

A Critical Review of Women Entrepreneurs Motivation and Challenges in Starting Businesses in Uttar Pradesh

Dr. Kalpana Kataria

Associate Professor, Bharati College, University of Delhi

Email: [kataria.kalpana\[at\]gmail.com](mailto:kataria.kalpana[at]gmail.com)

Contact no: +919910350850

Abstract: *In this era, when we talk about women's empowerment and the impact of digitalization and social media awareness among women, there are still some parts of Uttar Pradesh where women are not allowed to enter into non - traditional businesses. Besides possessing creativity, innovativeness, and other entrepreneurial attributes, women entrepreneurs are facing difficulties in raising funds, managerial issues, network problems, a lack of social support, and dual responsibility. The present study highlights those challenges as well as to explore the factors motivate women to start their own businesses that need to be considered by the central and state governments, banks, and financial institutions. There are many schemes, but due to unawareness, non - availability of collateral security, lots of paperwork, and other conditions, they are hesitant to avail themselves of those available schemes. The researcher's main objective is to review the qualitative and quantitative studies have been done so far and even in 2023, Women Entrepreneurs are still facing challenges while setting up the business in Uttar Pradesh. The limitation of the study was that it considered only peer - reviewed articles published related to Uttar Pradesh. Similar research can be conducted in other states of the country to provide a more comprehensive picture. Future study may be undertaken on a wide scale and produce realistic findings to understand how women entrepreneurs maintain their continued existence and expansion in today's globalised economy by combining quantitative and qualitative approaches.*

Keywords: Women Entrepreneurs, Motivation, Challenges, Factors, Uttar Pradesh

1. Introduction

Women's responsibilities in business have changed dramatically over the ages. Women entrepreneurs (WEs) may be traced back to a variety of historical and sociological issues. During the 18th century, the Industrial Revolution opened up new opportunities for women to join in economic operations and to enter industries such as textiles, manufacturing, and retail, frequently establishing their own businesses. In the 19th and 20th centuries, the growth of feminist groups was critical to questioning old gender conventions and campaigning for women's rights, especially economic independence. Progressive social attitudes and legislative reforms have steadily expanded women's access to education, property rights, and economic prospects.

According to Schumpeter, "women entrepreneurs are those women who innovate, initiate, or adopt a business activity". As per the Government of India, "a woman entrepreneur is defined as an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women."

The WEs are considered to be those who are discovering business possibilities, managing resources, making strategic decisions for business, and accepting the risks and benefits with the purpose of making it lucrative and sustainable. To segregate them from the crowd, WEs must have some attributes to be successful, like:

- WEs display a great level of tenacity and resilience, which helps them overcome difficulties and persevere in the face of adversity. WEs must have self - belief and

confidence in their talents, which helps them overcome hurdles and make daring decisions.

- Outstanding leadership abilities: Women have unique leadership traits such as good communication, teamwork, and empathy, which can improve their capacity to influence and motivate their teams. Many WEs excel at networking and cooperating with others.
- Multitasking and adaptability: Women are typically more creative, multitask more, and have the adaptability to adopt the changes introduced in the business environment. And due to their creativity, they are able to create solutions outside the box, unique ideas, and fresh methods for their businesses.
- Financial acumen: Many female entrepreneurs have strong financial management abilities and a strong grasp of forecasting, budgeting, and distributing resources, which are critical to the success as well as the viability of their businesses.
- It is crucial to highlight that these qualities are not restricted to women entrepreneurs and may be seen in entrepreneurs of all genders. However, these characteristics are frequently recognised in successful WEs.

Development of women entrepreneurs

The advancement of digital technology has generated new prospects for entrepreneurship. These technologies are being used by women to launch enterprises in a range of areas, including e - commerce, online services, and digital marketing. Even the rise of women's networks, associations, and mentorship programmes has provided valuable assistance, counsel, inspiration for cooperation, and access to finances and resources to future female entrepreneurs.

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However, research on SDGs (Sustainable Development Goals) and economic empowerment that focuses [9] on the role women in business has evidently shown importance of women's empowerment in intensifying monetary growth, sponsoring social expansion, and cultivating business accomplishment. Investing in women's empowerment helps both women and children and is essential for the health and economic growth of communities, families, and nations.

Even after breakthroughs and improvements, women continue to face gender - related barriers and hurdles in business, such as financing, societal stereotypes, and worries about work - life balance. Efforts to remove these barriers continue to promote the development and success of WEs worldwide.

