



**WOMEN ENTREPRENEURSHIP SCENARIO IN INDIA :  
MAJOR CONSTRAINTS WITH SPECIAL REFERENCE TO UTTAR PRADESH**



**Dr. Nida Fatima**

**Post-Doctoral Research Fellow  
Indian Council of Social Science Research,  
New Delhi**

**Email: [fatimanida2419@gmail.com](mailto:fatimanida2419@gmail.com)**

**ABSTRACT**

*The term Women Entrepreneurship means that business ownership and business establishment that empowers women economically, enhances their financial strength as well as status in society. The entrepreneurship amongst women has been huge a matter of apprehension. Women who initiate or lend a hand in any business in its implementation are known as women entrepreneurs. Most of the challenging roles are being accepted by females, as they wish to be financially self-sufficient along with taking care of their families. Today, women owned businesses are extremely increasing. The foremost objective of the study has been to realize the socioeconomic back-ground of women entrepreneurs, and their problems & reasons in managing their enterprises resourcefully and profitably. The present study has been conducted to study the sufferings of women entrepreneurs with*

*special reference to Uttar Pradesh in selected businesses of women from business like, hotels, vegetable selling petty shops, & beauty parlors etc. The need for extra income and family business carried on are the main reasons behind women getting them involved in entrepreneurial activities and the most important reasons recognized creating problems for embracing self-employment are family responsibilities, funding, orthodox mindset and lack of self-confidence.*

**KEYWORDS**

*Entrepreneur, Women Entrepreneur, finance, education, schemes.*

**Objectives of study**

- To recognize the reasons why women gets into entrepreneurial activities
- To classify the obstacles for women entrepreneurship
- To identify the government strategies for women entrepreneurs.
- To depict entrepreneurial activities in Uttar Pradesh
- To study the socio economic backdrop of women entrepreneurs.

**Research Methodology:**

The research is based on secondary & primary data. It's an exploratory & descriptive in nature.

**Introduction:**

Usually, an entrepreneur is one who lets together capital and labor for production. An entrepreneur is more of a coach than a captain. In India our society however does permits a woman to get the best of education, but we still do not vigorously uplift and sustain women as innovators and entrepreneurs. To be developed we really have to think 'out of the box'; we have to question what exist. Women are likely to in no way question the status quo, to be submissive, to uphold the values in the family. Even the most educated families get across this message in unspoken and unwritten ways.

Entrepreneurship is very important criteria for economic development. The part of women entrepreneurs cannot be ignored in this process. There is a noteworthy contribution of women entrepreneurs in the expansion of developed nations. The development of women entrepreneurship is low in India, particularly in rural areas. Women entrepreneurs look around a lot of problems right from the creation till the enterprise functions. This paper focuses on the status of women entrepreneurs.

The new generation women around the world have prevail over all negative thinking and have showed themselves beyond doubt in all spheres of life including the most complicated and weighty world of entrepreneurship. Uttar Pradesh with 39.84% followed by Gujarat, Kerala and Punjab are some states with elevated association in women entrepreneurship. But Karnataka with least contribution of only 26.84% is least in the list.<sup>1</sup>

If we look at country wise situation then India stands at 31.6% in 2010 ,As of now accordingly 2019 MasterCard Index of Women Entrepreneur India ranked 52 among the 58 countries we must aim to be in top 10 to bridge the gap of gender inequality.<sup>2</sup>

**Table-2 Status of women entrepreneurship across the world**

Country	Percentage
India	31.6
USA	45
UK	43
Canada	42
Indonesia	40
France	38
Sri Lanka	35
Brazil	35

