

Problems and Prospects of Women Entrepreneurship in Uttarakhand

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I. Introduction

The present investigation is aimed at examining the problems and prospects of women entrepreneurship in Uttarakhand, India. Based on a sample of 400 men and women entrepreneurs, the findings reveal that the main motivating factor to start an enterprise was to earn money by both men and women entrepreneurs. The units set up by them were mostly micro enterprises. Traditional activities such as handicrafts and handloom still predominated the type of activities undertaken by the women entrepreneurs. The units of both men and women entrepreneurs were suffering from inadequate income generation. Majority of women entrepreneurs managed finance through their own sources. The study concludes that women of the region have enough potential to take up entrepreneurship as a career. Determined efforts from women entrepreneurs supported by congenial climate can bring about substantial results.

Women are found competing with men in all disciplines of study from anthropology to astrophysics, medicine to management. Involvement of women in entrepreneurial activities would ensure effective utilization of labour, generation of income and hence improvement in quality of life. It is realized by all nations that mobilizing women to take up entrepreneurial activities can ensure social and economic change. There has been growing emphasis on development of women. This has helped in encouraging women to compete in all fields of activities with men.

As per 2001 census women constitute half (48.27%) of the total population of the country. According to a study conducted by International Labour Organization (1985), unemployment among women has been increasing at a much higher rate than among men in developing countries. Businesses operated and owned by women are less than 8 percent. They are encouraged to take up traditional ventures, which would not affect their house work. In fact their contribution to gross domestic product is substantial. But, this contribution is not recorded.

However, Uttarakhand is seen as a region where more and more women are involved in income generating activity. The success rate achieved by women entrepreneurs in this region appears to be higher than the success rate achieved by the men. However, no systematic data is available on women entrepreneurs of Uttarakhand. Moreover, the review of literature indicates that a lot of information is available on men entrepreneurs, their motivation, personality and attitude towards entrepreneurship. However, very little information is available on the women entrepreneurs. In this context, IIE proposed to study the "problems and prospects of women entrepreneurship in Uttarakhand". This study is based primarily on information collected through questionnaires from 400 male and female entrepreneurs. The data was collected from 13 districts of Uttarakhand.

The major objectives of the study were:

THE STUDY AND ITS OBJECTIVES

- To ascertain the motivating factors in emergence of men and women entrepreneurship.
- To examine the attitude of family, developmental and promotional agencies towards men and women entrepreneurs.
- To examine the difficulties faced by men and women entrepreneurs.
- To suggest measures for promotion of women entrepreneurship

II. Methodology

The sample of the study was 400 men and women entrepreneurs from Uttarakhand. The sample was selected by stratified random sampling. The socio economic status of both the groups was matched. The list of entrepreneurs was collected from District Industries Centre and Entrepreneur's Association of Uttarakhand for conducting the study.

Information collection work for the study consists of;

- a) Field survey of the units of men and women entrepreneurs.
- b) Interview of the men as well as women entrepreneurs.

III. Results & Conclusions

The present study has been conducted with the primary objective to ascertain the factors in the emergence of women entrepreneurs in Uttarakhand. The main objectives of the study were to understand type of enterprises set up by female and male entrepreneurs, their social economic background, and important motivational factor, their performance and problems in running the enterprises efficiently and profitably. The following analysis was done on the basis of findings

Motivational Factors for Starting the Enterprises By Women

For a person to become an entrepreneur there should be considerable motivation either from within her/him or from others close to him/her. Without motivation one cannot achieve anything specially entrepreneurship, which is indulging in an unknown area, risk taking, and needing a very strong motivation. In this section the motivational aspects such as motivators in starting of the enterprise and reasons compelling to start the enterprise are considered for analysis.

Motivational Factors	Men (N=200) Mean	Women (N=200) Mean
To earn Money	152(76 %)	149(74.5%)
To be self dependent	150(75%)	108 (54.6%)
To fulfill creative urge	159(79.5%)	97(48.5%)
Motivation by Family	140(70%)	156(78%)
Self Motivated	165(82.5%)	102(51%)
To utilize own skills& talents	122(61%)	97(48.5%)
To get recognition as entrepreneur	152(76%)	97(48.5%)
No other option	159(79.5%)	156(78%)

The entrepreneurs from both the groups reported that the most motivating and facilitating factors for them to start the enterprise was to earn money in both female and male entrepreneurs. There were 79.4% female and 78.9% male entrepreneurs who reported that they entered into entrepreneurial field as there was no other option.

It was observed that there was similarities and difference in female and male entrepreneurs in terms of motivating factors for setting up their enterprise. 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 self dependent. There were differences in the responses of female and male entrepreneurs on motivating factors like utilize their skills, better status, influence of EDP, challenging task, contribute for economic growth etc.

