



ISSN Print: 2394-7500  
ISSN Online: 2394-5869  
Impact Factor: 5.2  
IJAR 2016; 2(6): 769-771  
www.allresearchjournal.com  
Received: 22-04-2016  
Accepted: 26-05-2016

**Dr. Minakshi Kumawat**  
Independent researcher,  
IRIS C-302, Magarpatta City  
Hadapsar, Pune, Maharashtra,  
India

## **Women economic empowerment and problems faced in Rajasthan: with special reference to Prime minister's employment generation Schemes**

**Dr. Minakshi Kumawat**

### **Abstract**

This study is related with the problems faced by the women residing in Rajasthan state in taking advantage of Government scheme in generating self-employment. With the introduction of a new credit linked subsidy program called Prime Minister's Employment Generation Programme (PMEGP) and by merging the two schemes that were in operation till 31.03.2008 namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas.

This scheme is meant for generation of productive and adequately remunerated employment which is a key component for fight against poverty and making self-reliance. This study runs on studying various problems faced by women with the help of primary and secondary data.

The greatest deterrent to women entrepreneurs is that they are women. Male chauvinism is the order of the day. Therefore, women have a tendency to keep away from high-flying economic activities which are supposedly regarded as the preserve of men till today. Even the financial institutions are skeptical of their entrepreneurial abilities to risk their funds on them. Seemingly non-partisan, even the bankers consider women loanees a higher risk than men loanees. They look for men behind the women applicants. They scare the women applicants with their greater and unwarranted inquisitiveness and put questions, sometimes embarrassing and sometimes incomprehensible, often insisting on stiffer if not more unreasonable security considerations. The social setting is still not conducive as the men folk are less understanding and less co-operative, if not antagonistic to such enterprises by women.

**Keywords:** Prime Minister's Employment Generation Program (PMEGP), Rural Employment Generation program (REGP), Micro enterprises, Self-employment, entrepreneurship, subsidy, Intermediaries, Prime Minister Rojgar Yojana (PMRY), Khadi and Village Industries Commission (KVIC).

### **Introduction**

#### **1. Problems arising being a Women**

##### **(1) Financial Constraints**

Women entrepreneurs suffer from inadequate financial resources and working capital. They lack access to external funds due to their inability to provide tangible security. Very few women have property in their names. However, male members think it a big risk financing the ventures run by women. Banks have also taken a negative attitude while providing finance for women entrepreneurs. They discourage women borrowers on the belief that they can at any time leave their business and become housewives again. The result is women entrepreneurs are forced to rely on their own savings and loans from family friends. The quantum of such funds is often negligible leading to failure of enterprises. The loan sanctioned to women in last decade in PMRY was average 9.4 % as compared to men (Source: Reserve Bank of India, Jaipur)

##### **(2) Low Need for Achievement**

The most important pre-requisites for success in entrepreneurship are need for achievement, independence and autonomy. But in Rajasthan every woman is happy to bask in the glory of

### **Correspondence**

**Dr. Minakshi Kumawat**  
Independent researcher,  
IRIS C-302, Magarpatta City  
Hadapsar, Pune, Maharashtra,  
India

her parents, husbands, children etc. They have preconceived notions about their role in life and this inhibits achievement and independence. In the absence of the required urge to achieve, few women succeed as entrepreneurs.

### **(3) Social Attitudes**

This is regarded as the most important stumbling block in the path of women entrepreneurship. Despite constitutional equality, there is widespread discrimination against women. In a male-dominated society women do not get equal treatment. This is specially so in the rural areas of Rajasthan. Rural women have the potential, but they lack adequate training. There is common belief that skill imparted to a girl is lost when she gets married. Therefore, girls continue to be helpers in agriculture and handicrafts and the rigid social attitudes prevent them from becoming successful and independent entrepreneurs.

### **(4) Adverse Effects of Risk Bearing**

Women in the state have led a protected life. This has reduced their ability to bear economic and other risks of business. Moreover, the impacts of losses are more severe on women since they lack sufficient social support. They live in a society where people wait to chastise the enterprising and the intensity will be greater in the case of women. Besides many women entrepreneurs lack the necessary initiative, suffer from inferiority complex and are easily disheartened by failure.

### **(5) Lack of Education**

Surveys have found that literacy among women is very low in Rajasthan as compared to other states. Due to the lack of education, many women are unaware of the latest technological developments and market trends. This creates further problems in the setting up and running of business enterprises. Studies have revealed that uneducated women do not have the knowledge of measurement as well as basic accounting. They have their own system of accounting which may be sufficient to run a petty business, but certainly not a business enterprise.

## **2. Business related problems**

### **(1) Over-dependence on Intermediaries**

Women who are keen to establish an entrepreneur face a great problem of set up of enterprises. On the other hand entrepreneur run by women are characterized by inefficient arrangements for marketing and sale. The women entrepreneurs are most often dependent on intermediaries who pocket a major part of the profits. It may be possible for the women to eliminate the middlemen, but then it will necessitate a lot of running about which may be difficult for the women entrepreneurs. Further, women entrepreneurs find it difficult to capture the market and make their products popular.

### **(2) Scarcity of Raw Materials**

Shortage of raw materials and other necessary inputs have sounded the death knell of many an enterprise run by women. On the one hand the prices of raw materials are very high and on the other they are able to get these raw materials at the minimum of discounts. A startling example is the failure of many women co-operatives in 1971 such as those engaged in basket making. This was mainly due to the inadequate availability of forest-based raw materials.

