

CONTRIBUTION OF ENTREPRENEURSHIP FOR WOMEN EMPOWERMENT IN THE SPECIAL REFERENCE OF PITHORAGARH DISTRICT

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ABSTRACT - For the systematic development of rural India, it is the prime requisite of women empowerment. Not only to educate the rural women but to provide financial assistance has entrepreneurship played a crucial role for the upliftment and progress of rural India. On this paper researcher tried to analyze the challenge and influencing factors for running an entrepreneurship in Pithoragarh for women empowerment.

Keywords: Crucial, Taxation, Transparent, entrepreneurship, empowerment

INTRODUCTION

Economic development of any nation is always effected by the entrepreneurship growth and economic condition of particular nation. With regard to the statistics, if we look at the data released by NASSCOM it becomes even transparent that the start-up ecosystem in India is becoming more and more victorious. In the union budget 2018 the promise of “additional measures” to strengthen existing investment and taxation rules offers little aid to start – ups with angel tax still emerging large. The prime objective of social entrepreneurship stands different than the usual objectives of entrepreneurship; here social benefits are clubbed with economic benefits. Most of the times, social entrepreneurship is used in identical with social service.

OBJECTIVES

1. To Study the percentage of rural women who are interested in entrepreneurship.
2. To know the various challenge for running entrepreneurship
3. To know the factors influencing for entrepreneurship.

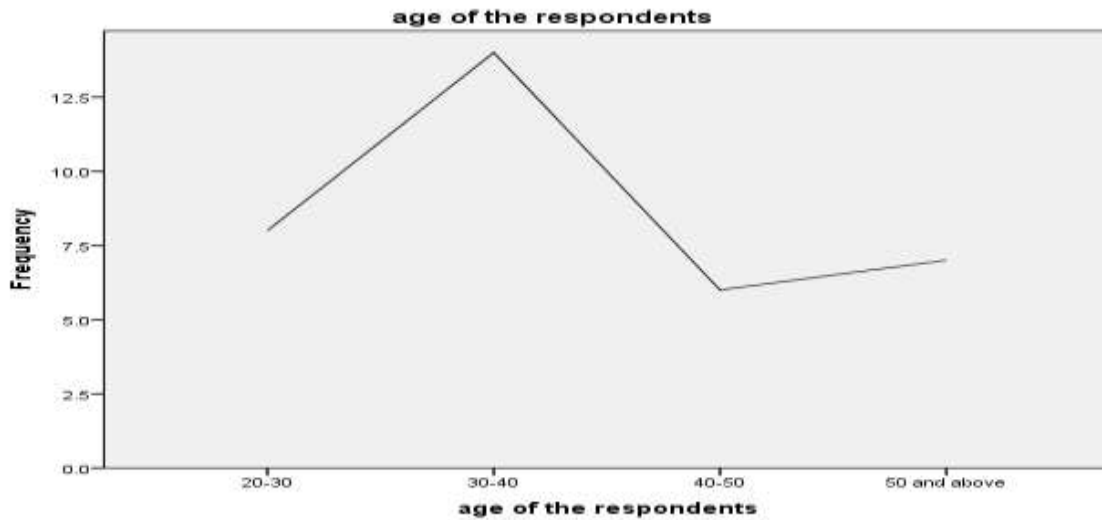
METHODOLOGY

In this paper researchers have studied the contribution of entrepreneurship for the women empowerment. For the purpose of the Primary and secondary data have collected from the study area. Primary data have collected from the 35 women entrepreneurs from the study area and secondary data have collect from different website, books and journals. For the analysis of the data SPSS tool is used.

