

Role and Impact of Rural Women Entrepreneurs in Jammu District: A Case Study

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ABSTRACT: In India, rural women entrepreneurs are becoming an inspiration for transformation, not only in their own lives but also in their communities. The growth of women entrepreneurship in Jammu and Kashmir has gained significant attention in recent years. The total participation rate of women in the workforce was 22.45% according to the Census 2001, which can be linked to over two decades of conflict affecting the region. There is a critical responsibility for the government and its agencies to create opportunities to support their entrepreneurial journeys, especially considering the persistent unemployment issue, particularly among educated women. Consequently, there is a compelling need for enhanced rural women entrepreneurship development in Jammu district. The importance of increasing women entrepreneurs must be examined for two reasons: first, women entrepreneurship represents an underutilized potential for rural economic development, and second, women entrepreneurs generate employment opportunities for themselves and others while offering diverse solutions to managerial, organizational, and business challenges. An investigation carried out in Jammu district of J&K UT with a sample of 500 families, possessing rural women engaged in skill based business. In this paper we have discussed the average monthly income, educational certification status and skill wise percentage of skilled rural women entrepreneurs of Jammu district of J&K UT.

KEYWORDS: Rural women, entrepreneurship, Jammu district

Introduction: In India, rural women entrepreneurs are becoming an inspiration for transformation, not only in their own lives but also in their communities. Despite facing numerous social, economic, and cultural obstacles as marginalized groups, they are steadily surmounting these challenges to establish thriving micro, small, and medium enterprises (MSMEs). Recent years have witnessed a notable shift in India's female workforce and entrepreneurial involvement, as reported in the latest Economic Survey 2024-25. Government programs, skill enhancement initiatives, and improved access to credit have been instrumental in driving this change, resulting in increased labor force participation and business ownership among women. The female labor force participation rate has experienced a substantial increase from 24.6% in 2017-18 to 47.6% in 2023-24 (PLFS conducted by NSO), largely due to rural women entering the workforce. Additionally, rural women's engagement in agriculture has risen from 73.2% in 2017-18 to 76.9% in 2023-24, while male participation has declined as men shift towards non-agricultural sectors. Women own over 20% of MSMEs in India, with a significant portion located in rural areas. The economic growth and community development of any nation are driven by skills and knowledge, which have become increasingly crucial in the era of rapid globalization. India stands out as one of the world's youngest countries, with a steadily growing workforce aged 15-59 years. However, current statistics reveal that only 2-5% of India's total employees have received skills development training

METHODOLOGY

The study for obtaining the identification of different skills and cluster mapping of different skills of rural women entrepreneurs for all the 20 blocks of Jammu district, a multistage sampling technique was used for the present study in which all the twenty blocks of Jammu district were considered as the first stage of sampling. From each block five villages were chosen purposively depending upon highest population basis in the respective block. Thus, a total of 100 villages were selected for the study purpose, as the second stage of sampling. From the selected villages five households were selected randomly as the third stage of sampling possessing rural women engaged in skill based business so as to form 500 sample size.

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RESULTS AND DISCUSSION

Socio Economic characteristics of the respondents

Table1.Skill-wise Average Monthly Income, Percentage of skill wise, skilled rural women and Educational Certification Status Rural Women Entrepreneurs of Jammu district of J&K UT

S.No	Potential Skills	No. of skilled rural women	Percentage over sample size (%)	Average Income	Authorised Degree/Diploma/Certificate holders
1	Cutting and Tailoring	159	31.8	4435	105
2	Beauty Parlour	85	17	4535	68
3	Dairy farming	102	20.4	9188	00
5	Teaching	34	6.8	6217	34
6	Boutique	13	2.6	10875	03
7	Shopkeeper	12	2.4	5714	00
8	Goatry	38	7.6	3425	00
9	Pickle and Jam making	12	2.4	5718	09
10	Ghee Making	05	01	4233	00
11	Vegetable Grower	08	1.6	25000	00
12	Pappad making	06	1.2	3000	06
13	Mushroom cultivator	03	0.6	8500	02
14	Knitting	06	1.2	4550	02
15	Jute making	04	0.8	3250	04
16	Soft Toys making	04	0.8	1625	04
17	Embroidery	02	0.4	4750	02
18	Digital India	01	0.2	20000	01
19	Strap making	01	0.2	2500	01
20	Taru making	02	0.4	2500	00
21	Cleaner	01	0.2	5000	00
22	Turmeric Grower	02	0.4	2750	00

