

Women Empowerment Gaining Right Trajectory: MSME, Odisha

Abstract: In traditional male-dominated society women generally enjoy secondary status in familial and social hierarchy. The widespread condition of gender disparity may be attributed to a lack of gainful employment and fixed wages with a regular source of livelihood. The majority of women are left out of the ambit of the decision-making process due to their inferior social and economic conditions. The status of women can be raised and gender equality can be achieved through MSME which empowers women with upward movement in economic, social and political hierarchy. MSME facilitates women entrepreneurs to utilise their entrepreneurial skills and talent and to play leadership roles to improve the conditions of women folk. The present study focuses on the role of leading women entrepreneurs of Puri district Odisha towards the objective of empowering women. The data gathered through questionnaires, surveys, person to person interaction during field visits/workshops/seminars/presentations form the basis for developing this article. During interaction all points raised, views expressed by respondents, and suggestions gathered were recorded to organize this article. It has been observed MSME sectors have largely contributed to improving women's status through employment, skill upgradation, innovations, and encouraging participative and collaborative decisions. However, simplifying and streamlining activities related to registration, products, production, financing, training and marketing would enhance further value addition by MSME. The insights earned during the study about ground realities, problem areas, and steps towards a solution will help the researchers, NGOs, SHGs, field agencies, donors, bankers, government institutions, corporate houses and planners to fine-tune their approach towards women empowerment.

Keywords: Women, Entrepreneurs, Odisha, NGO's, MSME

Introduction

India has 63 million micro, small and medium enterprises (MSMEs), contributing around 30 per cent to India's GDP and close to 50 per cent of exports. The MSME sector accounts for almost 40 per cent of India's manufacturing output and creates around 11.10 crore jobs.² MSMEs can generate employment, nurture entrepreneurship and bring in significant gains by plugging themselves into global value chains. Another, often-overlooked contribution of the MSME sector is its potential to accelerate the economic inclusion of typically underrepresented groups, such as women. Indeed, MSMEs record a relatively higher female labour participation rate (24% in 2021) than other industries. However, this figure is still dismally low in absolute terms and has stagnated over time. When it came to leadership roles in MSMEs, female participation was no more than 10% in 2021.⁴ Only 14% of all entrepreneurs are women, of which around 79% are small and self-financed. Compared to their male-owned counterparts, female-owned MSMEs are fewer in number, smaller in scale and concentrated in different industries. Around 19.7 million MSMEs are involved in manufacturing, 23 million in trade, and 20.6 million in other services. Of these, only 15 million MSMEs are women-owned and 70% of them are involved in manufacturing, particularly in textiles, apparel, handicrafts, and food and beverages.⁶ Over 99 per cent of MSMEs come under the 'Micro' category, with only 0.52 per cent (or 331,000) enterprises coming under the 'Small' category, and 0.01 per cent (or 5,000) enterprises coming under the 'Medium' category.⁷ Within these categories, no more than 20% of micro-businesses, 5% of small businesses and 2% of medium-sized businesses are owned by

women. The MSME sector in India has shown remarkable resilience even under the current trying domestic and global economic circumstances

The Female Participation Labour Force Survey (FLFPR) for Odisha now stands at a five-year high of 44.7%, with a national average of 37% as per the Periodic Labour Force Survey (PLFS) conducted by the National Sample Survey Organization (NSSO). The female labour participants in rural areas outnumber urban areas and this increased participation in the rural labour force is partly attributed to MGNREGA. As per Government policy, one-third of MGNREGA beneficiaries must be women. Other possible factors can be counted as higher educational level, rise in opportunities in the rural non-farm sector, gender-sensitive schemes of Panchayat Raj (PR) institutions, active promotion of Self-help groups (SHG), avenues for starting enterprises and marketing the produce. Out of the total female force in Odisha most of them are self-employed, either owning a business or assisting in household enterprises. The data indicates the fact of decline in salaried and casual labourers and an increase in self-employed significantly in both urban and rural areas. In the post-covid scenario, the unemployment rate among females in the state has gone down to 2.4 in 2022-23 from 4.4 in 2021-22. As per data, PG-educated women are not in a position to get jobs compared to females with graduate-level education, implying the job market does not absorb many PG-educated females.

Review of Literature

Gender parity and women empowerment need recognition to augment the social and economic health of India. Governmental initiatives have created sensitization, but concerns about women's desires which can be satisfied by gender audits through transparency, accountability, and gender budgeting, (Hans et al, 2012^[1], Goel R. 2017^[2], Rout NR 2018,^[3] Biswal 2020^[4], Behera et al., 2023^[5]). Factors like earning capacity, involvement in financial decision-making at the domestic level and receiving societal recognition by women play a pivotal role in women's empowerment through monetary inclusion, (Pal et al, 2021^[6]).

Gender parity and women empowerment are the players for the Sustainable Development Goals (SDGs-5) as per the General Assembly of the United Nations (UN). Gender budgeting enhances gender parity. (Odisha gender budget, GOO2023^[7]). IMF website states an increase in physical, sexual, and emotional abuse of women and girls amid lockdown and resultant social turmoil as a 'shadow pandemic'.

The Gender-Equality Index (GEI), and gender budgeting help policymakers for the impact of gendered institutions on women's political influence to design more effective gender equality measures, (Chauhan 2014^[8], Parejo et al, 2023^[9], Halim et al, 2023^[10]). Results of the Social Institutions and Gender Index (SIGI), have reported that 40% of women and girls live in different countries in its fifth edition discrimination is high or very High. Girl child marriage decreased in India but still exists. One in 3 women experienced domestic violence in her lifetime. 30% of women think their partner has the right to beat her. 56% of people think where women work, their children suffer. 25% of women are managers in entrepreneurs. 45% of people think that men should work and women at home. 48% of people think men are better political leaders (SIGI's 5th report, 2023^[11] and EIGI report 2023^[12], Mehrotra et al, 2017^[13], Jose 2020^[14], Mishra et al. 2023^[15]).

As per the Economic Survey 2023 significant progress has been achieved by India in the promotion of gender equality. The score value of India on the Gender Inequality Index (GII) is 0.490 close to the world average of 0.465. The improvement is attributed to policies of inclusive growth, social protection, and gender-responsive development policies. However, India's position is 142 out of 146 countries in gender parity in the [World Economic Forum's Gender Gap Report, 2023](#)^[16], [Behera et al., 2023](#)^[17]).

The prime indicators for assessing the status of women in society can be gauged from a few parameters like the freedom to choose the course of life, their role in the decision-making process, relation with male members of society, especially with their husbands. Other indicators like legal rights, sex ratio, health and nutritional status, literacy, education, employment, life expectancy, mortality ratio etc are generally applicable for arriving at the assessment. As per the study, the status of women is improving with improved sex ratio, declining maternal mortality ratio, increased literacy ratio and life expectancy ratio ([Rout 2018](#)^[3], [Mishra et al., 2023](#)^[18]).

