

Problems and Prospects of Rural Women Worker with Special Reference to Small Scale and Cottage Industries in Jaipur District, Rajasthan, India

Pratibha Bhaskar¹, Ravi Ranjan Kumar², Saket Kushwaha³

1 Scholar, Department of Geography, Rajiv Gandhi University, Itanagar, Arunachal Pradesh, India

2Assistant Professor, Department of Social Work, Rajiv Gandhi University Arunachal Pradesh, India

3Vice-Chancellor, University of Ladakh, Ladakh, India

Abstract

The villages of India are its heart. It has been this way for years. Our country's fundamental character is shaped by its rural residents. With over 5000 years of documented and verifiable legacy, this ancient civilization has kept constant interaction with many other civilizations worldwide, thanks to the items and produce made by the rural artisans. India, their homeland, has been portrayed by the rural craftsmen as a global center for the production of amazing handicrafts. Coir, handicrafts, handlooms, and khadi are examples of traditional industries. The pattern of livelihood strategies is the potential for development and growth are crucial factors in many policy decisions. Data was gathered from primary and secondary sources. Using a combination of probability and non-probability sampling procedures, data were collected from 495 rural women employees of small-scale and cottage industries in Jaipur, Rajasthan, using structured open-ended and closed-ended questionnaires. A Ginni coefficient analysis was used to accomplish the objective of investigating the issues and potential factors impacting the rural women workers in the study area. When compared to other industries, the situation of rural women who work in cottage and small-scale enterprises is appalling. Most of the rural women workers aimed at meeting their food and daily needs of the households and requirements of livelihood through their own work production. The results of Gini coefficient for Jaipur district revealed that rural women workers engaged in small scale and cottage industries in the study area indicated various problems such as personal, infrastructural, traditional, financial, marketing etc. have adverse and significant impact on the women workers.

Keywords: Ginni Coefficient, Problems and Prospects, Rural Women Worker, Small Scale and Cottage Industries.

Introduction

"Gender equality is more than a goal in itself. It is a precondition for meeting the challenges of reducing poverty, promoting sustainable development and building good governance."

-Kofi Annan

The economic development of a region is determined by the availability of resources, planned utilization of opportunities and availability of assets in various industries, which have a direct impact on the living standards and livelihoods of the local communities, whether positive or negative (Jaim, 2021). Development and livelihood are closely related, and sources of livelihood have a big influence on the region's overall development and socio-economic progress (Lee & Denslow, 2005). In order to improve the social standing of rural women workers and ensure gender equality in industries for the next generation, it is imperative that gender-sensitive labor requirements be met in small-scale and cottage industries (Edriss & Kamvani, 2003; Abedi & Badrgeh 2011). Additionally, issues pertaining to women workers must be identified and addressed.

Women's employment determines their economic standing. Women are empowered as a result of their economic standing, which also elevates them in society (Simi, 2024). The reality is that most women's household responsibilities are combined with economic activity and the use of their skills and labor to augment the family's income (Edriss & Kamvani, 2003), which can make the difference between a respectable living and degrading poverty. The situation of women workers in small scale and cottage industries is particularly dismal (Abedi & Badrgeh 2011). The nature of the various problems and challenges faced by rural women workers engaged in different types of small scale and cottage industries will logically differ from each other (Maurya, 2017). For this reason, the key problems and challenges must first be identified and thoroughly assessed. Therefore, a methodical study is required to identify the particular issues that rural women workers in various small and cottage enterprises face. Incentives and concessions supplied by the government should be tailored to the type and extent of issues experienced by rural women in small and cottage enterprises, hence this research will assist the government in offering incentives and concessions. Only with this strategy can balanced regional industrial development be guaranteed.

Therefore, the study was undertaken in the Jaipur district of Rajasthan, with the general objective to examine the problems and prospects of rural women workers in small-scale and cottage industries in Jaipur District, Rajasthan. In order to accomplish the study's goals, statistical analyses were performed on the acquired data.

