

March 2005

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Recommended Citation

Lokhande, Dr. M. A. (2005) "A Study of Women Entrepreneurship Development in Jalna District," *Management Dynamics*: Vol. 5: No. 1, Article 8.

DOI: <https://doi.org/10.57198/2583-4932.1228>

Available at: <https://managementdynamics.researchcommons.org/journal/vol5/iss1/8>

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A study of women entrepreneurship Development in Jalna district

DR. M.A. LOKHANDE*

Women, being nearly half of the workforce of India, have abundant potential for entrepreneurship development provided they are given adequate support, recognition and status. Women entrepreneurs have proved their capabilities and skills in running successfully dairies in Gujarat and Shri Mahila Grih Udyog Lijjat Papad in Maharashtra. In recent years, self help groups have been instrumental in capital formation at micro level and also starting group entrepreneurial activities. Women entrepreneurship can be accelerated through well designed EDPs, substantial financial support, proper guidance and conducive social environment. The spread of education and the break up of joint family system are responsible for liberating women to some extent for doing a job or undertaking any economical activity.

Entrepreneurship, being the prime driving force for economic development in general and industrial development in particular has a great deal of potentiality of generating more and more job opportunities, optimum utilization of available resources and bringing prosperity to the nation. Women entrepreneurship is the fact today as women are entering in the field of trading manufacturing, processing and service activities in a large number. Thousands of women have given shape to the economy of Gujarat by way of dairy industry. Shri Mahila Grih Udyog in Maharashtra having annual turnover of more than Rs. 300 crores and about 5000 employees is a revolutionary project. Women entrepreneurship has gained importance as they represent half of the world human resources and

have inherent entrepreneurial qualities. Our great national leader late Pandit Nehru had aptly observed "When the women moves forward, the family moves, the village moves and the nation moves." Research studies have shown that women's share in national income is more than 50 per cent (Rao S. 1986) Women's share in world gross product is more than two third but they receive only 10 per cent of world income (ILO report, 1980).

In order to accelerate the pace of women entrepreneurship, the central and the state governments are trying their best for promoting entrepreneurship among women through policy measures and institutional network. In spite of their efforts, there has been slow progress of women entrepreneurship even in industrial belts and much slow in industrially backward regions. The need of the hour is to explore the avenues for women entrepreneurs and support them. Keeping in view the need and the importance of women entrepreneurship, the study was undertaken to understand about motivational factors and problems of women entrepreneurs in an industrially backward district viz. Jalna in Maharashtra.

Objectives of the study:

The Principal objectives of the study are:

- To understand the profile of women entrepreneurs
- To study the motivational factors inducing women entrepreneurs.
- To know about the problems faced by women entrepreneurs.
- To suggest measures for boosting women entrepreneurship.

Scope and methodology of the study:

The study was confined to Jalna district, i.e. one of the least developed districts in Maharashtra state. A sample of 24 women entrepreneurs (small scale) constituting 10% of 240 women entrepreneurs trained by the MCED (Maharashtra Centre for Entrepreneurship Development) Jalna was selected for study purpose.

The primary data were collected with the help of a structured questionnaire and partly interviews with the respondents. Besides, secondary data were collected from the sources such as office records of MCED and DIC, books and journals relevant to the study. The data was compiled, tabulated and analysed by applying percentages.

Profile of sample Entrepreneurs:

Education creates development awareness among people. It has been well recognized fact that there is co-relation between educational qualification and entrepreneurship. Table 1 gives literacy level of women entrepreneurs.

Table 1

Educational qualifications of women entrepreneurs

Sr. No.	Educational qualification	No. of respondents	Percentage
1.	Matriculation	08	33.33
2.	Graduation	06	25.00
3.	Post Graduation	04	16.66
4.	Diploma		
	* Fashion designing	01	4.17
	* Home Science	04	16.67
	* Electronics	01	4.17
	Total	24	100.00

Source: Field survey

The literacy level of the respondents under study indicated that 33.33% of the respondents were matriculates, 25% graduates and 16.66% were postgraduates. Out of 6 graduates, 4 were from commerce and 2 from Arts stream. 4 respondents had completed post graduation in Commerce. Out of 24 respondents, 6 (25%) had completed diploma courses. Naturally, they had selected entrepreneurial activities based on their knowledge and skill. However, 18 (75%) respondents started business activities as they had got training and guidance in particular EDPs. It is noteworthy that all the 24 entrepreneurs under study had participated in different EDPs organized by the MCED, Jalna.

Family occupation of women entrepreneurs:

Besides educational qualification, family occupation of entrepreneurs is one of the influential factor. New entrants in the field of entrepreneurship can get themselves acquainted with business procedures and techniques through their family members. Of 24 respondents, 41.67% and 16.67% respondents were from the families with the occupations i.e. trading and industrial activities respectively. On the other hand, 25% of the respondents were belonging to the families with service occupation while 4 respondents were from agricultural families.

Table - 2

Family occupation of women entrepreneurs

Sr. No.	Occupation	No. of respondents	Percentage
1.	Industry	04	16.67
2.	Trading	10	41.67
3.	Agriculture	04	16.66
4.	Service	06	25.00
	Total	24	100.00

Source : Field survey.