Current Position of Women Entrepreneurs in India

According to the Sixth Economic Census, "women account for 13.76% of all entrepreneurs in the country and have made substantial contributions to the Indian economy. These firms employed 13.45 million people (10.24%), with 83.19% of them being self - employed. Approximately 88.8% of the workforce was working in businesses recruiting less than 10 staff. The total number of Self - Help Groups (SHGs) was 0.19 million, with all women Own Account Establishments accounting for 89% of the total, and approximately 34.3% of firms owned by women entrepreneurs were engaged in agricultural operations, with cattle leading at 31.6%. Manufacturing and retail trade were the most common non - agricultural enterprises held by women entrepreneurs accounting for 29.8% and 17.8%, respectively. The average employment per facility for women - owned businesses was shown to be 1.67". Over 48% of women entrepreneurs lack access to comprehensive business counsellors [15]. According to the Global Entrepreneurship Monitor (GEM), "women in India and the Republic of Korea tend to have the most difficulties acquiring company finance when compared to their male counterparts. Due to a lack of collateral and tangible assets, restricted pathways for proving creditworthiness, and perceptual prejudices against lending to female entrepreneurs or women - led firms, women - owned MSMEs encounter difficulties in acquiring finance. "Because the majority of women - owned enterprises are home - run, tiny, and informal in nature, they have little market exposure and marketing abilities, logistical constraints, time poverty, unpaid care duties, safety and security concerns, and a lack of digital and technological abilities".

The current situation of WEs in India indicates both progress and continuing challenges. Over the years, there has been a notable increase in the participation of women in entrepreneurship in India. Many women have founded their own businesses in fields such as technology, e - commerce, healthcare, fashion, and social enterprises. Access to money remains a big barrier. Women frequently experience problems obtaining loans or investing owing to a variety of circumstances, including a lack of collateral, a lack of knowledge about funding possibilities, and prejudices within the financial system. Efforts are being made to close this gap

by establishing specialised funds and angel investor networks dedicated to assisting women - led firms.

Women's entrepreneurship networks, incubators, and mentoring programmes have evolved to give guidance, mentorship, and support to budding female entrepreneurs. These programmes seek to foster community, create chances for skill development, and promote access to resources and networks. There is a rising appreciation in India for the accomplishments and potential of women entrepreneurs. Women - led startups have received national and worldwide prominence and recognition. Female entrepreneurs are also increasingly taking on leadership roles in major industry organisations and forums.

In spite of this, many Indian women entrepreneurs continue to struggle with combining job and family commitments, societal expectations and traditional gender norms might make it difficult to balance career and personal obligations. There is scope for more work to be done in India to overcome gender gaps in entrepreneurship. Initiatives aimed at empowering women entrepreneurs and contributing to their success and economic growth can provide equitable opportunities, access to financing, skill development, and the ability to overcome societal prejudices.

The Indian government has announced several programmes to assist WEs, which include the Stand - Up India programme, which provides monetary support and encouragement to women - owned enterprises. Other projects aim to promote skill development, provide funding, and encourage grassroots female entrepreneurship.

Current Position of women entrepreneurs in Uttar Pradesh

There is much difference in the education of urban and rural areas, which leads to less responsiveness towards the adoption of modernity. Uttar Pradesh (UP) is India's fourth - biggest state, accounting for 6.88% of the country's total land area. UP has 75 districts, and as per the National Crime Records Bureau (NCRB), "women in UP faced the most crimes in the country in 2021. National Commission for Women records show that it received the highest number of complaints of crimes against women in 2021 from UP". Women's education is still considered less important in comparison to male. There is still a male hierarchy that does not want women to go out for work in higher positions. Women are only allowed to go to farms or teaching jobs where they have to cover their heads. The literacy rate is increasing, but there is still a huge gap to be covered in comparison to urban cities.

Even women's health has not been given due importance, as can be seen from high maternal mortality rates. In that regard, government policies are supporting women to come up with new job opportunities, but women in typical rural areas are not able to take advantage of those policies. There are many factors behind this, as women's participation in family income is considered secondary income. Domestic violence, rape, and dowry cases are also some of the reasons that families don't support women in managing businesses. In case they have an urge to earn money and establish their

business, only a few options are there, like boutiques, beauty parlours, cosmetic shops, and grocery shops.

