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## Women Entrepreneurs of Rajasthan: Decoding Managerial Skills

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### Abstract

Employment has been an obvious marvel in the development of new women entrepreneurs. Men or women are equally endowed with psychological and physical abilities along with managerial abilities that are essential for being a successful entrepreneur. Women are certainly not inferior as many of them are ready to undertake the various type of work if opportunities are provided (Singh N. P., 1985). Nearly a decade back, the International Labour Organization (ILO) 1998 World Employment Report characterized the informal sector in the following words: "Informal units comprise small enterprises with hired workers, household enterprises using mostly family labour, and the self- employed. Women entrepreneurship development can be identified by the motivation amongst women, knowledge and awareness, skill enhancement and training, Decision making and Risk-taking abilities. The objective of the paper is to identify the major challenges and cultural and economic barriers faced by women entrepreneurs in Rajasthan that creates a hindrance in the growth and development of Women entrepreneurship.

**Keywords:** *Entrepreneurship, Education, cultural, Women Entrepreneurs, Empowerment, Self-help groups, Causes, and Impact*

### INTRODUCTION

Poverty is the most dangerous curse in our society as thousands of people die due to lack of livelihood resources (Feroze 2009). There are several causes of poverty, but nowadays the most dangerous cause of poverty is insufficient household income due to unemployment (Khawari, 2004). Unemployment results in lack of sufficient income in a household. The World Bank defined empowerment as the "expansion of the assets and capabilities of individuals to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives. Women empowerment needs to occur across women's lives, in their homes and communities, society and its structures, national and international boundaries. The term women empowerment was introduced

in 1985 at the 3rd International Women's Conference at Nairobi. In today's current context, women work at the lowest position, with minimum levels to the highest level, but other women work more on low wages in many areas. The working women ratio is too low in India might be the reason as they are fulfilling too many responsibilities. In India, there are so many economic and social factors that influence the woman not to participate in the work scenario. In India, around 74% of women is unemployed and in Rajasthan around 64% of women is Rajasthan is shackled in the old customs and traditions and do not work. They cannot be able to fulfil their lots of needs that can be Physical, Psychological, Social, Security, Self-Esteem, Self-actualization. Many reasons prevail for women to work as an entrepreneur. Some tend to get in to earn money while others start their own business for attaining respect and dignity in the society. Business creativities require individuals who are earnest & are constant business visionary. Women entrepreneurs are facing different difficulties including technical change, socio-culture, monetary, financial, and managerial difficulties. In the recent years, women entrepreneurs have started many new businesses and have also been responsible for significantly contributing to employment creation and income generation.

## **REVIEW OF LITERATURE**

Ferragina (2017) researched about the family policies and its correlation with women 's employment in high income countries. The research done by her addresses gap of converging family policy regimes and how it influences women 's employment outcomes in high-income countries. Bhoganadam, Malini & Srinivasa (2014) explained that women empowerment and economic development is closely related. Looking at the difference between genders, results show that women work stress is more related to managerial support and equal opportunity, whereas men's stress drivers focus more on product quality and trust in senior leadership. The economic construction of previous communalist (or transition) countries varies from nonrendition countries. Economies entrepreneurial activities were limited when they were formulated centrally, where the major emphasis was on economies of scale and novelty and entrepreneurship were not supported by the business culture (Roman, 1990; Mugler, 2000). We could infer that the determinants of female entrepreneurship are a very complex structure across countries and these factors very much influence the 'Push' and 'Pull' issues of female entrepreneurship. From the perspective of different cultural frameworks, the findings suggest that the cultural factors and societal perception of female entrepreneurs create a positive environment for female entrepreneurs.

## **Objectives of the Study**

1. To study the major challenges faced by women entrepreneurs.
2. To analyse the barriers for women entrepreneurs in Rajasthan (India).
3. To understand how community media could further help the women in developing themselves through self-employment.

## **SCOPE AND METHODOLOGY:**

### **Sample design:**

Here we select the non-working educated women as a sample for the study from 5 major cities of Rajasthan –Jaipur, Kota, Jodhpur, Bikaner and Ajmer. The uneducated and unemployed women will constitute universe for the study. The sample size would 250 non-working educated women from the selected cities of Rajasthan. The method of sample used for the research study is stratified random sampling method. From the universe women only educated women would be taken.

