



# Status of Women Entrepreneurs in Jharkhand State

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## **Abstract**

The state of Jharkhand has proposed to provide training to women, they are encourage to participant in small-scale industries by using locally available resources so that the women can become self-dependents. The need of the hour is to encourage this concept and assist for it to percolate down to the community at large and to strengthen the women further and promote forward linkages. The study focused on status of women entrepreneurs in Jharkand. Special women sections have been opened to cater to the needs of employment of women. The Rural Development Department Jharkhand implements several programmes aimed at rural poverty alleviation through creation of infrastructure and providing sustainable employment opportunities for the women. It provides credit and subsidies for self-employment, employment generating assets to the women below poverty line with the coordination of financial institutions. It also monitors the Panchyat Raj institutions for active participation of rural people in the rural development programmes. The participation of women in entrepreneurship plays a key role in the socio-economic transformation of any nation. Apart from advancing the economic empowerment of women, entrepreneurship enhances the social status of women through the ownership of assets and the freedom of decision making. Women's participation in the entrepreneurial landscape has multiple benefits, including the latitude that it provides with respect to earning their own livelihoods and gaining financial

independence. The generation of income in turn leads to an improvement in the standard of living along with the agency to apply their education and skills to fulfill their professional ambitions.

Keyword: Rural Development, women entrepreneurs, self-employment, socio-economic transformation

## **Introduction**

Social status of Jharkhand women like any other community of India is realized on the traditional patriarchal form which since ages has succeeded in having a control over different areas of women's lives. Their role is exclusively defined in terms of household management and matrimonial duties. They are subjected to expectation that they replenish the race by bearing children. For majority of them, life itself has been a long hurdle race, both within and outside the family. Women in Jharkhand are not very different from women elsewhere in the country in terms of discrimination and disadvantages. There are a number of common characteristics, which the women of Jharkhand share with their counterparts, mainly their level of literacy and education, doing unpaid work, low participation in the work force, very little property rights and even discrimination within the family.: The state has got a significant proportion of tribal population primarily including Munda, Oraon, Ho, Santhal, Pahariya, Birhor, Asur, Mal Pahariya and others. Out of these tribes, some of them are still adhering to their primitive culture and abstaining the shadows of modernization. Strong tribal culture as well as non-tribal jointly forms the cohesive culture of its own kind in Jharkhand.

## **Review of Literature**

The following sections take reference of the relevant works that can help quantify and measure the importance of government policies , while seeking gap and opportunities for further research .The review of literature includes review of research paper, professional journal articles and case studies as follows:-

P. Babu (1978) The study was an attempt to find out the sociological factors that contribute to the development of small entrepreneurs .The study showed that community and family background contributed to the success of prospective

entrepreneurs, formal education has not been a positive factor in entrepreneurship development, providing infrastructure facilities alone will not promote entrepreneurship development and the Association of Small Scale Industries has to play an important role in identification and development of entrepreneurs, a strong policy to support the entrepreneurs is called upon, as the economy demands the growth of women entrepreneurs., the education and other factors like the background for entrepreneurship is not a criteria for entrepreneurial growth, risk-bearing attitude and innovation prove to be more encouraging towards growth.

Margaret Meaning and Anne Jardim (1979) conducted the study of women at managerial position by analyzing the life and career history of twenty-five women at the top management position in business and industry. The study reveals that women can build extremely successful management careers even without legal pressures to aid them. The study further reveals the price they paid - their personal lives were mortgaged to pay for their careers. Maintain work life balance is one of the most important traits for women entrepreneurs as they also have a family to run, kids to be looked after. The concept of entrepreneurship is a part of entrepreneurship as they go hand in hand. Entrepreneur is the people who do not own the business but run the business for someone with same zest and sincerity.

Mayers (1981) conducted a research study to analyze the effect of economic pressure on employment of married women. The study reveals those married women with comparatively low economic background and having more financial burdens are coming for wage employment and undertaking other economic activities. Women who cannot be employed due to other responsibilities can be encouraged to use their skills by availing the policies of the government. The policies are run through a network of schemes that help them to financially support themselves as well as add up to the economy.

