

# Women Empowerment and Entrepreneurship in Rural Communities in Uttarakhand, India

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## ABSTRACT

This paper explores the multifaceted relationship between women empowerment and entrepreneurship in rural communities of Uttarakhand, India. It examines the unique challenges and opportunities faced by women entrepreneurs, analyses government and non-governmental initiatives aimed at fostering their growth, and assesses their impact on individual lives and community development. The paper argues that entrepreneurial ventures present a powerful pathway towards women empowerment, contributing to economic independence, enhanced decision-making power, and social change. However, it also acknowledges the persistent hurdles that hinder progress, calling for holistic and nuanced approaches to support women entrepreneurs in achieving their full potential.

**Keywords:** Women, Entrepreneurship, Rural Communities, Empowerment.

## I. INTRODUCTION

Uttarakhand, nestled in the foothills of the Himalayas, presents a complex landscape for rural women came into existence on 09, November 2000. While the state boasts rich cultural heritage and natural beauty, it grapples with issues like gender inequality, limited access to education and resources, and traditional societal norms that restrict women's mobility and participation in the public sphere. In this context, entrepreneurship emerges as a potent tool for women's empowerment, offering them a platform to claim economic independence, build self-confidence, and contribute actively to their communities.

Women empowerment in Uttarakhand, India, paints a complex picture. While strides have been made, significant challenges remain in achieving true gender equality and enabling women to reach their full potential. Programs like "Uttarakhand Mahila Samekit Vikas Yojna" provide microloans and financial literacy training, empowering women entrepreneurs. Organizations like SEWA Himalaya and Himalayan Grameen Udyog Kendra offer skill development, market access, and mentorship, supporting women's economic participation. Campaigns challenge discriminatory norms, promoting gender equality and women's leadership in communities. Increased girls' enrollment in education expands opportunities and fosters self-

belief. Apart from that some persisting challenges are there like traditional gender roles often limit women's mobility, decision-making power, and access to resources. Lack of collateral and financial literacy restrict women's ability to secure loans and expand businesses. Women may lack training in business management, marketing, and digital literacy, hindering their entrepreneurial journeys. Remote locations and poor infrastructure make it difficult for women to reach wider markets. Discrimination and violence limit women's security and mobility, impacting their empowerment efforts.

Fostering women's businesses creates income, boosts community development, and challenge traditional roles. Training and infrastructure investments empower women farmers, who play a crucial role in food security. Ensuring girls' education and skill development opens doors to employment and leadership opportunities. Access to quality healthcare, including reproductive health services, improves women's well-being and decision-making power. Encouraging women's leadership in local governance strengthens their voices and promotes gender-sensitive policies.

Sustained government and NGO support: Continued financial, skill development, and market access initiatives are crucial. Community engagement: Addressing harmful traditional norms through awareness campaigns and community dialogue is essential. Leveraging digital tools for education, training, and market access can bridge disparities. Educating men and boys about gender equality is vital for creating a supportive environment. Empowering women in Uttarakhand is not just about individual success; it is about unlocking the state's full potential for equitable and sustainable development. By recognizing the challenges, celebrating the progress, and advocating for continued action, we can weave a brighter future where women in Uttarakhand truly stand empowered and thrive. Rural communities in Uttarakhand offer a diverse and fascinating landscape, marked by stunning natural beauty, rich cultural heritage, and unique challenges. Located in the foothills of the Himalayas, Uttarakhand comprises 13 districts, mostly mountainous with valleys and plains. Around 70% of the population resides in rural areas, where villages range from small hamlets to larger settlements. Communities are diverse, including various ethnicities like Garhwali, Kumaoni, Bhotiya, and Tharu, each with distinct cultural traditions and languages. Agriculture is the primary source of income, practiced on small, often terraced farms with subsistence or small-scale market production. Other traditional occupations include animal husbandry, forestry, handicrafts, and tourism-related activities. Limited infrastructure and connectivity can restrict access to resources, markets, and employment opportunities. Many communities uphold patriarchal norms, with traditional gender roles assigning responsibility for household chores and childcare to women. Limited access to education and decision-making power can further disadvantage women. However, efforts towards gender equality are gaining momentum, with initiatives fostering women's empowerment and entrepreneurship.

