

## A Critical Evaluation Of Current Status Of Women Entrepreneurship In Uttarakhand

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**ABSTRACT:** Women Entrepreneurs play an important role in local economies and a large percentage of micro-enterprises in developing countries are undertaken by women. Entrepreneurship is an innovative and dynamic process, whereby, a new enterprise is created. Entrepreneur is a catalytic agent of change, which generates employment opportunities for others. The emergence of entrepreneurs in a society depends to a great extent on the economic, social, religious, cultural and psychological factor prevailing in the society. Entrepreneurship amongst women is a recent phenomenon. When an enterprise is established and controlled by a woman, it not only boosts economic growth, but also has many desirable outcomes. Investments in women are now widely recognized as crucial to achieving sustainable development. Economic analyses now perceive that low levels of education and training, poor health and nutritional status, and limited access to resources not only repress women's quality of life but limit productivity and hinder economic efficiency and growth. Therefore, the development of opportunities for women is imperative, not only for reasons of equity but also because it makes economic sense and is "good development practice".

Women in Uttarakhand are the backbone of the State's economy. However, women in Uttarakhand do not own the land on which they are working. Nor does this give them the power to make decisions in major economic matters concerning property, sale and investment. Nor do the land yield so much production or income that it gives women the much needed cash and decision making power to look after her needs and those of the children. Despite being the heads of these households, women still cannot overcome the patriarchal divide. This lack of cash income and the gap between work and economic gain hence needs to be bridged by entrepreneurship among women. So, there is a need to raise the status and standard of women in Uttarakhand. This paper throws light on the current status of women entrepreneurship in Uttarakhand and tries to find out the gaps in the development of entrepreneurship among women so that appropriate policies can be made for them.

**KEY WORDS-** Women Entrepreneurship, Education, Health, Decision Making, Credit financing

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### I. INTRODUCTION

An "Entrepreneur" is one who undertakes innovations, finance and business acumen in an effort to transform innovations into economic goods', (Kumar D. N., 2011).

Entrepreneurship is considered to be a vital component in the process of economic growth and development for various reasons. It is a mechanism by which society converts technological information into products and services (Shane & Venkataraman.)

The GOVT of India has defined women entrepreneurship based on women participation in equity and employment of business enterprises. Accordingly, a women entrepreneur is defined as an enterprises owned and controlled by a women having a minimum financial interest of 51% of the employment generated in the enterprise to the women In my study I have taken Uttarakhand statistical data based on entrepreneurship development with workforce index from 2007 data with various developing indicators. The entrepreneur developments with women participation have been measured by industrial development, per capita income, higher post occupied by women and engagement in their own business (Kiranastore, dairy, boutique and parlour etc.) In this study, the role of infrastructure and culture in Uttarakhand has been also explained. How these both factors affect the participation of women in jobs. For analysing this we focused more on rural and urban areas of Uttarakhand. The study has been conducted on threareas i.e. self-employed, regular salary employed and casual labour.

## **II. REVIEW OF LITERATURE**

“An entrepreneur is a person who is able to express and execute the urge, skill; motivation and innovate ability to establish a business or industry of his/ her own either alone or in collaboration with his/her friends”, (R.S.Kanchana, 2013)..

Women of Uttarakhand play a very important role when it comes to entrepreneurship. A large number of researches done reflect this importance of women in the state and what kind of difficulties are faced by them in this field.

In his paper, (Kumar A. , 2011), examines the role of social structural components relating to the background of the women generation of entrepreneurial orientation among them.. The paper also studies the correlation between the education of the mothers of women and their entrepreneurial orientation.

(Kalim) . Entrepreneurship for women is an idea to explore and optimize; which could also help her to create new jobs and also help in her economic empowerment..

(Dr. Ajay Sharma, 2012). Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole.’

.(OECD, 2004). This paper studies the demand (number and the nature of entrepreneurial roles that can be fulfilled) and supply ( processes why men and women move differently into various activities of entrepreneurship) side of the women entrepreneurship.

“Entrepreneurship is the state of mind which every woman has but has not been capitalized in India in the way it should be”, (Gurendra Nath Bharadwaj)

. Accordingly, a woman entrepreneur is defined as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to a woman.” (Ashima Bhatnagar)

(Yadav, 2013) ‘The economy of Uttarakhand is predominantly agrarian. It is abundantly clear from the micro level picture that women are involved in most of the agricultural operations in its broadest sense, including subsidiary enterprises like dairy, poultry, sericulture, silviculture, pisciculture and the like. The 1991 census had recorded high female workforce participation rate in hill districts. Entrepreneurship among women has come a long way in Uttarakhand. However the proportion of women entrepreneurs in small scale industries reveals abysmally low at ten percent. As there is very good scope for development of enterprises in Uttarakhand.’

## **III. OBJECTIVE OF THE STUDY**

The objectives of this study are as follows:

1. To measure the extent of gender gap in entrepreneurship in Uttarakhand
2. To identify the factors behind this gap for women empowerment in Uttarakhand.
3. To examine the workforce participation rate of women in the economic activities.
4. To analyze the performance of the existing policies related to women empowerment.
5. To give some policy suggestions

### **Research methodology**

This study is specifically based upon Uttarakhand state. This is an analytical study done with secondary data .