Alman Aisha Mohammed (1981) the study was undertaken to explore the level of economic development attained by Saudi Arabia from its oil resources and its impact on the socio-economic status of women. The study showed that the economic contributions of women in the agricultural sector, in animal husbandry and in home were undervalued and their participation rate was very

low. The culture in and around women is one of the factors that underrates their hand in prosperity. In countries of the middle east the situation of women has still not changed though there is change in the world sees the women. The governance should realize that the development of its wards will lead to the development of the state, women need to come out of their shells and face the challenges of business and economy.

Bhanu Shali (1987) conducted a study on entrepreneurship development in Kholapur district in Maharashtra. The study lead to the conclusion that persons of minority or marginal groups trained in the art of engineering and having long contact with engineering industry have better capabilities to achieve success status. The study further stresses the need for co-ordination and synchronization of various administrative and attitudinal efforts to attain maximum result with minimum waste of time and resources. Bureaucracy is the worm that is eating up the new saps of entrepreneurship. The attitude of the official towards the policies should change, and this change can be brought by developmental thought process of the government.

Wim Vizverberg (1988) From a case study undertaken in the rural areas of Cote d' Ivories among self-employed small scale enterprises observed that self-employment is an important mode of activity and a significant portion of the labour force in rural areas makes a living through self-employment. The study reveals that the motive behind the starting of a majority of such enterprises is not entrepreneurial but because the market wage offer is low or the chance of receiving, a wage job is remote.

Mote Shige and Masayuki (1998) have made a study on the working and development of the "putting-cut system" in Japan. The study shows how rural labour force with a very low opportunity cost can be capitalized by promoting rural entrepreneurship. The study exposed the alternative route of economic development in which there is movement of the modern production base in to the rural sector, rather than migration of the rural labour force into the urban sector.

F. Brimmer (2012) in his article titled, "The Setting of Entrepreneurship in India" has made an evaluation of the job of a mechanical association known as



the overseeing office framework which was shaped by British and an Indian Entrepreneurship to conquer confinements forced by their absence of capital and business capacity. In spite of the fact that the framework assumed a noteworthy job in the entrepreneurial development it prompted certain illicit demonstrations by its specialists. Be that as it may, he has felt that abrogation of the framework is anything but a decent solution for check those demonstrations.

Nabi and Kumar (2012) in their article entitled, "Entrepreneurship Expectations and Experience" have discovered that the nonappearance of entrepreneurial skill and capacity of the general population of the state can be credited to backwardness of the State. Other than giving adequate financial help and leading entrepreneurship development programs, the Government should set up hardware to screen the capability of the prepared entrepreneurs and their enthusiasm to wind up obvious entrepreneurs.

Selvaraj, (2013)"Entrepreneurship the Need of the Day" underlined the requirement for the development of entrepreneurship in rural zones, as it will connect the required aberrations between the rural and less created districts. Movement has turned into a noteworthy problem in our nation. On the off chance that the potential moves are occupied with entrepreneurial action, this can be limited and the problem of urbanization can be disposed of.

Suresh Reddy, (2016) in his "Entrepreneurship-Concept and Development" obviously called attention to that the idea of entrepreneur is that an individual through his composite skill can misuse potential outcomes in an offered circumstance to the degree, with the accessible resources. Entrepreneurship development is to create and reinforce entrepreneurial capacity in the individuals who truly needs to make intense advances.