The primary goals of this study are to examine the motives for women to start businesses, to investigate the problems that women experience while starting businesses in Uttar Pradesh, and to offer strategies for women to overcome and sustain their businesses in Uttar Pradesh. This study will help make government, banks and financial institutions aware about the problems of WEs for getting financial help.

The limitation of the study is that while reviewing papers, only those that were fully accessible and from reputed journals were considered. As existing literature was only related to some popular districts of UP on which research papers are available, there are many more districts that can present more challenges for a woman while setting up a business.

The current paper has been organised in different sections, next section presents the objectives of the present study and methodology; findings and discussions; and conclusions and recommendations.

2. Methodology

The systematic review was conducted to review the reasons and challenges faced by WEs in UP. For the present study, only peer - reviewed articles published were considered only. It is vital to assess the factors that inspire women to create their own enterprises. [23] Entrepreneurship seemed to be motivated by the same set of push and pull variables irrespective of the gender of the entrepreneur. But due to femaleness difference, there are mainly these factors: desire for Independence, children, Economic Survival, Self - Confidence, Possessing Specific Skills [23; 20; 11; 24], poor working conditions [23]; family support [11; 24], Innovativeness [24], willing to take a business risk [20].

From the study of existing papers, it has been concluded that there are many challenges for a WEs at the time of initiating business as well as for the survival of the business. [30] Decision - making trial and evaluation laboratory (DEMATEL) approach for identifying impediments. There are some challenges, like psychological issues, gender impact on business, lack of management education, unexperienced, and non - availability of teaching opportunities; place movement and least family assistance; managerial issues; and problems acquiring financial resources. There is a link between psychological characteristics and the entrepreneurial attitude of women [20].

Major challenges have been discussed below:

The patriarchy Issues and Gender Discrimination

Several research have been undertaken to investigate the impact of patriarchal concerns [30] on the businesses set up by women. Male members believe that sponsoring women's companies is a major risk. [25] The gender of the owner will impact the experience of small business ownership, from creation through everyday management experiences. Women are exposed to patriarchal forces [24] that underpin

their social subordination [25], and this leads them to use self - employment to fulfil the dual demands of domestic and waged labour. On the other hand, participation in the establishment of high - growth, innovation - and technology - based companies is not evenly distributed across gender lines. Female entrepreneurs have a small share in the more profitable, faster - growing sorts of entrepreneurship that this new economy is increasingly valuing [7].

Cultural Constraints

The seamless functioning of women's businesses in society is complicated by social conventions and custom. Males, according to popular thought, are the breadwinners in households. [31], Women are largely considered for household maintenance. And if a woman expressed an interest in entrepreneurship, it was considered that she intended to take on the position of family head. According to research conducted by [7; 19], Women confront extra difficulties as a result of entrenched gender - based injustices and prejudices in culture and custom. Despite efforts by women to attain equity with the male population in areas like as employment and education, their role in the family, particularly in the fields of maintaining a home and raising children, remains largely unchanged [37; 26; 2]

Lack of adequate finance

According to a number of studies in most cases, a lack of suitable capital [2] is the key cause for a WEs to terminate their business instead of a business disaster. [6; 12; 22; 35; 28; 10]. [10] An empirical research of 50 WEs discovered that nearly all of female entrepreneurs use an amalgamation of personal assets and other sources of finance, such as household savings, credit from banks, and mortgages by family members, to launch their own small businesses.

Financial institutions are wary about women's entrepreneurial potential. Female loonies are perceived as more dangerous by bankers than male loonies. Bankers Lending is decided by a scoring mechanism that considers factors such as security, background, credit history, official employment expertise, business networks, and the feasibility of the business proposal. The study's findings validated the difficulties that women entrepreneurs encounter in obtaining start - up finance through this technique. Unreasonable and inappropriate securities [5] to get loans for women's businesses in the majority of the regions studied. Women entrepreneurs face challenges due to a lack of financial resources [33; 3; 11] and working capital, and for those getting bank loans, it is considered an "ordeal" [10] for them. Women entrepreneurs don't have the luxury of external capital since they are unable to give actual security. There are extremely few women who hold real estate. Gender - based injustices and biases are widespread in society and culture.

Lack of Management Education

[13; 18] The lack of managerial expertise and business skills perceived by the WEs in this survey to be a serious limitation. Women often offer less managerial knowledge [2] into their enterprises due to the so - called experience gap. While there is no statistically significant difference in formal education (women outperform men in higher degrees), women have fewer marketing, managerial, and

financial abilities. As a result, we may conclude that the business - specific educational resources [3] and vocational training [30] required to establish a firm are clearly less available for females.