### **Research Questions:**

- ▶ Whether gender gap exist in the workforce participation in the economic activities.
- ▶ Whether the educational background and the skills determining the capability to succeed.
- ▶ Whether health condition of the women plays an important role in developing enterprenuerial capability among women.
- ▶ Whether the existing financial position of the women decides their involvement in entrepreneurship
- ▶ Whether decision making power is an significant factor for gender based entrepreneurship development among women.
- ▶ Whether policies are effective in this regard.

### **Analysis:-**

The variables used for the analysis have been categorized into five broad headings. These are:

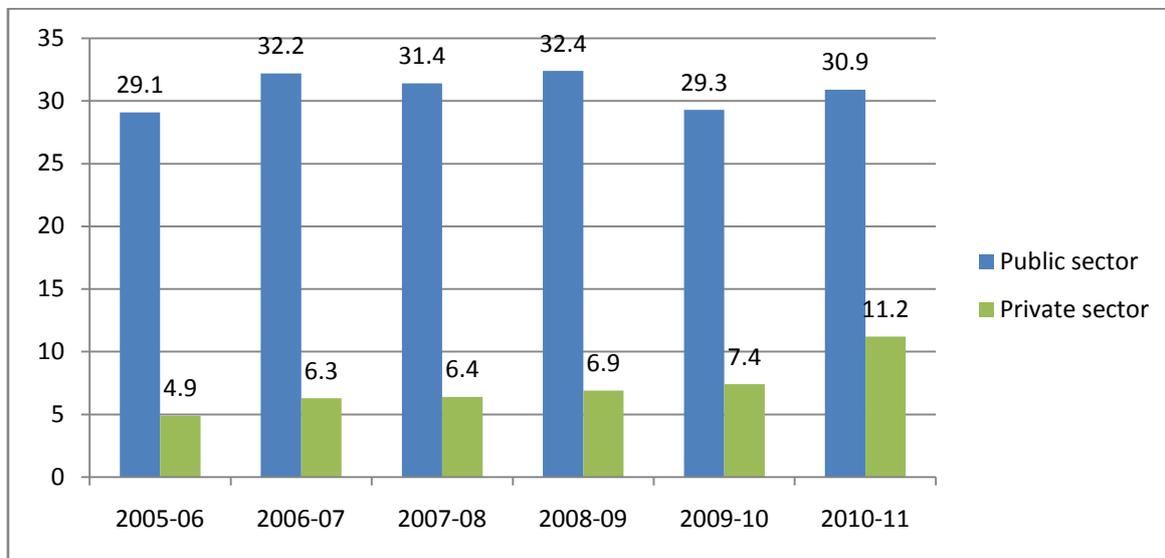
- ▶ **Workforce participation:**
- ▶ **Education:**
- ▶ **Health:**
- ▶ **Decision making**
- ▶ **Financial asset holding**

❖ **WORKFORCE PARTICIPATION:**

1) **Workforce participation rate in Uttarakhand:**

**Source: Directorate General of Employment and Training, Ministry of Labour and Employment.**

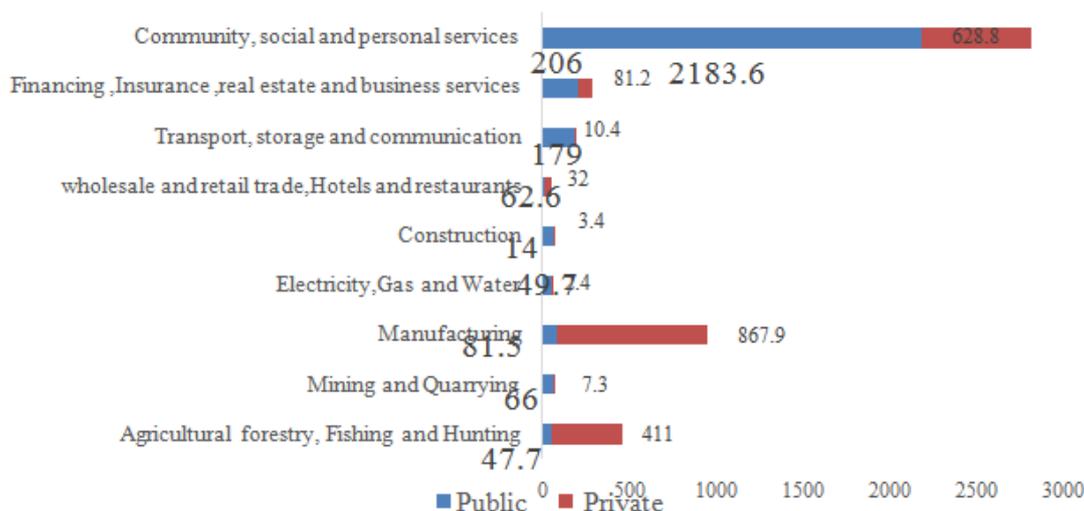
The above graph clearly shows the increasing trend of women participation in both the sectors. In the private sector it has increased from 4.9 % in 2005-06 to 11.2 % in 2010-11. Though the increase in both sectors is observed, the increase in the public sector has larger since 2005-06 to 2010-11. It shows that there is a large gap in the participation of women in both the sectors over the years. This depicts that women prefer to work in the public sector rather than private sector.



