



PROBLEM AND PROSPECTS OF WOMEN ENTREPRENEURS IN UTTARAKHAND

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Abstract

Entrepreneurial dynamism plays a significant role for the growth and development of the economy by identifying new fields of the economic activity. It serves as a pillar of the country's economic activity. Women's entrepreneurship is a relatively new phenomenon in India. Women represent more or less half of the world's population. In India, women make up roughly half of the population. Today's women have become more aware of their rights, potential, and decision-making capabilities. They are taking the initiative to engage in various entrepreneurial activities in order to start a firm and contribute to the economy's growth and development by bringing new ideas to market using their skills, expertise, and creativity. They're more aware of their personal and professional life now. The majority of the women are successful in their life, having founded their own businesses and creating jobs for the general public. The main aim of this study is to examine the motivational factors and problems of women entrepreneurs in Uttarakhand. The Sample of 190 Women entrepreneurs were taken for the research purpose from six district of Uttarakhand. This study is based on primary as well as secondary data. Researcher found out that majority of the women entrepreneurs entered into entrepreneurial business due to financial crisis of the family, self independence and failure to get employment. Financial problem , dual responsibility, difficulty in marketing , lack of family support, lack of proper training , lack of infrastructural facility, Mobility problem and difficulty in obtaining loan from banks were the main problem of women entrepreneurs in operating their business enterprises.

Keyword: Women Entrepreneurs, Motivational factors, Flourishing, Challenges faced by women entrepreneur

I. INTRODUCTION

Entrepreneur is derived from the French word 'entreprendre,' which means 'to undertake.' An entrepreneur is a person or company that takes on the responsibility of creating, organising, managing, and risking a business. Entrepreneurs are the prime movers of innovation. They perceive business opportunities and convert it into a feasible business plan and ultimately turn into a successful business enterprise and generate lots of job opportunities for different sections of the society.

As a result, the entrepreneur not only starts a business, but also contributes considerably to the economy's growth by creating jobs, increasing output, upgrading technology, and improving product quality, export promotion, supply of goods at a reasonable price to the customers. It can solve the problems like unemployment, regional disparities, poverty, under-utilization of the resources. It can also improve the living standard of the people by providing job opportunities to them.

Entrepreneurship is the process of starting a new business and employing people who are willing to take on the risks with a view to earn more profit by way of producing or distributing goods and services to meet the need of people. Entrepreneurship means not only to create a new enterprise or business but also innovation a new product or service brought to the market. Entrepreneurship is the ability to perceive an opportunity, the foresight to see scope for its exploitation, courage to undertake a task, a sense of initiative and a willingness to take risks in the process of transformation.

1.1 Concept of Women Entrepreneurship

Women's entrepreneurship is a relatively new phenomena in India.. Women comprise around fifty percent of the total population but their contribution is negligible in the economic development of the country. Today's women have become more aware about their rights, Potentiality and decision making capabilities. They are taking initiative to enter into different entrepreneurial activity to start a business and contribute towards the growth and development of the economy by using their skills, knowledge, and creativity and bring new ideas to the market. The socioeconomic conditions of the country have changed as a result of the emergence of women entrepreneurs.

It is estimated that Women entrepreneurs account for 10% of India's overall number of entrepreneurs, and the percentage is growing every year but the number of women entrepreneurs in India is still low when we compared with developed countries. A woman entrepreneurship is the process where the businesses or organizations are created by a women or group of women's, organize all resources, takes all the risk, face number of challenges, provide employment to others and manages it independently.

Government defined “*Women entrepreneurs as an enterprise owned or controlled by a women having a minimum financial interest of 51%of the capital and giving at least 51% of the employment generated in the enterprise to women*”.

Today, Women have actively participated in every sphere of business for the welfare of their family as well as society. Majority of the Women in rural areas are working in unorganized sector like agriculture, handlooms, handicraft etc. Some of them are working in organized sectors such as transport, manufacturing industries, communication, forestry, construction, mining etc. Women's participation in the organised sector is lower than men's, but it is rising year by year. Women entrepreneurs are emerging as potential entrepreneurs, they should be recognised by the policy makers. In the last few decades, women across the world have made significant improvements in health and education, politics and their status in society”.