Wells Fargo reports for 2024 said that women-owned enterprises shall increase twofold to that of the opposite gender during 2019 and 2023 despite the cataclysm of pandemics, inflations, recessions and interest rates, <https://www.reuters.com/business/finance/wells-fargo-profit-jumps-fourth-quarter-2024-01-12>). Men were more likely than women to start a new business. About one-third of entrepreneurs running businesses are women whereas startups are for start-ups women dominate in the ratio 1 man: in 80 women, ([GEM report 2022-23](#)^[19], <https://www.gemconsortium.org/reports/latest-global-repor>¹). The ratio of solo entrepreneurship is 47 women to one man. Women of Odisha occupy a prime spot in leading 43% of start-ups against the national average of 18%. ([Odisha gender budget 2023](#)^[107]). In ancient India, both the sex in society were engaged in production including weaving, armoury, pottery etc ([Kapur 2019](#)^[20]).

Objectives of the Research:

The pre-pilot study reveals there is limited qualitative research on women's empowerment and gender parity in Odisha except for some studies undertaken at the government level and by NGOs. Hence availability of works of literature on this field are limiting factor for assessing objectively the role of government and its impact on women entrepreneurs of Odisha. With these limitations the objective of the present study:

- a. Evaluating and assessing the role of the MSME sector in facilitating the goal of women empowerment in Odisha taking Puri District as a sample district
- b. Creating and building a road map for MSME for sustaining women's empowerment.

Brief on the MSME Department and its Role and Functions :

The Micro, Small & Medium Enterprises (MSME) Department of Odisha located in Bhubaneswar objectives include creating basic infrastructure for industrial development, creating job opportunities through self-employment schemes, training and developing entrepreneurship skills among educated unemployed youth and encouraging educated unemployed youth to opt for self-employment. As per MSME classification investment in plant and machinery not *exceeding ₹ 1 crore, ₹ 10 crore and ₹ 50 crore* respectively for micro, small and medium enterprises. Similarly for the classification of micro, small and

medium enterprise turnover is not to exceed ₹ 5 crore, ₹ 50 crore and ₹ 250 crore respectively (Odisha MSME Dev. Policy 2022^[21]).

The Odisha MSME Development Policy for Women is to facilitate the economic empowerment of women entrepreneurs, entrepreneurs from industrially backward regions and entrepreneurs from weaker sections including SC, ST and persons with disabilities. The policy stresses facilitating the scaling up of women SHG enterprises. MSME provides capital investment subsidies for both new and existing enterprises undertaking E/M/D owned by SC, ST, disabled, women & technical (Degree/Diploma) entrepreneurs to the tune of 30% of the investment made in Plant & Machinery with a maximum limit ₹ 2.50 crores. As per the record, the MSME sector in Odisha generates 360.41 lakh jobs out of the total 11.10 crore jobs at all India levels mainly in the manufacturing sector, located in both the rural and urban areas.

As per the report of **TOI dated 28th AUG'22**. The registered start-ups in Odisha are more than 1300 and women run about 40% of start-ups. It is observed that 48% of the total healthcare and life sciences startups in Odisha and 46% of startups across sectors like food processing, food delivery, food and beverage are led by women. In textiles, apparel and social impact the women founder possesses 58% and 63% share respectively. **TOI, March 29,23**. But the number of women-led MSMEs in India has registered an increase from 2.15 lakhs a decade back to 1.23 cr at present accounting for 20% of India's 63 million MSMEs. As per the Ministry of Micro, Small and Medium Enterprises for proprietary MSME as a whole, the share of women-led enterprises is 20.37% as compared to 76.93% led by male entrepreneurs.

Female labour Participation rate (FLPR)

As per MoW&CD, GOI data of OCT. 2023, the female labour force participation rate (LFPR) in India has risen to 24% in the 2nd quarter of FY24. LFPR has surged by 23.2% from the previous quarter and 21.7% in Q2FY23, (**PIB, GoI 2023^[22]**)

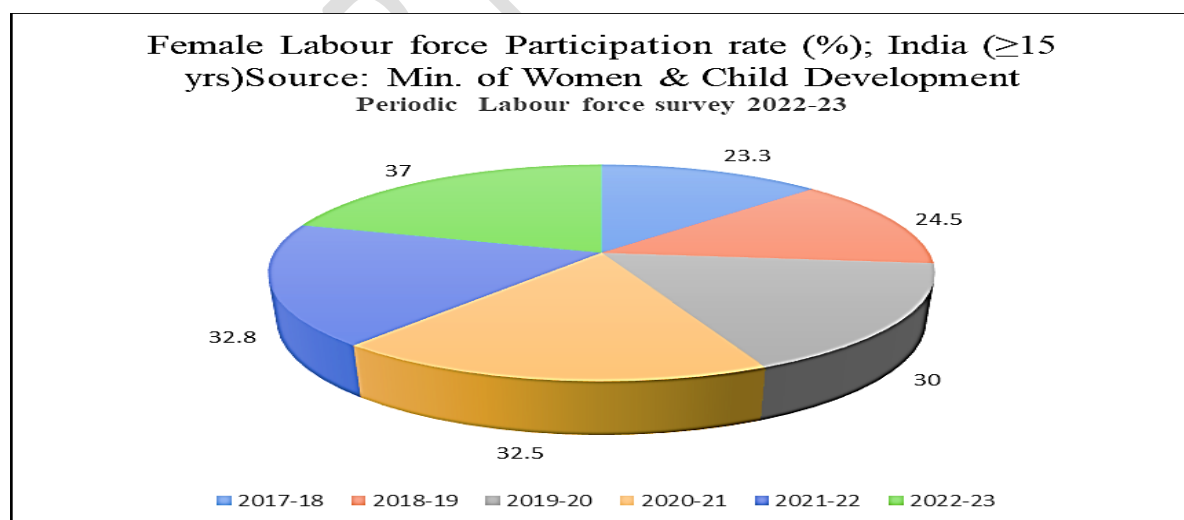


Fig 1: Female labour Participation rate (%), India; (Sour: Periodic labour-force survey 2022-23)

LFPR (Females) is much lower than the opposite gender though the male-female ratio is much higher. As per the statistics of GOI, about 32.8% of women of working age (>15 years) have joined the labour force. GOI creating initiatives to enhance LFPR (Female) allocation by 25% higher than the previous years to increase the women's work workforce (**Fig 1**).