Source -World Bank Report 2010 – 11

In India it has been ever-increasing endlessly. In 1970-71 the percentage of women work participation in India was 14.2%, it increased to 31.6 in 2010-11 and again goes down to 24.8% in 2020 which is eventually less in comparison to other countries. In Sri Lanka and Brazil the percentage of women work participation is more so does in France. The part of women entrepreneurs is particularly pertinent in the situation of large scale unemployment that the country faces. The modern large scale industry cannot take up much of labour as it is capital concentrated. The small scale industry plays an imperative role absorbing approximately 80% of the employment. The myth that women cannot slot in in productive employment needs to be dispelled. They can be encouraged to set up small and medium scale industries on their own initiative. Entrepreneurship development for women is an essential factor in economic development of India. Rural women can be encouraged to set up cottage industries. Rural based micro enterprises have been encouraged by the government by various schemes-such as Integrated Rural Development Program (IRDP), Training of Rural Youth for Self Employment (TRYSEM), and Development of Women and Children in Rural Areas (DWCRA). The aim is to get rid of poverty through entrepreneurial programs.<sup>3</sup>

Women's contribution to development is seriously underestimated and thus their social appreciation is limited. The full visibility of the type, scope and allocation of this unremunerated work will also contribute to a better sharing of responsibilities between men and women. Lack of employment in the private sector and reductions in public services and public service jobs have exaggerated women excessively. In some cases, employment creation strategies have not paid much interest to occupations and sectors where women prevail; nor have they passably promoted the access of women to those occupations and sectors that are traditionally male. Taking, this in consideration, entrepreneurship among women is an area which can help in employment generation and income generation. Around 50 % of India's population is women, yet business spheres such as trade, commerce and industry is still considered a male preserve. Entrepreneurial work has also been primarily a man's world in India. In Indian women are in no way substandard to men in all walks of life and they can be good entrepreneurs as men in the country.

Therefore, it is necessary to develop the potential of In India Women's participation in industry, trade and commerce, require entrepreneurship is still underprivileged, primarily because of the problems associated with their gender roles. Consequently, promotion of entrepreneurship and economic empowerment of women poses a challenge to the government, funding agencies and non-government organizations. It is important for these people on the restrictions faced by the women and to plan supporting systems to enhance the women entrepreneurship in India. There was a time when women were only limited to household chores and giving birth to a child. But the situation is completely diverse as she is now acknowledged as a person in charge. But this position did not come that without difficulty as women had to go the extra mile to show that she is in no way mediocre to the males. Still there is a long way to go as women are still considered as the human beings exclusively accountable in grooming her child, the house and the man.<sup>4</sup>

### **CONSTRAINTS IN WOMEN ENTREPRENEURSHIP**

The major concerns female entrepreneurs are facing are these days are, Social interface, Market trends, Access and control over resources, Decision making and exercising full control among all violence against women is a major concern. Reduction in gender based violence therefore should be a top priority.<sup>5</sup>

- The entrepreneurial progression is equivalent for men and women.
- **Access to start-up funding** is the greatest single issue faced by women entrepreneurs. It is observed that women entrepreneurs face greater problems in this look upon than small business in general.

- **Working capital** is required for maintaining finished stock to meet the market demand, for production, and for meeting marketing and other administrative expenses, it will be very tricky for women entrepreneurs to avail such loan facilities from financial institutions as they are powerless to provide protection.
- As regards to **marketing skills**, women entrepreneurs have the dilemma of way in to markets as their marketing skills are weak comparatively to male entrepreneurs. This is the major barrier for them to expand business or come into the business. <sup>6</sup>
- **Access to technology**, poses certain problems, to compete with manufacturers, they need moral fiber.
- **Administrative and regulatory requirements**, many might feel that this is considerably greater problem for women entrepreneurs than their male counterparts. Micro enterprises of every type experience these problems. It is because of the uneven effect of observance costs on small companies compared with large firms
- Another imperative problem encountered by women entrepreneurs is **need of management skills**. In preponderance of the cases, women entrepreneurs are short of management skills. Even though this is common to all entrepreneurs, women are above all deprived in this respect. Because they have lower propensity of previous business experience, besides this, support providers discriminate against women entrepreneurs to a larger extent in providing these skills.
- **Problem of unskilled:** Women entrepreneurship located in backward areas may not have difficulty of unskilled workers but it may be exposed to the problem of shortage of skilled workers. Skilled workers may be unwilling to work in their areas enterprise may not manage to pay the wages and other facilities demanded by these people. <sup>7</sup>
- **Inadequate infrastructure:** Poor quality and scarce quantity of transportation, communication and other vital services mainly in backward areas is another problem and also the poor infrastructure fallout in under utilization of capacity. Inadequate infrastructures also unfavorably distress the quality, quantity and production agenda of the enterprises operating in these areas. Therefore, their execution will become profligate.
- **Lack of Education:** In India around 60% of women are still uneducated. Illiteracy is the root cause of socio- economic problem.
- **Other problems** like society's outlook towards women entrepreneurs, imbalanced opportunities between men and women and very significant amongst all the Lack of Confidence in women are also poignant women entrepreneurs.