Women become entrepreneurs as a result of a combination of push and pull influences. These factors encouraged women to be economically independent, and do not depend on their family or husband. They can stand on their feet and take decision for their life and career. Owing to customary male dominance and lack of equal opportunities in political, social and economic, the women have been exploited since long and have a leg behind their counterparts. Entrepreneurship plays a vital role in increasing women participation in economic activities and decision making by creating job opportunities other than their household responsibilities.

In developmental programmes women are mostly engage in processing raw materials and handicraft industries. Despite having the potential to become entrepreneurs, still women do not have entrepreneurial awakening.

1.2 Present Status of Women entrepreneurs in Uttarakhand

Uttarakhand, the 27th state of India, came into existence on November 9, 2000. Uttarakhand is truly God's land, known as Devbhoomi due to its religious significance and many Hindu temples, such as Badrinath, Kedarnath, Gangotri, and Yamunotri etc. Uttarakhand is divided into two regions: Kumaon, which has six districts (Nainital, Almora, Bageshwar, Udham Singh Nagar, Champawat and Pithoragarh district) and Garhwal regions, with a total of seven districts (Uttarkashi, Chamoli, Pauri Garhwal, Rudraprayag, Tehri Garhwal, Dehradun, and Haridwar).

The status of women has improved in Uttarakhand. Some of the women are very successful in their careers or businesses. They are giving employment opportunities to the people of Uttarakhand and contributing to the economic development of the state. The majority of the state is covered by hilly areas. Around 70% of the population lives in rural areas of the state. The life of women in rural areas is very hard and strenuous. Women in rural areas are mostly less educated or illiterate, but they are very hard-working. They are taking all the responsibilities of their families because the majority of the young men or women have migrated from rural areas to urban areas or other states for the purpose of employment or higher education, leaving all the responsibilities of their families on women's shoulders. They are actively participating in all activities such as domestic chores, agricultural work, forest protection, dairying, farming, etc. **(Nautiyal ,annapoona 2003)**

Uttarakhand women are the backbone of the economy of the state. They have immense potential but they are not using their potential in entrepreneurial activities due to some problems and challenges like lack of education, social custom, traditions responsibility of the family, lack of family support, unaware about their strength, potential, rights and various government schemes which promote and encourage women towards

entrepreneurship. They are restricted to their houses to fulfill the responsibility of their family and household chores. The most notable example of women entrepreneurs in Uttarakhand is "the Women weavers of the Kumaun region in Uttarakhand." Woven and knitted items are processed by women from more than 32 communities in Almora's hilly terrain. The Uttarakhand Government has undertaken various policy measures and schemes to empower and encourage women towards entrepreneurship.

Table 1. Women owned Establishments in Uttarakhand

Women owned Establishments/ employment		Percentage share of total Establishments in Uttarakhand
Total Establishments	31,419	7.97
Establishments in Rural area	20,279	
Establishments in Urban area	11140	
Persons employed in women owned establishments	66,003	6.28 of total employment
Women owned handloom /handicraft establishments		Percentage share of total handloom /handicraft Establishments in Uttarakhand
Establishments in Rural area	1,839	
Establishments in Urban area	8,71	
Total establishments	2,710	28.83

Source: Sixth Economic Census (2013-14) <https://uk.gov.in>

As per the Sixth Economic Census, a total of 31,419 enterprises were operated by women entrepreneurs in Uttarakhand. Out of which, 20,279 enterprises were located in rural areas and the rest, 11,140, in urban areas. The total number of people employed in women-owned establishments was 66,003, which constitutes about 6.28% of the total employment in Uttarakhand. About 28.83% of the total handloom/handicraft establishments in Uttarakhand were operated by women.

II. Objectives of the study

1. To examine the factors that motivates women to become an entrepreneur.
2. To find out the problems faced by women entrepreneurs.

III. Research Methodology

3.1 Study area- Uttarakhand is divided into two divisions: Kumaun and Garhwal, with a total of 13 districts. For the study purpose three districts from Kumaun and three districts from Garhwal have been selected using lottery method of random sampling. Bageshwar, Almora, and Nainital were from the Kumaun region, whereas Chamoli, Dehradun, and Haridwar were selected from the Garhwal region.

3.2 Sample size- Sample size for the study was 190 women entrepreneurs. Researcher had selected only those women respondents whose age was more than 20 years. Only those entrepreneurs were selected for the study who were engaged in manufacturing business, Trading business, Service enterprises, Food Service Industry and Handicraft business.