Review of Literature

Purkait (2016) explored the socio-economic role of cottage industries in promoting rural women's empowerment in South 24 Parganas. The study highlights that participation in cottage industries plays a crucial role in alleviating extreme poverty and providing self-employment opportunities to rural women. This, in turn, enhances their confidence and decision-making capabilities. Improved food security leads to better nutritional standards, and there are observable shifts in educational attainment and age of marriage among rural girls. Ultimately, economic independence contributes to elevating their social status and gradually fosters a sense of gender equality within the community. Thus, the cottage industry acts as a foundational mechanism for initiating women empowerment in rural areas.

Rahman (2021) examined how involvement in the handicraft industry influences women's economic empowerment in Rangpur. Employing a mix of qualitative and quantitative research methods, the study collected primary data from 200 women through a multistage sampling approach. A multiple logistic regression analysis was conducted to assess the factors influencing women's empowerment. The findings reveal that seven out of eight variables—including employment in handicrafts, working hours, and monthly earnings—significantly impact the economic empowerment of women in the region.

Kishor and Pai (2022) conducted a systematic review focusing on the various challenges women face in entrepreneurship. The study points out that women entrepreneur often experience multiple socio-economic barriers throughout the process of establishing and managing their businesses. They take on several roles simultaneously, which complicates both the launch and sustainability of their ventures. Despite governmental efforts to encourage women's entrepreneurship, the issue of maintaining a healthy work-life balance remains a major concern. The rise of digital technologies has introduced both new opportunities and additional hurdles for women-led businesses. The study further emphasizes the need to promote entrepreneurship among highly educated women, encouraging them to lead businesses rather than work as employees under others.

Simi (2024) explored how women artisans are

contributing to sustainable development through the use of eco-friendly materials such as biodegradable, recycled, and natural resources in their handicraft production. The research underscores that these women not only help minimize environmental harm but also sustain local traditions and support community livelihoods. By producing eco-conscious goods like organic textiles, handmade natural beauty products, and recycled home decor, these women are innovating within the green business landscape. However, the study also reveals significant obstacles, including limited market access and inadequate resources. It concludes that as consumer demand for sustainable products grows, these women artisans are uniquely positioned to lead a movement toward a greener and more equitable future.

Yadav et al. (2024) explored how perceived risks influence Indian women's continued use of mobile payment services. The study assessed the perceptions of 444 female users, focusing on how various risks affect trust, satisfaction, and intention to keep using digital payment systems. Findings revealed that financial and performance-related risks reduce both trust and user satisfaction, whereas privacy concerns do not significantly affect women's attitudes. Interestingly, psychological risk was found to have a positive influence on both trust and satisfaction. Additionally, self-efficacy emerged as a key factor in strengthening users' intent to continue using mobile payment platforms. Overall, trust and satisfaction played crucial roles in reducing risk perception and encouraging ongoing use.

Ramaswamy et al. (2025) examined the economic and social impact of rural women entrepreneurs in sectors such as agriculture and handicrafts. The study emphasized that these women not only contribute to job creation and economic diversification but also promote gender equality and community empowerment. Despite obstacles such as inadequate access to finance and poor infrastructure, the authors argue for the necessity of support systems tailored to women—such as specialized financial tools, skill-building initiatives, better infrastructure, and gender-sensitive policy frameworks. Empowering rural women entrepreneurs, the study suggests, is key to achieving sustainable and inclusive development. Rural women workers employ a variety of livelihood strategies in an effort to maintain their standard of living. A livelihood system can only be considered sustainable if it can manage and recover from risks and preserve or improve its assets and skills without depleting the base of natural resources. Women workers in rural areas, age disparity, education level, employment type, skills, family situation, income source, income variance, gender

inequality, work distribution, working hours, conservatism, social security, number of children, etc. are some of the characteristics that affect livelihood and income patterns. Given the aforementioned concerns, a study on rural women workers' struggles for livelihood strategies is required to gain a better understanding of their role in ensuring the sustainability of livelihoods, particularly in light of the numerous threats to rural livelihoods. As a result, an analysis of the livelihood strategies of rural women workers in Rajasthan's Jaipur area as well as the barriers preventing them from relying on small and cottage enterprises has been attempted.

