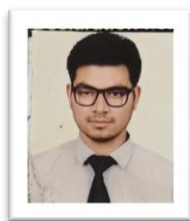


Women Empowerment: Rise of Women Entrepreneurs in Uttarakhand



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Abstract

Women Entrepreneurs plays most crucial role in economic growth and a number of semi and micro enterprises in developing countries are owned by women. Entrepreneur is a person who bear risk, seek opportunities, lead a team, innovate changes and motivate group to achieve the goals, generates employment and contribute in the economic growth of any nation. 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. Women in Uttarakhand played enormous role in 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. Seeing the gaps and difficulties efforts from the government and non-government organization took place in various ways.

This paper throws lights on such efforts which have taken by the individual, government and by non-government organization to strengthening the women entrepreneurship in Uttarakhand state.

Keywords: Women Entrepreneurship, Decision Making, MSME, Social Entrepreneurship.

Introduction

"Someone who demonstrates initiative and creative thinking, is able to organize social and economic mechanisms to turn resources and situations to practical account, and accepts risk and failure".- Hisrich(1990) defined entrepreneurship in these words.

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

After industrialization, the part of agriculture shows diminishing growth and the farming done in hilly areas has lost due to infertility and unavailability of resources. Males from the hill areas (villages) are migrating towards plane areas for job hunt. Due to absent of a large number of male members, the women are becoming more self dependent and finding employment or self employment opportunities. Government is also framing policies to support and enhance the self employment among rural women s'. The number non-governmental organizations have come with the objective of helping the women in startups and entrepreneurial activities. The study focuses on such programs launched by government, NGOs and by individuals and analyses the impact of their implementation on the development of women entrepreneurs in rural regions of Uttarakhand.

Review of Literature

According to D. Rajasekhra (2000), NGOs, by virtue of being small in size, flexible, innovative and participatory, are widely considered to be more successful in reaching the poor, and in poverty alleviation. The study aims in defining types, evolution, advantages and weaknesses of NGOs. The paper argues that the NGOs need to play an important role in the context of liberalization policies, improved credibility and legitimacy for NGOs and a viable strategy for NGOs etc.

K.C. Roy (2002) in his study shows the importance of property rights in women's empowerment in rural India. The study focused on

granting property rights to women and the distinction is made between legal (formal) and customary (informal) rights. The results of the extensive field work in rural West Bengal and Orissa illustrate the pattern of development process that poor rural women want and in which the property right is only the tip and there exists other components also that plays a vital role in development.

Patrik Kilby (2010) in his book examines how NGOs operate in southern India in the early 2000s. The book discusses the barriers faced by small, local NGOs in uncertain times of changing aid dynamics. The key findings focus on what empowerment means for Indian women, and how NGO accountability to these women is an important part of the empowerment being realized.

According to Punit Bhatt Datta (2012), women's cooperatives offer self-employment opportunities which contribute to women's social inclusion and empowerment. Their study article focuses on broaden existing understandings of women's entrepreneurship on less studied types of ventures and contexts—namely, a social entrepreneurial venture in India.

Kavita Sangolagi (2016), illustrate that Women Entrepreneurship and Women empowerment are most vital tool in eradicating poverty and unemployment. The study shows empowerment of women may not be feasible just by creating employment opportunities for them instead the need of inspiring them to set up new enterprise are also important. The paper is based on women Roti makers working in Gulbarga city of Karnataka state in India.

Gupta (2019), depict the significant improvement in the role of women in Indian society since independence. An ever-increasing number of women are going in for advanced education, professional training and their extent in the workforce has also. Their study shows a comparative analysis of male and female entrepreneurs, and describes the reason of less number of women entrepreneurs as compared to men are socio personal reasons, improper government support, and lack of availability of funds and barriers in production and some other reasons which prevent women to flourish as successful entrepreneurs. The objective of their study is to gain the basic idea underlying the concept of women entrepreneurship, the existing government policies, and programs to support women entrepreneurs and the problems faced by the women entrepreneurs while setting and managing their business.

Objectives of the Study

The objectives of this study are follows:

1. To understand the combined efforts by the government and non-governmental bodies.
2. To analyze the performance of the existing policies related to women empowerment.
3. To present some other aspects about employment in the state. E.g., employment opportunity etc.
4. To throw light on such efforts which have been life changing for numbers of women's in Uttarakhand.

Research Methodology

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

Conceptual Framework

The efforts in empowering women enterprises in Uttarakhand can be divided into three parts-

By an Individual

Due to unemployment in the state and emerging trend of migration the villages of Uttarakhand are turning into ghost villages. Most of the male population has gone to the towns and cities to earn for themselves and for the family. There's no suspense in that they are managed to earn a measly sum of only eight to twelve thousand every month. In such a small amount it is hard to survive. To tackle such problems people have taken some individual effort as in rural women have started to contribute some amount of money to run their house. They have started to take loans from the realible sources and have started their own enterprises.