## II. REVIEW OF LITERATURE

**(Vohra & Bahukhandi, 2021)** This study clearly indicates that, Empowerment of women comprises of multidimensional focus and envisages greater access to knowledge, social and economic resources and greater autonomy in the economic decision-making process, social equality, personal rights, change in the sexual division of labour, equal access to food, health care education, ownership of assets, employment etc. **Kapur (2019)** The findings of the study indicate, that the primary factor of bringing about improvement in the status of women is, the family members need to bring about changes in their viewpoints and regard girls as assets. They should make provision of equal opportunities for them and allow to them to get involved in various tasks and activities that would augment their status. When rural individuals will acquire sufficient awareness in terms of these measures, then they would render a significant contribution in up-grading the status of women and improving their living conditions.

## III. RESEARCH METHODOLOGY

The universe of the study is the special category Hilly State of India i.e., Uttarakhand. Uttarakhand State came into existence on 09, November 2000. It has two divisions (Garhwal and Kumaun Division) and 13 districts. Simple random sampling has been used in this study. 04 districts are randomly selected from Garhwal region and 04 districts from Kumaun region for the present study. 10 Rural Women Entrepreneurs have been randomly selected from each district. The total sample size of the study is  $8 \times 10 = 80$  rural women entrepreneurs. This study is based on both primary data and secondary data sources. The primary data has been collected using the Self-structured questionnaire and Telephone Interview. On the other hand, the secondary data has been collected through various published and unpublished sources like, Research Articles and Papers, Journals, Books, Magazines, Newspapers etc. Women empowerment is the dependent variable and Women entrepreneurship is an independent variable of this study. The collected data has been analyzed using various statistical tools and techniques like Coefficient of Correlation.

### Objectives:

1. To study socio-economic profile of selected rural women entrepreneurs of Uttarakhand.
2. To examine relationship between demographic factor and financial return in the selected sample.
3. To assess the opportunities and challenges associated with rural women entrepreneurs of Uttarakhand.

#### IV. ANALYSIS AND INTERPRETATION

The data has been collected about Age, Category, Marital status, Education Qualification and Training, Family Types, Financial support, Initial Investment and Return on Investment.

##### a) Age

**Table 1.1 Age of Rural Women Entrepreneurs**

Sr. No.	Age Group	Entrepreneurs
1.	18-23	13
2.	24-29	33
3.	30-35	25
4.	>35	9
5.	Total	80

*Source: Sample Survey*

As per Table 1.1, In Uttarakhand, majority of the Rural Women Entrepreneurs are of 24-29 years of age. This is a positive sign, as the young women are promoting innovations, enhancing skills, and generating employment in the rural areas of Uttarakhand.

##### b) Category

**Table 1.2 Category of Rural Women Entrepreneurs**

Sr. No.	Category	Entrepreneurs
1.	General	29
2.	SC	19
3.	ST	7
4.	OBC	17
5.	EWS	8
6.	Total	80

*Source: Sample Survey*

As per Table 1.2, In Uttarakhand, majority of the Rural Women Entrepreneurs belongs to General Caste category. Schedule Tribe (ST) Category women having least participation as an entrepreneur.

### c) Marital Status

**Table 1.3 Marital Status of Rural Women Entrepreneurs**

Sr. No.	Marital Status	Entrepreneurs
1.	Married	46
2.	Unmarried	33
3.	Divorced	1
4.	Total	80

*Source: Sample Survey*

As per Table 1.3, In Uttarakhand, majority of the Rural Women Entrepreneurs are married. The Divorced category of women having least participation as an entrepreneur.

### d) Education Qualification

**Table 1.4 Education Qualifications of Rural Women Entrepreneurs**

Sr. No.	Education Qualification	Entrepreneurs
1.	Illiterate	0
2.	Non-Metric	4
3.	High School	19
4.	Intermediate	31
5.	Graduation & above	26
6.	Total	80

*Source: Sample Survey*

As per Table 1.4, In Uttarakhand, majority of the Rural Women Entrepreneurs are having Intermediate education qualification. No women entrepreneur is Illiterate.

