



## Entrepreneurial Aptitude of Women of an Aspirational District of Uttarakhand

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### ABSTRACT

A cross-sectional study was conducted for assessing the entrepreneurial aptitude of women in two blocks (Kashipur and Gadarpur) of Udham Singh Nagar, Uttarakhand. A purposive sampling technique was utilized for selecting the respondents. A structured questionnaire vetted by experts and pretested through a pilot study on 45 respondents was developed. Data on women entrepreneurs, self-assessment, and perception of farm women regarding entrepreneurial aptitude was collected from 214 women during the month of June 2022 to August 2022. Results revealed that only 28.50 per cent of women were running their own enterprises, whereas 40.98 per cent of them were engaged in vegetable production/commercial farming. 89.25 per cent of women were interested in running an enterprise and 84.11 per cent had a motto to earn money. 84.11 per cent of the respondents were interested in backyard poultry and 31.31 per cent in spice production. It was concluded that women in the study area had an aptitude for adopting enterprises for improving their quality of life, which needs to be nurtured.

### INTRODUCTION

Entrepreneurship generates economic activity that is essential to a nation's development (Amurao et al., 2016). An entrepreneur is the main component of entrepreneurship, and women are now acknowledged as successful entrepreneurs because they possess traits that are desirable and relevant for the growth of a business (Nayyar et al., 2007). Women Entrepreneurship refers to a business or organization started by a woman or group of women (Rashmi, 2016). Due to improvements in education, urbanization, industry, and understanding of democratic values, women's roles have changed. Generally, when people are given the freedom to start and run their own businesses, it is feasible to produce wealth, jobs, and as a result individual and collective well-being becomes a reality. When everyone who can work is given the opportunity to do so, it becomes simpler for the government to redistribute wealth and income (Agrawal, 2018). In addition to the support their families and the government, women should develop some

core skills in order to succeed as business owners. Rural women who build their businesses improve not only their own capacities but also their role as decision-makers in their families and society (Sidhu et al., 2006). The goal of empowering rural women is to give them the skills they need to be financially independent and self-sufficient (Shinogi et al., 2021).

Problems with gaining direct access to the export market for raw materials, general psychological barrier from banks, suppliers, and customers are few draw backs for women entrepreneurs (Gupta et al., 2013; Mishra et al., 2014). According to Behara & Niranjana (2012) the biggest obstacles for female entrepreneurs in India include decision to prioritise family and work, poor educational level, lack of financial aid, and sociocultural hurdles. Sharma (2013) highlighted the means of fostering female entrepreneurship including establishment of specific target groups for female entrepreneurs, better educational facilities, suitable training programmes, and vocational training.

Both nationally and globally, the economic development of women entrepreneurs have been significantly impacted (Bonny et al., 2022). Aspirational district programme (ADP) mainly focuses on the problem of unemployment and poverty in rural areas by inculcating desirable skills and developing entrepreneurial ability (Kumar et al., 2021) The Aspirational Districts Programme of the Government of India aims to quickly and effectively transform 112 most under-developed districts across the country. This program closely focuses on improving people's ability to participate fully in the fast-expanding economy. The districts are encouraged to develop and replicate best practices that drive improvement across the socio-economic themes. According to NITI Aayog (2018) Udham Singh Nagar, the selected district for study is one of the aspirational district of Uttarakhand. The objective of our study was to assess the status for women's aptitude towards entrepreneurship in rural areas of Udham Singh district of Uttarakhand, India in order to empower them economically.

### METHODOLOGY

The research work was taken up with underprivileged especially reverse migrant women of an aspirational district, Udham Singh Nagar, Uttarakhand. The operational definition of entrepreneurship as per the objective of the study was women desiring the ownership and management of self-owned business venture. The study was conducted in two blocks of Udham Singh Nagar district of Uttarakhand (i.e. Kashipur and Gadarapur). Support of Krishi Vigyan Kendra, Udham Singh Nagar situated in Kashipur was taken for conducting the research. Based on the outreach of the KVK, twenty-five villages were covered in two blocks. Rural women belonging to low socio-economic status were selected for the study. The consent of women was taken prior to starting the research work making the sample selection purposive. 214 respondents were selected based on their availability and interest. The study was carried out during the month of June 2022 to August 2022. The tools used was a well-structured interview schedule and interview method that was developed keeping in mind the objective of the study. The schedule was vetted by two experts and pretested with 45 respondents from the study area. The interview schedule had sections on entrepreneur information, self-assessment regarding entrepreneurial aptitude, and the perception of women regarding entrepreneurship. The data was tabulated and analyzed in MS Excel and MS office was also utilized.

