

Problems and Challenges faced by Women Entrepreneurs in Uttarakhand: A Literature Review

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Abstract

Women entrepreneurship is playing an important role in society by generating employment opportunities and inspiring the next generation of women entrepreneurs. Uttarakhand is one of those states in India where women have always been involved in agriculture, forestry, livestock, cattle care and dairying. They are good in managerial skills, leadership, allocating resources, and never giving up attitude. Uttarakhand women have been the backbone of the State's economy. Women are now showing their power in the field of entrepreneurship as well. Despite their experience, talent, expertise and hardwork, female entrepreneurs often struggle to grow their business and get recognized within the business community. Women entrepreneurs have to operate in sectors which are more women-oriented, because of the male-centric approach. Presently, female employment in the total employment of Uttarakhand is merely 8.28 per cent. The objective of the study is to examine the status of women entrepreneurs, identify problems associated with women in setting up and running their enterprises in Uttarakhand and provide suggestions for the existing problems and conclude ways of overcoming challenges faced by women entrepreneurs in Uttarakhand. Most recent and relevant research studies, news and articles available on various platforms have been selected for the purpose of review.

Keywords: Women Entrepreneurship, Uttarakhand, Challenges, India, Challenges

1. Introduction

Indian start up ecosystem is third largest in world (StartupIndia, 2022). Women constitute fourteen percent start up base of India, whereas as they account for ten percent of start-ups in Uttarakhand. Uttarakhand has witnessed. The men's part is very less as they have to migrate to towns for better earnings. Women take decisions regarding the agricultural operations. Uttarakhand women play a very significant role in entrepreneurship. They can do better with collaborations (Tiwari and Anjum, 2015). Many research works have reflected the role of women in the state and the challenges they encounter in this area. Kumaun territory of Uttarakhand-has provided inspiring results in form of weaving works of women. The women from thirty-two village of Almora region are working on weaving and knitting. They have also emerged as primary source of income in their family and are now in a better position to take care of their family and children education (Devlal, 2019). Low cost and simplicity driven firms can prosper if driven by vales and good governance (Tiwari et al. 2018). The gender gap in economic activities can be overcome by motivating more women to come forward for start ups in Uttarakhand and India (Srinivasu,2022). India has more than 15.7 million enterprises led by women. In is estimated that by 2030, India will have more than 45 million women led enterprises which will create 170 million jobs (IBEF, 2022). The schemes of Modi government have opened up new avenues of economic empowerment for women through start up. Financing for skill development enhances the economic well-being of the weaker sections (Tiwari and Anjum, 2012). The Mudra scheme provides financing for women entrepreneurs up-to INR 10 lakhs. The share of women in Mudra scheme is 64% as compared to just 36% for men as shown in figure 1 (IBEF, 2022). Uttarakhand is rich in bio diversity. Organic inputs can provide sustainable growth (Tiwari et al. 2019). Women entrepreneurship can lead to rural prosperity and upliftment of Dalit women (Amaldass et al. 2017). Nidhi and Madan (2019) in a study in Dehradun and Haridwar found that financial inclusion enhances women entrepreneurship.