Lack of Networking or social connectivity

[24] Developing networks can assist these entrepreneurs in purchasing from one another and developing collaboration opportunities, allowing them to achieve their goals more quickly. By using networking [2] and social support to affect the orientation of WEs [20] these entrepreneurs may also find investors and mentors [11] to help them grow their businesses. [27] quantitative study conducted with 34 WEs in southern Brazil, reveals that whenever it comes to trust inside the corporate network, women have higher expectations than men. . Knowledge of additional avenues of raw materials accessibility and good negotiation talents are essential for running a firm. The amount of profit made is determined by purchasing discounted raw materials from multiple sources. WEs business attempts are impeded by a lack of awareness regarding raw material availability [2] and inadequate negotiating and bargaining skills.

In this regard, the government should also encourage women's involvement in local, national, and worldwide trade fairs to increase their exposure, build networks, and locate prospective buyers.

Poor risk - taking capacity

It is crucial to highlight that risk capacity is impacted by a variety of factors, including personal characteristics, experience, availability of resources, and society's

expectations. Encouraging and helping female entrepreneurs build a healthy risk appetite [2] will help them overcome these obstacles and reach their full company potential. Women with poor risk tolerance may be more cautious about developing their enterprises. They may be hesitant to incur extra debt or make big expenditures, which can limit their business' development potential. This conservative strategy may limit their capacity to scale up and compete in the market. Women entrepreneurs with a low risk tolerance may be more likely to concentrate on specialised markets or smaller consumer groups that they consider to be less dangerous. It is crucial to note that risk capacity is not entirely determined by gender but may also be impacted by other factors such as personal characteristics, experience, and education.

Duty towards Family

[25] Due to generatization, there are dual demands for women to fulfil domestic and waged labour, resulting in their choosing self - employment to fulfil them, like in the beauty parlour industry, tailoring industry, retail shops, grocery shops, and food stalls/tiffin system [34] over full - time employment in the organised sector. Women, especially those with caregiving duties, frequently confront the issue of combining work and family commitments. This might limit their time and availability to focus on their firms, forcing them to make difficult decisions about their entrepreneurial endeavours.

3. Findings and Discussions

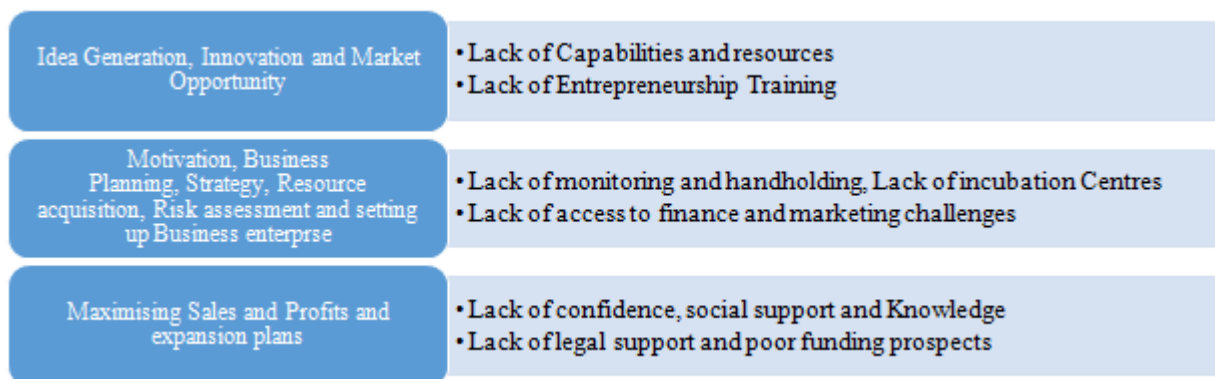


Figure 4.1: Women Entrepreneurs Activities and Challenges

Source: <https://www.niti.gov.in/s>

When it comes to starting a business, women entrepreneurs encounter a variety of hurdles. While these difficulties may vary depending on aspects such as geographical location, cultural context, and industry, The lack of visible and relevant female role models in business can be demotivating for women. The lack of successful female entrepreneurs in positions of leadership, as well as the media, might contribute to a lack of self - belief and discourage women from following their entrepreneurial dreams.