### **(3) Intense Competition**

Women entrepreneurs face stiff competition for their products from organized industries and male entrepreneurs. Moreover, they do not have the organizational set-up to pump in a lot of money for advertisement. They also have the mortification of being questioned about the quality of their product since it has been produced by women. This is despite the fact that women entrepreneurs are more sincere in maintaining the quality and time schedule.

### **(4) High Cost of Production**

Like most productive enterprises high cost of production has restricted the development of women enterprises. However Rajasthan Government time to time have launched programs to assist women entrepreneurs by providing them with subsidies and tax concessions. But this is only in the initial stage of setting up an enterprise. When it comes to expansion of productive capacity and installation of new machinery, the help is negligible, dissuading many women entrepreneurs from venturing into new areas.

### **(5) Low Mobility**

Women entrepreneurs are greatly handicapped by their inability to travel from one place to another for business reasons. At the Governmental level, the licensing authorities, labour officers and sales tax officials make life miserable for women by often asking all sorts of humiliating questions. Many are the cases where women have dropped out of business due to the difficulties caused to them by the officialdom forcing them to run from pillar to post.

### **(6) Family Ties**

In a country like India family ties are very strong a fine balance between business and home. Their success greatly depends on the support given by the family. One can see in India that behind the success of a female entrepreneur there is always the unstinted support of the family or the woman concerned is a spinster without any family responsibilities. Occupational backgrounds of families and education level of husbands have a direct bearing on the development of women entrepreneurship.

## **3. Problems related to Banks**

1. Rejections of application at Bank level  
A noticeable gap is found in the target and the actual loan disbursed. This is due to the improper encouragement of women entrepreneur in India.
2. Amount of loan disbursed is smaller  
A new business setup needs a good capital to start up. On an average women entrepreneur under the scheme gets 25 thousand to 50 thousand, which is quite inappropriate.
3. Irregularities in the Banks  
It is noted that some banks charges procedure fees for granting loan, some banks refuses to give fixed deposit receipt, some banks charges interest on the grant in aid. It is always found that banks never disclose the rate of interest repayment period amount of grant in aid and conditions related with.

## **4. Problems related to Government Assistance**

Rajasthan government had not made enough efforts to bring up the women entrepreneur as compared to the other states in India. However some financial relaxation at the time of stating business is given to them, but this is not adequate to run business in long sphere.

### **Efforts done by Government to solve them**

Time to time various endeavors had been done by government both at central and state level. Government of India in the year 2000 introduces a State/District awards scheme for outstanding performance in implementing the scheme efficiently. Government of India has merge that were in operation till 31.03.2008 namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. The Scheme is being run by Khadi and Village Industries Commission (KVIC) which is a statutory organization under the administrative control of the Ministry of MSME as the single nodal agency at the National level.

For getting loans security was the major problem for the indigent person who is interested in getting benefit of the scheme. In the year 2001 Government enhanced the exemption limit for obtaining of collateral security for industry sector. This resulted into the encouragement of the beneficiaries.

Year 2001 was declared as "International year for Women" in this year Residency criteria for women under the PMRY was relaxed. This was a welcome step taken by the government because it was necessary to mitigate the difficulties being faced by women married women.

Besides this, Government of India in many folds issued important circulars to overcome the problems faced by the beneficiaries. A number of times the cut off date for lapsing of sanction was relaxed. Guidelines were issued to the State government to reconcile the data regarding the loan sanctioned and disabused with RBI.

### **Suggestions**

Considering the nature and magnitude of problems in Rajasthan experienced by the surveyed beneficiaries assisted under the program and considering the opinion of the beneficiaries and of the concerned development agencies, following suggestions and recommendations have been made.

It is recommended that more and more NGOs may plan to fill up the gaps in the process of women empowerment through enterprise development. The Governmental agencies need to increase and expand their support and service in a proactive and liberal manner as in the rural areas, it is the Government which has got the widest as well as most penetrating infrastructure network with most educated and well paid manpower. There should be special program launched for financial assistant to Rural and poor women. Interest on subsidy should be taken up with immediate effect. Rural mentality should be enriched with broad attitudes with the helps of socially devoted NGOs. The current emphasis on the eligibility criteria and quantitative achievement of target should be combined with considerations of viability with reference to the location and entrepreneurial competence of the beneficiaries. Market potential and survey of consumption patterns will help in minimizing most of the post-operative problems of the women entrepreneurs and preferential treatment may be arranged for purchase of products of such enterprises. A more vigorous drive may be undertaken to enlist more socially backward and SC and ST women to take to such micro-enterprises by the development catalyst in Govt. and Non-Government Sector. Most of the poor women are less educated and have not crossed the boundary of general education and literacy.

### **References**

1. Bhattacharya H. Entrepreneurial Development A behavioral Model: SEDME, 1979; 6(2).
2. Economic and Social Status of women workers In India- Govt Of India- Labour Bureau-Ministry of Labor and Employment's, 1953, 15.
3. Gadgil DR. Women is working Force in India New Delhi: Asia, 1965.
4. Medha Dubhashi. Women entrepreneurs in India, Mittal. Public Publications, Vinze New Delhi, 1987.
5. Srivastava Vinita. Employment of Educated Married Women, Its Causes and Consequences with reference to Chandigarh-PhD.
6. Thesis Punjab University Chandigarh, 1972.
7. Ramanamma Angara, Position of Women in India. With Special Reference to Puna a study.