### RESULTS AND DISCUSSION

#### Women entrepreneurship information

Regarding the involvement of respondents in various enterprises, it was found that only 28.50 per cent of women were running an enterprise independently; of these 59.02 had very small-scale enterprises. Most enterprises (90.16%) were production based and sole proprietorship was reported by 95.08 per cent women (Table 1). The majority (40.98%) of women were involved in vegetable production/commercial farming. According to a study by Rathna et al., (2016) on the problems faced by women entrepreneurs in the Thanjavur area, financial need drives women

**Table 1.** Nature and Type of Entrepreneurship

Aspect	Percentage
A. Women entrepreneurs	28.50
B. Size of Enterprise	
a) Very small scale	59.02
b) Small scale	26.23
c) Medium scale	14.75
d) Large scale unit	0.00
Entrepreneurial activity	
a) Production	90.16
b) Service	4.92
c) Production & Service	4.92
Ownership status	
a) Sole proprietorship	95.08
b) Partnership	4.92
c) Co-operative/ FPO	0.00
C. Enterprise wise distribution of respondents	
1 Dairy	19.67
2 Vegetable Production/ Commercial Farming	40.98
3 Grocery Store	1.64
4 Tailoring	8.20
5 Quilt Making	4.92
6 More than one enterprise (from option 1 to 10)	24.59
D. Reasons for Establishing an Enterprise	
1 Unable to find employment	1.64
2 Belong to an entrepreneurial family	0.00
3 Want to run an enterprise	1.64
4 For increasing income	83.61
5 More than one reason (from option 1 to 4)	13.11

to choose entrepreneurship more than other factors like improving social position or improving family income. The outcome also demonstrated that difficult market conditions and strict legal and regulatory requirements have been more difficult than other issues. Similarly, in the present study, it was reported that the reason for establishing an enterprise by the majority (83.61%) of women was for increasing income.

#### Self-assessment of entrepreneurial aptitude

Data indicated that most women (96.26%) were not satisfied with their present quality of life. Majority of women who wanted improvement in various aspects of life included improvement in economic status (100%), social status (93.69%), assets (99.51%), educational facilities (96.60%), medical facilities (98.06%), market facilities (98.06%), transport facilities (99.51%) and recreational facilities (93%) (Table 2). Maximum (89.25%) women reported interest in running an enterprise and the reason for this (84.11%

**Table 2.** Self-assessment regarding entrepreneurial aptitude

Aspect	Response (%)
Satisfaction with Present Quality of Life	3.74
Improvement Expected in Various Aspects of Life	
Economic status	100.00
Social status	93.69
Assets	99.51
Educational facilities	96.60
Medical facilities	98.06
Market facilities	98.06
Transport facilities	99.51
Recreational facilities	93.69

women) was to earn money. Most (84.11%) of the respondents showed interest in backyard poultry followed by spice production (31.31%). Similarly, in a study reported by Devi et al., (2020) among women entrepreneurs of Coimbatore, they found that about majority (61%) of women had started their business in order to earn money.