## **Questionnaire:**

1. Based on the objective of the study, close ended questionnaire is prepared. The questionnaire is prepared by using dichotomous (YES/NO), multiple choice and Likert Scale method depending on the type of question asked. The respondents would be asked to state their level of agreement or disagreement on 5-point scale where 1= strongly agree; 2= agree; 3= neutral; 4= disagree; 5= strongly disagree.
2. The questionnaire is divided into three sections. Section 1 focused on overall evidence about entrepreneurs. Section 2 includes obtaining the profile of the enterprises. Section 3 was constructed in Linkert's five-point scale ranking from Strongly agree - 5, Agree - 4, Natural -3, Disagree - 2, Strongly disagree - 1 to identify barricades of women entrepreneurs.

## **Sampling**

In this study, 600 respondents were selected in the proportional random sampling method. 480 respondents returned the filled questionnaire out of those only 430 were found usable so 480 is the exact sample size of the study.

## **Data Analysis**

Data sources in this study are primary as well as secondary. Analysis was done using statistical packages for social science (SPSS), testing was done using t-test and factors Analysis on the variables of barriers for women entrepreneurs.

## **Difficulties Faced by Women's Entrepreneurs**

Women entrepreneurs are facing many problems in India and some of the important problems are focused on below.

### **Over-Dependent on Intermediaries**

Women entrepreneurs are most often dependent on intermediaries who pocket a major part of profits. They take more margin of profit and thus negatively affecting the selling prices and ultimately losing their consumers.

### **Shortage of Raw Material**

Women entrepreneurs are facing a shortage of raw material & essential efforts for production and they are taken that high price of beset crude material on the one hand, & raw material at the minimum of concession on the other.

### **Stiff Competition in Women Entrepreneurs:**

Women entrepreneurs don't have a logistic framework and cannot propel a great amount of money for crusades & advertisement. They need to confront an unbending contest for promoting their items with organized division as well as their male complements. Such type of competition eventually brings about the liquidation of women enterprises.

### **Women Entrepreneurs Movement**

The Women Entrepreneurs movement in India is very inadequate due to numerous reasons. A solo woman requesting to start a new business is silent having the doubt that whether she will be permitted or not. Some also complained about their bad experience with the officials' embarrassing approach towards while opening the business.

### Family Bonds

Women’s entrepreneurs are often responsible to care for the children and other members of the family as males are predominantly observed to play a lesser role in that manner. Married women are expected to strike a fair equilibrium between their family & business. Her entire engrossment in personal life clears out small or no vitality and time for her business.

### Lack of Education & Skill’s

In India major women population which could be estimated at 60% does not see the school so the absence of education can be considered as the driver of the socio-economic problems. Owing to the lack of qualitative education women are not contemplating business, new technology & market information. To need of instruction small accomplishment inspiration between women entrepreneurs. In this way, the need for instruction produces issues for women entrepreneurs within the creation and running of business endeavours.

### Less Risk-Captivating Capacity

Women in India often lead fundamentally a secured life. They were a less educated and financially dependent especially on male family members. All these has decreased their capacity to bear the risk to get intertwined in running a business. The ability to bear risk is an important quality of a successful entrepreneur.

### Male-Dominated Society in India

Male rigidity is a silent practice in India. The Constitution of India talks about equality between all the sexes. But in exercise women are looked upon as “abla-nari” that is weak in all kinds of aspects. The dominance of women by male misgivings nearby a women’s role, skill & capacity and are dried accordingly. Hence, the men conquered Indian society and, females are not considered equal to men. Which acts as a major hurdle for women in business.