Table1. represents data on rural women entrepreneurs in Jammu district, J&K UT, categorized by their skills, average monthly income, number of government-authorized degree/diploma/certificate holders, and participation in government schemes. The data shows that **Cutting and Tailoring (31.8%)**, **Dairy Farming (20.4%)**, and **Beauty Parlour (17%)** are the most common entrepreneurial skills among rural women, with **159, 102, and 85 women**, respectively, engaged in these activities. **Dairy Farming** yields a higher average monthly income (₹9188) compared to Cutting and Tailoring (₹4435) and Beauty Parlour (₹4535), despite having no government-authorized certificates among the participants. Other high-income skills include **Vegetable Growing (₹25,000)**, **Digital India initiatives (₹20,000)**, and **Boutique work (₹10,875)**, though fewer women are engaged in these activities,

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suggesting niche yet profitable opportunities. Government-authorized certifications are more common in mainstream activities like **Cutting and Tailoring (105 certified)**, **Beauty Parlour (68 certified)**, and **Teaching (34 certified)**. However, certain high-income skills, such as **Vegetable Growing** and **Goatry**, showed no certification, indicating potential gaps in formal skill development programs. Overall, the table highlights the diversity of skills among rural women entrepreneurs in Jammu, with a clear trend that higher income is not necessarily linked to government certification but often to specialized or niche activities. The data highlights the need for targeted support and skill development programs to enhance the economic potential of women in less common entrepreneurial areas.