The proposed agenda may be:

- i. With standard working conditions gender-based pay discrimination needs elimination*
- ii. Maternity benefits are to be reconsidered for a minimum of two deliveries.*
- iii. Safe work environment for female workers and entrepreneurs like WASH, child care units in each campus with safe transportation for night duty workers during pick up and drop.*
- iv. For MSME female workers and entrepreneurs must be clustered in hubs with hostels, dormitories and common working spaces.*
- v. Procurement, management and sales are to be entrusted with a women's entrepreneurship work group to promote entrepreneurship.*
- vi. Women workers when migrated must be enrolled in the state list and are to be followed regularly.*
- vii. Intermittent meetings to be undertaken in entrepreneurs' campus, to boost the female work group. A regular report is to be submitted to the government to make female workers safe.*

Website of Ministry of Micro, Small & Medium Enterprises: 'Women Entrepreneurs':

- i. The Udyam Registration Portal, the total number of MSMEs and women-owned MSMEs from 01.07.2020 to 12.03.2023 (as of 13.03.2023) in all India were 1,47,50,018 and 27,75,390 respectively. Odisha has registered 314593 MSMEs and female entrepreneurs were 63107 MSMEs, <https://pib.gov.in/PressReleasePage.aspx?PRID=1907502>.
- ii. Achieving economic independence as doctors, engineers, IT professionals, and bureaucrats and breaking the corporate glass ceilings.
- iii. The transition from engagement in physical labour at agricultural fields, construction sites, dam or road sites, fisheries, and collection of firewood and water to home-based businesses like boutiques, beauty parlours, textiles, embroideries, crafts, paintings, photography, stone carvings, doll makings, brassware and many more fields.
- iv. A remarkable shift in mindset, emotional strength, attitude, inward-looking to outwardly world view with the transition from 'less fear with more power'.
- v. Mint, 10th January 2023: Women entrepreneurs' success stories have been major players in the economic growth and development of the nation by collectively contributing 3.09% of industrial output and employing about 10% of the total workers engaged in economic activities.

MSME focussing sectors in Odisha:The Odisha MSME Policy - 2022 identifies the eight sectors automobile & auto Components, plastics & polymers, steel & stainless Steel, defence equipment, aluminium, pharmaceuticals, medical equipment, and Apparel and Textiles as focus sectors. These identified eight focus Sectors with high growth prospects, made eligible for additional fiscal and non-fiscal incentives. Some of the basic production and business units belonging to the micro-scale are neglected like the Pottery, dryfish Business, puffed rice, artisans' works etc..

Government Incentive for Fixed Capital Investment: New and existing enterprises with investment in Plant & Machinery up to ₹ 10 crores shall undertake Expansion/Modernization/Diversifications (E/M/D) will be granted additional CIS @5% of capital investment made in technical civil works and Plant & Machinery for non-polluting measures, creating a circular economy subject to an upper limit of ₹ 25 lakhs over and above the limits. The areas eligible for availing such facilities are wastewater treatment, waste recycling, green energy equipment manufacturing, Green Buildings, Use of rooftop renewable sources of power, Installing Continuous Emission Monitoring Systems (CEMS) for red category industries, Effluent Treatment Plants Adopting rainwater harvesting/ rainwater recharging practices and any other environment management practices/projects approved by the MSME Department. New and existing Anchor enterprises undertaking Expansion/ Modernization/ Diversification shall be eligible for CIS @30% of the investment made in Plant & Machinery subject to a maximum limit of INR 4 Crores. New enterprises with investment in Plant & Machinery up to INR 50 crores engaged in manufacturing of E-Vehicle components and charging infrastructure shall be eligible for CIS @ 30% of the investment made in Plant & Machinery subject to a maximum limit of INR 3 Crores.

For the enterprises set up by SC, ST, persons with disabilities, Women, Technical Degree or Diploma holders, their stake in shareholding shall be 51% or more individually or jointly on the date of commencement of production.

Objectives: Odisha's MSME policy has three broad objectives:

1. **Creating an Enabling Framework:** This encompasses schemes promoting ease of doing business, capacity-building and skill development, cluster development, credit flow, additional incentives for focus sectors, and building geographical indications of potential MSME sectors.
2. **Creating a Supporting Framework:** This includes schemes towards infrastructure development, support for ancillary and downstream enterprises, raw material support, and technology upgradation.
3. **Creating an Incentive Framework:** Incentives granted to eligible entrepreneurs and investors can be classified under four broad headings: exemptions, subsidies, reimbursement and awards.

MSME Sectors, Schemes, and Clusters in Odisha

Odisha is situated on the eastern coast of the Indian Union with a landmass of 3.4 per cent. It has 30 districts and 314 community development blocks with 51,349 villages. The urbanisation rate of the state is very low and more than 85 per cent of the people are staying in rural areas. Two-thirds of its population depends on agriculture which is dependent on rain and the rate of irrigation is also very low. Adoption of modern technology is very low and subsistence farming dominates the agriculture. Commercial agriculture is practised in a few pockets of the state.

Sectors: Odisha's MSME sector benefits greatly from the unique strategic advantages of the state, including the rich availability of key minerals and other raw materials, the presence of ports, surplus power generation, robust industrial infrastructure, a fast-growing agricultural sector, and a highly-skilled workforce. Odisha is home to various leading enterprises in the

public and private sectors, such as Hindustan Aeronautics, Rourkela Steel Plant, NTPC, Indian Oil Corporation, Tata Steel, Vedanta Aluminium, Jindal Steel, etc. This offers significant opportunities for MSMEs in terms of the development of ancillary and downstream enterprises, linkages between small entrepreneurs and large companies, and the possibility of further value addition using the products, by-products and waste products generated by mother industries. As such, the state has immense potential in areas such as the ancillary and downstream metal sector, food processing, cold storage, cold-chain infrastructure, chemicals, petrochemicals, textiles, mineral-based products, speciality steel, handicraft, handloom, coir-based products, tourism and hospitality, etc. In particular, the Odisha MSME Development Policy 2022.

Schemes: Odisha offers the highest number of entrepreneurship support schemes among all state governments in the country, at 41 in 2022¹¹. Moreover, Odisha stands out with 43 per cent of Odisha MSME Development Policy 2022. Link, p. 8-9. ¹¹ Decoding government support to women entrepreneurs in India 2022, NITI Aayog, Link. Start-ups being led by women entrepreneurs, against the national average of 18 per cent.¹² Odisha has been recognised as a Top Performer in the DIPP state-wise start-up ranking in 2021. Odisha State Profile 2019-20, reports some of the policies implemented to support business growth including the bi-annual Make in Odisha Conclave, the Startup Odisha Policy, the Odisha Youth Innovation Fund, the Single Window Concept, the Odisha MSME Development Policy, the Special Economic Zone (SEZ) Policy, etc. The Odisha MSME Development Policy was introduced in 2016 and further expanded in 2022, to create quality infrastructure, provide growth-enabling incentives, facilitate MSME cluster development, extend support to MSMEs for sourcing and supplying of raw materials, enable technology upgradation and provide capacity-building and skill upgradation. The policy also offers additional fiscal support to enterprises owned by women, SC, ST and persons with disabilities. Investment is encouraged in Industrially Backward Districts, designated IDCO (Industrial Infrastructure Development Corporation) Industrial Estates, and Industrial Areas along the Biju Express Highway Corridor.