Materials and Methods:

This study was conducted on rural women workers in Jaipur district. This district was selected purposefully because the study area has a large number of rural women workers in small and cottage industries and the factors and challenges affecting the livelihood and income of rural women workers were considered. This district is largely involved in the work of organizations like Manav Kalyan Sangh, Lok-Chetana Samiti, e-Mitra, e-Governance and other developmental programmes run by the Government of India for the welfare of rural women. For the investigation, a combination of probability and non-probability sampling methods were used. There were thirteen blocks in the Jaipur District. Every block was specifically selected for the current inquiry. Out of these blocks, 495 rural women workers who are directly involved in small-scale and cottage industries were selected for the study.

Resource use Efficiency:

To achieve the objectives of this study, the problems and potential factors faced by rural women workers in small and cottage industries have been analysed using tabular presentation and Garret ranking technique. The method has the advantage of being statistically analyzed and providing the opportunity to rank the problems based on their severity. A different rank is assigned when the same number of respondents are subject to two or more constraints.

For Garret, the formula to convert ranks into percent is as follows:

$$\text{Percent Position} = 100 * (R_{ij} - 0.5) / N_j$$

Were,

R_{ij} = Rank given for i^{th} constraint by j^{th} individual;
 N_j = Number of problems ranked by j^{th} individual.

Result and Discussion: A region's development is a multifaceted factor that shows how much its infrastructure, social fabric, and economics have grown. As is well known, not all areas experience development in the same way under comparable geographic circumstances. In this

study, which focuses on the Jaipur district and the cottage and small-scale industries—such as blue pottery, leather work, carpeting, Jaipuri Razai, agricultural allied sectors (such as making papads, jam, jelly, pickles, etc.), block printing, and embroidery—an effort is made to comprehend various stages of development while taking into account various development indicators.

1.1 Financial Problems

The number of respondents who said that they were concerned about financial issues is displayed in Table 1.1(a). According to Table 1.1(a), only 263 (53.13%) of the 495 respondents said that they had trouble getting credit, and 380 (76.76%) said that they had trouble with the capital disparity between men and women. In a similar vein, 38 (7.67%) and 46 (9.29%) respondents, respectively, cited high interest rates and a lack of a secure loan as issues.

Table 1.1(a): Financial problems and rural women worker respondents total ranking.

Financial Problems	Ranking				Total
	1 st	2 nd	3 rd	4 th	
Reveals inadequate access to credit	263	110	98	24	495
High interest rate	46	198	156	95	495
Capital difference between M and F	380	67	33	15	495
Lack of secure loan	38	110	167	180	495

Table 1.1(b) displays the garret ranking of the financial limitations. According to the results, workers' capital gap between M and F was placed first with an average score of 43.20, followed by high interest rates, which came in second with an average score of 36.38. Lack of a secured loan had an average score of 20.14, placing it in third place.

Table 1.1(b): Percentage position and their corresponding Garret's Table values.

Financial Constraints	% Position	Garret Score	Total Score	Average Score	Rank
Reveals inadequate access to credit	12.5	73	727944	149166.75	4
High interest rate	37.5	56	145512	363868.231.3	2
Capital difference between M and F	62.5	43	373455	432023.5	1
Lack of secure loan	87.5	27	728830	201459.25	3

1.2 Infrastructural Problems

The number of respondents who answered in identifying the infrastructure issues that they are concerned about is displayed in Table 1.2(a). According to Table 1.2(a), only 249 (50.30%) of the 495 respondents cited a marketing network as a concern, while 195 (39.39%) cited a lack of excellent roads. Similarly, poor storage facilities, lack of mobility, and lack of transportation were cited as issues by 32 (6.46%), 44 (8.9%), and 79 (15.96%) respondents, respectively.