2) **Women employment in public and private sectors by Industrial activity, 2004 (in Thousands)**

**Source: Women and Men in India, report**

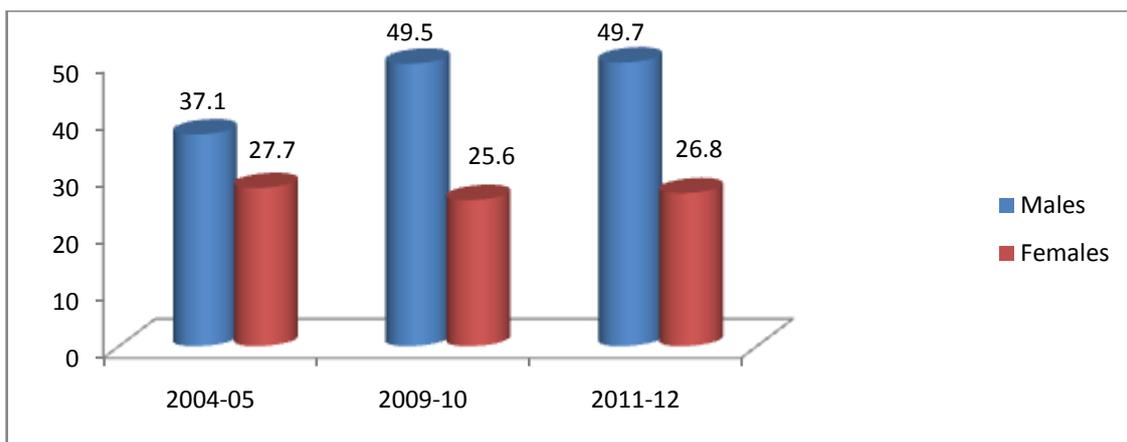
The graph depicts that highest women engagement in manufacturing i.e 867.9 followed by community, social and personal services i.e; 628.8.



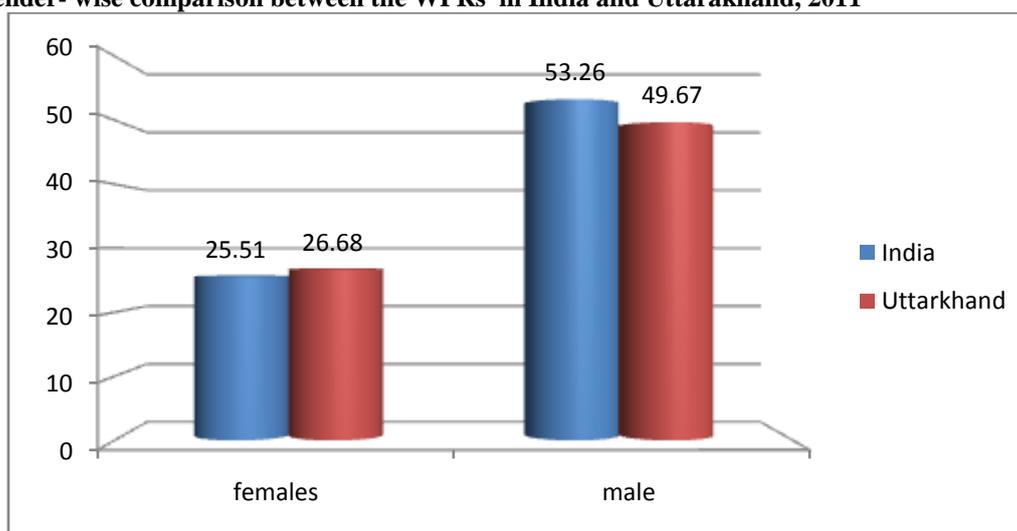
3) **3Comparison of workforce participation rate of males and females in Uttarakhand**

**Source: Women and men in India report**

The inequality in the state with respect to the gender can be viewed through the participation rates of women as compared to the men. The graph clearly depicts the large difference in the workforce participation rates of males and females over the years. The workforce participation rate for men in 2004-05 was 37.1 and that for women was 27.7 and it has increased to 49.7 and 26.8 for men and women respectively in the year 2011-12. We can see that this WPR for males has increased two folds since 2004-05 whereas for females it has declined, thus creating a large gap.



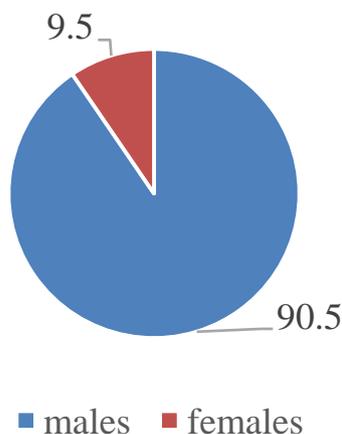
4) Gender-wise comparison between the WPRs in India and Uttarakhand, 2011



Source: Women and men in India report

Comparing the situation of Uttarakhand with India shown in the above graph, we see that for the year 2011-12 the workforce participation rate of males in Uttarakhand i.e. 49.7 is much less than that of males all over India i.e. 53.26 whereas the workforce participation rate of females in Uttarakhand i.e. 26.8 is slightly larger than that of the females in India i.e. 25.51. though the gap does exist when considering India as a whole.