Clusters: Developing clusters in all industries has in the last decade proved to be the best possible approach to strengthen them. This approach has emerged during the last decade as one of the most innovative and effective ways for small firm development among industrially developed and developing countries like India (**Fig 2(a) and Fig 2(b)**).

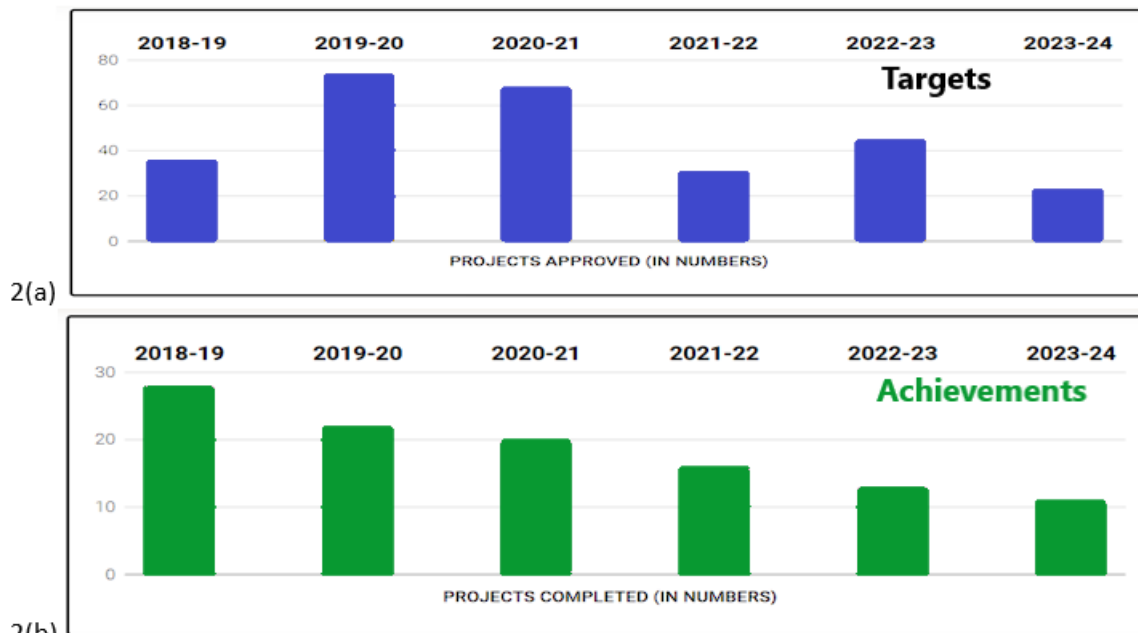


Fig 2(a and b): Projects approved and completed from 2018-19 to 2023-24 under MSE-Cluster Development Programme, India (MSE-CDP)(<https://dashboard.msme.gov.in/cdp.aspx>)

The cluster development programme under MSME was initiated against which the approved projects were in the financial years 1918-19, 1919-20, 1920-21, 1921-22, 1922-23 and 1923-24 were 36, 74, 63, 31, 45 and 23 respectively whereas the completed projects in those years are 28, 22, 20, 16, 13 and 11 respectively. The most shortfall years were 2019-2020 due to the pandemic COVID-19.

The key problem, the small firms faced is not due to their size but their lack of organization and inadequate linkages with other firms, demanding markets, support institutions and service providers. The clustering of units also enables providers of various services to them, including banks and credit agencies, to provide their services more economically, thus reducing costs and proving the availability of services.

The Government of Odisha, MSME Department, Annual Report 2021-22 54, reports MSME clusters have been identified in the state¹³. According to the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) list of functional clusters, there are 40 traditional MSME clusters in Odisha as of September 2023. Among traditional sectors, the most prevalent activities are agriculture and handicrafts at 12 clusters each, followed by textiles with 9 clusters. The largest number of traditional clusters are in Mayurbhanj, Puri, Baleshwar, Cuttack, and Dhenkanal, respectively.

The Odisha State Profile 2019-20 contains a directory of all clusters in the state. As per this directory, there are 5 clusters with completed Common Facility Centres (CFCs), and 8 new clusters in an advanced stage of the Cluster Development Programme (those with in-principle approvals granted, land allotment under process, etc.). There are 3 completed industrial estates in the state, 7 more approved for upgradation under the Institute for Industrial Development (IID) incubator, and 13 more with proposals submitted for upgradation by the Odisha Industrial Infrastructure Development Corporation (IDCO).



Fig2(a and b): The MSME woman entrepreneur in Puri;(a) selling her appliques on her doorstep.; (b) Pottery at her house (Kumbharpada, Puri).

There are 7 coir clusters. There are 3 completed and functional SFURTI (traditional) clusters and 46 ongoing SFURTI clusters. Product-specific downstream and ancillary parks are being developed in proximity to large industries. Some of the key existing and proposed metal downstream parks include the Steel Downstream Park at Rourkela (SAIL) – Fabrication works, Aluminium Park Vedanta) in Jharsuguda, Aluminium Downstream Park (NALCO) in Angul, Stainless Steel Park (Jindal Stainless) in Jajpur, and National Investment & Manufacturing Zone (Tata Steel and Visa Steel) in Jajpur. Microscale MSMEs in Puri, (Fig 2(a) and (b))

MSME Development Policy-2022 in Odisha:

As per the policy -2022, (GoO MSME-Policy- 2022^[18]) at times MSMEs in Odisha are smaller in size. Yet as per the goals, the sector facilitates the scaling up of female SHG enterprises and the economic empowerment of women entrepreneurs. Still, they have limitations in achieving economies of scale, negotiation, specialization, and access to strategic information. These limitations restrict women entrepreneurs from expanding and achieving the expected business level. Through clustering method overpowers such restrictions and optimises their prospects. The MSME Department is entrusted to promote and simplify cluster development over potential products belonging to focused sectors (Women entrepreneurs) through One District One Product (ODOP) practices.

Status of MSME Odisha:

During a round table discussion, the author interacted with over seventeen women entrepreneurs from various districts of Odisha such as Sundergarh, Puri, Cuttack, Dhenkanal, and Khordha including senior officials of government, Banks, District Industries officers and the office bearers of the NGOs. The deliberation centred around probable change necessary towards increasing numbers of female entrepreneurs and generating employment opportunities among the MSME business groups in the post-COVID scenario in Odisha.