GUIDANCE RECEIVED BY WOMEN ENTREPRENEURS

An attempt was made to find out the guidance received to the entrepreneurs from the various sources. The data collected from the entrepreneurs on guidance received to them is presented in the table:

Source of Guidance	Men (N=200) Mean	Women (N=200) Mean
Self	156(78%)	52(26%)
Parents	108(54%)	156(78%)
Husband/Wives	71(35.5%)	122(61%)
Friends &Relatives	52(26%)	97(48.5%)
DIC/Bank/Training Institutes	54(27%)	16(8%)

The table reveals that the advice of family members was identified as the major factor influencing the starting of enterprises by females. 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. This is due to socio-cultural factor.

SOCIAL SUPPORT TO WOMEN ENTREPRENEURS

Besides finance, female entrepreneurs need help and support from promotional and developmental organization. The information was collected to assess the help provided by the support organizations to the unit setup by female and male entrepreneurs. The information collected is presented in Table

Social Support	Men (N=200) Mean	Women (N=200) Mean
Family Support	122(61%)	97(48.5%)
Financial Support	52(26%)	25(12.5%)
Training Support	94(47%)	97(48.5%)

The study reveals that 97 (48.5%) females and 122 (61%) males reported that they could get full support from their families. It is surprising to note that 25(12.5%) women and 52(26%) men could get financial support from the banks. It was observed that about 50% of the respondents of both the groups expressed dissatisfaction on help and support provided by banks. . It was observed that many entrepreneurs had problems in starting their enterprises due to lack of funds. Therefore, it is important to provide funds to the entrepreneurs easily so that they can set up their enterprise. It was observed that out of total, 24.9% female and 32% male entrepreneurs had taken the EDP training. It was reported by the entrepreneurs that they were not aware about EDP training programme conducted in Uttaranchal. Therefore, it is important to organize entrepreneurship development programme so that unemployed youth could gather information on setting up an enterprise.

TYPE OF ENTERPRISES SET UP BY MEN AND WOMEN ENTREPRENEURS

Analysis is made on the type of enterprises set up by the entrepreneurs. The information on type of enterprises setup by entrepreneurs is presented in table 7

Sectors	Men (N=200) Mean	Women (N=200) Mean
Industry	94(47%)	71(35.5%)
Business	82(42%)	102(51%)
Service	24(12%)	27(13.5%)

It may be observed from the table that majority of women entrepreneurs started the business venture while majority of male entrepreneurs could set up industrial units. The study also reveals that the units set up by the female entrepreneurs were mainly micro enterprises. It is seen that lesser entrepreneurs are coming in industrial venture, reason may be more risk involved in industrial venture. It required more finance to set up industrial venture. Therefore, it is important to motivate entrepreneurs to set up industrial venture to utilize resources.

PROBLEMS FACED BY MEN AND WOMEN ENTREPRENEURS

Setting up an enterprise is not an easy job. One has to face many problems in setting up an enterprise. An attempt was made to find out the problems faced by the entrepreneurs in his/her enterprises. The information collected from the entrepreneurs is presented in Table below

Problems	Men(N=200) Mean	Women (N=200) Mean
Personal Problems	71(35.5%)	122(61%)
Environmental Problems	122 (61%)	129(64.5%)

The table revealed that majority of female entrepreneurs reported that the fear of failure was the main problem at the time of starting their enterprise followed by lack of confidence. However, lack of confidence (32%) was perceived as main problem by male entrepreneurs, the fear of failure (106; 30.3%) was secondary for them. However, 44.9% female and 25.4% male entrepreneurs felt that dependence on others also created problem for them. Moreover, 24.6% female and 20.9% male entrepreneurs faced the problem of lack of risk bearing capacity. It is interesting to note that 21.7% females expressed that they were overburden by household responsibilities while 9.7% male had also expressed the same feeling. Moreover, 18% females and 14.9% male entrepreneurs were facing the problem of lack of in-depth knowledge of business. There is strong need to motivate the family members of female entrepreneurs to help them in domestic work. There is always a role conflicts for female entrepreneurs - as female and entrepreneurs. As figure shows 16.9% female entrepreneurs faced the problem of role conflicts as compared to 3.4% male entrepreneurs. It is important to note that 13.4%female and 28% male entrepreneurs reported that under estimation of self was major weakness in them. Out of total, 12.9% female and 8.9% male entrepreneurs faced the problem of lack of decision making.