Entrepreneurial activity wise classification :

Activity wise classification of women entrepreneurs shown in table - 3 indicates that 25% of total 24 respondents were running readymade garment units while 16.66% had set up edible oil extraction units.

Table -3

Activity wise classification of women entrepreneurs

Sr. No.	Activity	No of respondents	Percentage
1.	Readymade Garments	06	25.00
2.	Edible oil extraction	04	16.66
3.	Pickles, Masala, Papad	03	12.50
4.	Beauty parlours	03	12.50
5.	Screen printing	03	12.50
6.	Cement tiles	02	8.33
7.	Bakery products	01	4.17
8.	Fashion designing	01	4.17
9.	Electronics	01	4.17
	Total	24	100.00

Source : Field survey

Three women entrepreneurs had started beauty parlours and another three were engaged in manufacturing pickles, masala and papads. There were 3 (12.50%)

respondents running screen printing units while 2 (4.17%) had cement tiles manufacturing units.

The data analysis shows that out of 6 diploma holders (table 2) one women entrepreneur had preferred to set up fashion designing centre. 4 had been engaged in manufacturing food products while another respondent had set up assembling and repairing unit of TVs, computers etc. So, it may be concluded that technical / professional educational qualification facilitates entry into entrepreneurship to some extent.

Motivational factors:

Research studies have shown that entrepreneurs can be made through proper guidance and training. It is crystal clear that certain motivational factors induce entrepreneurs to start ventures. The respondents were asked about which factor/s induced them. Multiple responses were received as shown in Table - 4.

The study revealed that social recognition and status was most influential factor responsible for the entry of more than 70% of the respondents while non availability of job opportunities had enforced 62.50% respondents to start their own units.

Table - 4

Motivational factors inducing women entrepreneurs.

Sr. No.	Motivational Factors	No. of Respondents	Percentage To total 24
1.	Recognition & status	17	70.83
2.	Knowledge & skill	06	25.00
3.	Ancestral Business	10	41.67
4.	Non-availability of job	15	62.60
5.	Schemes of Assistance.	14	58.33
6.	Support by family & friends	09	37.50
7.	Contact with other entrepreneurs	04	16.67
8.	Self reliance	07	29.17

Source : Field survey

Out of 24 respondents, 14 (58.33%) were induced entrepreneurs because of attractive incentives offered by the State Government.

More than 37% of the respondents stated that they got motivation and support from their family and friends, while 41.67% respondents imitated their ancestral business. In view of 25% of the respondents, the knowledge and skill acquired by

n led to entrepreneurship, while self reliance, economical independence were most influential factors in case of 27.17% respondents. A few women entrepreneurs (4) had launched their units due to contact and guidance by other entrepreneurs. It may be concluded that most of the women entrepreneurs wanted gain social recognition, economical independence and a separate identity.

Incentives availed by women entrepreneurs:

State Govt. of Maharashtra has been implementing the Schemes of incentives to motivate entrepreneurs in industrially backward areas since 1964. The incentives available are interest free loans, exemption in sales tax, income tax and stamp duty. Besides these incentives, there are special incentives for women entrepreneurs e.g. special investment subsidy, interest subsidy etc. Women entrepreneurs can avail benefits under the seed money assistance scheme, Margin Money loan scheme and the PMRY.

Table - 5

Incentives / facilities availed by women entrepreneurs

No.	Incentives/Facilities	No. of respondents	Percentage To total 24
	Sales tax exemption	17	70.83
	Special capital incentives	04	16.67
	Refund of Electricity duty	-	-
	Subsidy for project preparation	02	8.33
	Seed capital	04	16.67
	Assistance under PMRY	15	62.80
	Marketing Assistance	02	8.33
	Concessional rate loan	13	54.17
	Concession in stamp duty	05	20.83
	Concession in Excise duty	03	12.50
	Concession in Income Tax	04	16.67
	Margin Money	03	12.50

Source: Field survey

It appears from table - 5 that more than 70% of the respondents got benefits of sales tax exemption, 62.80% were assisted under PMRY while 54.17% women entrepreneurs had availed concessional rate loan. Special capital incentives were availed by 16.67% of the respondents. The same number of respondents had availed seed capital assistance and income tax concession. Nearly 21% of the respondents had availed the benefits of stamp duty exemption. Out of 24 respondents, 3 respondents had got exemption in excise duty while the same number

of women entrepreneurs was assisted with margin money loan. Not a single women entrepreneur had got refund of electricity duty. Two respondents were benefited under marketing assistance scheme of MSSIDC and another two had got subsidy for project preparation. It is noteworthy that all the 24 women entrepreneurs were in favour of the scheme of assistance and stated that it should be continued in future at least for small scale units.