#### CURRENT STATE OF WOMEN ENTREPRENEURSHIP IN INDIA:

"In India almost 48 % women drop out of workforce prior to they reach the middle of their careers, compared to the Asia regional average of 29 %." Women who are working in SSI are divided into three categories.

Mass poverty and widespread unemployment are the two most pervasive problems faced by women entrepreneurs in rural areas. India is no exemption from this. India is a land of villages with 76.7 % of its population living in villages that carry the bulk of the poor.

Women entrepreneurship being one of the tools of women empowerment has great prospective in the socio economic development of any state. Therefore, there is not only a necessity for programs and policies for encouragement of entrepreneurship but also for accomplishment of area precise tactics which can aid to construct the entrepreneurial ethnicity among the youth. Above and beyond socio- cultural environment, managerial environment have also a great deal to do with the surfacing of entrepreneurship in a society. However there are a lot of organizations and institutions to offer facilities to entrepreneurs such as, small industry development, training institutions marketing organizations, consultancy organizations and financial institutions.<sup>8</sup>

In developing economies, work needs to be focused on civilizing women's privileges in society so that they can have access to education, personal income and the possibility of controlling their own life. There is a call for to know how the entrepreneurial progression takes place and their potency, flaws and opportunities. As the squat degree of women's entrepreneurship is straight away associated with the poor status of women, prominence should be given to augment the abilities of women to contribute in the labour force, to improve their positions in society and to increase their span to engage themselves in entrepreneurship.<sup>9</sup>

The status of women in India has been changing because of growing industrialization and globalization. Women nowadays have shifted their errands from kitchen to professional activities with the expansion of education alongside. Gender equalities and women empowerment have become one of the fundamental issues of the policy makers. Entrepreneurship is the field where women are found to put together their future which was unspecified to be a male occupied trend from the very early age. Women are putting their steps at par with the men in the field of different businesses. The role of women entrepreneur in economic development is recognized and steps are being taken to promote women entrepreneurship. As a result women in India, now-a-days, are found to acknowledge the challenges of the global markets and also are becoming capable enough to prolong and strive for excellence in the entrepreneurial arena. But still the rate of female work participation in India is not satisfactory.<sup>10</sup>

The percentage of female workers to total female population is found to be steadily declining from 32 % in 1901 to 26 % in 2001 and 25.51 % in 2011 and 24.8% in 2020. During this period diverse meaning of work force were given in different Census and therefore these data are not fully equal. In entrepreneurship, it has been observed that 8.05 million out of the total 58.5 million establishments were run by women entrepreneurs in India which is around 13.76 % of the total number of establishments. Total workers engaged in women owned and run establishments were 13.48 million persons, which is 10.24 % of the total number of workers engaged in India under different economic activities. It has been observed that 65.12 % of establishments owned by women entrepreneurs in India were located in rural areas and the remaining 34.88 % were located in urban areas. Of these establishments, 83.19 % were operated without hired workers and 16.31 % were operated with hired workers (All India Report of Sixth Economic Census, 2016).<sup>11</sup>

### **Exclusive schemes for Uttar Pradesh for Women Entrepreneurs**

It's not that we don't have policies and programmes it's just that most of the time we lack awareness and sometimes proper implementation of these policies.