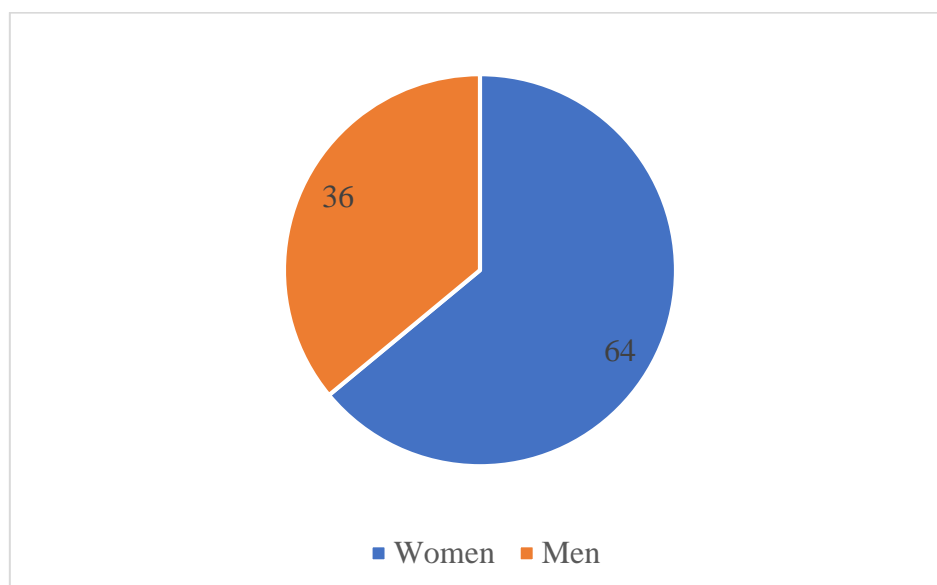


Figure 1. Funding Support Under Mudra Scheme
Source: IBEF, 2022

The rise in contribution of women in start up is reflected in a LinkedIn study, which found that the women start-ups share has increased 2.78 times between 2016 and 2021, whereas it is just 1.79 times for men start-ups as shown in figure 2 (Business Standard, 2022). Instead of financing big corporate families, banks should finance first generation women entrepreneurs to safeguard from geo political shocks and its consequences (Tiwari et al. 2022). To address the problems and concerns of women entrepreneurs, India needs to focus on research on women entrepreneurship (Agarwal and Lenka, 2018).

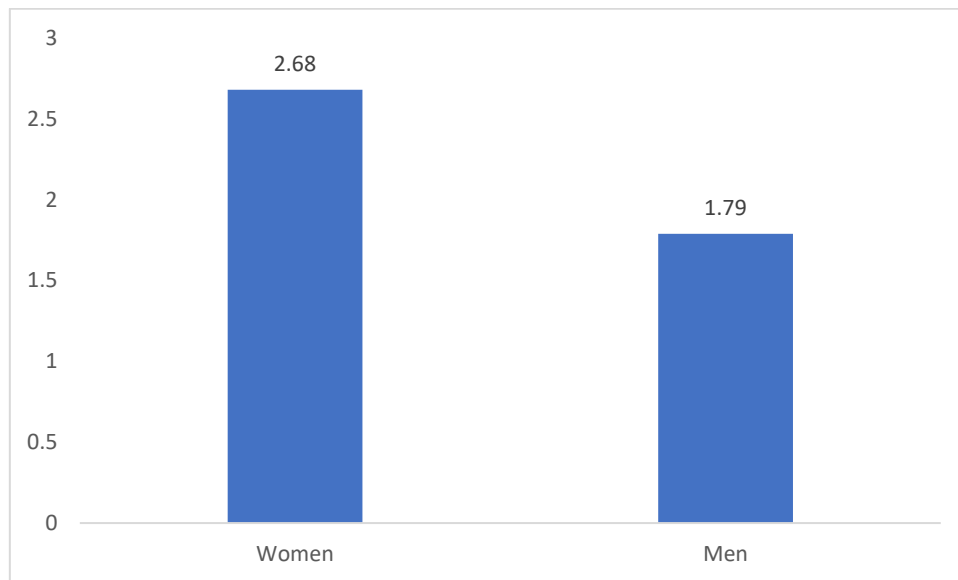


Figure 2. Growth of Start Ups between 2016 and 2021 (times)
 Source: Business Standard, 2022