### e) Training

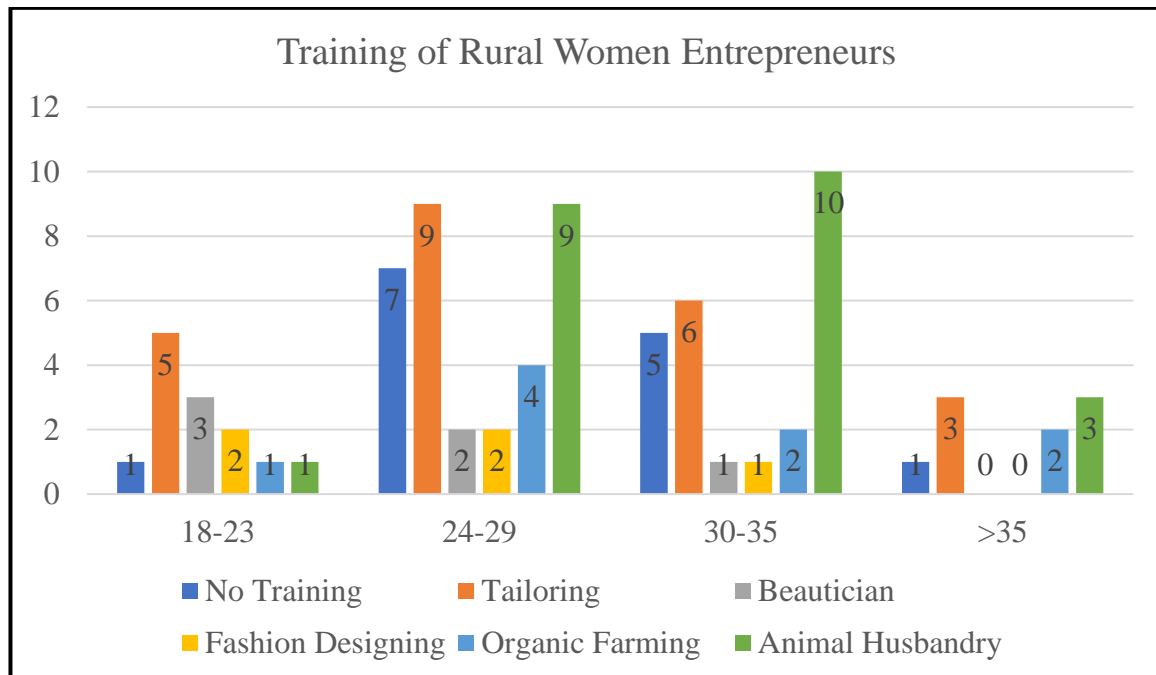
**Table 1.5 Training of Rural Women Entrepreneurs**

Sr. No.	Age	No Training	Aipan Art	Beautician	Fashion Designing	Organic Farming	Animal Husbandry
1.	18-23	1	5	3	2	1	1
2.	24-29	7	9	2	2	4	9
3.	30-35	5	6	1	1	2	10
4.	>35	1	3	0	0	3	2
5.	Total	14	23	06	05	10	22

*Source: Sample Survey*

As per Table 1.5, In Uttarakhand, majority of the Rural Women Entrepreneurs are pursuing Aipan Art Training. Women with Fashion Designing having least interest in fashion designing training.

**Graph 1.1 Training of Rural Women Entrepreneurs**



Source: Sample Survey

#### f) Family Types

**Table 1.6 Family types of Rural Women Entrepreneurs**

Sr. No.	Family Types	Entrepreneurs
1.	Joint Family	59
2.	Nuclear Family	21
6.	Total	80

Source: Sample Survey

As per Table 1.6, In Uttarakhand, majority of the Rural Women Entrepreneurs belongs to Joint Family. Nuclear family women having least participation as an entrepreneur.

### g) Financial Support

**Table 1.7 Financial Support**

Sr. No.	Age	Loan	Own	Own/Lease (Both)
1.	18-23	3	4	6
2.	24-29	12	5	16
3.	30-35	6	9	10
4.	>35	1	2	6
5.	Total	22	20	38

*Source: Sample Survey*

As per Table 1.7, In Uttarakhand, majority of the Rural Women Entrepreneurs have financial support in the form of both own fund and Loan. Own fund supported women having least participation as an entrepreneur.