5) Distribution of female entrepreneurs in Uttarakhand:

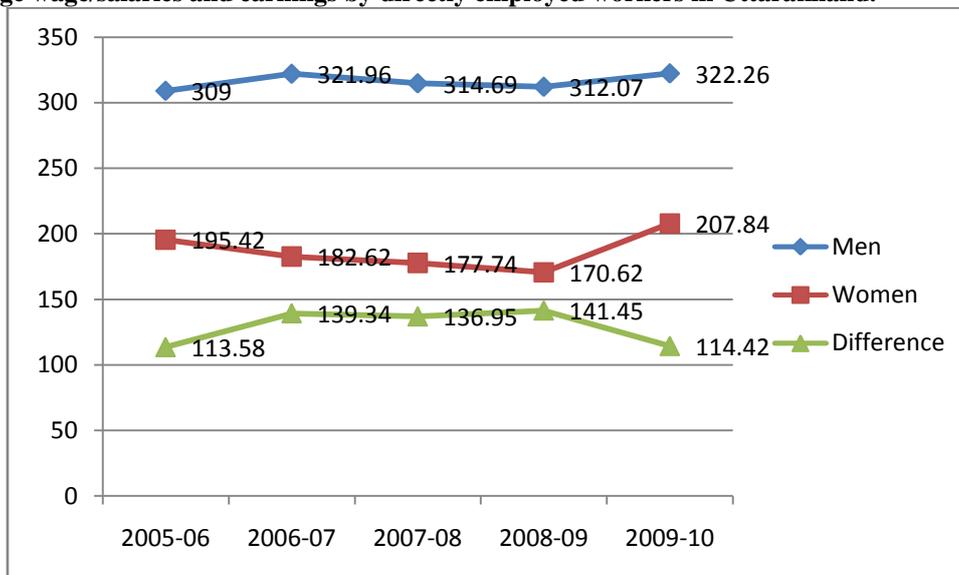


Source: PHD Research Bureau, compiled from Fourth All India Census of Micro, Small & Medium Enterprises:

Registered Sector

The chart above shows that the proportion of entrepreneurial profile of women in Uttarakhand is very marginal. A very small proportion of women are involved in entrepreneurship in Uttarakhand.

6) Average wage/salaries and earnings by directly employed workers in Uttarakhand.



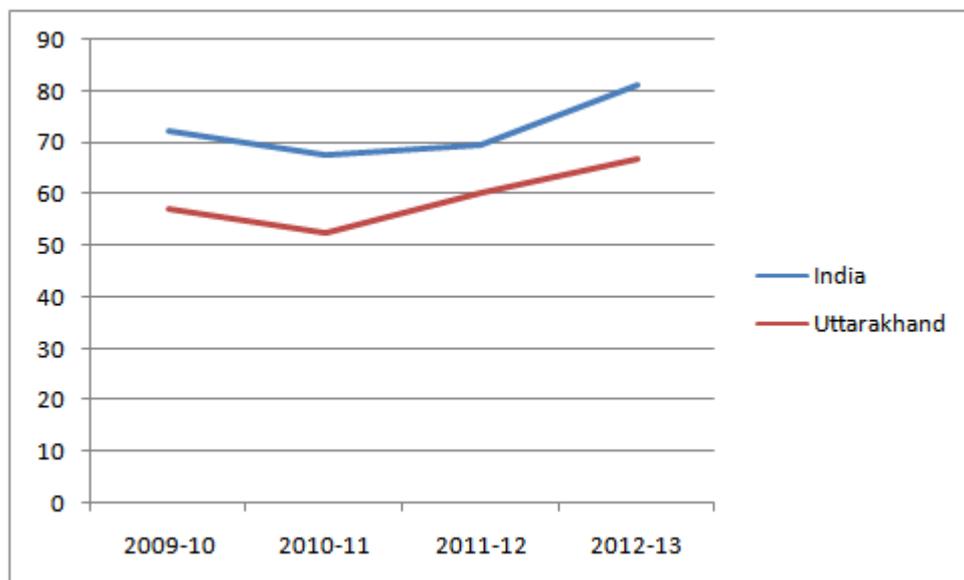
Source: Statistical profile on women labor, 2012-13, Labor Bureau, Ministry of labor and employment.

The data shows a very large gap in the earnings of males and females. Over the years this gap seems to be increasing. The data for the year 2009-10 is the estimate provided for that year (which means the earnings would have been lesser than mentioned). These average wages show an increasing trend for men but a decreasing trend for women.