Causes	N u m b e r  o f  R e s p o n s e s	Impact	N u m b e r o f R e s p o n s e s
Own Willingness	52	Frustration	131
Family Burden	207	D e n i a l  o f  f r e e d o m	127
In-Law's Pressure	129	Low Self esteem	107
Male Dominance	117	F i g h t	172

		s & C o n f l i c t s	
Health	4 8	E c c o n o m i c  I s s u e s	44
Child Care	1 9 2	Lonelin ess	87
Professional Education / Skills	1 1 3	Insecuri ty	118
Age	3 5	Depress ion	122
Hesitation	1 0 7	Humilia tion	92

**Table1: Data Analysis and Presentation**

Regression Analysis:					
SUMMARY OUTPUT					
Regression Statistics					
Multiple R					0.127299794
R Square					0.620523766
Adjusted R Square					0.124336871
Standard Error					64.26144389
Observations					9
ANOVA					
	df	SS	MS	F	Significance F
Regression	1	476.1566976	476.1566976	0.11744	0.7341
Residual	7	28906.73219	4129.53317		

			5
			3
			3
Total	8	29382.8 8889	

Regression analysis helps to identify that whether there is a significant effect or impact of a variable on the other. It is an effective way to determine the cause-and-effect relationship. The p-value herein is less than 0.05 which states that the null hypothesis is accepted. It proves that the variables that play as hindrances or causes for women not able to work have a positive effect on the women. However, it is seen that these factors do lead to various repercussions like loneliness or depression. The variables like family burden, in-laws 'pressure or male dominance do have an impact on the women who are not able to work. This led to many problems like depression, frustration, humiliation, conflicts family problems or economic issues. The analysis done above shows that there is positive cause and effect relationship present in the study and it says significantly that the women leave their jobs or do not take up jobs because of reasons stated in the study and these variables also show effect in the form of repercussions stated above like depression, irritation and conflicts.

### Barriers to Women Entrepreneurs in Rajasthan

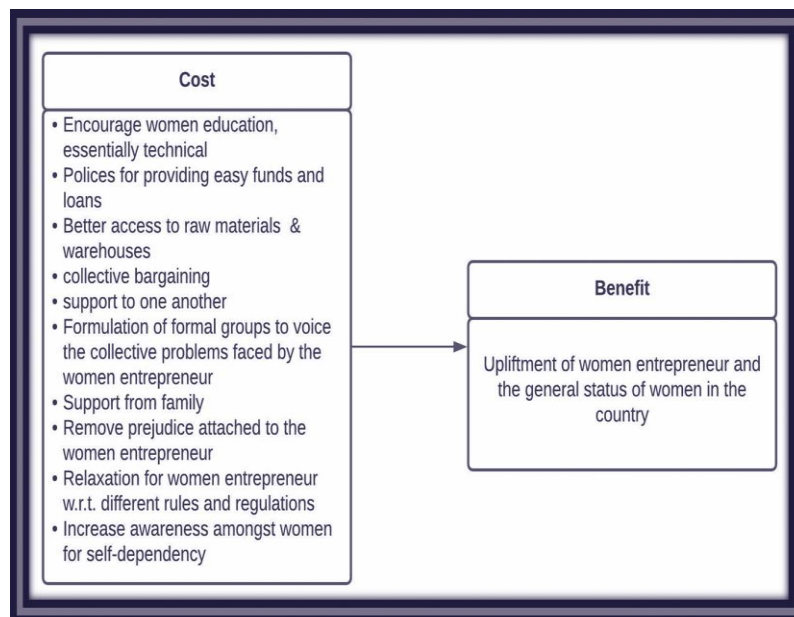
For this research social factors, psychological, economic factors, and political problems faced by women entrepreneurs are considered while drafting the query in the questionnaire below the most important barriers to entrepreneurs. 32 variables are framed under barriers to entrepreneurs and are questioned among women entrepreneurs to analyse the important problems facing by women entrepreneurs in running a business or their concern.

**Table 2:** Growth in Literacy rates in Rajasthan and in India from 1951 to 2011 (in per cent)

State/Nation	1951	1961	1981	1991	2001	2011
Rajasthan	8.50	18.12	30.11		60.41	67.06
India	18.33	28.30	43.57		64.84	74.04
<b>Decadal change in Literacy rates from 1951-2011</b>						
	1951-59	1961-69	1971-79	1981-89	1991-99	2001-09
	19	1	19	19	19	2
	51	9	81	81	1-	0
	-	6	-	-	200	0
	19	1	19	19	1	1-
	61	-	91	91		2
		1				0
		9				1
		7				1
		1				
Rajasthan	9	4	7.54	8.	21.8	6.
	.	.		44	6	6
	6	4				5
	2	5				
India	9	6	9.12	8.	12.6	9.
	.	.		64	3	2
	9	1				0
	7	5				

Sources: Census of India 2011.