**Perception of farm women regarding entrepreneurial aptitude**

Perception is a subjective response to a situation or stimulus. According to the respondent’s perspective, 78.97 per cent of women perceived that there will be employment generation by establishing their enterprise, 87.38 per cent of respondents recorded that starting their enterprise will help their family in the long run and generate revenue. 86.92 per cent thought that their enterprise will create an impact on the standard of living of their family as well as others employed by them and 97.20 per cent of subjects felt that rural women should be encouraged for self-employment and entrepreneurship. The majority (64.95%) of respondents had a lot of space around their houses. 64.02 per cent of women had a positive perception regarding setting up their enterprise. 50.47 per cent of subjects disagreed that higher education is essential to start a business, 62.62 per cent of them disagreed that they do not have adequate knowledge to start a business, 3.83 per cent did not agree that poor people are not eligible to do business, 45.33 per cent agreed that they do not have the experience required to start a business, however only 17.76 per cent informed that they had confidence to start a business. Further, no experience (WMS=3.03) ranked first among perception about self of women entrepreneurs, followed by requirement of higher education (WMS=2.96) and lack of entrepreneurship knowledge (WMS=2.64), which ranked II and III respectively. Entrepreneurial skills improve the women’s ability to start their own business. But, due to low educational levels and less exposure the rural women entrepreneurs lack in entrepreneurial skills. Absence of the entrepreneurial skills is a major concern for rural women entrepreneurs (Nain et al., 2013; Mishra & Kiran, 2014). Institutional mechanism and human resources base in rural ecosystem was lacking in social processes of group and enterprise management skills along with marketing and communication skills (Nain et al., 2019) (Table 3).

**Perceptions about family and family members**

The family may offer specific assistance to female entrepreneurs, which is frequently necessary for them to operate a business. This occurs, for instance, when a woman’s family offers significant financial assistance or when it supports her psychologically by supporting her decision to start a business. Family can provide crucial organisational support at times, assisting women company owners in managing the home, the children, and occasionally even the firm (Cesaroni et al., 2016). In our study, the majority (93.93%) of women’s disagreed that they do not have support from their family, and 83.18 per cent of them did not agree with the statement that they will not be able to spend quality time with their children if they start an enterprise, 92.99 per cent of women disagreed that people at home or their husband will scold them if they talk to them about their idea to start an enterprise and about 79.91 per cent of them did not agree with

**Table 3.** Perception of farm women regarding entrepreneurial aptitude

	Yes (%)	No (%)	May be (%)
<b>1. Perception Regarding Entrepreneurship</b>			
Generation of enterprise	78.97	11.68	9.35
Generate family income	87.38	3.74	8.88
Impact standard of living	86.92	0.00	13.08
Women Entrepreneurship to be promoted?	97.20	0.00	2.80
<b>2. Availability of Basic Facilities for Enterprise Establishment of Respondent’s Choice</b>			
Basic Facility	Percentage		
Agriculture Land	32.9		
Pond	9.81		
Kitchen Garden	31.78		
Space around house	4.95		
Seed Money	20.56		
<b>3. Perception Regarding Entrepreneurship</b>			
Statement	WMS	Rank	
<b>I. Perception about self</b>			
Higher Education required	2.96	II	
Lack entrepreneurial knowledge	2.64	III	
Entrepreneurship not for the poor	2.25	IV	
No experience	3.03	I	
Lack confidence	2.17	V	
<b>II. Perception about family and family members</b>			
No family support	2.06	III	
Time with children will be affected	2.29	II	
Negative response from family	2.05	IV	
Family will not permit mobility	2.30	I	
<b>III. Perception about People</b>			
Product/ service may be unacceptable	2.52	V	
Reduce husband’s status	3.07	II	
Rejection by consumers	3.05	III	
Jealousy	2.71	IV	
Lack of promotion of product/ service	3.11	I	
<b>IV. Perception Regarding Establishment of Own Enterprise</b>			
Failure	2.38	VII	
Unprofitable	2.97	IV	
Lack of funding	3.46	II	
Uncertain profit	2.72	V	
Difficulty in raw material procurement	3.07	III	
Limited reach of the product/ service	2.70	VI	
Many competitors	3.69	I	
<b>V. Perception about Financial Institutions</b>			
Loans difficult for women	2.20	VII	
Ineligible for loans	2.42	VI	
Loan sanctions lengthy process	2.79	IV	
Loan disbursement lengthy process	2.93	III	
Collateral security requirement	3.27	I	
Financial stability required for loans	3.26	II	
Immediate repayment of loans required	2.48	V	