DATA ANALYSIS

Table 1 Age group of the respondents

	Frequency	Valid Percent	Cumulative Percent
Valid 20-30	8	22.9	22.9
30-40	14	40.0	62.9
40-50	6	17.1	80.0
50 and above	7	20.0	100.0
Total	35	100.0	

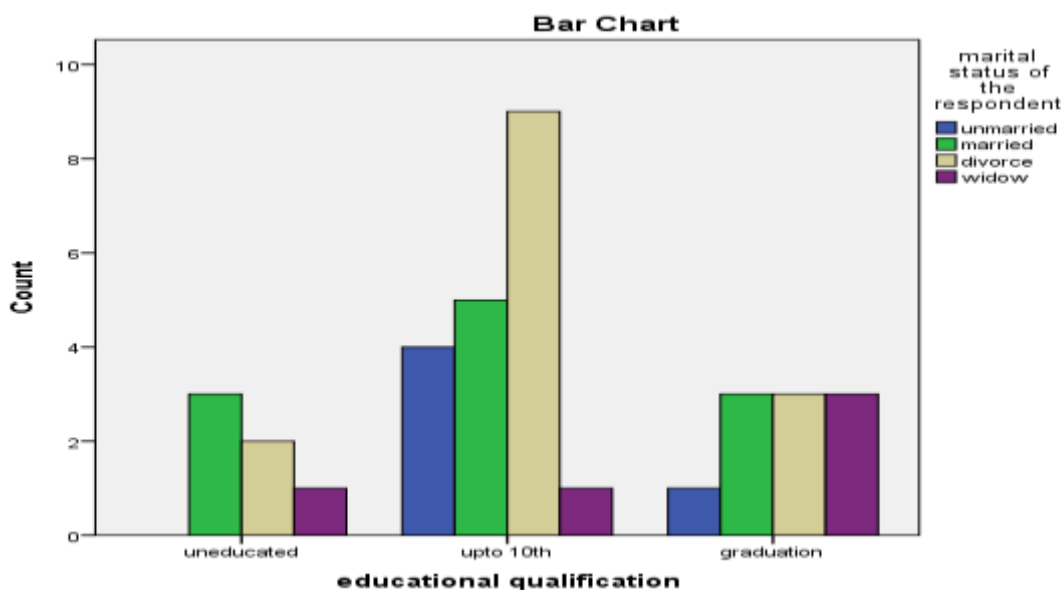


It is observed from the above table that age group of 30-40 years are more entrepreneurs which is 40% of total, out of 35 respondents 14 are from this group, followed by this age group 20-30, then 40-50. It is also clear from the above table youth women’s are very ambitious and risk taking.

Table 2

EDUCATIONAL QUALIFICATION * MARITAL STATUS OF THE RESPONDENT CROSTABULATION

		marital status of the respondent				Total
		unmarried	married	divorce	widow	
educational qualification	uneducated		8.6%	5.7%	2.9%	17.1%
	upto 10th	11.4%	14.3%	25.7%	2.9%	54.3%
	graduation	2.9%	8.6%	8.6%	8.6%	28.6%
Total		14.3%	31.4%	40.0%	14.3%	100.0%