3.3 Sampling Technique- The purposive sampling method has been used by the researcher to collect the data from the women Entrepreneurs.

3.4 Data collection- The present study is based on both primary as well as secondary data. Primary data has been collected by structured questionnaire and personal interviews and the secondary data has been collected from different National and international journals, various books, Census Surveys, and different websites, SSI reports etc.

IV. RESULTS AND DISCUSSION

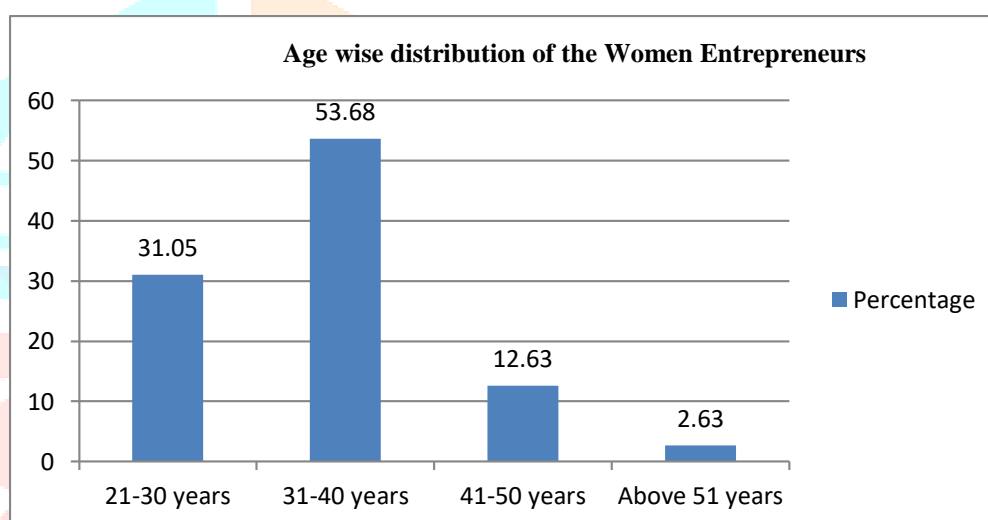
4.1. Demographic Profile of the Women Entrepreneurs

Table. 4.1 Age wise distribution of the Women Entrepreneurs

S. No.	Age group (in years)	No. of Women Entrepreneurs (N=190)	Percentage (%)
1	21- 30 years	59	31.05
2	31-40 years	102	53.68
3	41-50years	24	12.63
4	Above 51years	5	2.63

Source: Primary data

Figure 4.1. Age wise distribution of the Women Entrepreneurs



From the table 4.1, it is found that women entrepreneurs in between 21-30 years old are 31%, women entrepreneurs from 31 to 40 years were approximately 54%, those who were in the age group of 41 to 50 years were 12.63%, and above 51 years, there were only 2.63% of women entrepreneurs. From the data, it is found that the majority of female entrepreneurs fall into the age group of 31–40 years, and only 2.63% of female entrepreneurs fall into the age group of over 51 years.

Table 4.2: Marital Status of the Women Entrepreneurs

S. No.	Marital status	No. of Women Entrepreneurs (N=190)	Percentage (%)
1	Unmarried	47	24.73
2	Married	130	68.42
3	Divorced	4	2.11
4	Widowed	9	4.73