Problems faced by women entrepreneurs:

In view of the slow progress of women entrepreneurship in Jalna district, the entrepreneurs under study were asked about their problems and difficulties. Majority of the respondents i.e. 79.17% of 24 respondents categorically stated that they had been experiencing sex discrimination in male dominated Orthodox society. Regarding work stress and health problems, 66.67% said that they had been facing these problems as they had to perform dual duties. It was also observed that more than 58% women entrepreneurs had to face marketing problems. They opined that the MSSIDC should provide adequate and timely marketing assistance to women entrepreneurs. According to 45.83% of the respondents, too delayed assistance of incentives created serious financial crisis. Some of them criticized the complex and delayed procedures of promotional / financial agencies. As many as 41.67% respondents clearly stated that they had not adequate knowledge and skill of management. In case of 54.17% women entrepreneurs under study, many a times, there was shortage of raw material. About 50% of the respondents had inadequate supply of working capital which adversely affected production. Some 3.33% respondents had complained about infrastructural deficiencies and also opined that it was one of the major factors responsible for slow progress of entrepreneurship in Jalna district.

Table - 6

Problems faced by women entrepreneurs

Sr. No.	Nature of problem	No. of respondents	Percentage to total 24
1.	Shortage of capital	12	50.00
2.	Inadequate supply of raw material	13	54.17
3.	Shortage of skilled labour	6	25.00
4.	Lack of marketing assistance	14	58.33
5.	Deficiency of infrastructure	8	33.33
6.	Work stress & health problems	16	66.67
7.	Delayed assistance of incentives	11	45.83
8.	Sex discrimination	19	79.17
9.	In supportive attitude of employees	09	37.50
10.	Lack of knowledge skill	10	41.67

Source : Field survey

Also found that about 37.50% women entrepreneurs did not have full support employees while 25% had to face shortage of skilled workers.

Observations:

On the basis of the above discussion, a few observations were as :

The study disclosed that more than 80% of the women respondents preferred to set up all traditional enterprises. A few women entrepreneurs with particular interests had initiated in launching modern ventures such as fashion designing, electronics and beauty care.

The study analysis shows that the family occupation of the entrepreneurs is an important factor as they can get direction and guidance regarding business procedures and techniques. Nearly 58% of the respondents under study had the family occupation either industry or trading.

It can be noticed that women entrepreneurs are also coming up from the families which do not have business background.

With regard to motivational factors, nearly 71% of the respondents got motivation because of social recognition and status while 62.50% had no availability of job opportunities. In case of 58.33% of the total 24 respondents, the attractive incentives provided by the Govt induced them to set up their units. There were 10 (41.67%) women entrepreneurs encouraged due to ancestral business, 9 (37.50%) had good support of their families and friends and 4 (16.67%) were imitative entrepreneurs.

Self reliance and a separate identity were the most influential factors of 29.17% of the respondents.

The study also disclosed that the scheme of incentives has a lion's share in inducing women entrepreneurs in Jalna district. Majority of women entrepreneurs, i.e. 70.83% availed of sales tax incentives, 62.80% had availed assistance under the PMRY and more than 54% were the beneficiaries of concessional rate loans. According to women entrepreneurs, special capital incentives, seed capital, margin money, marketing assistance were supportive to their ventures.

With regards to the problems, difficulties, most of the respondents i.e. 79.17% spoke about their bad experiences of discriminatory and biased treatment given to them. Nearly 67% respondents had work stress and health problems because of the dual heavy workload. In case of 58.33% of the respondents lack of marketing assistance was a major problem, 54.17% respondents had to face inadequacy of raw material, 50% had deficiency of working capital. It was also observed that the problems such as, delayed assistance, shortage of skilled labour, lack of business experience and infrastructural deficiencies were stumbling blocks in the progress of women entrepreneurship in Jalna district.

Suggestions:

In the context of rapid globalization of Indian economy, a number of business opportunities are available for innovative and energetic entrepreneurs. Women entrepreneurship can play a pivotal role in generating job opportunities, proper utilization of available resources and inculcating ethical values in business.

In our country, women are the most under privileged class and it needs to provide them opportunities of development on priority basis without any bias, discrimination.

The promotional / financial agencies need to improve quality of their services and provide adequate and timely assistance to women entrepreneurs. The package scheme of incentives have a lion's share in motivating and supporting entrepreneurs, particularly in industrially backward areas. However, there is need of reorientation of these schemes and a wider publicity of schemes for women entrepreneurs is the need of hour.

As regards EDPs, the MCED, the DIC and other agencies should organize adequate number of EDPs for women at block as well as at village level. Self Help Groups should be set up on large scale and covered under EDPs. Our educational structure also needs reorientation. The courses taught must be product and process oriented leading to entrepreneurship.

Women entrepreneurs should be assisted with adequate infrastructure, financial assistance and advanced technology. It may be suggested that no collateral security should be demanded to women entrepreneurs as majority of them do not have title of the property.

Successful women entrepreneurs should be felicitated properly so that others are motivated and encouraged.

Social reforms are needed to stop discrimination on sex basis and provide equal opportunities of development.

Conclusion :

Women, having inherent managerial skills, can successfully run any type of business enterprise provided a conducive business environment is created. It is a matter of satisfaction that the government and non government organizations have been striving hard for promotion of women entrepreneurship through different schemes of assistance.

There is also need of promotion of self help groups of women and support their entrepreneurial activities. Today's woman is creative, industrious and innovative.

er develop so that our nation will develop and strengthen its role in global
omy.

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