➤ **Udyog Bandhu and Mahila Udyog Bandhu**

This scheme is given by the Department of Infrastructure and Industrial Development, Government of Uttar Pradesh. It aid investments in Industrial and service sectors. Its foremost idea is to make Uttar Pradesh as the most preferred investment destination in India. For achieving the alike it employs many investment policy drivers and perks up infrastructural and business environment from corner to corner the state. The promotion of business infrastructure can set off economic growth of the state. The a series of policies laid down by Udyog Bandhu or the same are Industrial Investment and employment promotion policy UP 2017, UP Textile Policy 2014, Biotech PolicyUP 2014, and Food Processing Industrial Policy etc.<sup>12</sup>

➤ **Sarkari Yojana**

Start-Up India Scheme for Women Entrepreneurs, this scheme works to strengthen the participation of women in entrepreneurship. This scheme will give a opportunity to women entrepreneurs who desire for big. The scheme has unique provisions for women entrepreneurs. The central government is supporting the self-determining entrepreneurs and for doing so it has made alliances with some US technological firms.

➤ **Pradhan Mantri Mudra Yojana**

This scheme provides financial aid to non-corporate small business houses. The smallbusiness houses employ largely of the Indian population. Women entrepreneurs receive a loan amount of 47.53% of the total amount disbursed. In Uttar Pradesh the loan amount is 46.78% of the total amount disbursed.<sup>13</sup>

➤ **Grievance Redressal System**

It is a single window redressal system for cheering entrepreneurs at the District Industries Centres (DIC's). This scheme assists in resolving problems providing approvals, sanctions, licenses required from different departments. It also resolvesgrievances of enterprise.

➤ **Marketing Development Assistance Programme for Export Growth**

This scheme was introduced in 2006-07 and its purpose is to endorse marketing done by various industrial units. It provides backing for benefits in the market. Assistance is provided in small scale industries, handicrafts, Khadi and Village industries and Handloom sectors of Uttar Pradesh etc.<sup>14</sup>

➤ **Women Entrepreneurship Scheme 2014-2015**

This scheme was launched by the Uttar Pradesh (UP) government on 2 December 2014 with a particular aim to empower women and determine their participation in the industrialization process. Under this scheme, the UP government is pushing-up micro- level and individual traditional industries and handicraft units to form a special purpose vehicle (SPV).A cluster of 25 or more such units is eligible for availing the benefits under this scheme. It will facilitate to enhance traditional Indian craft such as chikankari, terracotta, zari, zardozi and toys.<sup>15</sup>

### Highlights of the Women Entrepreneurship Scheme 2014-15

- The Central government will grant up to 70% of the 15 crore rupees under the scheme.
- The women who are unemployed can gain easy seed capital to start their own micro or small enterprise.
- The loan will be granted by nationalized banks, financial institutions or the State Financial Corporation for the purchase of plant and machinery.
- The beneficiaries are allotted a loan of Rs 50000 per year at five percent interest subjected to a ceiling of 2.50 lakh rupees in five years.

- Both manufacturing and service sector units can avail the benefits of this scheme.

**NITI Aayog** has launched a Women Entrepreneurship Platform (WEP) for providing an ecosystem for budding & existing women entrepreneurs across the country. SIDBI has partnered with NITI Aayog to assist in this initiative.

As an enabling platform, WEP is built on three pillars- Iccha Shakti, Gyaan Shakti & Karma Shakti. Iccha Shakti represents motivating aspiring entrepreneurs to start their business.

Gyaan Shakti represents providing knowledge and ecosystem support to women entrepreneurs to help them foster entrepreneurship.