Source: Primary data

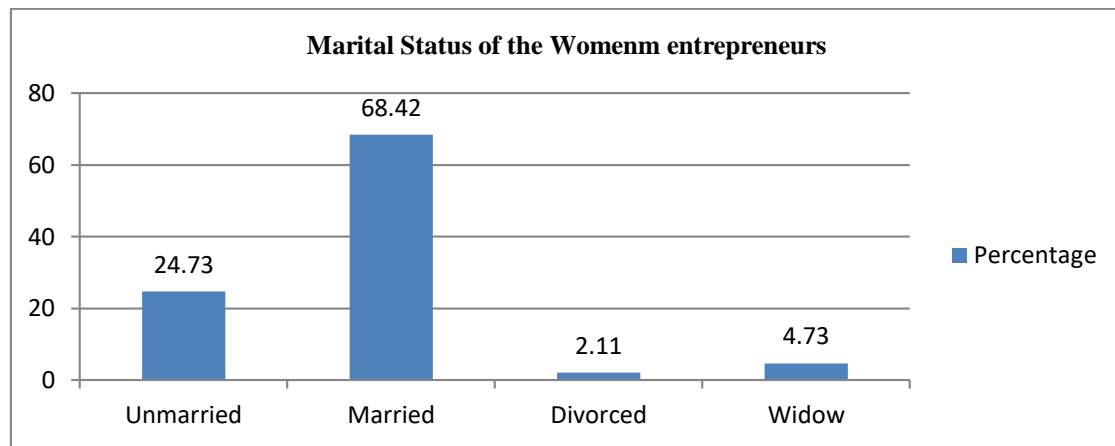
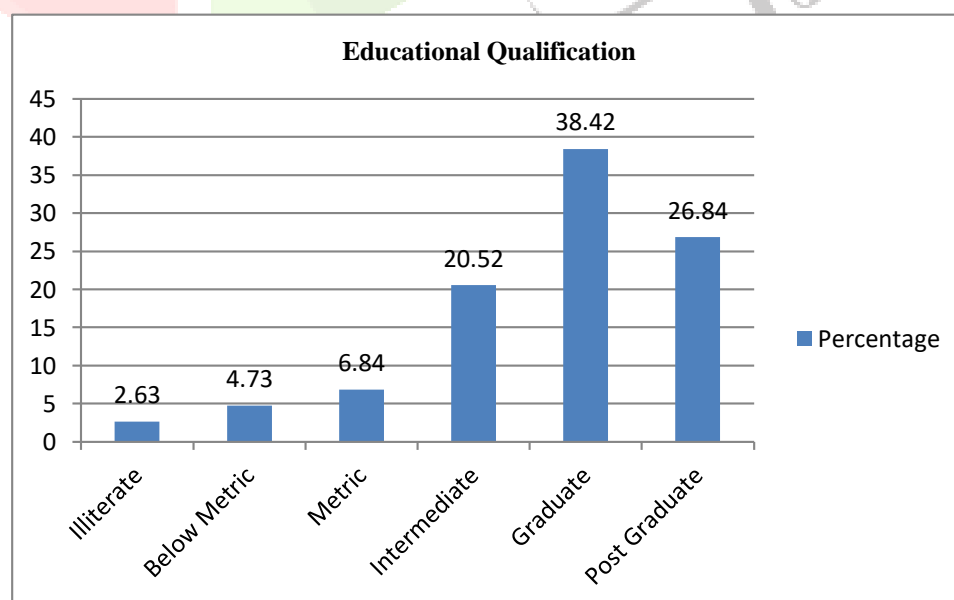
Figure 4.2: Marital status

Table 4.2 shows the marital status of the women entrepreneurs in Uttarakhand. From the data, it is found that 24.73% of the female entrepreneurs were unmarried, approx 68% of the female entrepreneurs were married, 2.11% of them were divorced and approximately 5% of female entrepreneurs were widowed. It is to be noted that out of 190 female entrepreneurs, the majority of them (around 68% of 190 female entrepreneurs) are married.

Table 4.3: Educational Qualification of the Women Entrepreneurs

S. No.	Educational Qualification	No. of Women Entrepreneurs (N=190)	Percentage (%)
1	Illiterate	5	2.63
2	Below Metric	9	4.73
3	Metric	13	6.84
4	Intermediate	39	20.52
5	Graduate	73	38.42
6	Professional / masters	51	26.84

Source: Primary data

Figure 4.3: Educational Qualification of the Women Entrepreneurs

The level of education and the development of entrepreneurship are closely related to each other because education provides knowledge, skills, and motivation to women entrepreneurs. It also boosts their self-esteem, allowing them to make sound business decisions while also contributing to the economic development of the society and nation. From the table 3, it is found that out of 190 women entrepreneurs, around 3% were

illiterate, 5% were below metric, approx 7% of the women entrepreneurs have finished metric, 20.52% of the women entrepreneurs have finished intermediate, 38% of the women entrepreneurs have finished graduation, approx 27% of the women entrepreneurs have finished post-graduation. The data indicated that the majority of the women entrepreneurs are educated and have the qualifications of graduation and post-graduation.