In addition, entrepreneurs of both the groups reported marketing and raw material as a major problem. They reported that they were facing tough competition of mass-produced goods; the products of women entrepreneur were unable to with stand the stiff competition. Since buyers are quality conscious, they go for brand name. Moreover, they did not maintain quality control. They also reported that sometime they have to depend on middle men which eat up their profit. Getting power connection from electricity department was next problem faced by entrepreneurs of both group. It was observed that 18% female and 26.9% male entrepreneurs faced the problem from land revenue department. It was also observed that entrepreneurs of both groups were facing problem from pollution authority, panchayat/municipal Corporation and procurement of machine /equipment

SUGGESTIONS

Based on the findings and conclusions, the following recommendations have been made to promote women entrepreneurship in Uttaranchal.

PROMOTION OF IDEA OF ENTERPRISE THROUGH ENTREPRENEURIAL EDUCATION

The concept of enterprise should be inculcated in the people right from the schooling years itself, with the course curriculum oriented towards promoting enterprise. Entrepreneurship should be projected as a better alternative to salaried employment. In fact the flexible hours of work in being an entrepreneur can be projected to the women as facilitating factor to minimize the role conflict between work and home-related activities. This aspect would encourage a large segment of women to start enterprise. Then work-home role conflict would be more in the initial year of enterprise and with the success of the enterprise the self-confidence of women will increase and the work home conflict would reduce. This advantage for women to be an entrepreneur should be spread by the institutions engaged in entrepreneurship development both at the national level through media and at then district level through development agencies.

MOTIVATING WOMEN ENTREPRENEUR'S FAMILY

The study reveals that husbands/Fathers are the main motivators for women to take up entrepreneurship as a career. Although the women were mostly clear about their projects, still for implementation of the project they needed a male support to have their way either with money, business, know how or moral support. However, women still needed a pull and push because they were still hesitant to put forward their ideas. In promotion of entrepreneurship among women their men folk have to be greatly influenced to extend their support to women entrepreneurs would undergo. This will enable the women entrepreneurs and their family members to alter their personal and family roles, expectations, and behavior so that areas of conflict can be accepted and more effectively handled.

ENTREPRENEURIAL DEVELOPMENT PROGRAMME

Training plays a significant positive role in promoting women entrepreneurs. Hence, it is important to provide training to women of the region, so that they can bring positive change and develop the region socio-economically. UNICEF recommended advocating a board perception of women in society and the development process taking the view that women are not limited to motherhood or domestic roles but should be seen in the totality of women's role. Women have sparks, which can be fanned into flames with necessary guidance and training. There are innumerable possibilities for promoting profitable small entrepreneurs by the rural women and all efforts should be made to develop this nursery for entrepreneurship through training.

The training organization should organize workshops and seminars at district, state, regional and national level to create awareness about the opportunities available for women entrepreneurs. They should also invite official from banks, DIC, members of Non Governmental Organizations NGOs, and women entrepreneurs to these workshops for active interaction so that the problems being faced by the women entrepreneurs could be better understood by the support organizations.

Women Entrepreneurial Development Programme should be drafted in such a manner to deal with definite problems of women. The courses and programmes should not be only to create awareness and promote new women enterprise but they should deal with potential problems. Programmes should deal with problems of the pre-entry stage and the skills required the problems of running a business and the skills of time management, negotiations etc. which are important, and as the enterprise matures the skills needed to make the transition from entrepreneur to entrepreneur manager.

The entrepreneurship development programmes should reach women of all sections of society. There is an abundant scope for entrepreneurship development among women by initiating and organizing special Entrepreneurship Development Programmes for prospective entrepreneurs at district, mandal and village levels. Entrepreneurial Awareness Camps should be conducted on a much wider and larger scale by the training organizations with the objective to create awareness about entrepreneurial opportunities for women. These entrepreneurial camps should be followed by the women entrepreneurship Development Programme. The training institutions should organize women Entrepreneurship Development Programme exclusively for the women of Uttaranchal. They should also provide information about traditional and non-traditional activities to the women.

INTRODUCTION OF SUCCESSFUL ENTREPRENEURS AS A ROLE MODEL FOR ENTREPRENEURIAL DEVELOPMENT PROGRAMME

Use of role model appears to be an important means of learning for women going into business. Notable exceptions of women in the different fields should be used as role models. Sumati Murarji or Simmoni Tata may be beyond the imagination of many hence successful women entrepreneurs from the region who have come up on their own would kindle their imagination. The projection of role models needs to be varied to be

able to give a choice to the potential women entrepreneurs to choose some one on similar lines as theirs. They can be invited in training programme to share their experiences with the potential women entrepreneurs.