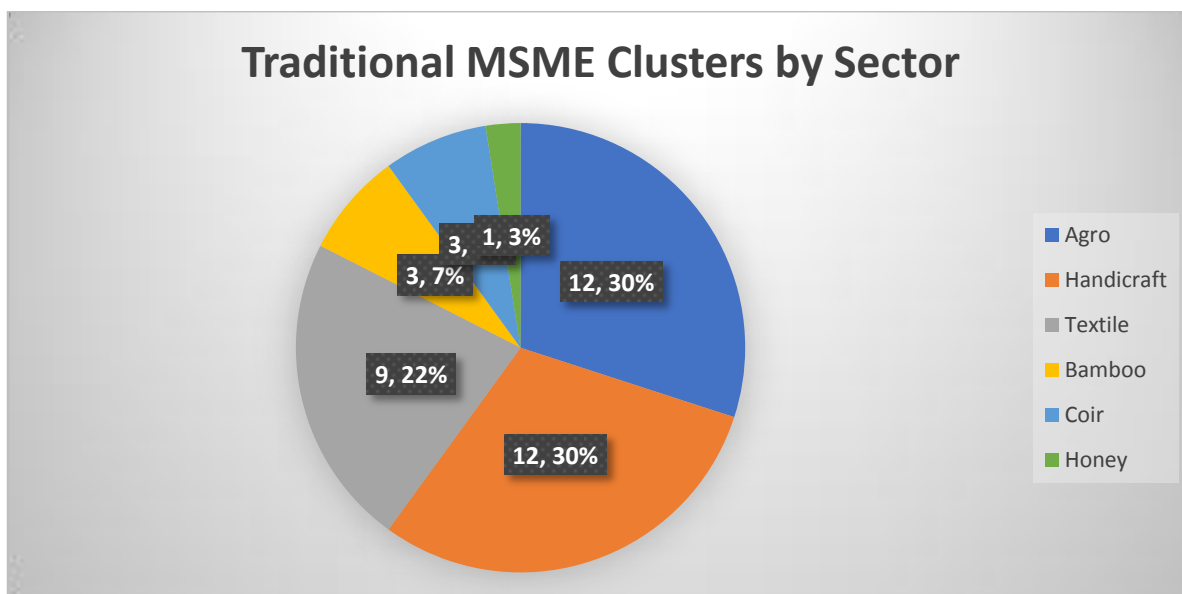


Fig 1: Status of MSME (%) in various clusters in Odisha

It was brought out during the proceedings that the meagre inclusion of women entrepreneurs in MSMEs through a large chunk of the unemployed female workforce exists in a state like Odisha. About 15 million MSME units exist at the all-India level whereas only 14% of all entrepreneurs are women, of which 79% are small and self-financed. About 70% of women-owned MSMEs are involved in manufacturing, particularly textiles, apparel, handicrafts, and food and beverages. Many MSME units were shut down during COVID-19 without a precise figure, due to travel restrictions /lockdowns leading to the closure of workplaces.

The state of Odisha comprises 30 districts with 314 CD blocks with an approximate present population of 47.9 million. Out of six coastal districts, the present studied coastal district Puri is enriched with heritage, and eco-tourism ranks second in the state with MSME clusters.

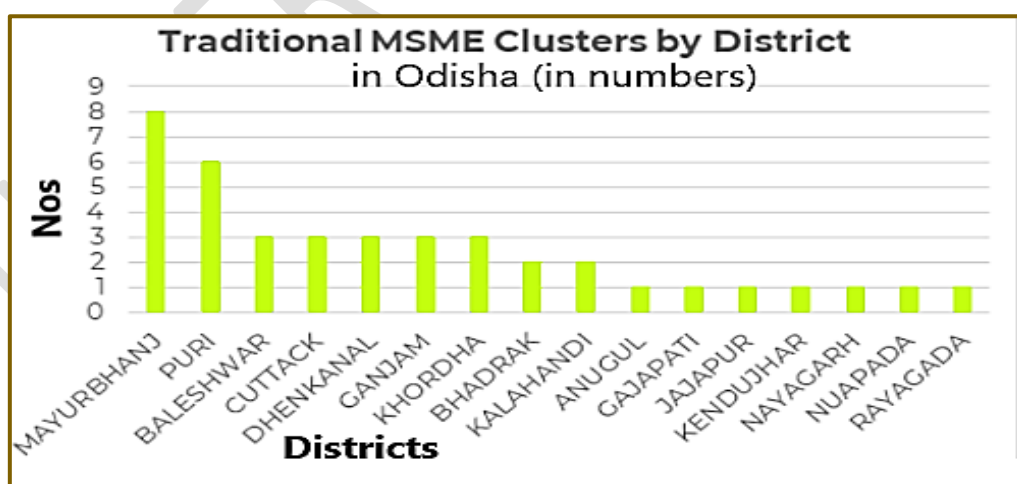


Fig 2: Status of various clusters in 16 districts out 30 districts of Odisha state

MSMEs Status in Odisha 2019-20 (Annual Status Report 2019-20 and 2020-21)

No. of MSME units established	Nos.	449352
Investment in MSMEs	Rs. in Lakhs	2180150
Employment Generated	Nos. in lakhs	1692298
MSMEs (new) gone into production	Nos	57651
Investment in MSMEs (2019-20)	Rs in lakhs	265969
Employment generated	Nos	162835

MSMEs Status in Odisha 2020-2021

MSME units established by 2020-21	Nos.	493625
Investment in MSMEs	Rs. in lakh	2368930
Employment Generated	Nos. in lakhs	1811316
MSMEs (new) gone into production	Nos	44273
Investment in MSMEs (2020 -20)	Rs in lakhs	188779
Employment generated	Nos	119018

Sector-specific Challenges: During personal interaction in a workshop / round table discussions organized with women entrepreneurs from the famous Artisan village Raghuraj-Pur, and others from Baliguali, Gop, and Konark, Self-help Groups (SHGs) and Mission Shakti, Odisha personnel focussed on challenges and opportunities in Applique marketing, Stone Carving, Patta Chitra, Terracotta and handicrafts following issues emerged are Appliquesector, stone architecture, PattaChitra, Cronch works, Coir art crafts, weaving units in Western Odisha, etc.

Applique crafts:The problems faced by these micro units are funding, banking procedures, procuring adequate raw materials, skilled women workforce, and wide marketing both domestically and overseas. Other challenges encountered are access to raw materials, sourcing quality of materials, timely supply, unorganized workplaces, lack of skilled workers, motivating committed workforce, falling margins due to rising cost inputs, unhealthy cutthroat competition and filing of timely tax returns. lack of awareness about developments.

Stone Carving: The challenges faced by the workers are the nonavailability of raw stonesespecially the green and black varieties, lack of adequate skill, training and education, unorganised production, low productivity, low return on investment, and absence of remunerative prices for the carvings. Further lack of easy bank credits, proper infrastructure like work shed, gadgets, storage space, shipping and packing facilities and suitable marketing mechanisms are limiting factors for the expansion of the trade. The economic and social conditions of women can be improved through proper training, skill upgradations, implementing trending designs, equal participation in stone carving works with their male counterparts, ensuring remunerative returns and wider exposure to finer points of crafts.