7) Physical Performance- % of women Swarozgaris assisted under SGSY

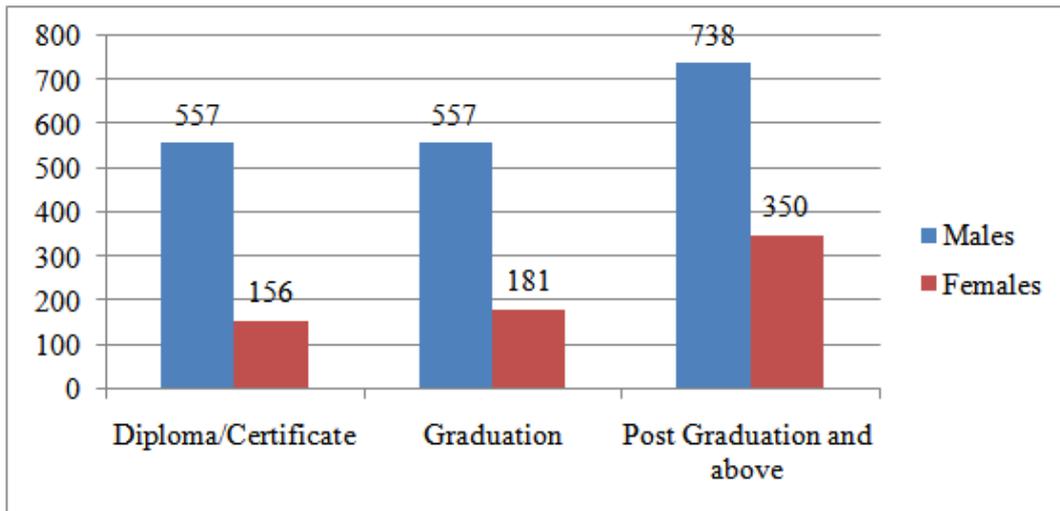
	2009-10	2010-11	2011-12	2012-13
India	72.1	67.5	69.4	81.38
Uttarakhand	57	52.5	60.1	66.67

This graph shows that womens wanted to open their own business but the government policies are so inefficient. In comparison to India there are less number of women entrepreneurs.



❖ EDUCATION

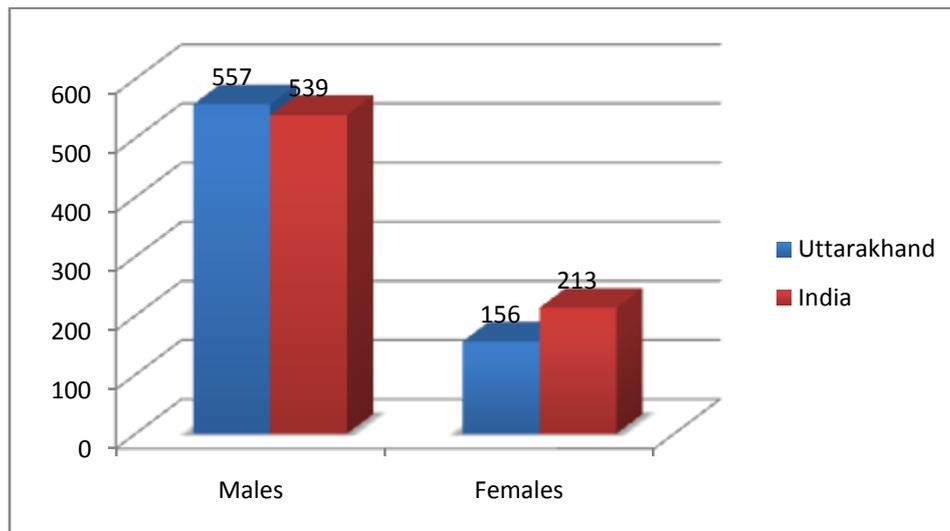
1) Distribution of males and females(in thousands) aged above 15 years in Uttarakhand and educational classification



Source: Ministry of labor and employment government of India; Education, skill development and labor Report, 2013-14.

The number of females in all the three categories is very less in comparison to males in Uttarakhand. The Number of female diploma holders is very less, only 156 thousand females which is approximately one-third of that of males. Though the number of female post graduates in Uttarakhand is more than female graduates and diploma holders but still they are almost 50% of that of male post graduates.

2) Gender wise distribution aged above 15 years, comparison between Uttarakhand and India by technical educational classification

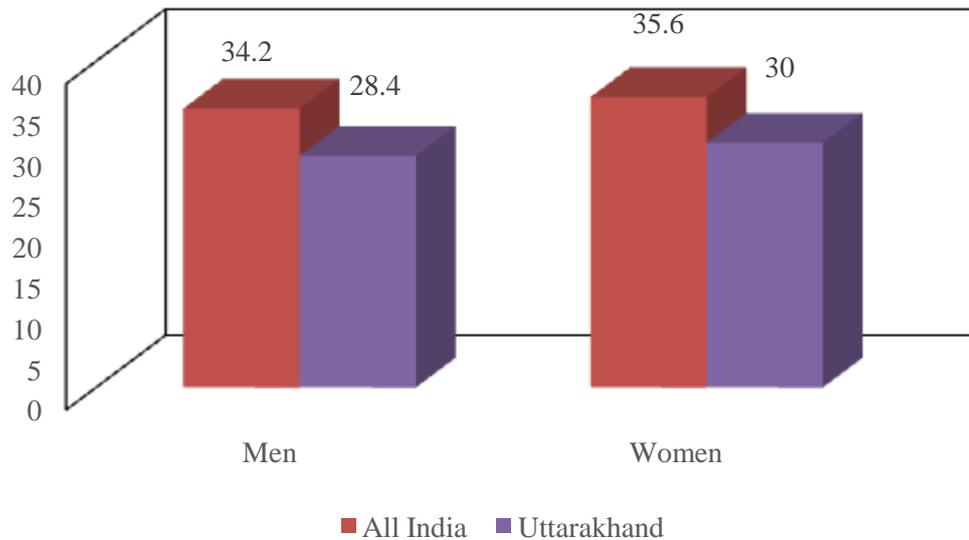


Source: Ministry of labor and employment government of India; Education, skill development and labor Report, 2013-14

The above graph depicts that though women are lesser in comparison to males in Uttarakhand, when compared with India (average), number of females having a diploma, in India, is higher than that in Uttarakhand whereas the situation is different for men.