**Fig: 1** Cost Benefit Analysis



**Fig. 2:** Trends in sex ratio in the state of Rajasthan since 1901

**Table: 3** (one -Sample Statistics for Barriers Women Entrepreneurs)

	N	Mean	Std. Deviation	Std. Error Mean
	480	3.1512	1.76791	0.080722798
	480	3.4014	1.57891	0.072093055
	480	3.4023	1.67893	0.07665997
	480	3.8767	1.67812	0.076622985
	480	3.9871	1.76542	0.080609105
	480	3.4010	1.43456	0.065502032
	480	3.8326	1.37431	0.062751016
	480	3.4939	1.7632	0.080507739
	480	3.5091	1.391	0.063517648
	480	3.3618	1.4563	0.066494681
	480	2.9919	1.9821	0.090502717
	480	3.9905	1.9812	0.090461623



	4 8 0	3. 0 0 1 0	1.3 45 6	0.06144 0117
	4 8 0	3. 3 1 9 9	1.7 23 4	0.07869 0471
	4 8 0	3. 6 7 9 2	1.6 72 3	0.07635 7244
	4 8 0	3. 5 2 1 3	1.7 81 2	00.0813 2962
	4 8 0	3. 1 0 9 9	1.6 72 3	0.07635 7244
	4 8 0	4. 6 4 4 3	1.2 91 2	0.05895 6212
	4 8 0	3. 9 9 9 1	1.0 23 4	00.0467 2846
	4 8 0	3. 9 8 8 4	1.9 12 3	0.08731 5648
	4 8 0	3. 9 8 7 1	1.9 23 1	0.08780 8776
	4 8 0	3. 8 8 5 1	1.1 23 1	0.05128 0763
	4 8 0	3. 7 1 2 3	1.4 51 1	0.06625 7249
	4 8 0	3. 9 0 1 1	1.2. 231	0.00208 7994
	4 8 0	3. 4 7 8 5	1.0 32 4	000.047 1394
	4 8 0	3. 1 2 3 4	1.0 12 3	0.04622 1634
	4 8 0	3. 5 1 2 1	1.3 11 1	0.05986 4846
	4 8 0	3. 7 6 1 1	1.4 35 2	0.06553 1254
	4 8 0	3. 8 1	1.3 42 1	0.06128 0307

		0 1		
	4 8 0	3. 4 1 2 7	1.1 01 2	0.05028 0809
	4 8 0	3. 5 3 1 1	1.0 13 1	0.04625 8162
	4 8 0	3. 8 9 9 9	1.0 23 1	0.04671 4762

Above Table: 3 shows the result of 32 variables. Variable mean value significantly greater than three but there is a dissimilar opinion by women entrepreneurs in many cases when it comes to the problem faced by them and the standard point towards this.

Table: 4 reveals that the variable “problem of identifying a location for the enterprise” and “tax liability of government taxes” are significant.

Table: 4 presents that women entrepreneur faces lack self-confidence, lack of experience, poor responsibility, training and lack of support from friends and relatives

**Table :4 (one sample Test for Barriers to Women Entrepreneurs)**

	T	df	S ig . ( 2 t a i l e d )	Test value =3	95% Confidence Interva l of Diff. Upper	
				Mean Differen ce	Lower	Upper
B1	1 . 8 0 2	480	. 9 0	.15671	. 033 1	. 4 1 2 4
B2	6 . 3 8 6	480	. 0 0 0	.40231	.265 4	. 5 5 6 2
B3	1 7 . 3 4 2	480	. 0 0 0	.99321	.954 5	2 . 2 0 0 7
B4	1 4 . 9 9 9	480	. 0 0 0	.88770	.795 4	. 1 0 9 7
B5	1 5 . 1 1 1	480	. 0 0 0	.89752	.800 1	2 . 0 0 1
B6	1	480	.	.99461	.865	.