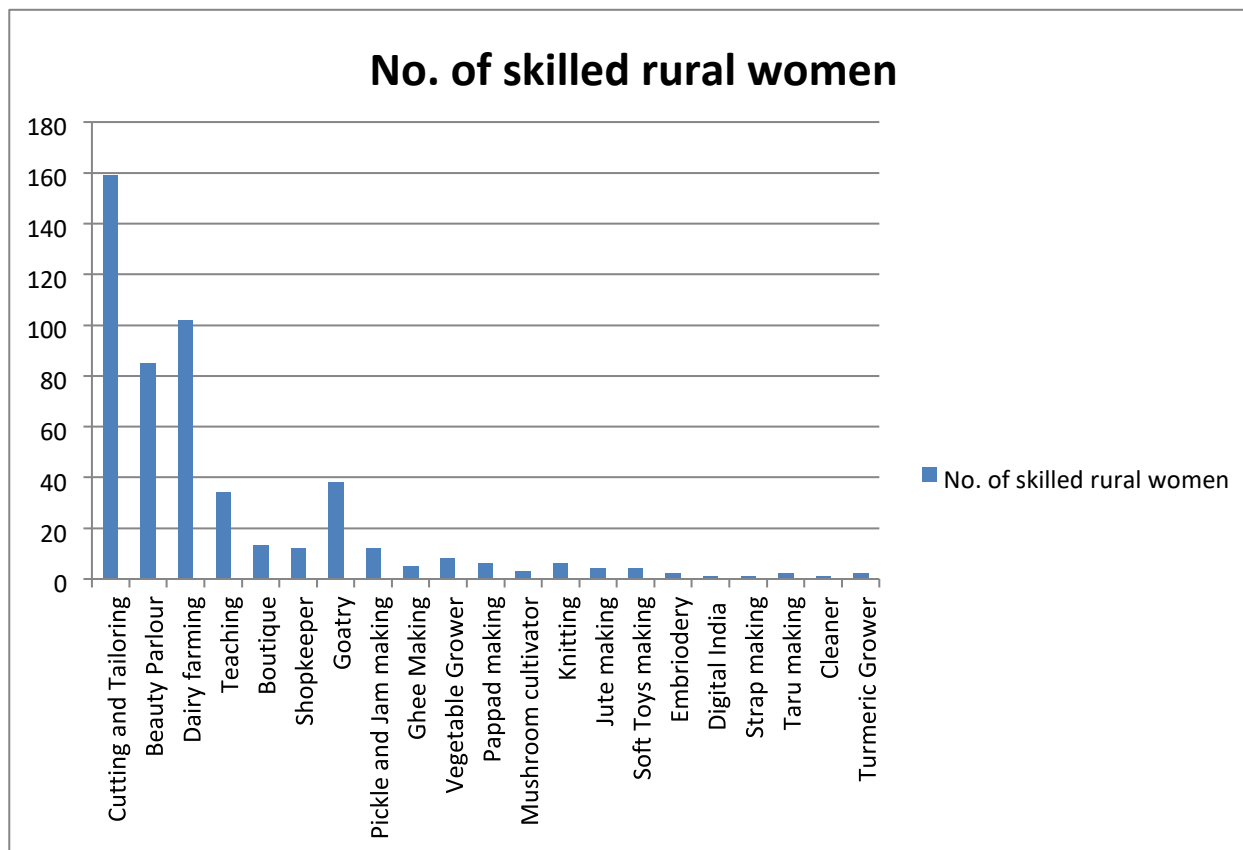


Fig.1 Number of skilled rural women with their potential skills in Jammu district of Jammu and Kashmir UT.

Figure1. represents the number of skilled rural women with their potential skills of Jammu district of Jammu and Kashmir UT. The figure reveals the **number of skilled rural women in Jammu district across different trades**. The **highest number** of skilled women are in **Cutting & Tailoring (about 160)**, making it the most common skill. This is followed by **Beauty Parlour work (around 85)** and **Dairy Farming (about 100)**, showing strong participation in these livelihood activities. Skills like **Teaching, Boutique work, Shopkeeping, and Goatry** have moderate participation (between 10–40 women). A variety of small-scale skills such as **Pickle & Jam making, Ghee making, Papad making, Mushroom cultivation, Knitting, Jute making, soft toy making, etc.** have a **lower number** of trained women, generally fewer than 10. The least participation is seen in **Digital India training, Strap making, cleaner work, Turmeric growing**, are the numbers were very small.