❖ **HEALTH:**

**Nutritional status of women and Body Mass Index, 2006: Mass Index below normal**

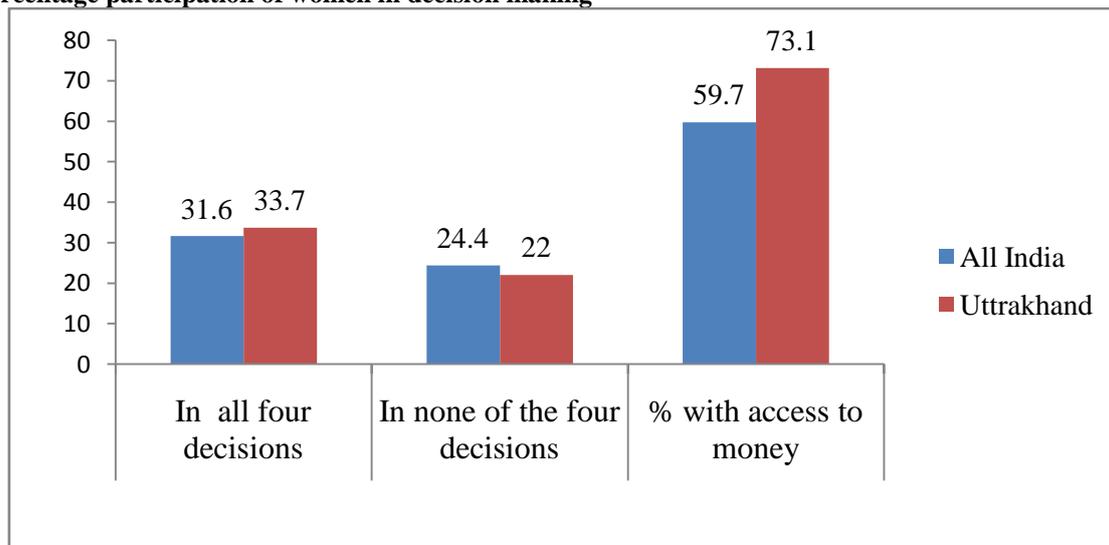


**Source: Statistics on Women in India, 2010.**

The graph above shows that there is a lesser percentage of both men and women in Uttarakhand whose BMI is below the normal level which is around 25 (approx). So the health pattern as per the BMI keeps Uttarakhand in a better position than that of the overall country. But there is a greater percentage of women (30%) than men (28.4%) in Uttarakhand whose BMI is less than the normal.

❖ **WOMEN’S AUTONOMY IN DECISION MAKING:**

**Percentage participation of women in decision making**



**Source: Statistics on Women in India, 2010**

The graph shows females have a very less participation in all the decisions in Uttarakhand as well as in India. In Uttarakhand only 33.7% females participate in all the four decisions. When we see the percentage of women with access to money, in Uttarakhand, 73.1 % women have access to money whereas in India it is 59.7%.

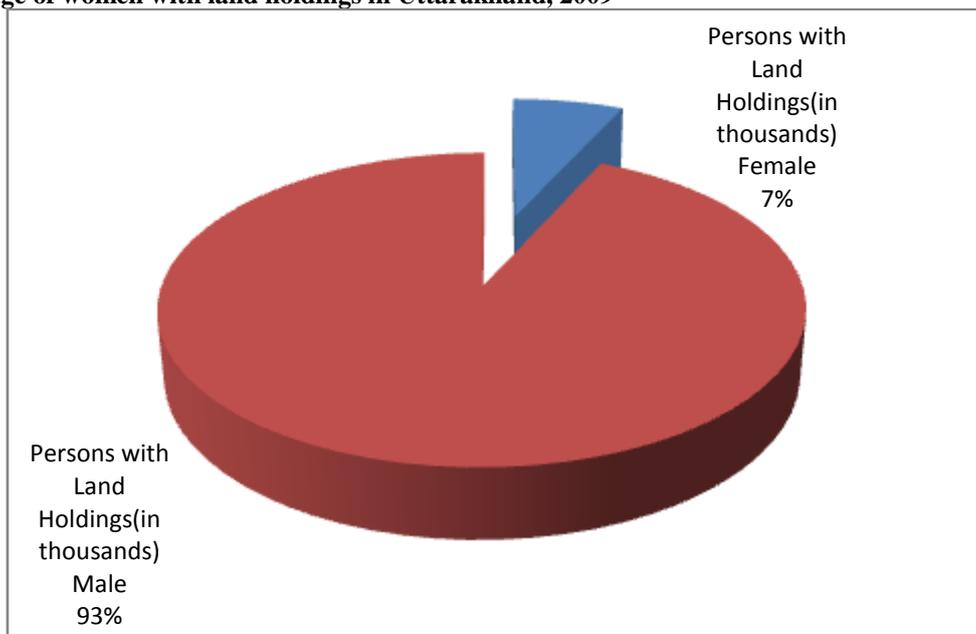
❖ **FINANCIAL POSITION IN TERMS OF ASSET HOLDINGS:**

✚ **Land Holdings:**

Land holding is an important factor that indicates the economic position of women because a woman holding a land in her name can use it as and whenever required. A piece of land is an asset. The graphs below show a comparison between the percentage of women holding land in Uttarakhand and in India.