ROLE OF BANKS

The major difficulties faced by female and male entrepreneurs were arranging finance. The bank could play an important role by lending money to women entrepreneurs. The banks or other financial institutions should print their pamphlets and other printed materials in simple and preferably in local language. Secondly, the procedure should be simple and speedy because it is difficult for women to give long time in banks/Corporations. Moreover, the required documents should be minimized. All the procedure should be in local language.

The banks/corporations should setup proper information and counseling cell to guide and advice women entrepreneurs.

The application forms, appraisal standards and other procedural requirements for extending finance to women entrepreneurs should be simplified as far as possible. Bank staff should assist women entrepreneurs in understanding the procedural formalities in a simple manner so that the women can avail the various facilities provided by various schemes specifically for women. They can also provide the information on the type of enterprises that can come up in a particular place. Banks should launch awareness/publicity campaigns about schemes available for women. Attractive publicity material such as posters, charts, can be designed in a simple manner so that women will be able to understand it easily. The publicity material should be widely distributed particularly in rural and semi-urban areas.

SPECIALIZED BRANCHES FOR WOMEN

It was reported by women that finance was major problem for them. It was also found that they borrowed money from their friends and relatives at high of interest. This had an impact on their units. Therefore, specialized branches for women preferably manned by women would help women entrepreneurs to approach for getting finance.

STRENGTHENING THE MONITORING AND FOLLOW-UP

During the training programme the trainees do not come in contact with the practical problems. It is only at the time of starting the enterprise they start sensing the practical problems and at this juncture they need somebody's assistance to overcome these problems. To hand hold them, who are entering the new field of entrepreneurship, training organizations should provide them support by contact monitoring and follow-up.

MARKETING SUPPORT

Major area of difficulty for women entrepreneurs is marketing. Most women entrepreneurs do not have knowledge of the market nor had exposure to outside market forces. In the organized manufacturing sector women are concentrated at the echelons of industrial hierarchy due to social responsibilities. When compared to men in the manufacturing sector, women have less access to capital, institutional credit, marketing information and appropriate business training. Marketing of the products was an important problem reported by female and male entrepreneurs. Marketing support should be provided to the women entrepreneurs. Government can help women in marketing their products through its outlets at various levels. Women entrepreneurs can also solve the problem of marketing by forming cooperatives.

CO-OPERATIVE SOCIETY/INSTITUTION /NGO AND PVT. FINANCIAL INSTITUTION /SCHOOL

These organization and institutions be encouraged for development of women entrepreneurs. And expert and trained counselor should be there for technical training.

GROUP ENTREPRENEURSHIP

Women should be encouraged to work in groups for production as well as marketing of their products. Efforts in those directions can help women entrepreneurs in getting success in their ventures and improve their ventures and improve their confidence. They will feel strong economically, socially and emotionally by managing enterprises in a helpful environment. It is important to become aware of competitive environment even in small enterprises in the current day context. Determined efforts from women entrepreneurs supported by congenial climate can bring about substantial results. Women's participation and empowerment through economic activities can go a long way in speeding up industrializations of rural areas and small towns.

It was observed that women could perform better in a group. Women should be encouraged to work in groups by forming cooperatives for production as well as marketing of their products. Women cooperatives can be formed with the help of non-governmental organization. The cooperatives can take care of skill training,

technology up gradation, deigning and new product development, packaging and marketing. The cooperatives can provide marketing support through local fairs, exhibitions, design shows, buyer seller meet and fairs in India and aboard.

MOTIVATIONAL STRATEGIES TO ENTHUSE OFFICIALS FROM SUPPORT ORGANIZATIONS

The support organizations should introduce motivational Strategies to enthuse their officials to encourage and support women entrepreneurs, their work in this area should be given appropriate recognition. These organizations can give annual awards to the three best performing departments or persons in achieving their target to promote women.

SINGLE WINDOW APPROACH

The cell should not only maintain statistics but also ensure that the entrepreneurs receive all help in following areas:

- Preparation of project report
- Technical know-how
- Allocation of sheds
- Term loan approval
- Working capital loan sanctions
- Raw material allocation
- Training of employees
- Obtaining subsidies
- Marketing assistance

The women entrepreneurs may be guided in filling necessary information on different applications. The district industries centers can play an important role in guiding women entrepreneurs to solve their problems while starting their enterprises. They can also provide the information on the type of enterprises that can come up in a particular place.

SETTING UP WOMEN CELL

Women's Cell should be set up at the head office as well as in the regional; offices of the financial organizations to provide information, counseling/guidance and other credit related services to the women entrepreneurs. Women's Cell should also be set up at the directorate of industries and district industries centers to provide information, counseling/guidance and other credit related services to the women entrepreneurs. These women cells should be preferably handled by women officers/staffs.

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