### **Scope of Entrepreneurship in Jharkhand State**

The State is a vast reservoir of natural resources like coal, iron and various other minerals. The proximity to the rich mines has led to the establishment of a number of iron and steel industries in the state. In spite of these moves towards industrialization, the plight of the people in

the state doesn't show a very rosy picture with some of the indicators of Human development Rank lowest among the state of India

### **Ways to develop women entrepreneur**

By creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential. The de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres political, economic, social, cultural and civil. There are many ways to develop women entrepreneurs some them are:-

- Establishment self-reliant women groups.
- Creation of confidence and awareness among women regarding health, status, nutrition, education, sanitation, legal rights, economic upliftment etc.
- Improving access of women to micro credit
- Involvement of women in local level planning
- Formation of Self Help Groups
- Facilitating the growth of the groups and providing stability to them.
- Making the groups self-dependent and leading them towards permanency.
- Improvement in leadership qualities through co-ordination
- Enhancement in the self-confidence of women by addressing relevant issues in theme camps and exposure visit.
- Equal access to participation and decision making of women in social, political and economic life of the nation;
- Equal access to women to health care, quality education at all levels, career and vocational guidance

The mostly women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society. Woman constitutes the family, which leads to society and Nation. Despite all the social hurdles, many women have become successful in their works. These successful women have made name & wealth for

themselves with their hard work, diligence, competence and will power. Hence women entrepreneurs have been making a considerable impact in all most all the segments of the economy which is more than 25% of all kinds of business. In India “Entrepreneurship” is very limited amongst women especially in the formal sector, which is less than 5% of all the business. Women Entrepreneurship Role in the emergence of entrepreneurs in a society depends to a great extent on economic, social, religious, cultural and psychological factors prevailing in the society

### **Research Methodology of the Study**

The present study based on extensive study of secondary data collected from various books, National & International Journals and public and private publications available on various websites and in libraries focusing on various aspects of Women Entrepreneurship. This research is also a desk study based on secondary information various articles, journals, and websites.

### **The study was planned with the following objectives:**

- To portray a profile of women entrepreneurs
- To identify problems unique to women in setting up and running their enterprise
- To document existing policies, programmes, institution networks the involve support in promoting women entrepreneurship.
- Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential;
- Equal access to participation and decision making of women in social, political and economic life of the nation

### **Profile of women entrepreneurs in Jharkhand**

The sex ratio of Jharkhand is 941 females per 1000 males. Literacy rate is 54.13 of which 67.94% is for males and 39.38% for females. The Women entrepreneurs are still at the lower end of the labour market in pay and authority. They typically occupy lower-paid and lower status jobs. Women unemployment rate is higher than that of men and far more women than men work in the informal sector. In organized sector the number of women is significantly small

even if they have the benefit of education and skills. Various factors are responsible for this as socio-cultural and traditional patriarchal society, which discourages women working outside the house. The perception that women have domestic managerial role to play, leads to low female participation in formal employment. Women are treated as supplementary and secondary earners even if they are the main earners and this affects the wages they get even for the same work as men.

### **Reasons for Women Becoming Entrepreneurs**

Ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the ability of women. Women are becoming self-aware and command their needs to achieve their highest potential be recognized, acknowledged rewarded and respected.

The following are the reasons for women becoming entrepreneurs,

- Innovative thinking
- New challenges and opportunities for self-fulfillment
- Employment generation
- Freedom to take own decision and be independent
- Government policies and procedures
- Family occupation
- Need for additional income
- Bright future of their wards
- Success stories of friends and relatives
- Role model to others support of family members
- Education and qualification self-identity and social status
- They want to assume new and fresh challenges and opportunities for self-fulfillment.
- They want to prove their personalities in innovative, daring and competitive jobs.
- They want to undertake changes to control the balance between their families responsibly and business obligations.



- Government introduction attractive incentives, subsidies & various schemes
- Increasing standard of living
- Increasing socio-economic awareness

### **Major Barriers Encountered By Women Entrepreneurs**

The problems faced by women entrepreneurs are that they are women. Male chauvinism is still prevalent in many parts of the country yet, women are looked upon as able i.e. weak in all respects. In a male dominated society, women are not treated equal to men that act as a barrier to woman's entry into business. Lack of self-confidence, will-power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while doing their piece of work. They are less educated, economically not stable nor self-dependent which reduce their ability to bear risks and uncertainties involved in a business unit. The old and outdated social outlook stops women to enter into business world. Society dictum of sparing females from being employed as wage labourers as social prestige as well as poverty-stricken people do allow to take risk of entrepreneurship. These tribal women are mostly illiterate and work in various sectors on subsistence wage rate mainly in private sector, as contractual labourers they have to work for maximum hours under difficult working condition.