	5 . 2 3 1		0 0 0		4		9 8 6 5
B7	1 1 . 7 8 3	480	. 0 0 0	.82556	.604 0		. 6 0 8 7
B8	7 . 3 9 8	480	. 0 0 0	.46321	.324 8		. 6 0 8 6
B9	4 . 8 0 9	480	. 0 0 0	.35876	.216 5		. 5 7 9 8
B10	4 . 3 4 2	480	. 0 0 0	.27876	.139 9		. 5 0 1 1
B11	- 1 . 9 8 2	480	. 1 8 9	-.09832	.254 0		. 1 0 0 3
B12	- . 1 3 0	480	. 8 9 9	-.00960	.164 8		. 1 4 4 7
B13	- . 1 9 9	480	. 8 5 5	-.02121	.268 7		. 1 4 0 0
B14	7 . 6 5 4	480	. 0 0 0	.37650	.420 6		. 5 9 5 4
B15	7 . 9 8 7	480	. 0 0 0	.52998	.486 1		. 7 6 9 6
B16	9 . 7 6 5	480	. 0 0 0	.61243	.798 8		. 7 4 7 6
B17	1 4 . 9 8 7	480	. 0 0 0	.93211	.801 1		. 9 9 6 5
B18	5 . 9 6 4	480	. 0 0 0	1.3212	.698 5		2 . 4 3 2 1
B19	1 1 . 8 7 6	480	. 0 0 0	.76543	.674 3		. 9 5 4 6
B20	1 4 . 1 1 1	480	. 0 0 0	.95876	.805 1		. 9 8 8 7
B21	1 7 .	480	. 0 0	.98869	.723 1		. 9 9

	9 9 9		0			5 3
B22	1 6 . 8 7 6	480	. 0 0 0	.82543	.632 1	. 9 8 9 7
B23	1 5 . 2 1 6	480	. 0 0 0	.72276	.691 1	. 8 9 6 5
B24	1 4 . 9 8 6	480	. 0 0 0	.79888	.462 3	. 9 0 7 6
B25	9 . 7 6 4	480	. 0 0 0	.67796	.418 9	. 8 0 3 2
B26	9 . 4 3 1	480	. 0 0 0	.67747	.431 1	. 6 7 4 4
B27	8 . 4 6 4	480	. 0 0 0	.68765	.381 1	. 7 3 2 2
B28	9 . 4 5 3	480	. 0 0 0	.56432	.410 9	. 7 5 4 3
B29	1 4 . 6 5 4	480	. 0 0 0	.51432	.612 3	. 8 4 8 8
B30	1 2 . 8 7 5	480	. 0 0 0	.59543	.592 3	. 8 1 8 6
B31	1 2 . 9 8 7	480	. 0 0 0	.75986	.543 8	. 8 7 5 4
B32	1 1 . 9 8 7	480	. 0 0 0	.89765	.704 0	. 9 3 2 1

The analysis concluded that selecting a location for the enterprise & tax burden from the state or central government is the major problem of entrepreneurs for which the bigger part of selected entrepreneurs has strongly agreed. The mean & standard deviation of each variable and their interference are made through a t-test.

**Table: 5 (the relationship between variable and factors)**

Factor: 1	Impact of Variables	Influence
Social and Culture Barrier	2. Small dimension of support of family and friends	(950)
	1. Poor responsibility and encouragement from friend and relatives	(910)
	3. Poor financial assistance from government	(901)
	4. Legal impediments of the federal structure	(873)
	5. Culture and social environment	(825)
	6. Explosion of competition	(821)
	7. Inability to withstand the negative effect	(740)
Factor: 2	Impact of Variables	Influence
Lack of Business Skill (LBS)	26. Difficulty in cost fixing	(927)
	29. Inadequate legal and social protection	(830)
	28. Inadequate in institutional training	(820)
	27. Poor technical Knowledge on	(7