**Financial position in terms of asset holdings:**

**Percentage of women with land holdings in Uttarakhand, 2009**

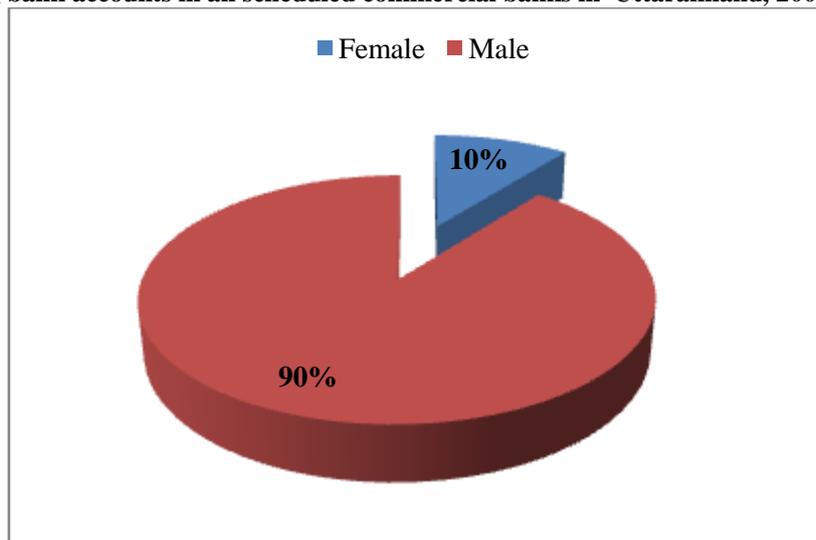


**Source: India, Ministry of Women and Child Development. (2009). Gendering Human Development Indices: Recasting the Gender.**

In Uttarakhand, only 7% women own lands .. The results for land holding by women are low in the state. This shows a weak position of women in terms of economic stability.

**Credit Accounts for women in All Scheduled Commercial Banks:**

**Women holding bank accounts in all scheduled commercial banks in Uttarakhand, 2006**



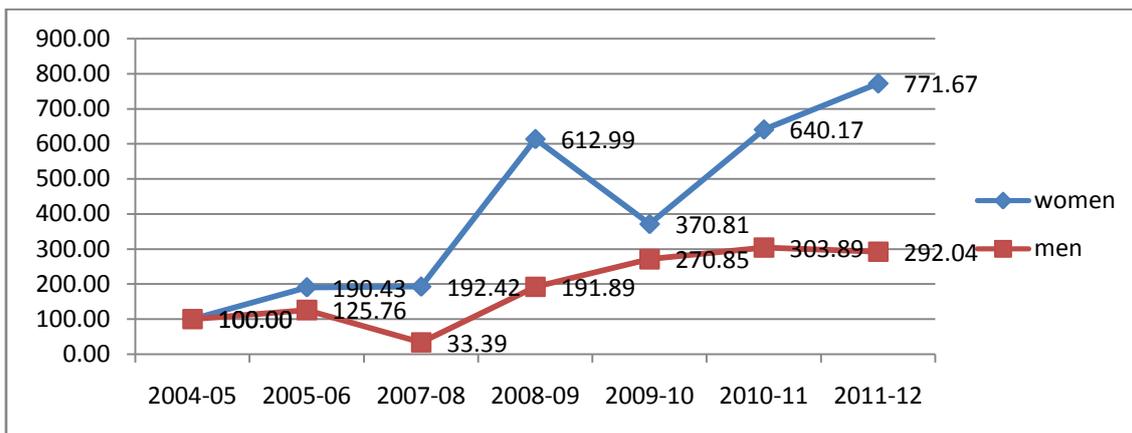
**Source: India, Ministry of Women and Child Development. (2009). Gendering Human Development Indices: Recasting the Gender Development Index and Gender Empowerment Measure for India 2009.**

We see in the above chart that only 10 % of women in Uttarakhand own bank accounts whereas men own 90%. This shows a huge gap which definitely leads to a gender wage gap.