Women are fighting these barriers and overcoming obstacles to attain their fullest potential. Women are still seen venturing into domains largely untouched by their male counterparts in terms of businesses. There are cultural and societal norms that hinder equal participation of women in ventures that men undertake.

### **Schemes for Development Women Entrepreneurs**

The various agencies Governmental as well as non-governmental, working for the welfare of women in the state for the development of women entrepreneurs, there are many barriers women face those of social inequality, less financial support for their ventures there are The schemes help women to start their businesses, some of the schemes are as:-

- Integrated Rural Development Programme (IRDP)
- Khadi And Village Industries Commission (KVIC)
- Training of Rural Youth for Self-Employment (TRYSEM)
- Prime Minister's Rojgar Yojana (PMRY)
- Entrepreneurial Development programme (EDPs)
- Management Development programmes
- Women's Development Corporations (WDCs)
- Marketing of Non-Farm Products of Rural Women (MAHIMA)
- Assistance to Rural Women in Non-Farm Development (ARWIND)
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- Working Women's Forum Indira Mahila Yojana
- Indira Mahila Kendra
- Mahila Samiti Yojana
- Mahila Vikas Nidhi Micro Credit Scheme
- Rashtriya Mahila Kosh SIDBI's Mahila Udyam Nidhi
- Mahila Vikas Nidhi SBI's Stree Shakti Scheme
- NGO's Credit Schemes Micro & Small Enterprises Cluster Development Programmes
- (MSE-CDP).
- National Banks for Agriculture and Rural Development's
- Schemes Rajiv Gandhi Mahila
- Vikas Pariyojana (RGMVP)
- Priyadarshini Project- A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains
- Exhibitions for women, under promotional package for Micro & Small enterprises approved by CCEA under marketing

The schemes benefited lot to women for the development of entrepreneurship and improving their status in society.

## **Conclusion**

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are

being taken at the economy as brought promise of equality of opportunity in all spheres to the Indian women and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the Jharkhand women are lagging far behind to utilize this opportunity as the government sponsored development activities have benefited only to small section of women i.e. the urban middle class women. Women sector occupies nearly 45% of the Indian population. Despite all these odds, successful women's entrepreneurs do exist. Having examined the functioning and performance of the various agencies Governmental as well as non-governmental, working for the welfare of women in the state, the schemes in operation and their achievements and the various social, economic and health indicators, one comes to the conclusion that we have to cover a long, arduous journey in Jharkhand for the development of women entrepreneurs

### **Suggestion**

The majority of women operate their medium and small enterprises in Jharkhand under very adverse conditions. Not only this they faced difficult in finding premises, markets for their products, access information, credit, limited access to training especially in the rural areas. Their educational levels are low, they are responsible for all the domestic chores and they have to seek permission from their family members to travel to trade fairs or for training, even if they do want to grow their enterprises. Women entrepreneurs need to be better organised in to women entrepreneurs Association which help identify higher potential business opportunities, develop markets for their products, improve product quality and marketing skills, practice good financial management Appropriate legislation needs to be brought about for changing the inheritance laws in favour of women. The present laws, which are guided by the traditional social norms, have failed to provide justice to women. The justice delivery system in general is overburdened and therefore unable to provide relief to the aggrieved women. A more affordable and fast justice delivery system especially for women is the need of the hour. Mahila Lok Adalats are a welcome move in this direction. Participation of women in the formal, organized sector is extremely poor, as most of them are compelled to work in

the unorganized sector where they are ruthlessly exploited. Appropriate mechanisms need to be evolved to develop the skills of women to prepare them for better entrepreneurship

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