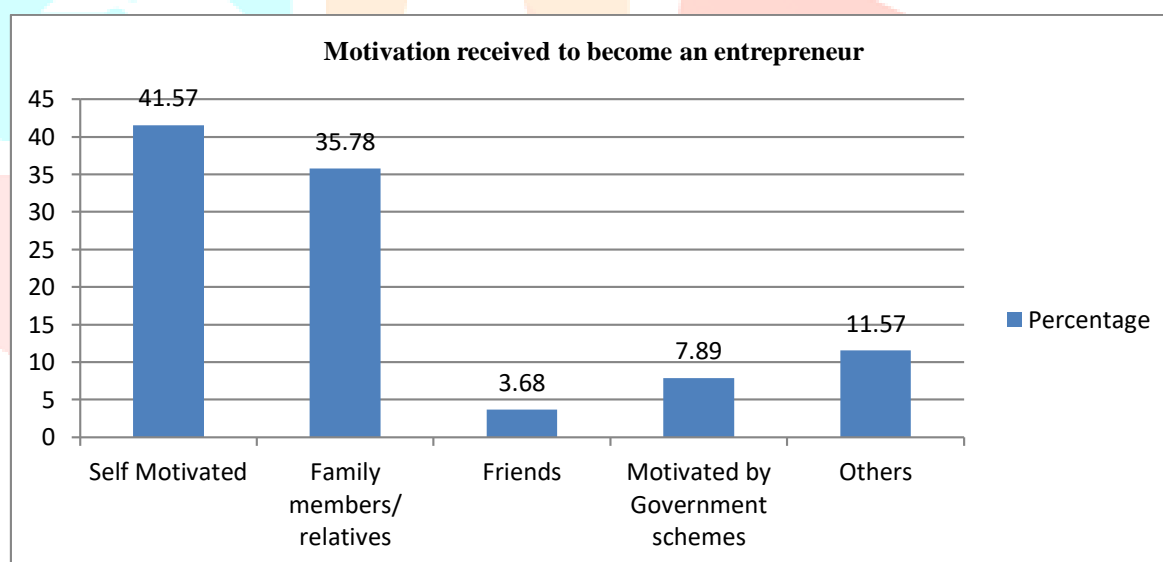
4.2 Motivational factors that influences women to engage in entrepreneurial activities

Table 4.4: Motivation received to become an entrepreneur

S. No	Motivation received to become an entrepreneur	No. of Women Entrepreneurs (N=190)	Percentage (%)
1	Self Motivated	79	41.57
2	Family members/Relatives	68	35.78
3	Friends	7	3.68
4	Motivated by government schemes	15	7.89
5	Others(NGO's ,Gram Vikas Adhikari)	22	11.57