**Pattern of flow of credit to women:**

The graph below shows the trends in the flow of credit to both men and women

**Index of flow of credit to males and females**



Source: SLBC report

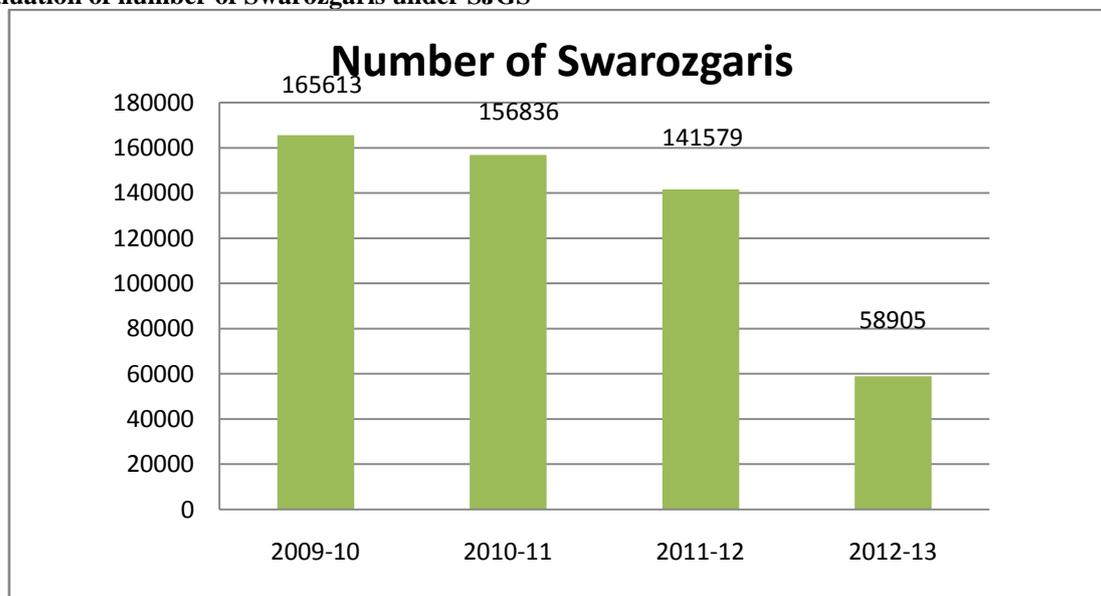
The reports show that the flow of credit to women has increased over the years. Now we can associate this increase with either better or easier facility of credit overtime or we can assume that women have shown an inclination towards demanding credit from banks. Though the demand of credit does not explain any relationship with the use of that credit for activities by women yet this indicator help us to analyse the financial status of women in comparison with men. Also we see that the trend of increase in demand for credit by women is larger than that for men. One very significant information depicted by the data is that though the demand for credit by women has increased over the years, there is still a very large gap in the flow of credit to women as compared to men.

#### Critical Analysis of Government Initiatives:-

Some government policies and programmes are:

- ▶ **SwarnaJayantiShahariRozgarYojana (SJSRY)**
- ▶ Urban Self Employment Programme (USEP)
- ▶ Urban Women Self-help Programme (UWSP)
- ▶ Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)
- ▶ Urban Wage Employment Programme (UWEP)
- ▶ Urban Community Development Network (UCDN)
- ▶ **Self Help Groups(SHG)s**
- ▶ **SwarnaJayanti Gram RozgarYojana(SJGRY)**
- ▶ **Swawlamban**
- ▶ **Support to training and women employment(STEP)**
- ▶ **RashtriyaMahilaKosh**

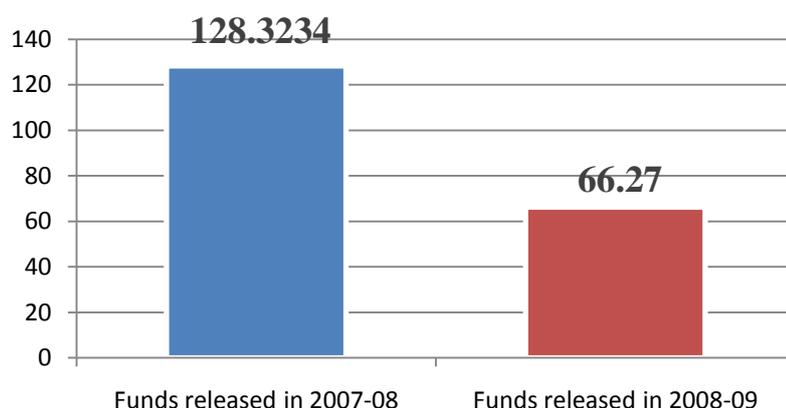
#### Evaluation of number of Swarozgaris under SJGS



Source: Statistics on Women in India, 2010

The number of swarozgaris has declined over the years. And the decline in 2012-13 has been very large. It is approximately a 58 % decline.

**Funds released under STEP for women, 2008-09 in Uttarakhand (in lakhs)**



**Source: Statistics on Women in India, 2010**

This graph depicts that fund released in 2008-09 has decreased in comparison to 2007-08 which represents less government efforts for women in Uttarakhand.

**IV. CONCLUSION**

Key findings of the study are as follows:-

- ▶ The study indicates the inclination of women workers towards the public sector in comparison to private sector. It was also noticed that their participation in economic activities is less than that of men in Uttarakhand.
- ▶ Education, specifically higher education, technical, professional and vocational plays a very significant in shaping the career of women but our study focuses on the fact that women are lacking behind in all the terms in Uttarakhand.
- ▶ Health Scenario represents that as women are not physically fit in Uttarakhand. That is why, they are not fit for the entrepreneurship.
- ▶ No doubt the demand for credit by women has increased over a period but it does not specify their purpose of availing credit facility in Uttarakhand.
- ▶ It was found that most of the government schemes are not playing a significant role in the development entrepreneurship among women in Uttarakhand.

**RECOMMENDATIONS**

- ▶ Identification of the areas which reflect a large amount of inequality with respect to women.
- ▶ A very clear record of the financial stability of women, their economic activities and the income generated by them.
- ▶ Role of government to help reduce the gap.
- ▶ A proper database (segregated) keeping in mind the problems faced by women.
- ▶ We as a society should support and encourage women so that they can be achieve empowerment at all levels, educational as well as financial empowerment.

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