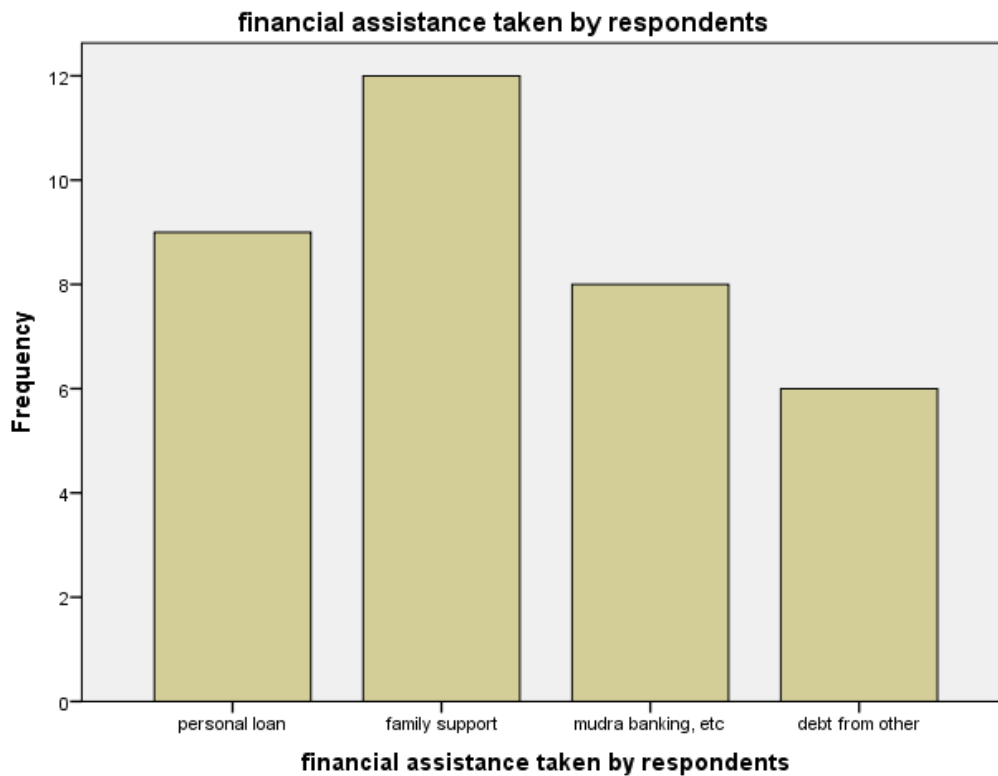


The above Table 2 depicts the educational and marital status of the respondents majority of respondents are divorcee (40%) having the education up to 10th level (25.7%), followed by this married ,then unmarried and widow are in same percentage.31.4% of respondents are married who are maintaining their entrepreneurship in Pithoragarh.

FINANCIAL ASSISTANCE

Table 3

	Frequency	Valid Percent	Cumulative Percent
personal loan	9	25.7	25.7
family support	12	34.3	60.0
Valid mudra banking, etc	8	22.9	82.9
debt from other	6	17.1	100.0
Total	35	100.0	

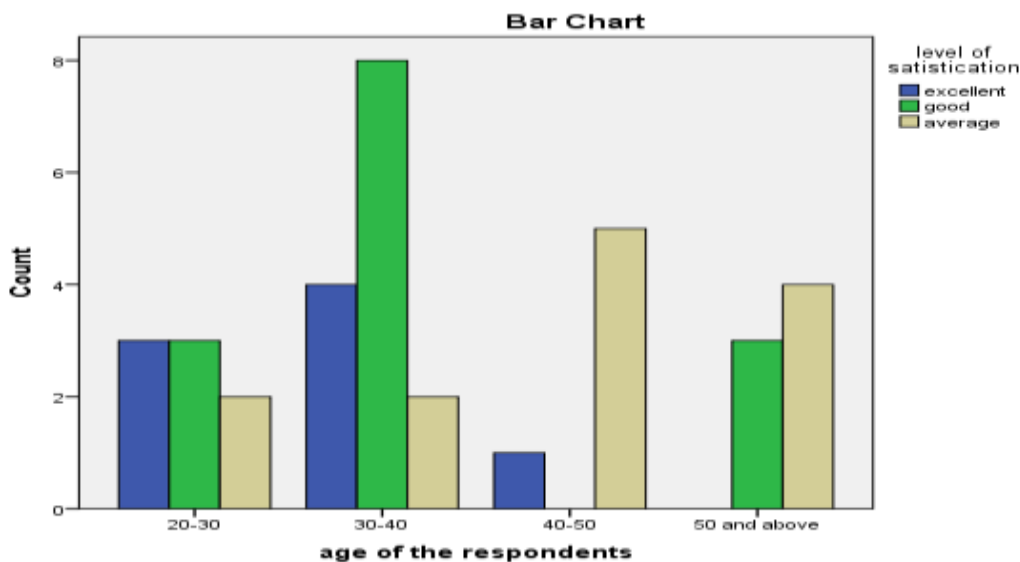


The above table 3 shows the financial assistance taken by respondents in which majority of the respondents expressed the family support is main attribute of financial assistance mainly 34.3%, then after personal loan 25.7%, mudra banking 22.9%, and finally debt from other 17.1%.