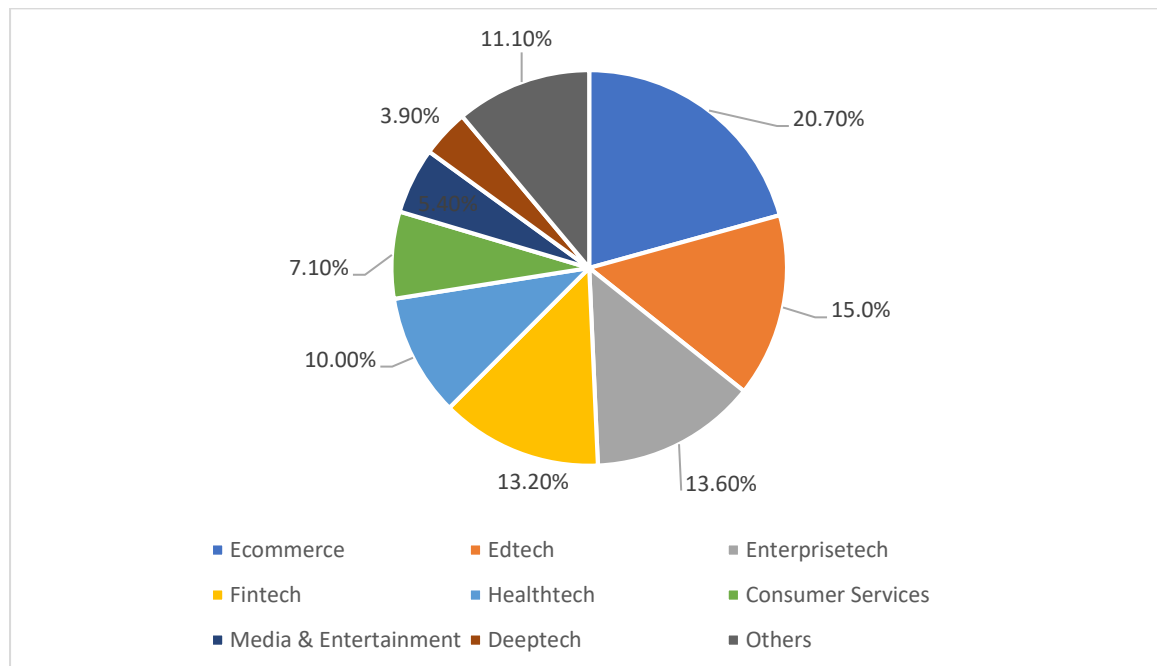


Figure 3. Sectoral Composition of Women Start Ups (%)
 Source: Inc42.com, 2022

2. Literature Review

During the cycle of defining themselves as self-reliant entrepreneurs, women in Uttarakhand have to face many challenges. As “she is a woman” becomes a fundamental difficulty for themselves because she has an obligation towards her household and community. The choice is one of the most crucial problems that they have to face in addition to discrimination. A few women choose to have children as their priority while others can balance it.

Due to the incapacity to give tangible safety, women entrepreneurs have to face the problem of insufficient monetary support and working capital. In a country like India, very few women have a property in their name and men find it very risky to finance the venture run by women. Banks also have unfavourable attitudes while providing loans to women. They have to face competition from well-established companies and male entrepreneurs. They don't even have the organisational layout to pump up money for the promotion (Dang et al., 2009). The outcome-based learning ecosystem can enhance start up viability in India (Sharma et al. 2013). Due to the movement constraints for business women are facing problems. At the government level they have to run from office to office for example licencing authorities, sales tax officials, labour officials to clear their documents. Most of the women drop out because of this reason only.

In Uttarakhand family ties, traditions and culture are very important. Taking care of family members and children are looked as duties of women. So, keeping this in mind women have to make a balance between their personal life and professional life. Due to the low literacy rate among women in Uttarakhand, they are unaware of the latest technological advancement and are unable to comprehend market trends. It leads to additional difficulties in setting up the business and running it. In rural areas of Uttarakhand, women do not get equal treatment as men as it is a male-dominated society. they have to face discrimination against them, and social customs and traditions restrict them from joining entrepreneurship. There is a lack of training in rural places. When their entrepreneurs are new to the business government comes forward to buy their products, but there is problem of delay in payments (The Times of India,2021). Grassroots level outcomes can be achieved with political willpower and technology adoption (Tiwari et al. 2021). Success of women entrepreneurs will motivate more women to come forward for entrepreneurship. Satisfaction from services leads to sustainability of that service (Chand et al. 2022).

"An entrepreneur is a person who is capable of expressing and practicing the urgency, skill; inspiration and creative capacity to set up his or her own company or corporation, either alone or with his or her mates" (Kanchana, 2013). Good governance is the need of the hour (Tiwari et al, 2022). Kumar (2011) explored the position performed by social institutional components in the framework of women's entrepreneurial orientation. The paper also explored the connection between the schooling and entrepreneurial orientation of women's mothers. Sharma (2012) argued that entrepreneurship enhances skills and decision ability and status in family and community. Yadav, (2013) argued that women's entrepreneurship in Uttarakhand has come a long way. However, the share of women entrepreneurs in small businesses shows that at 10 percent is abysmally poor, as Uttarakhand has a very strong potential for business growth. The license raj mentality needs to be eradicated in the public services (Sharma et al. 2013) so that

better choices can be given to women entrepreneurs. Agarwal et al. (2020) found that environmental, social and personal factors influence women entrepreneurship in Uttarakhand.