Table 1.2(a): Infrastructural problems and rural women worker respondents total ranking.

Infrastructural Problems	Ranking					Total
	1 st	2 nd	3 rd	4 th	5 th	
Lack of good roads	195	110	97	60	33	495
Poor storage facilities	32	55	170	110	128	495
Lack of mobility	79	182	93	102	39	495
Marketing network	249	165	39	30	12	495
Lack of transportation	44	122	30	2	297	495

Table 1.2(b): Percentage position and their corresponding Garret's Table values.

Infrastructural Constraints	% Position	Garret Score	Total Score	Average Score	Rank
Lack of good roads	10	75	8212561	162702.4	4
Poor storage facilities	30	60	8070802	3189041.6	1
Lack of mobility	50	50	1460648	17323.2	5
Marketing network	70	40	862302	1594764	2
Lack of transportation	90	24	7258657	209162.8	3

Table 1.2(b) displays the infrastructure restrictions' garret ranking. The results show that, with an average score of 31.89, inadequate worker storage facilities came in first, followed by marketing networks, which came in second with an average score of 15.94. Lack of mobility came in fifth place with an average score of 1.7, lack of adequate roads came in fourth place with an average score of 1.62, and lack of transit came in third place with an average score of 2.09.

1.3 Production Constraints -The number of respondents who answered in identifying the production

challenges as they affect them is displayed in Table 1.3 (a). According to Table 1.3(a), only 167 (33.73%) of the 495 respondents cited disease infection as an issue, while 150 (30.30%) cited inadequate storage facilities. Accordingly, 148 (29.89%), 58 (11.71%), 50 (10.10%), 40 (8.08%), 40 (8.08%), 39 (7.87%), 39 (7.87%), 35 (7.07%), and 35 (7.07%) respondents, respectively, cited a number of issues, including a variety of identical products, a compilation of material, variations in the length of the dry period, a lack of research and extension support, a labor shortage, competition from others, a lack of credit, and low material prices.

Table 1.3(a): Production Problems and rural women worker respondents total ranking.

Production Problems	Rank											Total	
	1	2	3	4	5	6	7	8	9	10	11		
Inadequate credit	35	69	8	55	45	28	67	25	14	7	2	495	
disease infestation	16	7	18	58	25	44	15	39	27	55	42	5	495
shortage of labor	39	25	27	5	7	16	42	15	18	22	5	10	495
Variability in amount of dry period	40	37	7	19	39	97	20	15	10	30	9	1	495
Compilation of material	58	25	44	8	14	28	61	32	11	57	17	14	495
Competition with others	39	25	27	42	15	7	18	5	10	13	14	495	
Variety of same products	14	8	69	67	55	45	35	28	25	14	7	2	495
Inadequate research & extension support	40	37	7	18	49	87	30	20	10	25	9	1	495
Land tenure	50	36	44	12	8	48	60	33	10	58	16	15	495
Lack of good storage facilities	15	0	23	40	2	25	64	30	13	50	24	14	495
Low price of material	14	0	55	0	14	45	36	67	25	14	9	0	495

Table 1.3(b): Percentage position and their corresponding Garret's Table values.

Production Problems	% Position	Garret Score	Total Score	Average Score	Rank
Inadequate credit	4.5454	83	4.6	72.81818182	3
Disease infestation	13.6363	72	4.8	39.36363636	6
Shortage of labor	22.7272	65	4.98	81.27272727	1
Variability in amount of dry period	31.8181	60	1.28	76.18181818	2
Compilation of material	40.909	55	4.19	58.72727273	4
Competition with others	50	50	4.24	50.72727273	5
Variety of same products	59.0909	45	1.8	33.09090909	7
Inadequate research & extension support	68.1818	41	4.6	27.18181818	9
Land tenure	77.2727	35	1.25	31.72727273	8
Lack of good storage facilities	86.3636	28	4.57	25.27272727	10
Low price of material	95.4545	17	1.29	7.090909091	11