Karma Shakti represents providing hands-on support to entrepreneurs in setting-up and scaling up businesses.<sup>16</sup>

### **SUGGESTIONS FOR THE GROWTH OF WOMEN ENTREPRENEURES:**

- There should be revolution in the mindset of parents as to educate their daughters, because economic development of nation can be achieved only through good education.
  - Women should advance her knowledge in all phases of life so that she can make decisions on own. Proper strategies should be given by government to ensure whether the schemes are reaching to genuine beneficiaries or not.
  - Although our rural people are still depending on agriculture as their earning's source, they should identify that there is huge need to develop their skills towards entrepreneurship.
  - Women entrepreneurs should improve their marketing skills in order to develop their business. A Major Suggestion is that women entrepreneurs are getting success when they have support from family and husband. So, there should be support from family and life partner.
  - To widen the range of elements affecting the equitable participation of women in development well planned strategy must be designed and implemented in close collaboration with different development partners in different specialized areas, notably: education, health, human rights as well as environment and energy. This would definitely enhance their socio-status.
  - Entrepreneurship among women, certainly improves the prosperity of the nation in general and of the family in particular. Today women are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. Nowadays, they are facing widespread problems from setting of enterprise to the marketing of products.
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- Women entrepreneurship must gain 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.

## RELEVANCE OF THE STUDY

The study of women entrepreneurship is noteworthy factor in India owing to the unemployment and weak economic development of women. Women participation in workforce in the field of non-traditional sector is key point in economic growth of the nation. Central and state government should assist women entrepreneurs to participate in international trade fair, exhibitions and conference.

Successful women in the field of entrepreneurship should help other women in starting and sustaining in their business. So women entrepreneurship should be in the growth of their skill, enhancement managerial skills production and marketing along with development programmes work health and nutrition women and child welfare etc. The development of women entrepreneurship is a challenging aspect in India. Rural women entrepreneurs should be provided with exceptional training facilities for developing their talents and skills to their best. The progress of the nation not only depends on men performance and but also on our females. In India there is a leeway to raise our economy, by giving inspiration to women in all aspects, and women playing dual role. When someone playing dual role definitely there is an avenue, Family and society should support to keep away from stress that's why it becomes necessary for the society and Government to find the remedies for the problem of women entrepreneur.

## Conclusion :

Entrepreneurship is not a bunch of roses to women. Women participation in many kinds of economic activities to complement to their family income, their participation in no way reduces their family duties. The task of women has become more tiresome and full of confrontments. Women entrepreneurs do really not only required motivation in the form of financial assistance, and government permissions and sanctions; they may need support from family then society. Already the central and state governments and non-government organizations have taken so many steps to resolve the problems of women entrepreneur, however they have to provide particular incentive and financial backing. Individual, socio- economic development can effortlessly made through appropriate human resource management.

Our hounourable "Prime Minister Mr Narendra Mod"i is focusing over self-employment through start up programme, skill development programme, Pradanmantri Kaushal Kendra training centres, social welfare department and banks. He gives emphasis to utilize the Indian workforce properly to manage mass poverty and extensive unemployment. Moreover development of entrepreneurship has to be in top priority of Indian leaders and elites.

As rightly said by said "Keshav Prasad Maurya", Deputy Chief Minister, Uttar Pradesh Pradesh while inaugurating an ASSOCHAM National Conference & Awards on Stand-up India – Standup Women 'Driving India's Economic Development' at Lucknow. The objective behind this Standup Women campaign is to promote entrepreneurship among women, scheduled castes and tribes by enabling them secure easier loans and this could be an engine of job creation for the youth.

There is a need for multi-dimensional approach from different sector from government, financial institutions, individual women entrepreneurs for a flexible integrated and coordinated specific approach for development and promotion of women, said Keshav Prasad Maurya, Deputy Chief Minister, Uttar Women contribute significantly to the national income of the .The financial needs and support services required by women.

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