Handicrafts: The challenges in this trade are mainly low and meagre income, uncertainty related to fixed or monthly income, lack of regular and continuous sales of final output, piling of unsold inventories blocking the capital and outgo of avoidable interests. For example, major demand for jute handicraft sales is generated from tourists and the lack of tourist inflow depresses sales and it has cascading effects on work-in-progress and sourcing

of raw materials. Hence ecosystem for getting larger tourist footfalls is needed for developing the economic conditions of the female workforce. Opportunities for female members to attend exhibitions including training for upgrading their skills would improve economic conditions. Some female workers communicated that some of the machinery had to be operated under a controlled air-conditioned environment, and this machinery could not be operated due to the high electric tariffs. There is a need for providing critical inputs like credit, power, machinery, skill, inventory management, regular offtake of finished products, and marketing techniques to empower women in this sector.

Coircluster: However, the coir sector has the presence of a few women entrepreneurs only with no tangible large-scale production activities. Production of value-added products like coir mattresses, lamp shades, wall hangings, decorative items, door mats, wall carpets, and floor coverings are far and few except some units undertaking lawn materials. The female workforce employed in coir factories with the low-skilled focus area of spinning and rope making resulting in low income in return. Other notable features of these women's workforce are low level of skill, traditional collection process of raw material, employment of obsolete processing machinery, unhealthy and improper working areas, no job security, absence of health insurance and no organised set-up for taking up and safeguarding their interest.

Terracotta: The female workforce engaged in this business generally employs traditional and orthodox methods passed down to them from generation to generation. This sector can overcome the challenges and can be developed manifold by imparting adequate scientific training to the female workforce, improving the work environment, employing innovative machinery to improve productivity, building up storage spaces and developing organised marketing infrastructure for achieving higher sales turnover and margins.

Artisans and Pat Chitra: Though carving a niche position in the Indian and global market the challenges faced by women entrepreneurs engaged in producing Pat Chitra activities are a steady supply of natural colours and other vital inputs, appreciation of original art forms, liberal credit facilities, duplications, turnover and margins.

SWOT Analysis: The strength in respect of all these art forms within the purview of MSME are pool of skilled women workforce with the repository of traditional knowledge passed down from generation to generation supported by family, relatives and grassroots enterprises. The challenges in the development of the MSME sector in the district of Puri are the paucity and availability of raw materials, and machinery, inadequate market support, absence of easy and liberal funding and credit facilities, lack of skill training and inadequate education level. The opportunities for women entrepreneurs in the MSME sector particularly the Micro and Small Enterprises Cluster Development Programme (MSE-CDP), Tool Rooms & Technology Centres, Scheme of Fund for Regeneration etc. in Puri district providing ample scope of consolidation of women's power, inculcating quality and quantity of entrepreneurship among the women. These entrepreneurs upon entering circular entrepreneurship, play a critical role in making the women's community monetarily self-sufficient with the stamp of exclusivity and uniqueness. Improved participation in the decision-making process motivates them to charter independent careers and occupations bringing in factor of gender parity to a practical level. The threat to women's empowerment lies in our patriarchal system with the mindset of male dominance and deep-rooted gender bias treating women as weaker sections. But MSME

sectors with market-centric approaches gradually bringing in women entrepreneurs leading the women workforce towards the cherished goal of achieving women's empowerment.

The Way Forward / Navigating Headwinds: Women entrepreneurs have limited access to industry contacts, professional networks, mechanisms, and know-how that are necessary for running and growing a business. Women participating in MSME activities may be more active in production rather than business management and product marketing. Market linkages are poor as MSMEs are located far from consumer markets and interactions with buyers are infrequent. Women are further hindered by low geographical mobility. As a result, female-owned MSMEs are unable to scale up and are largely micro-enterprises.

Market Connect / Need for greater e-commerce integration in their business model:

Female entrepreneurs had not managed to break into the online market or reach the masses due to the lack of digital know-how. E-commerce integration can expand their avenues of sale, and penetrate the mass market both in domestic and overseas territories. Artisans depend heavily on tourism, so shocks like the COVID-19 pandemic can hurt business significantly. Total dependence on traditional sales routes or through personal contacts and brick-mortar shops sometimes becomes counterproductive drawing from COVID experience. Helping onboard a tribal jewellery maker's product on e-commerce platforms, can have a spin-off effect and with some hand-holding coir and handicraft products can increase their reach to the next level.

Market Expansion Tools and Techniques: Self-help groups and local NGOs play a major role in connecting female entrepreneurs to their growth potential. SHGs offer training sessions, connect members to jobs, and host fairs and exhibitions to display and promote products for sale. The Directorate of Industries (DIC) tends to send out invitations to female artisans for key exhibitions, such as Rath Yatra stalls, through SHGs rather than on an individual basis. Local NGOs also organise trips for artisans to go to exhibitions in other cities and states. As such, membership and association with community-based organisations is key to accessing a wider network. Interestingly, some respondents opined going to fairs and exhibitions are overrated, as having many competing stalls in one area drives down prices. Female entrepreneurs need to strengthen their networking skills to develop stronger relationships with professional networks and relevant nodal agencies on their own rather than through NGOs, as they must advocate for their businesses at the end of the day. Need for improved information flow of market intelligence and female entrepreneurs have trouble deciding the items to produce, in terms of which products are trendy or appealing to customers. Certain items receive positive responses from customers, while others don't, leading to unsold stock. They lack the resources and know-how to conduct their market research.

Start-up and Mission SHGs, Odisha

Odisha's MSME Development Policy-2022 objective is to escalate the economic status of women entrepreneurs together with weaker female worker groups, industrially backward zones, and People with disabilities. To scale up women SHG enterprises Odisha's govt. is focussing on Mission Shakti, [Odisha MSME Development Policy-2022](#).^[21]

Startup Odisha, under the MSME Dept. The government of Odisha (GoO) is offering premeditated partnerships, a conducive environment, financial assistance and policy developments STARTUP UTSAVV in 2024 as an event that will innovate the Startup and

women entrepreneurship, <https://startupodisha.gov.in/>. More women as entrepreneurs have significant business and economic growth in India. Women enterprises have a prominent societal role and also are generating employment opportunities through business in the country and paradigm shifts shall influence the next generation of women founders. Innovative startup through initiatives, schemes, and creation shall activate the startup ecosystem.

Financial Inclusion with Human Touch: Loan processing by banks is a time-consuming and cumbersome process as responded by the majority of respondents. Even a vast majority of women do not have assets in their names to leverage as collateral. The long delays involved in loan application submission, scrutiny, verification, and sanction, the volume of paperwork, the number of formalities, and numerous personal visits to satisfy the queries of loan-sanctioning officials pose major challenges. Apart from simplifying and rationalising credit disbursal, bank officials should develop clarity in communication, empathy, an objective approach, rational, business-oriented outlook with the human touch. An institutional framework for the appointment of a female Ombudsman to be in place at banks to liaise with small-scale entrepreneurs will solve such challenges for female entrepreneurs. A platform should be initiated to mentor and take care of financial policies related to women entrepreneurs to achieve their objectives. Women-entrepreneur-friendly banking approach should be adopted to resorting to self-financing or informal sources of funding (often with higher interest rates), due to the lack of technical know-how or insufficient credit history.

