates the concepts, programs and practices. This study has revealed certain issues based on the available data and information on women entrepreneurship to establish a view and rational as of why research is needed in the area of women entrepreneurship. To support this concept, the study has considered the experiences of two important states of India viz. Uttar Pradesh and Uttarakhand. Findings: The study reveals that government of India has launched several policies and development programs to infuse the spirit of entrepreneurship among the women groups and thereby not only making them financially self-sustained but also to contribute to the growth process of the economy. However, there remain many gaps in achieving the goals due to the variety of factors.

Sharma, Y. (2013)⁹ explained that Entrepreneurs play a key role in any economy. These are the people who have the skills and initiative necessary to take good new ideas to market and make the right decisions to make the idea profitable. The reward for the risks taken is the potential economic profits the entrepreneur could earn. Technically, a "women entrepreneur" is any women who organizes and manages any enterprise, usually with considerable initiative and risk. However, quite often the term "women-owned business" is used relative to government contracting. In this instance, the entrepreneur (a woman) owns (more than 50%), controls and runs the enterprise. Data

has been collected from number of articles, books, periodicals and websites. The present study has been an attempt to generate awareness and to understand meaning, rationale for diversification. An extensive literature review is done on women entrepreneur. At the end some major problems faced by Indian women entrepreneurs, success stories of Indian women entrepreneurs, factors influencing women entrepreneurship and steps taken by the government for upliftment of Indian women entrepreneurs.

Gautam, R. K., & Mishra, K. (2016)¹⁰ discussed the issues and to know about the supporting element in detailed regarding women entrepreneurship in rural areas of India and also to highlight on the position of women rural entrepreneurs in India. The outcomes of this paper expose that lack of balance between family and career obligations of women, lack of direct ownership of the property, poor degree of financial freedom for rural women, the absenteeism of entrepreneurial skills and finance in economically rich and poor women, negligence by financial institutions, lack of self-confidence, lack of confident schedule of life, lack of education, no awareness about capacities, low risk bearing ability, lack of self-confidence, problems of work with male workers, flexibility limitations and lack of contact with successful women rural entrepreneurs are major problems of Rural Women Entrepreneurship development in India.

3.0 Research Methodology

The scope of the study is limited to the selected public sector banks being merged i.e., from 50 women entrepreneur at geographical region of Jaipur Rajasthan. The Universe of the study includes women entrepreneurs working in Micro, Small and Medium Enterprises in Jaipur areas of Rajasthan. The sampling in the present study is Simple judgemental Sampling. The sample of the present study consists of 50 sample size from urban women entrepreneur. The respondents will be segregated on the basis of different variables such as income, age, occupation, marital status, family size, academic qualification and annual saving. Data was analysed by using statistical tools. For analysis and interpretation of data various techniques like statistical and financial models will have been used. For testing of hypothesis multiple regressions was used.

4.0 Data Analysis

At first stage the perception of the Women entrepreneurship in MSME's of Rajasthan are sought to identify the factors of successful venture. The following hypothesis was developed:

H_{1(a)}: The attributes configuring factors of successful venture faced by Women entrepreneurship in MSME's of Jaipur region of Rajasthan significantly influence their working and women driven Entrepreneur.

To measure the challenges the multiple regression analysis is conducted and results are presented as under:

Table-1: success factors of Women entrepreneurship in MSME's of Rajasthan

Descriptive Statistics				
Variables	code	Mean	SD	N
Women entrepreneurship in MSMES in Rajasthan is a successful venture	WE _1	4.240	1.0796	50
The impetus behind my decision to begin my own enterprise was to establish something novel and to engender prospects for individuals.	WE _2	4.020	.99980	50
I am consistently motivated by exceptional individuals that have a strong belief in the act of creating.	WE _3	4.460	.50346	50
I see my firm as a vehicle for serving society and take pride in creating job opportunities for others.	WE _4	4.400	.8571	50
Education is a powerful tool for driving social transformation.	WE _5	4.620	.6023	50
A significant impetus for me to start this endeavour was to provide high-quality education to young people and contribute to the process of societal transformation.	WE _6	4.100	.8391	50
Money is just a tool for basic existence.	WE _7	4.360	.7761	50
In my perspective, entrepreneurship is not just focused on financial gain, but rather serves as a means of contributing to the betterment of society.	WE _8	3.620	.9010	50
If the government implements networking systems or organises seminars, it might facilitate the connection of a greater number of women entrepreneurs.	WE _9	3.340	1.2553	50