### h) Initial Investment & ROI

**Table 1.8 Initial Investment & Return on Investment**

Sr. No.	Age	Average Initial Investment (Rs.)	ROI (Average per month) (Rs.)
1.	18-23	25750	15300
2.	24-29	33250	24800
3.	30-35	61500	44600
4.	>35	74700	51300

*Source: Sample Survey*

### i) Correlation Analysis Age, Initial Investment and Return on Investment (ROI)

**Table 1.9 Correlation Analysis Initial Investment and Return on Investment (ROI)**

Correlations			
Variables		Average Initial Investment (Rs.)	ROI (Average per month) (Rs.)
Average Initial Investment (Rs.)	Pearson Correlation	1	.993**
	Sig. (2-tailed)		.007
	N	4	4

ROI (Average per month) (Rs.)	Pearson Correlation	.993**	1
	Sig. (2-tailed)	.007	
	N	4	4
**. Correlation is significant at the 0.01 level (2-tailed).			

Table 1.9, clearly indicates that, there is **very strong correlation** between Average Initial Investment (Rs.) and Return on Investment (ROI) i.e., 0.993. So, we can say that the rural women entrepreneurs are earning well with respect to the amount of investment they have made in their respective enterprises.

## Challenges and Opportunities

### Challenges:

- Limited access to finance:** As of 2020, only 27.7% of women in rural India had access to formal financial services, compared to 50.8% of men (World Bank). In Uttarakhand, the situation might be similar or even worse due to its hilly terrain and lack of banking infrastructure.
- Lack of business skills and training:** A 2018 study by the National Sample Survey Office (NSSO) found that only 2.7% of rural women in India had received any formal business training.
- Limited market access and infrastructure:** A 2020 report by the World Economic Forum ranked India 101<sup>st</sup> out of 134 countries in terms of infrastructure development. This lack of infrastructure translates to difficulties for rural women in transporting goods, reaching markets, and accessing online platforms.
- Socio-cultural barriers:** A 2020 report by the United Nations Population Fund (UNFPA) found that 77% of women in India experience some form of gender-based violence, with rural women often facing harsher realities. Additionally, patriarchal norms restrict women's mobility and autonomy, hindering their entrepreneurial pursuits.

### Opportunities:

- Abundant natural resources:** Uttarakhand boasts rich biodiversity, offering raw materials for various crafts, agriculture (e.g., organic farming), and eco-tourism ventures.
- Growing demand for handmade and sustainable products:** The global market for sustainable and ethical products is expected to reach \$3.4 trillion by 2025, creating opportunities for women's traditional skills and products like textiles, wood carvings, and herbal products.
- Government and NGO initiatives:** The Uttarakhand government's "Uttarakhand Mahila Samekit Vikas Yojna" aims to empower women through skill development, financial assistance, and market linkages. Additionally, NGOs like SEWA Himalaya and Himalayan Grameen Udyog Kendra work on supporting women entrepreneurs.



- 4. Digital technology:** Increasing internet access and digital literacy can equip women with marketing skills, connect them to wider markets, and access online training and resources.

**Impact and Evaluation:**

- i. A 2021 study by the Indian Institute of Management, Ahmedabad found that women entrepreneurs in Uttarakhand saw a 25% increase in their income after participating in a government-backed skill development program.
- ii. A 2020 report by the World Bank estimates that women-led businesses in India create an average of 17 jobs, contributing to local economic development.
- iii. A 2019 study by the National Institute of Public Administration found that women entrepreneurs in rural India reported increased confidence and participation in household decision-making.

**Challenges remain:**

- i. A 2023 study by the Indian Institute of Technology, Delhi found that 40% of women-led businesses in rural India shut down within five years due to lack of financial resources and market access.
- ii. Many businesses remain small-scale, limiting their impact and income generation potential.
- iii. Access to finance, markets, and networks remain significantly lower for women compared to men, despite government initiatives.

## V. CONCLUSION:

The Women entrepreneurship in rural Uttarakhand holds immense potential for empowerment and development, addressing persistent challenges and ensuring the long-term sustainability of ventures require a multi-pronged approach. This includes:

- a) Expanding access to microfinance, grants, and other forms of financial support through government schemes and innovative partnerships.
- b) Providing comprehensive training programs that address both business skills and personal development, including digital literacy and financial management.
- c) Facilitating access to wider markets through technology, partnerships with established businesses, and participation in trade fairs and online platforms.
- d) Challenging discriminatory norms through awareness campaigns, community engagement, and policy changes that promote gender
- e) There are no sources in the current document. equality and women's mobility.
- f) A positive correlation has been found between Average Initial Investment and Return on Investment. The rural women entrepreneurs are earning well with respect to the amount of investment they have made in their respective enterprises.

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