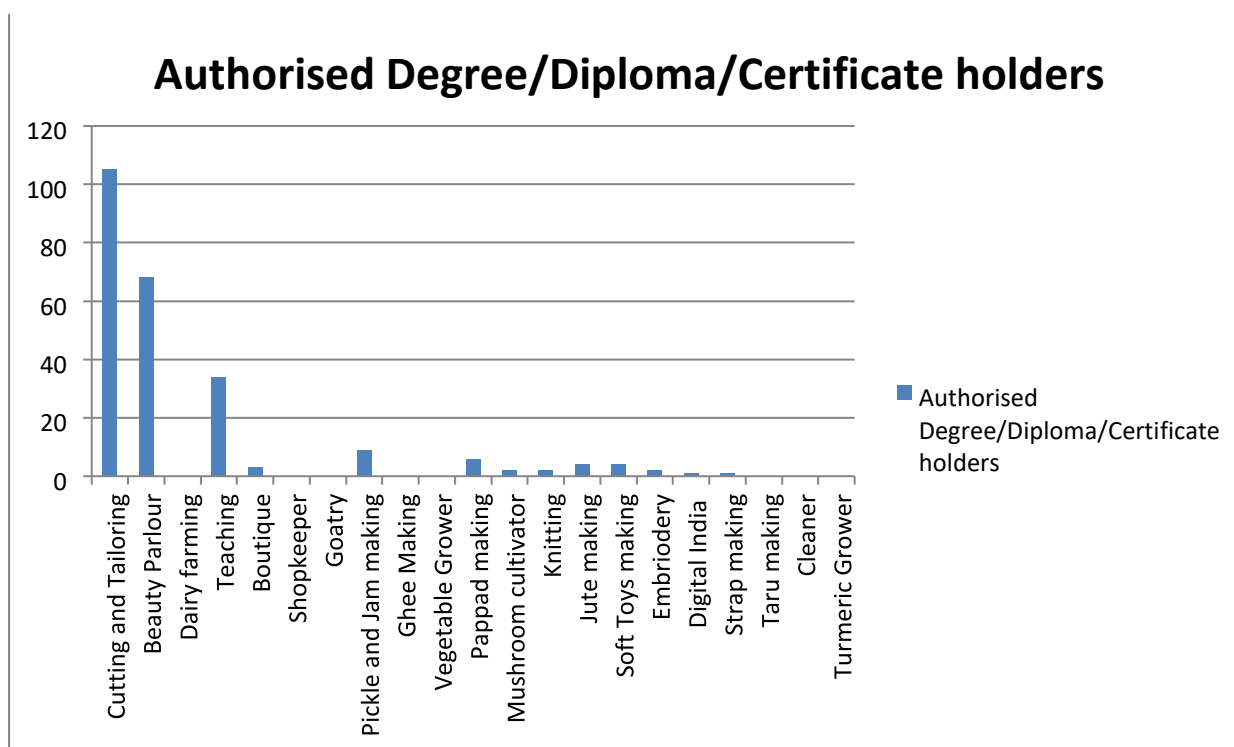


Fig.2 Average monthly income of rural women entrepreneurs in Jammu district of J&K UT.

Figure 2, reveals the average number of rural women in Jammu district who hold authorized degrees, diplomas, or certificates in different skills in Jammu district of J&K UT. The largest numbers of diploma/degree holders were in Cutting& Tailoring (about 105 women), Beauty Parlour work (around 68 women, Dairy Farming (about 33 women). A small number of certified women are seen in Teaching, Boutique work, Goatry, and Pickle & Jam making (mostly between 2–10 women). Very few women (mostly below 5) hold certificates in Ghee making, Papad making, Vegetable growing, Mushroom cultivation, Knitting, Jute work, Soft toy making, Embroidery, etc. Some activities like Digital India, Strap making, Cleaner work, and Turmeric growing shows almost no certified women. Most rural women who hold formal training certificates in Jammu district are concentrated in Tailoring, Beauty Parlour skills, and Dairy farming, while formal certification in other small-scale or traditional activities remains very limited.

Conclusion: On the basis of categorization of rural women entrepreneurs in Jammu district of Jammu and Kashmir UT by their skills, average monthly income, number of governmentauthorized degree/diploma/certificate holders, and participation in government schemes. The data reveals that **Cutting and Tailoring (31.8%)**, **Dairy Farming (20.4%)**, and **Beauty Parlour (17%)** are the most common entrepreneurial skills among rural women, with **159, 102, and 85 women**, respectively, engaged in these activities. **Dairy Farming** yield a higher average monthly income (₹9188) compared to Cutting and Tailoring (₹4435) and Beauty Parlour (₹4535), despite having no government-authorized certificates among the participants. Other high-income skills include **Vegetable Growing (₹25,000)**, **Digital India initiatives (₹20,000)**, and **Boutique work (₹10,875)**, though fewer women are engaged in these activities, suggesting niche yet profitable opportunities. Government-authorized certifications are more common in mainstream activities like **Cutting and Tailoring (105 certified)**, **Beauty Parlour (68 certified)**, and **Teaching (34 certified)**. However, certain high-income skills, such as **Vegetable Growing** and **Goatry**, shows no certification, indicating potential gaps in formal skill development programs. Overall, the study highlights the diversity of skills among rural women entrepreneurs in Jammu district, with a clear trend that higher income is not necessarily linked to government certification but often to specialized or niche activities.

On the basis of identification of rural women with their potential skills of Jammu district of Jammu and Kashmir UT. The study shows the **number of skilled rural women in Jammu district across different trades**. The **highest number** of skilled women are in **Cutting & Tailoring (about 160)**, making it the most common skill. This was followed by **Beauty Parlour work (around 85)** and **Dairy Farming (about 100)**, showing strong participation in these livelihood activities. Skills like **Teaching, Boutique work, Shopkeeping**, and **Goatry** have moderate participation (between 10–40 women). A variety of small-scale skills such as **Pickle & Jam making, Ghee making, Papad making, Mushroom cultivation, Knitting, Jute making, soft toy making**, etc. have a **lower number** of trained women, generally fewer than 10. The least participation is seen in **Digital India training, Strap making, cleaner work, Turmeric growing**, where the numbers are very small.

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