Table 4

AGE OF THE RESPONDENTS * LEVEL OF SATISFICATION CROSSTABULATION

		level of satisfaction			Total
		excellent	good	average	
age of the respondents	20-30	8.6%	8.6%	5.7%	22.9%
	30-40	11.4%	22.9%	5.7%	40.0%
	40-50	2.9%		14.3%	17.1%
	50 and above		8.6%	11.4%	20.0%
Total		22.9%	40.0%	37.1%	100.0%

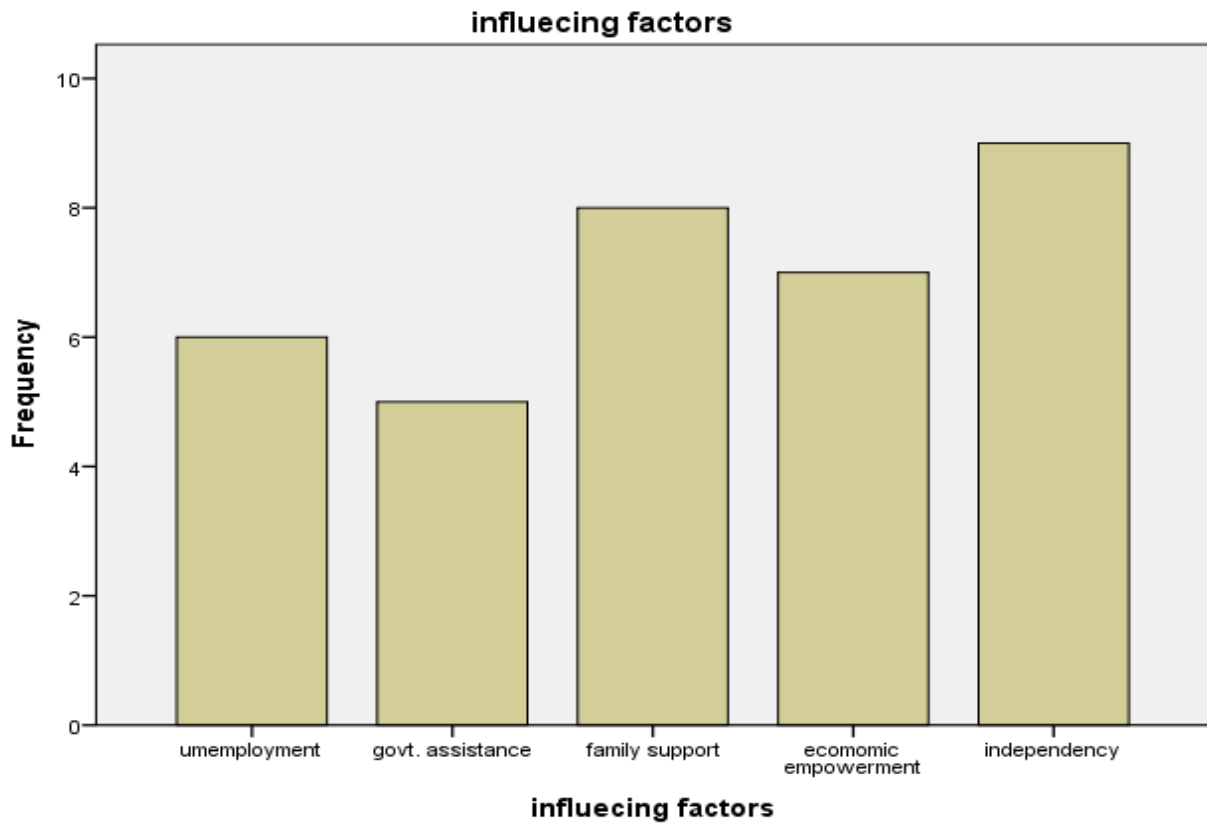


The above table 4 infers the age of the respondents and level of satisfaction of respondents in which majority of maximum respondents are having the age group of 30-40 (40%) and good experience of satisfaction, followed by average level of satisfaction (37.1%).

INFLUENCING FACTORS

Table 5

Influencing factors	Frequency	Valid Percent	Cumulative Percent
UNEMPLOYMENT	6	17.1	17.1
GOVT. ASSISTANCE	5	14.3	31.4
FAMILY SUPPORT	8	22.9	54.3
ECONOMIC EMPOWERMENT	7	20.0	74.3
INDEPENDENCY	9	25.7	100.0
Total	35	100.0	