Skill Development(both Hard and Soft Skills): Socio-cultural emancipation is a prerequisite for the advancement of women in society. We have lagged in terms of empowering our women and the status of women has been reduced to stereotypes and narratives. Hence women entrepreneurs find it very difficult to deal with employees, clients and partners in the initial years as they need a lot of determination, potential and importantly patience. The majority of respondents (women entrepreneurs) emphasised on need for regular, continuous, meaningful training sessions with adequate fund allocation/stipends focusing on both product-based technical training and business processes. Hand-holding should continue after training. Training sessions should build business acumen, rather than just product-specific technical skills. To keep up with market trends training should be organised in digital marketing, business development, retail management, inventory management, design and packaging, contracting, price negotiations, pre-shipment and post-shipment formalities, payment settlement, branding and promotions. Since the women entrepreneurs usually interact with tourists they need to be trained in soft skills like inter-cultural, intra-cultural and cross-cultural communication skills.

Supply Chain Management with Value Addition: For a women entrepreneur both ends of the supply chain are dominated by men: female artisans source raw materials from male primary producers, and sell their products to men who market them. As such, women face pressure on both sides, having to pay for raw materials promptly but also suffer if payments are withheld for long periods for their finished goods. This creates a cash flow problem adversely impacting the profitability of the project. Middlemen benefit from reselling the products of artisans at higher prices, leading to low-profit realisation for the artisans themselves. The same or similar products are sold on e-commerce websites at higher prices, as they have better packaging and overall presentation. Women face the challenges to face grappling with competition from unorganised Dealers/Manufacturers & the e-trade online market, to match the Quality & Prices for the Customers online and breed of materials &

design. Women entrepreneurs are required to embrace and adopt modern business techniques for survival and growth.

Simplifying Registration: Registration of business requires compliance with various norms like GST, labour regulations, electricity load, etc., which fall under the ambit of multiple regulators. This presents a challenge for MSMEs as a whole but for women in particular. While there are many states and central schemes, subsidies, incentives, tax/duty exemptions, training opportunities, etc. in place to support entrepreneurs, there is a need to improve awareness and take-up to translate them at the field level for better outcomes.

Need for technological innovations/ product upgradation: Orissa's coir ropes, being handmade rather than machine-made, are too weak to be used in the Jagannath temple; rope from Kerala is used instead. This exemplifies the need for technological upgradation for improved product quality and standardisation. There is hesitation to adopt new technologies due to the lack of funding and know-how. Some machinery is to be operated under a controlled air-conditioned environment, which is difficult to avail of given high electricity tariffs. Further, the product quality needs to be improved to conform to international standards. The product of MSMEs cannot compete with the output of large business sectors adopting innovative and efficient production processes and practices economising on cost and time due to economies of scale. Most women entrepreneurs participate in sectors requiring low technical education and start-up capital, such as traditional goods or services (crèches, health clinics, beauty parlours, dairy, handloom, etc.). Women have low representation in sectors like metallurgy, electronics, minerals, pharmaceuticals, aeronautics, etc., which require a higher level of technological sophistication and present significant barriers to entry. Women must be continually educated and qualified in all practical fields of business administration and STEM to gain technical expertise and experience.

Aid during Force majeure conditions: Female entrepreneurship is inextricably linked to climate change and risk and safety factors and the MSME sector is particularly susceptible to natural disasters. The coastal state of Odisha is ravaged by floods, drought, heat waves, hail storms, soil erosion, and cyclonic storms regularly. Micro-women entrepreneurs are worst affected during any disaster as they lose completely their assets and livelihoods and even undergo starvation. During interaction Tea sellers who lost their kettles and stalls in recent cyclones turned to sex work is part and parcel of the ground reality. The MSME sector needs policy formulation for inclusion of compensation and relief affected women stakeholders of the MSME, particularly women entrepreneurs. There is a need for greater attention towards building climate resilience through government assessment and compensation. Thus, an integrated. The coordinated approach would realise the goal/ vision of 'women empowerment'.

Incentive System: During workshops and roundtable interactions suggestions were received for at least ₹ 50000/- financial assistance and 51 additional subsidies for women entrepreneurs to streamline their business at the initial stage. Proper recognitions are to be given to women entrepreneurs at state, national and international levels to motivate these entrepreneurs.

Pro-active Role of Trade / Professional bodies: FICCI LADIES ORGANISATION (FLO) works at 3 levels: (i) **Grassroots** - Empowering Women in Agriculture & skill enhancement programmes to make them employable (ii) **Middle Level** - Empowering

Women Entrepreneurs & professionals with the right information and tools. (iii) **Senior level** - Empowering Women in leadership roles and making them more effective in board positions. Assistance and support from trade associations and professional bodies in terms of funding, skill inputs, technical expertise, marketing strategy, market diversification, planning promotion, branding and positioning would immensely contribute towards the goal of women's empowerment.

Underscoring the Synergy: As a 'fast mover strategy' the cooperative marketing of the products would enhance the bargaining power in the market to earn better revenue and margin. Women should come forward to take part in the policy-making process of the Government as they have better decision-making power in a male-dominated society. Mapping of women in business is to be done from the Gram Panchayat level and wards in urban local bodies level on a survey and get reported to have a concrete picture of MSMEs from time to time. Availability of data about women entrepreneurs needs to be disseminated, to attract women to come forward for a new business with skill development, and exposure through regular training. Benchmarking of women entrepreneurs is to be given during the change of policy-making decisions of the government. Women should aim at specific programs, and opt for entrepreneurship but not in the service sector. As they have better decision-making power, they can be proficient policymakers.