Source: Primary data

Figure 4.4: Motivation received to become an entrepreneur

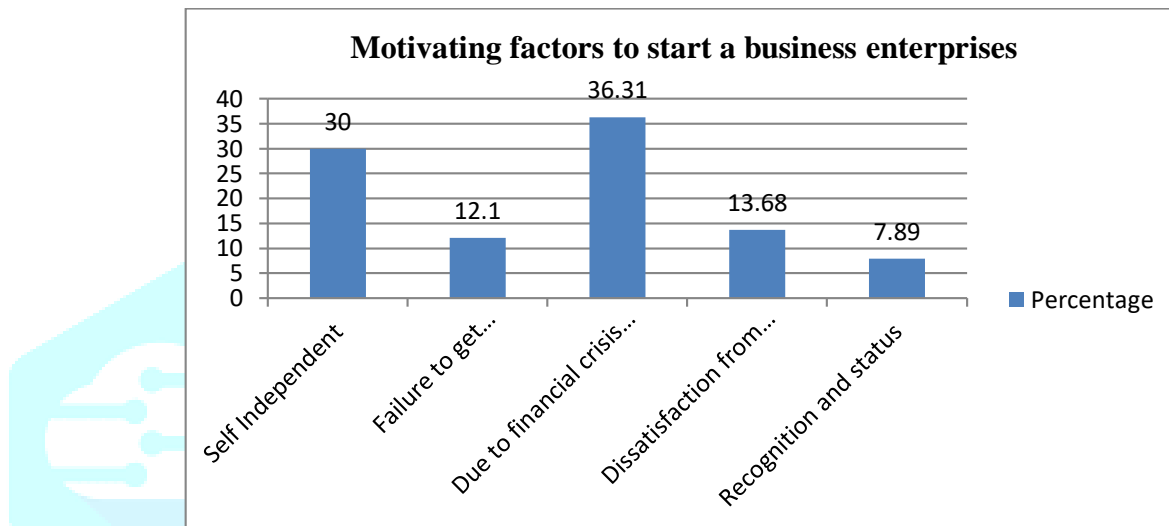


Though the entrepreneur is himself the innovator and the leader, with self-motivation and family inspiration, she gets a better environment to grow and develop as an entrepreneur. The data clearly indicated that approx. 42% of the female entrepreneurs were self-motivated to become entrepreneurs, followed by 36% of the female entrepreneurs who are motivated by their family members and relatives. Only approx 4% of the female entrepreneurs become entrepreneurs due to their friends' inspiration, approx 8% of the female entrepreneurs were motivated by Government schemes specially through NRLM (National Rural Livelihood Mission) and Udyogini schemes. Approx 12% of the female entrepreneurs are motivated by others, such as NGOs, Gram Vikas Adhikari etc.

Table 4.5: Motivating Factors to start Business Enterprises

Motivating factors to start a Business	Frequency (N=190)	Percentage (%)
Self independent	57	30
Failure to get employment	23	12.10
Due to the financial crisis of the family	69	36.31
Dissatisfaction from the previous job	26	13.68
Recognition and Status	15	7.89

Source: Primary data

Figure 4.5: Motivating Factors to start a Business Enterprises

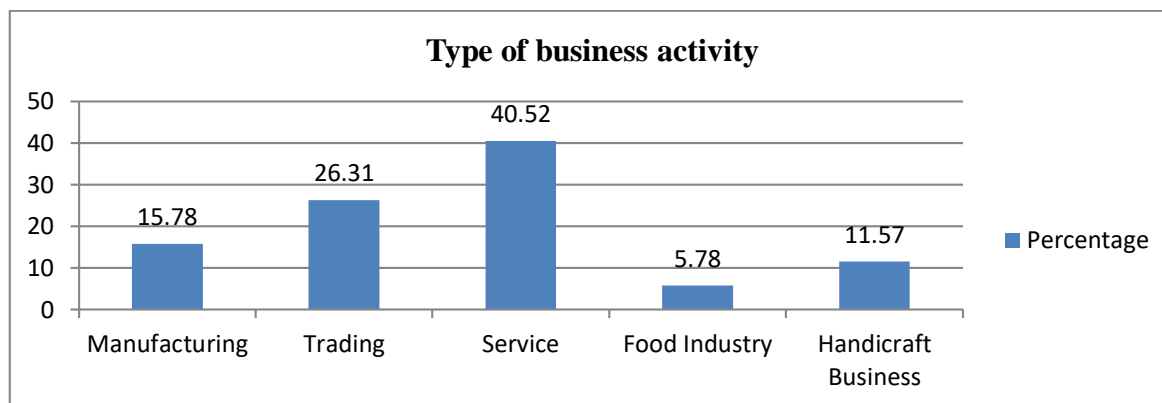
Women enter into entrepreneurial activities due to several motivational factors. It becomes important to understand these factors for the study. The data clearly shows that 30% of women entrepreneurs have entered into business activities because they want to become self-reliant; 12% entered because of the failure to get employment; 36% of women entrepreneurs entered due to the financial crisis of the family; approx 14% entered because of dissatisfaction with the previous job; and approx 8% entered because they want recognition and status in the family as well as in the society. From the data, it is found that the desire for independence and family financial crisis are the two main motives for women entrepreneurs to enter into business enterprises.

4.3. Problems faced by women entrepreneurs

Table 4.6: Type of business activity

S. No	T	Type of business activity	No. of Women entrepreneurs (N=300)	Percentage (%)
1		Manufacturing	30	15.78
2		Trading	50	26.31
3		Service	77	40.52
4		Food service industry	11	5.78
5		Handicraft business	22	11.57