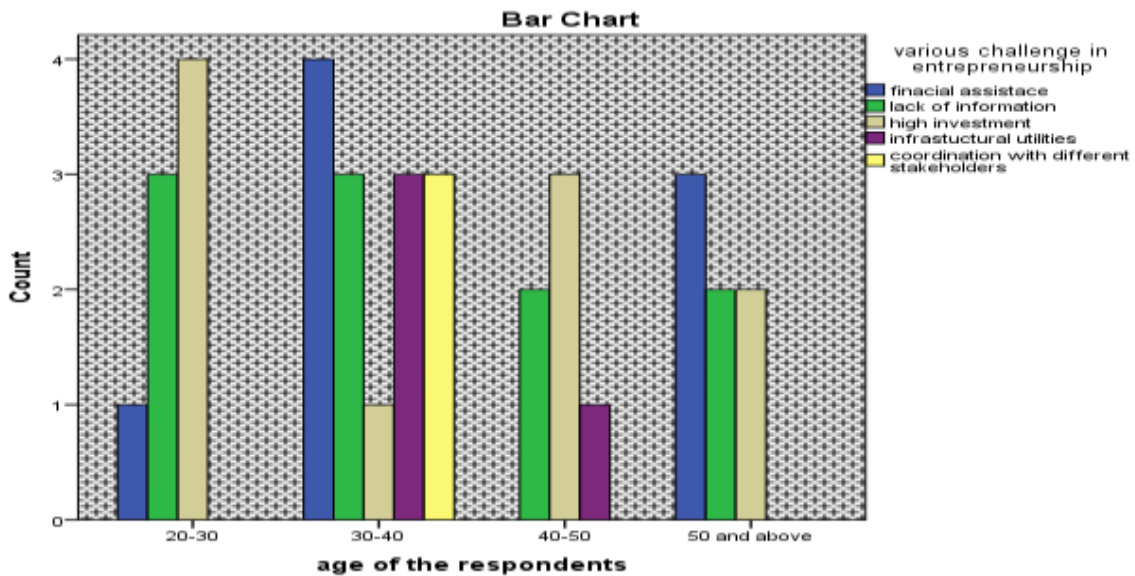
Majority of respondents expressed the INDEPENDENCY is major influencing factor about (25.7 %), followed by this family support (22.9%), economic empowerment (20%), unemployment (17.1%), and government assistance (14.3%)

CHALLENGES FACED BY WOMEN ENTREPRENEURS OF PITHORAGARH

Table 6

Age Of The Respondents * Various Challenge In Entrepreneurship Crosstabulation

		age of the respondents				Total
		20-30	30-40	40-50	50 and above	
various challenge in entrepreneurs hip	Finacial assistace	2.9%	11.4%		8.6%	22.9%
	Lack of information	8.6%	8.6%	5.7%	5.7%	28.6%
	High investment	11.4%	2.9%	8.6%	5.7%	28.6%
	Infrastuctural utilities		8.6%	2.9%		11.4%
	Coordination with different stakeholders		8.6%			8.6%
	Total	22.9%	40.0%	17.1%	20.0%	100.0%



The above Table 6 reveals the various challenges that are still facing by women entrepreneurs of Pithoragarh, mostly the age group of 30-40 having 40% and high investment (28.6%) and lack of information(28.6%) regarding the business technical know-how, followed by the financial assistance (22.9%) , infrastructural utilities (11.4%),coordination with different stakeholders (8.6%).

FINDINGS

- Majority of women age group of 30-40 which is 40% of total respondents, after this group rest of the age group.
- Most of the women are educated only upto 10level which of 54%.
- The educational and marital status of the respondents majority of respondents are divorcee (40%) having the education upto 10th level (25.7%) , followed by this married, then unmarried and widow are in same percentage.
- Majority of respondents expressed the independency is major influencing factor followed by this family support, economic empowerment, unemployment, and government assistance.
- Mostly the age group of 30-40 having 40% and high investment and lack of information regarding the business technical know-how, followed by the financial assistance , infrastructural utilities, coordination with different stakeholders
- The financial assistance taken by respondents in which majority of the respondents expressed the family support is main attribute of financial assistance mainly 34.3%, then after personal loan 25.7%, mudra banking 22.9%, and finally debt from other 17.1%.
- The study reveals the level of satisfaction regarding the working is good, followed by this nearly 37% says average level of satisfaction.

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