Access to excellent "business education and training" is essential for developing skills and evidence required to thrive as an entrepreneur. However, due to financial restrictions, restricted availability, or cultural expectations, women entrepreneurs may encounter difficulties attending

such programmes. Women entrepreneurs may suffer from impostor syndrome and self - doubt, feeling as though they don't belong or aren't as talented as their male competitors. It is critical for women to build confidence and overcome internal limitations in order to fully realise their business potential.

Addressing these difficulties would necessitate a multidimensional strategy that includes equitable access to finance, the development of supporting ecosystems, the promotion of gender diversity and inclusion, the provision of tailored training and mentorship programmes, and the challenge of gender preconceptions and prejudices. By addressing these issues, society may help women

entrepreneurs reach their full potential and create more economic development and creativity.

Women's business is mainly motivated by need, with little potential for innovation. The Entrepreneurs Cells data clearly show a decline in women's long - term entrepreneurship and a spike in women - owned companies without hired workers, demonstrating an elevated level of informal economic activity and unstable firms [32]. Entrepreneurs' self - efficacy and risk - taking ability were discovered to be potential success factors [19]. Those who are knowledgeable and substantial - minded might work with local government officials to launch projects and campaigns that teach people about the value of women's entrepreneurship and the benefits it would bring to the community [30]. [1] investigates the factors - personal (work - life balance, experiences, and entrepreneurship education and training), social (social identity, family, friends, and role models), environmental (government, NGOs, financial institutions, and culture), and EL (action, experience, social, and vicarious learning) for the creation of a comprehensive conceptual framework of skills (entrepreneurial, personal, social, and managerial) to support the long - term growth of women social entrepreneurs.

The central and state governments are trying to introduce and implement policies to increase women's participation in the workforce through education, promoting gender equality, and awareness campaigns on health, but there are still many challenges for women to set up their businesses in UP cities. Because they are the primary breadwinners in their families, most women in UP create their own modest companies. According to the government, there have been around 8713 total authorised start - ups up to March 2023, of which 4305 were led by women. This shows that more than 50% of women have registered start - ups, but this includes involvement of WEs in agro - products and dairy farming as well. With a view to enhancing and motivating the WEs, In 2015, the Government of India launched "Pradhan Mantri Mudra Yojana (PMMY) " to promote women entrepreneurs through financial help in the form of "Mudra Loans" and in 2021, the UP government introduced a portal named "Mission Shakti - Nirbhaya ek Pahal, " launched on September 29 with the purpose of providing a safe environment to women and empowering them with a series of awareness and capacity building workshops, and recently introduced a helpline for them "Vikas Utsav".

4. Conclusion and Recommendations

Furthermore, it is critical to encourage the growth of entrepreneurship among women, particularly women from disadvantaged backgrounds. Women's entrepreneurial activities must be strengthened in light of diminishing female workforce participation and commitment to achieving the 5th SDG on gender equality. It is undeniable that women's entrepreneurship may significantly improve women's engagement in the economy, in that way increasing GDP to an even greater extent.

To motivate and enhance the number of women entrepreneurs in India, several initiatives were implemented in 2022, like NITI Aayog, which has developed its own

“Women Entrepreneurship Platform (WEP) 3.0 online page with the purpose of assisting Indian women entrepreneurs and has an aim to onboard 2.5 lakh women entrepreneurs, engage with 500 partners, and host over 200 capacity - building online and offline events” [15].

Family, community, and nation are all important. A plan like this would end up resulting in long - term societal gains. In the future, further comparative studies can be conducted on both male and female challenges and opportunities while setting up business in UP. There are a few recommendations that can be incorporated to promote women's adoption of entrepreneurship in UP, as follows:

- Administrative barriers should be eased, particularly for rural women's businesses.
- Raising awareness among rural Indian women entrepreneurs about government rules and regulations governing commerce and industry.
- Shifting beyond farm to other services in women's business ventures [32] creates a variety of perhaps innovative and expanding entrepreneurial enterprises that must be reinforced via appropriate training in skills and imaginative thinking, as well as to simple availability of capital.
- Through conducting financial literacy programmes, WEs could understand various available financial instruments and be able to manage their finances effectively.
- WEs should also make efforts on their own to access credit for government schemes and finances effectively.
- WEs should also explore and connect with networking groups through social media, as it would help them connect with potential customers, partners, and suppliers.
- WEs should invest their time and money in learning how to leverage technology to enhance their businesses, processes, and reach.

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