1.4 Traditional Problems -The number of respondents who answered in identifying the traditional difficulties as they affect them is displayed in Table 1.4(a). According to Table 1.4(a), only 90 (18.18%) of the 495 respondents said that they had trouble getting credit, and 77 (15.55%) said that they had trouble with the capital gap between men and women. In a similar vein, respondents 65 (13.13%), 50 (10.10%), 50 (10.10%), 49 (9.89%), 38 (7.67%), 32 (6.46%), 25 (5.05%), 21 (4.24%), 19 (3.83%), 15 (3.03%), 11 (2.22%), and 8 (1.61%) cited high interest rates and, respectively, the absence of a secure loan as issues.

Table 1.4(a): Traditional Problems and rural women worker respondents total ranking

Tra- ditio- nal Prob- lems	Rank															Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
T1	35	69	148	52	45	28	60	20	10	7	2	7	5	4	3	495
T2	117	18	58	25	44	15	39	27	55	42	5	15	8	17	10	495
T3	39	25	27	5	100	42	15	18	22	125	10	25	15	19	8	495
T4	40	37	149	39	97	20	15	10	30	9	19	15	5	8	2	495
T5	50	25	44	48	28	61	32	11	57	17	14	25	35	32	8	495
T6	39	25	27	42	15	67	18	125	10	13	14	25	35	32	8	495
T7	48	69	67	55	45	35	28	25	14	7	2	8	25	32	35	495
T8	40	37	87	49	87	30	20	10	25	9	1	8	32	25	35	495
T9	50	36	44	28	48	60	33	10	58	16	15	25	30	28	17	495
T10	50	33	40	52	25	64	30	13	50	24	14	17	28	25	30	495
T11	35	69	55	40	45	36	67	25	14	9	15	25	33	14	13	495
T12	48	69	67	55	45	35	28	25	14	7	2	8	25	32	35	495
T13	39	25	27	5	100	42	15	18	22	125	10	25	15	19	8	495
T14	40	37	149	39	97	20	15	10	30	9	19	15	5	8	2	495
T15	50	25	44	48	28	61	32	11	57	17	14	25	35	32	8	495

Note: Traditional problem (Symbol): Explanation in behavioural (T1), Fewer sector are women friendly (T2), Pressure to stick to traditional gender role (T3), Gender gap/ inequality (T4), Lack of suitable environment (T5), Limited mobility (T6), Lack of education (T7), Low-risk bearing ability (T8), Balancing between family and work place (T9), Stiff competition (T10), Limited industry knowledge (T11), Safety concerns (T12), Lack of social and institutional support (T13), Fear of failure (T14), Timidity (T15)

Table 1.4(b) shows the traditional problems' garret ranking. The findings indicate that, with an average score of 9.11, limited worker mobility was placed first, followed by fewer sectors that are women-friendly, which came in second with an average score of 7.28. With average scores of 7.26, 6.74, 5.56, 3.51, 3.48, 3.37, 3.33, 2.16, 2.03, 1.95, 1.48, 1.23, and 1.01 respectively, the following factors were ranked third, fourth, fifth, sixth, seventh, eighth, ninth, tenth, eleventh, twelfth, fourteenth, and fifteenth: timidity, juggling work and family obligations, lack of

education, safety concerns, lack of social and institutional support, low-risk bearing ability, fear of failure, fierce competition, lack of industry knowledge, stiff competition, gender gap/inequality, lack of a suitable environment, explanation in behaviour, and pressure to adhere to traditional gender roles.

Table 1.4(b): Percentage position and their corresponding Garret's Table values.