Source: Primary data

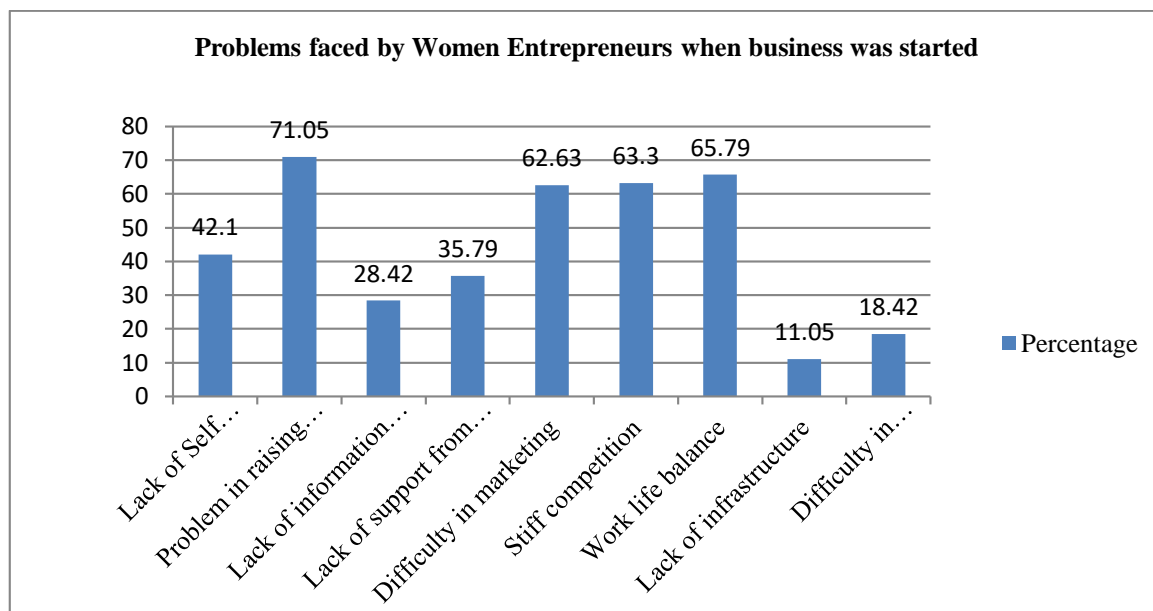
Figure 4.6: Type of Business activity

The data reveals that out of 190 women entrepreneurs, the majority of them (40.52 percent) were engaged in service activities like beauty parlors, boutiques, tailoring, etc. 26.31 percent of entrepreneurs were engaged in trading businesses and 15.78 percent were engaged in manufacturing businesses. The majority of the manufacturing business is related to spices, pickles, and juices. Some of the female entrepreneurs were manufacturing dhoopbatti and candles. Approx 6% of the women entrepreneurs were engaged in the food service industry and approx 12% of entrepreneurs were engaged in handicraft businesses. From the data, it is found that the majority of women entrepreneurs are showing an interest in only service and trading businesses as compared to manufacturing businesses. Entrepreneurs are not coming forward to support the food industry. They are showing less interest in the food industry and handicraft businesses.

Table 4.7: Problems or challenges faced by Women Entrepreneurs when business was started

S. No	Problems faced when business was started	Frequency	Percentage	Rank
1	Lack of Self Confidence	80	42.10	5
2	Problem in raising funds	135	71.05	1
3	Lack of information /guidance/ know how	54	28.42	7
4	Lack of support from family members	68	35.79	6
5	Difficulty in marketing	119	62.63	4
6	Stiff competition	95	63.3	3
7	Work life balance	125	65.79	2
8	Lack of infrastructure	21	11.05	9
9	Difficulty in obtaining loan from bank	35	18.42	8

Source: Primary data

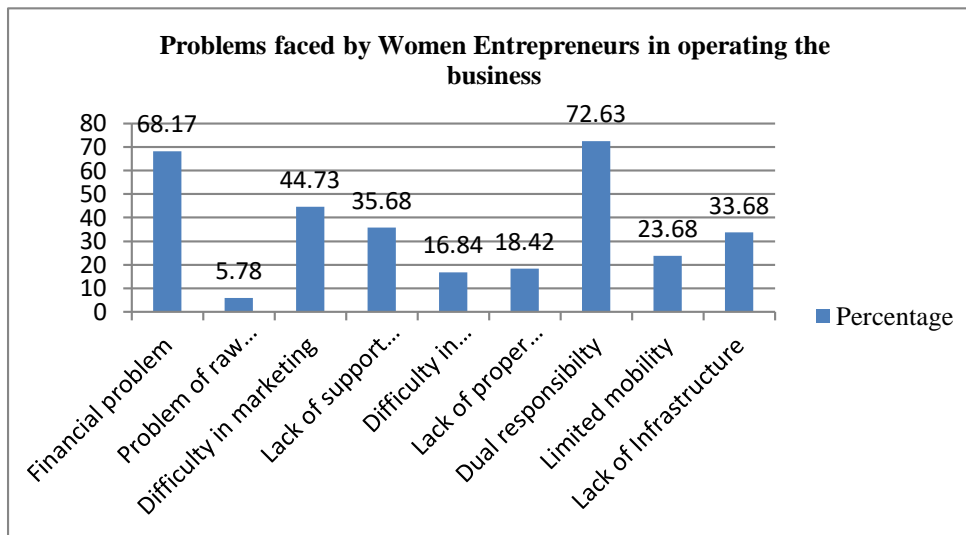
Figure 4.7: Problems faced by women entrepreneurs when business was started**Interpretation:**