		20)
	25. Lack of knowledge on Inventory	(.709)
	30. Requirement of personal and political Influence	(.629)
<b>F</b> <b>a</b> <b>c</b> <b>t</b> <b>o</b> <b>r</b> <b>:</b> <b>3</b>	<b>V</b> <b>a</b> <b>r</b> <b>i</b> <b>a</b> <b>b</b> <b>l</b> <b>e</b> <b>s</b>	<b>I</b> <b>n</b> <b>f</b> <b>l</b> <b>u</b> <b>e</b> <b>n</b> <b>c</b> <b>e</b>
<b>L</b> <b>a</b> <b>c</b> <b>k</b> <b>o</b> <b>f</b> <b>T</b> <b>r</b> <b>a</b> <b>i</b> <b>n</b> <b>i</b> <b>n</b> <b>g</b> <b>a</b> <b>n</b> <b>d</b> <b>E</b> <b>x</b> <b>p</b> <b>e</b> <b>r</b> <b>i</b> <b>e</b> <b>n</b> <b>c</b> <b>e</b> <b>(</b> <b>L</b> <b>T</b> <b>E</b> <b>)</b>	16. Non-Cooperation from workers	(.915)
	13. Lack of Training	(.825)
	12. Lack of experience	(.817)
	11. Doubt on self-confidence	(.690)
	19. Difficulties in the Management level	(.631)
	15. Discontinuity of Capital Flow	(.601)
	14. Lack of Vocational Education	(.830)
	<b>F</b> <b>a</b> <b>c</b> <b>t</b> <b>o</b> <b>r</b> <b>:</b> <b>4</b>	<b>V</b> <b>a</b> <b>r</b> <b>i</b> <b>a</b> <b>b</b> <b>l</b> <b>e</b> <b>s</b>
<b>L</b> <b>a</b> <b>c</b> <b>k</b> <b>o</b> <b>f</b> <b>M</b> <b>a</b> <b>n</b> <b>a</b> <b>g</b> <b>e</b> <b>r</b> <b>i</b> <b>a</b> <b>l</b> <b>s</b> <b>k</b> <b>i</b> <b>l</b> <b>(</b> <b>L</b> <b>M</b> <b>S</b> <b>)</b>	8.Poor Planning	(.870)
	9.PoorbPerformance in the execution	(.863)
	10.The psychological disturbance from the family domain	(.837)
<b>F</b> <b>a</b> <b>c</b> <b>t</b> <b>o</b> <b>r</b> <b>:</b> <b>5</b> <b>C</b> <b>a</b> <b>p</b> <b>i</b> <b>t</b> <b>a</b> <b>l</b>	<b>V</b> <b>a</b> <b>r</b> <b>i</b> <b>a</b> <b>b</b> <b>l</b> <b>e</b> <b>s</b>	<b>I</b> <b>n</b> <b>f</b> <b>l</b> <b>u</b>

<b>Flow (CF)</b>		<b>e n c e</b>
	20.Demand for Immediate payment from suppliers	( 9 0 1 )
	17.Untimely Payment of Customers/Clients)	( 8 7 5 )
<b>Factor:6 External Barriers (EB)</b>	<b>Varia bles</b>	<b>I n f l u e n c e</b>
	23.Havey tax from state and Central government	( 9 4 9 )
	24.Physical	( 0 8 2 1 )
	22.Problems of transportation and operation management	( 6 9 3 )
	21.Diffculty of locating the Enterprise	( 6 7 9 )
<b>Factor: 7 Marketing Problems (MP)</b>	<b>Varia bles</b>	<b>I n f l u e n c e</b>
	32.Threatening environmental Discouragement	( 8 9 2 )
	31. Difficulty in approaching marketing problem	( 8 5 2 )
<b>Factor:8 Irresponsibl e Partners</b>		
	18.Reckless partner in business	( 9 5 6 )

## CONCLUSION

Poverty is the main problem of our society as number of people die due to lack of livelihood resources. Several causes lead to the problem of poverty, but out of them, the most terrible cause of poverty is insufficient household income due to unemployment. To overcome this problem, two types of strategies viz., either asset creation or wage labour can be followed. It

has been revealed that the factors like education level, annual income, involvement in off-farm activities, and prior indebtedness had significant influence on women's participation. This study justified the variable "Entrepreneurship" and "Barriers for women entrepreneurs" through the t-test. The major factor from the variables of entrepreneurs & eight main factors from the variables of barriers of entrepreneurs is identified in the study. This study identifies that literacy amongst women is very low in India. The problem has constrained the experienced of women entrepreneurs has resulted in confining and inhibited the development of women entrepreneurship. The social culture barrier is a prominent formidable block for the development of women entrepreneurs. The lack of experience and knowledge drift towards loss and other negative implications and irresponsible partners of women entrepreneurs in their enterprise lead to the appropriate end of the business. We avoid the potential confounding problems arising from the definition of entrepreneurship.

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