Traditional Problems	% Position	Garret Score	Total Score	Average Score	Rank
Explanation in behavioural	3.33	85	5.12E+11	3.337	9
Fewer sector are women friendly	10	75	5.06E+13	2.16	10
Pressure to traditional gender role	16.66	69	5.06E+15	1.01	15
Gender gap/ inequality	23.33	64	5.16E+11	1.48	13
Lack of suitable environment	30	60	6.33E+11	7.26	3
Limited mobility	36.66	57	5.06E+15	1.23	14
Lack of education	43.33	53	7.24E+10	9.11	1
Low-risk bearing ability	50	50	6.66E+10	3.37	8
Balancing between both place	56.66	47	1.67E+10	7.28	2
Stiff competition	63.33	43	8.29E+10	6.74	4
Limited industry knowledge	70	39	8.27E+10	2.03	11
Safety concerns	76.66	36	7.24E+10	3.51	6
Lack of social and institutional support	83.33	31	5.06E+15	5.56	5
Fear of failure	90	24	5.16E+11	1.95	12
Timidity	96.66	15	6.33E+11	3.48	7

Policy Implication:-The study's conclusions are used to inform the appropriate recommendations that are sent to MSEs, the Development Authority for Microfinance Institutes, various handicrafts institutions, and current and potential entrepreneurs.

Based on the findings of this research, the following suggestion are offered.

Industry diversification, especially the inclusion of cottage and small-scale labor and other activities in the best strategy, helps to raise household incomes and create jobs in the industrial sector. Policies that enable rural women to participate in handicrafts and cottage industries on a commercial basis should prioritize the development of cottage and small-scale industries. Extension agents must be trained in a range of business endeavours in order to offer an appropriate enterprise mix to cottage and handicrafts, thereby reducing risk, various issues, and uncertainty factors in small-scale and cottage industries.

Models of effective cottage practices have suggested the possibility of higher incomes and a wider range of solutions. The desired models should be presented in rural communities to persuade women that they are superior to the ones that are already in use. At the same time, appropriate extension strategies should be discovered in order to increase the usage of the developed models.

It is important that rural women workers communicate with Lok-Mitra, self-help groups, village representatives and members of the Gram Panchayat. These individuals provide suitable and possible solutions to many industrial problems usually faced by women workers and keep them informed about government policies, schemes, initiatives as well as regular updates on fund allocations and procedures. As a result, rural women will be more likely to participate in government programs.

The main factor influencing incomes in rural women's homes will be policy initiatives targeted at raising the net income, social status, social network, various income sources of these households from small-scale and cottage enterprises. Additionally, we must better understand the problems factors limiting household income growth from cottage and small-scale businesses.

Conclusion-This study has taken rural women workers (specifically) who are employed in small and cottage industries in Jaipur district or are involved in any work related to them. This research work discusses the problems and factors that affect or hinder the work performance of any rural women workers.

According to the research area's Gini Index data, rural women deal with issues including gender and income inequality, industry competition, working hours, and skills, among other things. To end poverty, desirable development programs are needed to address the issues rural women experience at work. An essential development strategy that should be implemented is the expansion of work prospects for rural women in self-employment in tiny and cottage enterprises, which are concentrated among the impoverished. In order to boost small-scale, cottage, and handicraft production in rural regions, as well as to establish an effective system of supplying input services and competitive market prices, it is necessary to encourage rural women workers. Small and cottage industry-driven development policies should be supported since they have the ability to raise impoverished people's incomes and so lessen inequality. Thus, it is advised to concentrate on development initiatives that will undoubtedly have a bigger impact on eradicating poverty and allow the majority of the impoverished to make a living.

Based on the criteria used to investigate the issues and opportunities faced by rural women employed in small-scale and cottage industries in Rajasthan's Jaipur district, it was discovered that villages and small-scale and cottage industries located near urban centres enjoy greater privileges and are more developed than other industries located farther away from service centres. The adoption of additional socio-economic infrastructures and the commercialization of traditional cottage businesses could further expand the livelihood options available to women in these industries.