By NGO's

From the last few decades NGO'S have been playing marvelous role in providing rural women in managing and establishing their enterprises lot's of women's are joining the self help group and taking loan from it and running their small enterprises, some women's are providing trainings to their SHG member's and earning and contributing in their family. The training imparted to the needy by the NGO'S are

Stimulations

Conducting EDP'S and other training programmer for the target people with a view to stimulate enterprising attitude among them.

Counseling

Providing counseling and consultancy services to the needy ones how to prepare a project, feasibility report, purchase of plant and machinery and performing other procedural activities.

Assistance

Assisting the target group in marketing their products and securing finance from financial institutions. Lastly, the role of NGO's entrepreneurship development can better be understood in terms of their strengths and weaknesses in the context of entrepreneurship development.

The NGO'S involved in entrepreneurship development can be classifies into three types:

1. Primary level NGO'S: The NGO'S who mobilize their own resources, operated at international level and execute developmental activities themselves or through intermediate fall.
2. Intermediate NGO'S: These NGO'S procure funds from various agencies, impart training' and conduct workshop for target work force.
3. Grass Root Level NGO'S: These NGO'S are those who conduct field activities by establishing direct contact with the grass-root needy people. Example of such NGO's in Uttarakhand is Shramyog, CHEA, and CHIRAG etc.
4. NGOs are providing training and assistance to those women's who wants to get the work done.

Trainings in: Handicraft – prospective areas • Bamboo craft • Wood craft • Clay craft • Woolen products • Weaving and Knitting • Ethnic design and prints • Metal utensils (copper etc.) are being provided by the sector itself.

Efforts by Government to Empowering The Women Enterprises

Uttarakhand has emerged as one of the fastest growing states in the country. The contribution of industrial sector has been most prominent in this growth. While the state was able to attract substantial investment in some of the large industries, but in terms of employment generation the role of MSMEs is much more significant even with comparatively smaller investments. In view of the physical and geographical terrain of state MSMEs sector plays an important role in overall and inclusive growth of Uttarakhand. The Micro, Small and Medium Enterprises (MSMEs) and their contribution to the economic and social development of state cannot be overemphasized.

With the majority of the enterprises located in rural areas, MSMEs provide nonfarm employment to all the rural youth and encourage entrepreneurship within them.

MSME Policy-2015

Government of Uttarakhand has sanctioned the MSME Policy 2015 for promoting investment in the MSME sector through incentivizing MSME's.

The policy shall remain in effect till 31st March 2020. The policy aims at utilizing local resources, generating employment and skill development in the youth.

Upcoming special scheme for promoting Women Entrepreneurship (Nav Disha Yojana): A special scheme of providing 25% capital subsidy (maximum Rs. 25 lacs and interest subsidy @ 6% (Maximum Rs. 5 lacs per unit per annum) has been approved to encourage women entrepreneurship in manufacturing as well as services sector.

Uttarakhand Handloom & Handicraft Development Council

Integrated Development & Promotion of Handicraft Schemes

Different Policies of Government of India Facilitated By MSME Department, Uttarakhand:-

1. P.M.E.G.P (Govt. of India)
2. Central Capital Investment subsidy.
3. Freight subsidy scheme.
4. Annpurna yojna.
5. Shri Shaqkti package
6. Bhartiya mahila bank.
7. Dena Shaqkti udyogini yojna.
8. Mahila udyog nidhi yojna.
9. Womens of organic India festivals (ministry of women and child development, India)

Some other schemes by the government for women empowerment are-

Uttarakhand Women Integrated Development Scheme

It aims to minimise the workload in the daily life of women by developing decision making capacity in women, creating understanding amongst the

women on Panchayati Raj System and Women self-employment.

Nanda Devi Kanya Dhan Yojna

The scheme aims to provide monetary aid to the women on the birth of girl child with the objective to reduce gender discrimination and to stop female foeticide.

Areas key sector of startups employment in Uttarakhand are following:-

Ecotourism Operation	Adventure Tourism Business Operation
Vermiculturing And Vermicomposting	Medicinal And Aromatic Plants
Hospitality Operation (House-Keeping)	Medical Tourism Agri-Farming Yoga
Food Production	Pranic Healing Floriculture Souvenirs Shoppe'S Apiary (Bee-Keeping)
Organic Products (Jam, Jelly, Squash, Pickles) Processing Campsite Development	Bamboo-Based And Wooden Craft Business Agro Forestry
Mushroom Cultivation	Dairy & Poultry
Home Stay Operation	
Fruit And Vegetable Processing/Cultivation	

In the above mention sectors women's of Uttarakhand are trying their efforts.

Conclusion

1. Women are excluded from decision making processes. Despite having so many women empowerment programs for their education, welfare and economic development, they are still deprived of facilities necessary for quality life. They are excluded in development processes as well. In such a scenario, self-help groups by women are playing a constructive role in resolving this problem.
2. The study reflects the holistic efforts have taken for the women empowerment/entrepreneurship by the government and the non-profits in Uttarakhand states. The SHG method is used by the governments, non-government organizations and others worldwide. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro-enterprise. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self help groups.
3. We can conclude the study in by seeing the changes in above mention story.
4. Government need to give more opportunities to the community based institutions, to enhance the capabilities of the members and as well as more opportunities to such grassroots NGOs which are working selflessly.

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