WMS: weighted mean score

the statement that their family members will restrict their mobility required for the growth of the enterprise. In addition, family will not permit mobility (WMS=2.3) ranked I among perception about family and family members of women entrepreneurs, followed by time with children will be affected (WMS=2.29) and no family support (WMS=2.64), which ranked II and III respectively. 58.41 per cent of the respondents felt that customers may not accept women as entrepreneurs and reject their products/services. 16.36 per cent of the women felt that people will say that their husbands were not capable of earning, so they were forced to work and start a business. 41.12 per cent of women thought that they will be discouraged at the initial stage, and 53.74 per cent of them thought people may feel jealous of their start-up venture. 48.60 per cent of them were not sure if people would recommend them to others initially. Additionally, it was also noted that among perception about people by the women entrepreneurs, lack of promotion of product/service (WMS=3.11) ranked I, followed by reduced husband's status (WMS=3.07) and rejection by consumers (WMS=3.05), ranked II and III respectively.

#### **Perception regarding establishment of own enterprise**

69.16 per cent of women disagreed with the fact that if they start an enterprise, it may fail, 60.28 per cent of them said that they do not know whether starting an enterprise may not be profitable, and 64.49 per cent of respondents agreed with the statement that huge funding is required to start an enterprise, 51.40 per cent of them did not know that they are uncertain about returns from their enterprise, 39.25 per cent agreed with the fact that raw material procurement may be difficult and 50.47 per cent of them disagreed that selling of product/ service may be in a limited area and 78.98 per cent agreed with the statement that number of competitors in the market may affect the enterprise. Further, it was also noted that among perception regarding establishment of own enterprise by the women entrepreneurs, number of competitors (WMS=3.69) ranked I, followed by lack of funding (WMS=3.46) and difficulty in raw material procurement (WMS=3.07), ranked II and III respectively, whereas failure of the enterprise (WMS=2.38) ranked VII. In their study, Srividhya & Palanivelu (2013) focused on the social conditions in society and the level of success of women entrepreneurs. The survey discovered that women entrepreneurs lacked training and development abilities. They were unable to survive in the market for an extended period of time. They discovered that female business owners face financial challenges in establishing and maintaining their enterprises.

#### **Perception about financial institutions**

78.98 per cent, of women disagreed with the statement that financial institutions will not give them loans as they are women, 58.88 per cent said that they do not have the eligibility to avail loan from any financial institution and 52.80 per cent of women believed that banks will ask for immediate repayment of loan. 57.48 per cent of respondents were not aware that sanctioning of loan from the financial institution will take a lot of time. Similarly, 77.57 of respondents did not know that disbursement of loan from banks takes a lot of time. 44.39 per cent and 42.52 per cent of

women respectively agreed with the fact that banks may require collateral security to give loans and banks may provide loans only if they are financially sound. In addition, collateral security requirement (WMS=3.27) ranked I among perception about financial institutions of women entrepreneurs, followed by financial stability required for loans (WMS=3.26) and lengthy loan disbursement process (WMS=2.93), which ranked II and III respectively, whereas processing of loans was difficult for women (WMS=2.20) ranked last. In a study, when women were asked about the problem in availing government aid for entrepreneurship, majority of the respondents said that large number of official formalities is the biggest problem. Paperwork needs to be reduced and simplified to promote rural as well as urban entrepreneurship (Saraswat et al., 2020). One of the most crucial aspects of every organization is finance. Based on the numerous responses by women entrepreneurs of Himachal Pradesh it was determined that the respondents' financial issues included the lack of long-term financing, a consistent and frequent need for working capital, and a long application procedure for financial assistance (Nayar et al., 2007).

Chowdhury et al., (2016) conducted a study in Sylhet City, Bangladesh in order to investigate the perception of women entrepreneur and the study revealed that women entrepreneurs have highly positive perception about their family and friends as well as on their empowerment in family and society. On the other hand, they have very negative perception on political and legal environment and existing financial supports and moderate perception on society.

#### **CONCLUSION**

There were only a few respondents who were running their own enterprise and that too at a very small scale. Majority of them were not satisfied with their present quality of life and wanted improvement in every aspect of their life. Most of the respondent showed interest in running their enterprise. Promoting women entrepreneurship is crucial for the quick and overall growth of an economy. Encouraging women to take up business as a source of income not only will contribute in earning money but also will give them a sense of empowerment in society. There is an urgent need is to create a favorable atmosphere to increase self-employment of women for the overall development of the country.

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