Correlations										
		WE 1	WE 2	WE 3	WE 4	WE 5	WE 6	WE 7	WE 8	WE 9
Pearson Correlation	WE 1	1.000	.846	.281	-.018	-.014	.266	.090	-.072	-.182
	WE 2	.846	1.000	.508	.181	.148	.362	.043	-.014	.076
	WE 3	.281	.508	1.000	.605	.588	.227	.142	.168	.393
	WE 4	-.018	.181	.605	1.000	.617	.596	.515	.254	.516
	WE 5	-.014	.148	.588	.617	1.000	.319	.168	.105	.093
	WE 6	.266	.362	.227	.596	.319	1.000	.727	.267	.296

	WE 7	.090	.043	.142	.515	.168	.727	1.000	.404	.458
	WE 8	-.072	-.014	.168	.254	.105	.267	.404	1.000	.766
	WE 9	-.182	.076	.393	.516	.093	.296	.458	.766	1.000
Sig. (1-tailed)	WE 1	.	.000	.024	.452	.462	.031	.268	.309	.103
	WE 2	.000	.	.000	.104	.152	.005	.383	.461	.300
	WE 3	.024	.000	.	.000	.000	.056	.163	.121	.002
	WE 4	.452	.104	.000	.	.000	.000	.000	.038	.000
	WE 5	.462	.152	.000	.000	.	.012	.122	.235	.259
	WE 6	.031	.005	.056	.000	.012	.	.000	.030	.018
	WE 7	.268	.383	.163	.000	.122	.000	.	.002	.000
	WE 8	.309	.461	.121	.038	.235	.030	.002	.	.000
	WE 9	.103	.300	.002	.000	.259	.018	.000	.000	.
N	WE 1	50	50	50	50	50	50	50	50	50

Model Summary										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
					R Square Change	F Change	df1	df2	Sig. Change	F
7	.950 ^g	.903	.886	.36379	.011	4.891	1	42	.032	
a. Predictors: (Constant), WE_2										
g. Predictors: (Constant), WE_2, WE_9, WE_8, WE_7, WE_6, WE_5, WE_4										

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
7	Regression	51.562	7	7.366	55.658	.000 ^h
	Residual	5.558	42	.132		
	Total	57.120	49			
a. Dependent Variable: WE_1						
h. Predictors: (Constant), WE_2, WE_9, WE_8, WE_7, WE_6, WE_5, WE_4						

Coefficients ^a											
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
7	(Constant)	.334	.525		.636	.528					
	WE_2	1.083	.061	1.003	17.799	.000	.846	.940	.857	.730	1.370
	WE_9	-.641	.089	-.745	-7.180	.000	-.182	-.742	-.346	.215	4.643
	WE_8	.496	.105	.414	4.741	.000	-.072	.590	.228	.304	3.285
	WE_7	.527	.113	.379	4.657	.000	.090	.584	.224	.350	2.854
	WE_6	-.410	.116	-.319	-3.531	.001	.266	-.478	-.170	.285	3.513
	WE_5	-.417	.126	-.233	-3.304	.002	-.014	-.454	-.159	.467	2.143
	WE_4	.275	.124	.218	2.212	.032	-.018	.323	.106	.238	4.210

a. Dependent Variable: WE 1

Excluded Variables ^a								
Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
7	WE 3	.063 ^h	.691	.494	.107	.279	3.588	.198
a. Dependent Variable: WE 1								
h. Predictors in the Model: (Constant), WE 2, WE 9, WE 8, WE 7, WE 6, WE 5, WE 4								

Source: Self compiled, data analysis results generated using SPSS software

The regression results show that:

Adjusted R square=88.6 percent

Dependent Variable= WE_1

Predictors= WE_2, WE_9, WE_8, WE_7, WE_6, WE_5, WE_4

Model fit ANOVA=55.658

Significant=.000^h

Result: model is fit to predict future.

5.0 Conclusion

The regression results show with Adjusted R square=88.6 percent, Dependent Variable= WE_1, Predictors= WE_2, WE_9, WE_8, WE_7, WE_6, WE_5, WE_4, Model fit ANOVA=84.536 which is Significant=.000^h. this means that we can accept the above hypothesis and the above regression model is fit to predict future.

As per the above result points it can be revealed that only seven variables The impetus behind my decision to begin my own enterprise was to establish something novel and to engender prospects for individuals, I see my firm as a vehicle for serving society and take pride in creating job opportunities for others, Education is a powerful tool for driving social transformation, A significant impetus for me to start this endeavour was to provide high-quality education to young people and contribute to the process of societal transformation, Money is just a tool for basic existence, In my perspective, entrepreneurship is not just focused on financial gain, but rather serves as a means of contributing to the betterment of society, If the government implements networking systems or organises seminars, it might facilitate the connection of a greater number of women entrepreneurs are predicting the factors of successful venture faced of Women entrepreneurship in MSME's of Rajasthan.

Endnotes

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