Reference:

1. Abedi, A. & Badrageh, K. (2011). Programs for empowering rural women in Iran. *The Journal of American Science*, 7(4), 212-216.
2. Ajani, E. N., Onwubuya, E. A., & Mgbenka R.N. (2013). Approaches to economic empowerment of rural women for climate change mitigation and adaptation: Implications for policy. *International Journal of Advance Agricultural Research* 1, 37-42.
3. Bajpai, G.C. (2014). African women entrepreneur: Problems, challenges and future opportunities. *International Journal of Managerial Studies and Research* 2(5), 17-22.
4. Birdi, M. R. & Mokaya, S. O. (2017). Factors Affecting Growth of Women-led Small and Medium Enterprises in Arusha Municipality, Tanzania. *International Journal of Scientific Development and Research (IJS DR)*, 2(10), 45-50.
5. Edriss, A. & Kamvani, P. (2003). Socio-economic constraints women face when running micro-enterprises: A comparative case study in Southern Malawi. *Eastern Africa Journal of Rural Development*, 19(1), 41-51.
6. Ferdoushi, K. (2011). Contribution of rural women to family income through participation in microcredit: an empirical analysis. *American Journal of Applied Sciences*, 8(3), 238-245.
7. Jaim J. (2021). Problems of political unrest: women in small businesses in Bangladesh. *New England Journal of Entrepreneurship Emerald Publishing Limited*. <https://www.emerald.com/insight/2574-8904.htm>
8. Kishor, S., & Pai, R. (2022). A Systematic Review of Issues and Challenges Associated with Women Entrepreneurs. *International Journal of Management, Technology, and Social Sciences*. 548-571. <https://doi.org/10.47992/IJMTS.2581.6012.0237>
9. Lee S.S. & Denslow D. (2005). A Study on the Major Problems of U.S. Women-Owned Small Businesses. *Journal of Small Business Strategy*, 15(2), 77-89.
10. Maurya, M. K., Kamalvanshi, V., & Badal, P. S. (2017). An analysis of constraints faced by the farmers for livelihood using Garrett's Ranking technique in Eastern Uttar Pradesh. *Trends in Biosciences*, 10(44), 9120-9123.
11. Purkait, S. (2016). Rural Development & Women Empowerment: Role of Cottage Industries. *Education & Policies*, 53, 55-60. https://www.researchgate.net/publication/358815648_Rural_Development_Women_Empowerment_Role_of_Cottage_Industries_Education_Policies
12. Rahman, H. (2021). Empowering Women through Handicraft Industry: A Case Study of Rangpur. *JnU Journal of Economics*, 3(1), 13-30. https://www.researchgate.net/publication/358346240_Empowering_Women_through_Handicraft_Industry_A_Case_Study_of_Rangpur
13. Ramaswamy, V., Bhuvaneswari, R., & Senthil Kumar, S. (2025). Economic Contributions and Social Impacts of Women Rural Entrepreneurs. In Bayram, G. E., Bayram, A. T. & Sak, M. (Eds.), *Empowering Women through Sustainable Development and Entrepreneurship IGI Global Scientific Publication*, 51-72. <https://doi.org/10.4018/979-8-3693-6572-4.ch004>
14. Simi, S. (2024). Empowering Women through Sustainable Handicrafts. *International Journal for Research in Applied Science and Engineering Technology*, 12, 187-194. <https://doi.org/10.22214/ijraset.2024.64947>
15. UNDP INDIA. (2004). Aajeevika - Livelihoods in Rajasthan: Status, Constraints and Strategies for Sustainable Change ARAVALI. *Human Development Resource Centre*, 1-61.
16. Yadav, P., Kumar, A., Mishra, S. K., & Kochhar, K. (2024). Financial equality through technology: Do perceived risks deter Indian women from sustained use of mobile payment services? *International Journal of Information Management Data Insights*, 4(2), 100266. <https://doi.org/10.1016/j.ijime.2024.100266>
17. **Author Contribution:**
18. Dr. Pratibha Bhaskar: Investigation, methodology, formal analysis, writing—original draft. Dr. Ravi Ranjan Kumar: Validation, writing—review and editing.
19. Prof. Saket Kushwaha: Validation, methodology—reviewing and editing.
20. **Data Availability:**
21. Upon reasonable request, the corresponding author will make the datasets created and/or examined during the current work available