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## Women Entrepreneurs Of Uttarakhand : Challenges And Solutions- A Review

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**Abstract:** This paper is based on studies which were related to women entrepreneurs. It studies the role of social, political and economic components in developing entrepreneurial orientation among women of Uttarakhand. An effort was made to collect existing knowledge and attitude regarding participation of women in entrepreneurial activities in Uttarakhand state and to observe the actual picture about the women entrepreneurship in the hilly state of Uttarakhand. The research paper is mainly based on secondary sources which include books and web pages

**Keywords:** Entrepreneurship, Respondents, Productivity, Socio-economic, Development

### Introduction

As per 2001 census women constitute nearly half (48.27%) of the total population of the country, in other words, one half of the country's human resources. Women bear many responsibilities in home making and income generating activities. Increase in income also boosts up their self-confidence and this has brought them in touch with the outside world. Women's participation in economically productive activities outside home in India is not a new phenomenon. Twelve percent of total population constitutes working women and the trend is on the increase. The women in modern times are actively participating in social, economic and political activities together with household activities.

### Objectives

The present study aims at fulfilling the following objectives:

1. To critically examine the status of women entrepreneurs in Uttarakhand
2. To observe the challenges which women are facing in starting or running entrepreneurship and their solutions.
3. To study the assistance provided by the government to women's entrepreneurship.

### Methodology

Various studies which were related to women entrepreneurs were observed. The effects of various social, political and financial factors on the choice of business by the women were studied. An effort was made to collect existing knowledge and attitude regarding participation of women in entrepreneurial activities in Uttarakhand state and to observe the actual picture about the women entrepreneurship in the hilly state of Uttarakhand.



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## Results and discussion

### Characteristics of Women Entrepreneurship

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and have their own standing. A sense towards independent decision-making on their life and career is the motivational factor behind this urge for women. Skill, knowledge and adaptability are the reasons to emerge into business ventures. Women as an entrepreneur, is a person who accepts challenging role to meet her personal needs and become economically independent.

Ability to learn quickly, persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the strengths of the Indian women entrepreneurs.

### Role of entrepreneurship in women empowerment:

FLO President Vinita Bhimbhet said, **“To accelerate women’s participation in the process of economic development, the first step is to develop and promote entrepreneurship among women and for this concerted effort is required from the industry, government and the society.”**

Increased awareness and education has inspired women to come out of the four walls of the home. Many women actively supported and participated in the nationalist movement and secured eminent positions and offices in administration and public life in free India. Traditionally Indian women exist because of the family and for the family.

Economic empowerment of women by micro entrepreneurship led to the empowerment of women in many things such as socio-economic opportunity, property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development

### Provision of funds to women entrepreneurs in Uttarakhand

According to the report given in Times of India, Uttarakhand is home to over a thousand women entrepreneurs and has 469 units which are being exclusively handled by women entrepreneurs. Overall, the state has 2,929 registered business units according to SIDCUL. In a pleasant surprise, Uttarakhand has topped the list in providing funds to entrepreneurs for employment-generating projects in the year 2016-17. For a state that is dealing the grave issue of migration due to lack of employment opportunities, this could be a blessing in disguise. According to the Department of Industries, Uttarakhand achieved 108% of its actual target – the Uttarakhand government distributed 25.45 crore (instead of 23.47 crore) to people to set up income-generating projects. Out of 1,173 projects given loan to, 24.5% were being run by women entrepreneurs. The major sectors preferred for self-employment projects by the entrepreneurs were tailoring and ready-made garment business, setting up flour mills, cable TV network and computer centers, milk product making units, fabrication work and wedding tent houses. State government officials praised the pro-activity of public sector banks in providing loans to the entrepreneurs.



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### **Status of women entrepreneurship in Uttarakhand**

Women of Uttarakhand are the backbone of the state's economy. They had a major role in the struggle of state formation. Women are the carriers of the culture and traditions of the hills and always participate in the developmental programs such as Chipko movement for forest protection and Sharab Bandi which is movement against liquors. But the potential of Uttarakhand women is not being utilized fully. There is a need to raise the socio-economic status and standard of women in Uttarakhand. This can be done promoting and encouraging women entrepreneurship that will give them social and economic freedom and stability. The rate of male migration is very high in hilly areas of this state and women have to take all the household as well as other responsibilities in the absence of their husband. The decision making in the agriculture production, milk production and marketing is also done by women so it will be an easier job for them if they turn the old traditional ways of earning money into the newer methods of doing business.

### **Women entrepreneurs in Uttarakhand**

#### **“The Hand that Rocks the Cradle, Rules the World”**

The women weavers of the Kumaon region in Uttarakhand – women from over 32 villages in the hilly region of Almora are involved in the processing of raw materials and production of woven and knitted products. The women weavers are earning their own income and have improved their standard of living.