Taking a 360-degree View: The government should conduct a detailed survey of all women entrepreneurs and frame policies for their benefit. Policies are to be reinstated to initiate the process, monitor the progress, and assist with any shortfalls at the intermediary level. A web-based cloud database platform is to be generated and updated to get detailed knowledge about the women entrepreneurs of Odisha. Children of working women should be given importance by opening childcare facilities at the workplace along with more privileges and incentives for working women. The tax policies are to be framed to provide more concessions to women. Land record rights are to be given to the women entrepreneurs as most of the landed properties are vested in male members of the family. There should be the formation of women-specific clusters to facilitate their decision-making policies during financial crises. Instead of large clusters, small clusters are to be framed as processing is delayed with the present system. Single window system need incorporation. In large sectors coordination, and information sharing become a herculean task. Technology and legal knowledge in processing and running entrepreneurship. There is a gap between market and business expansion. The government should emphasize foreign market exploration and help entrepreneurs in exhibiting their skill and sincerity in promoting their products. Once the business is registered, there is no record with the government about their later progress. The women entrepreneurs though educated have less technical expertise, especially in physically oriented sectors like motor parts manufacture, construction, heavy machinery works etc. Loans are given to entrepreneurs in various govt. schemes like Mudra Loan, Mahila Vikas loans etc. but their proper utilization is not checked

Discussion:

Women empowerment are such strong terms but give a very basic explanation of how women should be empowered in general to do more, to be more, to have more, that, they deserve more than the norms, prejudices, rules, and roles laid down by society. Subjected to scrutiny, and constricted by rules given by the same, empowering women can lead to their personal,

professional, mental as well as physical and emotional growth, aspiring them to achieve much more than what they are born into and inspiring many other women, 'empowering' other women to be like them. The above study reveals the fact that issues like Women's empowerment, gender parity and girl child safety in Odisha need to be addressed by all stakeholders. The Pandemic has witnessed Mission Shakti, Women SHG (WSHGs), Women in MSME at the forefront taking leadership roles by engaging women workforce in mask making, free mega kitchens, temporary medical care centres management, grocery dispersals, and procurement and sales of vegetables. Learning lessons from these extraordinary circumstances the focus areas should be Livelihood, Health and nutrition, WASH facilities, Education Safety, security and protection of the womenfolk and girl child, Survival Asset ownership, participation in decision making, and adequate political representation and adopting a life cycle approach. Dr Ambedkar, a crusader for gender parity in India, stood for women empowerment and advancement (CSIR-SERC 2021-2022^[23]).

MSME Odisha has undertaken positive steps to promote existing and prospective women entrepreneurs through Proper Planning, uniqueness, feasibility, availability of raw materials, energy, coal, Land, political support, Market feasibility, Government concessions, searching proper demand from the market, Sustainability (Circular entrepreneurship), Assured sources of funding: Simplifying Bank procedures, DIC assistance, Managerial Efficiency: Boldness, Capacity building of MSME workers, community Sensitization, skill development and proper training, and Waste Management Initiatives (Circular economy).

The reward system has been introduced to encourage competitiveness and efficiency amongst enterprises with investment in Plant & Machinery up to ₹ 50 crores by instituting annual State Awards in recognition of contribution. The areas earmarked for rewards are product/ Process innovation, sustainability, adoption of green-based technology, employment cohorts, export, Women's entrepreneurship, Registration of Patents and Trademarks and excellence in growth, profitability, liquidity, and turnover.

Suggestions: Based on interaction, interview, survey and round table/workshop with women entrepreneurs and other stakeholders following suggestions are listed :

There should be single window clearance for the units managed/owned by women entrepreneurs with simplified registration, land allocations, liberal provision of plant and machinery, credit disbursement, training inputs, marketing infrastructure, and other enabling factors to create an eco-system of ease of doing business. Technical education for women entrepreneurs and the skill development of their women workers are to be prioritised with an online portal for women entrepreneurs and a centralised marketing system to avoid middleman intervention. Steps like framing and implementation of entrepreneur and labour-friendly policies, regular monitoring of business knowledge, skill development through training, and GI tagging of novel commodities would open doors towards women's empowerment.

The constitution of a Women's Entrepreneur Cell is to be formed to look after their child care, higher wages for women workers, appreciation, and awards for recognition to be formed. Insurance provisions must be included in the MSME women entrepreneurs. Regular surveys of the numbers of women entrepreneurs, sick units, and closures (to be done through NGOs as a third party). There must be a reconceptualization of Women's Work in the National Sample Survey, (Mehoratra 2021^[24]).

The data related to price and availability of raw materials, units, production, marketing of products, policy changes, conditions of domestic and overseas markets should be published regularly on various platforms for knowledge dissemination. Corporate marketing of the products, sharing of knowledge, and encouraging young women entrepreneurs, nationally and internationally would incentivise women to adopt fair and good manufacturing and marketing practices. Support extension during the time of disaster and in a post-disaster scenario to women-led entrepreneurship and specific skill training would make the women-led units resilient towards climate change-induced shocks.

Many women entrepreneurs have less financial stability, and start-ups have less expertise in their production and have less knowledge of the venturing into market and are to be financially assisted. As per MSME Development Policy 2022, many units shall not be eligible for fiscal incentives for some products and manufacturing units. Some commodities fixed with upper limits handled by mostly women groups (Poor entrepreneurs) in Odisha like Cold storage and Seafood freezing, refilling of medical oxygen and/or its containers, Mixture, Bhujia and Chana Chur preparation units, Bettle nuts, Hatcheries, Piggeries, Rabbit or Broiler farming, and repackaging units etc. need financial assistance when becoming sick as per Annexure-II, MSME Dev. policy 2022.

It has been observed that women are in control of the business and at ground level but all the legal documents like registration, proper Policy y, FDs and bills are in the name of husband or male members. Hence Banks, NBFCs including digital and fintech lenders are hesitant to extend loan and credit facilities to women entrepreneurs in the absence of collateral. Interestingly the highly significant contributions made by the women in families like raising the children, looking after the elderly, and meeting the needs of other members are not computed in GDP. Ignoring this huge chunk of the unpaid workforce consisting of mostly housewives presents a skewed picture of economic development. It's high time the status of women in society should be objectively accorded due place.

Training is given to candidates with a stipend of Rs. 3000/-/ month and the stipend is to be raised to at least Rs 5,000/- to encourage women to continue the activities. The women-trained artisans are encouraged to avail assistance through the Prime Minister's Employment Generation Programme (PMEGP) scheme to start coir units.

Conclusion: Women's empowerment' represents their strength, right to property, and gender parity. The glorious chapter of traditional and orthodox crafts forms is 'our invaluable treasure and heritage' and badly needs to be preserved and conserved for posterity. Rather the efforts of women workforce engaged in this trade are creditworthy as they keep some of these dying and about-to-be-extinct art forms alive and kicking. Undoubtedly women's empowerment can only be achieved through improving their economic, political, legal, social, and cultural status. At the same time factors like the emergence of a market economy due to urbanisation, migration, and globalisation call for an 'outward-looking approach' to this trade for their growth and survival. Concerted, and integrated and united efforts of all stakeholders like grassroots workforce, service providers, retailers, vendors, village level machinery, NGOs, SHGs, Cooperatives, banking and non-banking institutions, marketing outlets, exhibitors, conference organisers, promotional agencies, fashion houses, supermarkets, chain stores, tourist agencies, patent authorities, industry associations, Policy Makers, planners,

government agencies, diplomatic missions overseas would put the ‘goal of women empowerment’ at the right trajectory. Without any doubt, MSME has been providing and guiding all rightsnarrativesto this noble cause of ‘women empowerment’ by taking all the above stakeholders into its fold.

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