From the data, it is clear that female entrepreneurs have faced a number of problems while starting their businesses. 71.05% of women entrepreneurs have faced problems in raising funds for their business; around 65.79% have a problem with a lack of support from family members; 63.3% of women entrepreneurs have faced stiff competition in the market; 62.63% of women entrepreneurs have difficulty marketing their product; more than 40% of women entrepreneurs have faced problems with a lack of self-confidence; 28.42% of women entrepreneurs have a lack of information, guidance, or know-how; and 11.05% have a problem with a lack of infrastructure. From the data, it is found that problems in raising funds, competition in the market, lack of self-confidence, dual roles in home and business, and difficulty in marketing are the major problems faced by female entrepreneurs when businesses are started by them.

Table 4.8: Problems or Barriers faced by Women Entrepreneurs in operating the business

S. No	Problems	Frequency	Percentage	Rank
1	Financial problem	130	68.17	2
2	Problem of Raw material	11	5.78	9
3	Difficulty in marketing	85	44.73	3
4	Lack of support from family	64	35.68	4
6	Difficulty in obtaining loan from banks	32	16.84	8
7	Lack of proper training	35	18.42	7
8	Dual responsibility	138	72.63	1
9	Limited mobility	45	23.68	6
10	Lack of Infrastructure	64	33.68	5

Source: Primary data

Figure 4.8: Problems faced by Women Entrepreneurs in operating the business**Interpretation:**

The data clearly indicates that women entrepreneurs are facing a number of problems in operating their businesses. Out of 190 women entrepreneurs, the majority of them (approximately 73%) are facing the problem of balancing the dual responsibility of family as well as business; more than 65% are facing financial problems in operating their businesses; approximately 45% are facing the problem of marketing; 35.68% have the problem of a lack of family support; and 34% are facing the problem of a lack of infrastructural facilities. 24 percent of female entrepreneurs are facing mobility issues; 18.42% are experiencing a lack of proper training; 17% are experiencing difficulty obtaining bank loans; and approximately 6% are facing the problem of a lack of raw materials.

From the data, it is found that lack of funds, balancing the dual responsibility of family and business, difficulty in marketing their product, a lack of family support, lack of infrastructural facilities, limited mobility, and a lack of proper training are the major problems faced by women entrepreneurs in operating their business enterprises.

V. Suggestions

- The study found that the lack of funds, balancing the dual responsibility of family and business, difficulty in marketing their product, lack of infrastructural facilities, a lack of proper training, limited mobility, and a lack of family support are the major problems faced by women entrepreneurs in operating their business enterprises. The Government should provide more subsidies and interest free loan to the women.
- Family should support and motivate the women so that they can start and manage their business successfully.
- Vocational training and Technical education should be provided to the women entrepreneur.

VI. Conclusion

Women entrepreneurs play a vital role for the growth and development of the nation. Women constitute around half of India's population but their contribution in country's economic growth and development is very limited. Now a day's women are spreading their boundaries in every sector such as politics, medical field, education, electronics, artificial intelligence, space sciences and tourism etc. Uttarakhand women are the backbone of the economy of the state. They have immense potential but they are not using their potential in entrepreneurial activities due to some problems and challenges like lack of education, social custom, traditions responsibility of the family, lack of family support, unaware about their strength, potential, rights and various government schemes which promote and encourage women towards entrepreneurship. In the present study researcher found out that majority of the women entrepreneurs entered into entrepreneurial business due to financial crisis of the family, self independence and failure to get employment. Financial problem, dual responsibility, difficulty in marketing, lack of proper training, lack of infrastructural facility, Mobility problem, difficulty in obtaining loan from banks and lack of family support were the main problem of women entrepreneurs in operating their business enterprises.

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