3. Uttarakhand Government Initiatives

Uttarakhand government has started LED Village Light Training Programme in 2018 from Dehradun's Thano. More than 500 women have got benefit from these training programmes and started their entrepreneurship journey. Human capital holds the key to growth and development (Tiwari et al. 2017). The training programmes for women's have created a ray of hope for a better economic life among women's in Uttarakhand. LED training programme has provided an opportunity to improve socio-economic status (Singh, 2021). Skills and hierarchical support can provide better results (Tiwari and Anjum 2018). The LED bulbs light strips (Jhalar) prepared by the women after training, was purchased by government departments and individuals. Hundreds of women have turned entrepreneurs preparing LED bulbs in Almora, Pithoragarh, Pauri, Haridwar, Chamoli and Bageshwar (Singh, 2021). Better governance can lead to desired outcomes of the government funding and initiatives. Governance has become important determinant of policy outcomes (Tiwari et al. 2020). Good policies with good intent leads to positive transformation in the life of target segment (Agrawal et al. 2022). Such training programmes should also be carried out by private sector. Private sector has immense potential for skill development (Tiwari et al. 2013). Lenka and Agarwal highlighted that NGO's can play a crucial role in promoting women entrepreneurship. The district magistrate has been entrusted with the responsibilities of providing marketing support to the products prepared by Women entrepreneurs. District administration also provides financial assistance to women for entrepreneurship. Capital intensive sectors has the potential for support inclusive growth (Tiwari and Anjum 2012). The Ladies organisation of FICCI (FLO) has given special emphasis to nurture women entrepreneurship in Uttarakhand. The first event was organised in August in Dehradun in 2022. The event got an encouraging response with over hundred participants. The FLO is focussing on mentorship, partnership with government, global collaborations, virtual start ups and angels of FLO (Knn, 2022).

4. Cultural Heritage

Uttarakhand has a rich cultural heritage, which has lot of opportunities for creating value for women entrepreneurs and all society. Success stories of women entrepreneurs from Uttarakhand has provided a ray of hope for many women aspirants. Minakshi Khati has established Minakriti. The Minakriti is working on The Aipan Project to promote Aipan paintings (Gupta, 2022). Shashi Bahuguna is the founder of Namakwali. The firm focusses on organic flavours. The firm uses traditional stone grinder (Silbatta in Hindi) to prepare the organic free from chemicals state cuisine. The organisations need to take global perspectives to be ready to face challenges of the twenty first century (Tiwari et al. 2022).(Russia Ukraine Exchnage rate) The salt is prepared traditionally referred to as "Pisyu Loon". The firms have also adopted social media to promote their traditional salt (Gupta, 2022). Bhuli Design Studio was established by Tanya Kotnala & Tanya Singh. Bhuli refers to little sister in regional language. The firm works on the three simple principles: Simplicity, Sustainability and Swadesi. The firm focusses on traditional design and food. Bhuli's print has been recognised

and picked up by well-known designers to showcase at fashion weeks (Gupta, 2022). Valley Culture was established by Shikha Prakash. The firm integrates traditional wisdom urban foods by sourcing products from locals. Now more than 5000 women are associated with Valley Culture (Gupta, 2022). Uttarakhand has a culture which supports sustainability. Sustainability will drive profitability in long term (Tiwari et al. 2022)

5. Conclusion

The study found that women entrepreneurship has started taking its root in Uttarakhand. Vision of state and central government has a positive influence in providing growth opportunities for men and women. The rural women have benefitted through training programmes and mentorship from district administration. The relationship between social cultural status and locality is an essential variable in deciding the environmental entrepreneurship among women of the state of Uttarakhand. The cultural heritage of Uttarakhand provides a unique opportunity to women entrepreneurs. The collaborative effort of government, district administration, industry associations can bring a constrictive transformation in the economic and social well-being of women in Uttarakhand. The challenges of societal and cultural barriers need to be addressed with a constructive dialogue and mentorship right from school level to undergraduate and post graduate education. Women empowerment should not remain a slogan, but women equality in economic opportunities should be practiced to make Uttarakhand a role model for inclusive growth and development with better life opportunity for ever individual irrespective of gender.

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