### **Rajni Bector: A Successful Women Entrepreneur**

Cremica is one of the largest food processing companies in India with an annual growth rate of 30%. The quality, the taste and the penchant for perfection is what has given the required thrust to sales. From a single plant at Phillaur, Ludhiana, today it has a number of plants all over India. Cremica's presence in the market is visible on account of its vast range of products, which include: Biscuits, Sauces, Jams and Ketchups, Indian Snacks, Ready to Eat Food, Condiments, Frozen Products and Bakery Products. A homegrown business, Cremica was founded by Mrs. RajniBector, who started making ice creams in her garage. Though she had no formal training or background, her recipes were a runaway success in Punjab. RajniBector is one of the first women entrepreneurs in Ludhiana. Today, Cremica group does sales of Rs.200 crore (Rs.2 billion) and is an important link in the supply chain to the fast food industry with an inventory of buns, breads, sauces, ketchups and ice creams toppings to the likes of McDonalds and syrups and mayonnaise to Barista..

Her mantra of success **“Whatever you do, be it at home or outside, treat it respectfully”**.

### **Factors prohibiting women to start entrepreneurship**

A recent survey has shown striking facts about SMEs in Uttarakhand. Already 7,485 units have closed down due to lack of demand, power shortage and working capital constraints. Out of the 33,565 registered units, 7,485 got permanently closed in the MSME sector and 2,313 are not traceable. In Uttarakhand, total 226,513 units are found in working condition. Out of these, 23,767 are registered and 202,746 are unregistered. The registered category has 13,439 units in manufacturing and the remaining units are in service sector. The unregistered category has 170,466 units in service sector and the remaining are in manufacturing. The registered category has 35 medium-sized enterprises, 384 small and 23,348 micro enterprises. The Gross output of registered units is Rs 11,839 crore.



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Self financing is also found prevalent. The registered units have 17,814 self-financed enterprises and the unregistered category has 192,321 self financed units. It is also found that 10 per cent (or 2,434) are run by women entrepreneurs in the registered category ([SMEs, survey, Uttarakhand](#)).

### **Motivational factors to start entrepreneurship**

Sinha, P. (2016) observed in her study which was done on 400 male and female entrepreneurs that the most important factor which motivated both female and male entrepreneurs to take up entrepreneurship as a career was to earn money. In addition, the next important factor reported by them was to be self dependent. However, majority of males took the decision to start the enterprise themselves. The results reveal that the women were dependent on their family members to take the decision.

### **Challenges faced by women entrepreneurship**

Traditionally, women in India have been generally found in low productive sectors such as agriculture and household activities. Human Development Report 2004 ranks India 103 in Gender related Development Index (GDI). As per 2001 census; women constitute nearly half of India's population. Out of this total, 72% were engaged in agriculture, 21.7% in other non- agricultural pursuits with only 6.3% in household industries.

Worldwide, women are much more likely to be driven by necessity than men when starting a business [GEM, 2011]. In developing countries, the vast majority of women are engaged in entrepreneurial activity driven by pure survival - out of necessity rather than opportunity - because there are no jobs or any other options for income generation. Even though women own about 10% of the total enterprises in the small sector, the gross output of these units is just 3.5% of the total output of SSI sector. Most of the women owned entrepreneurs in India are found to be concentrated in few states of Kerala, Tamil Nadu, Karnataka, West Bengal and Uttar Pradesh. (Kaushal, D. et al 2014)

Despite efforts, women find it harder than men to establish their own enterprise. Reasons for this include economic and socio-cultural factors and low literacy levels among women. Especially, gender roles which burden women with household chores and domestic responsibilities are also important barriers to women's participation in entrepreneurial ventures. Entrepreneurs need different kinds of information to succeed in their ventures. This includes information on market, industry, technological changes, institutional procedures, legal issues, competitors, etc. (Chaudhary, C. 2015). Limited capacity, low level of confidence, little access to technical information, poor local market conditions, less access to capital, also affects the success of entrepreneurship by women.

Women entrepreneurship identifies the following problems faced by women entrepreneurs.

- **Lack of family support-** At times the family makes feel guilty of neglecting household duties in her pursuit of business obligations.
- **Lack of sources of finance-** capital traditional sources like banks are reluctant to lend especially if any male or family backing is lacking.
- **Lack of faith and confidence-** The activity of selling is considered abhorrent to the female gender.
- **Lack of information-** Most public and private incentives are misused and do not reach the woman unless she is backed by a man. Also many trade associations like ministries, chambers



of commerce do not cater to women expecting women's organizations to do the necessary thing.

### Conclusion

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are being taken at the economy as brought promise of equality of opportunity in all spheres to the Indian women. Laws are guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. Women business sector occupies nearly 45% of the Indian population. Resurgence of entrepreneurship is the need of the hour emphasizing on educating women strata of population, spreading awareness and consciousness amongst women to outshine in the enterprise field, making them realize their strengths, and important position in the society and the great contribution they can make for their industry as well as the entire economy. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. If every citizen works with such an attitude towards respecting the important position occupied by women in society and understanding their vital role in the modern business field too, then very soon we can pre-estimate our chances of out beating our own conservative and rigid thought process which is the biggest barrier in our country's development process.

We always viewed that a smart woman can pick up a job any day, but if she becomes an entrepreneur she can provide a livelihood to 10 more women at least..!!

In the end, I would like to conclude with the following words, **“Women, as the motherhood of the nation should be strong, aware and alert”**.

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