WOMEN ENTREPRENEURSHIP AND GENDER DIFFERENCES ACROSSRELIGION AND CASTE IN INDIA: CASE STUDY OF UTTAR-PRADESH

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ABSTRACT

The study tries to investigate the situation of gender inequality within the context of Uttar Pradesh. The study has chosen the state Uttar Pradesh because is the largest state in terms of area as well as population among the other states in India. The research focuses on the interplay of broad activity sectors, religious affiliations, caste identities, sources of financial support, and social groups in shaping gender disparities in entrepreneurial endeavours. The data source used is the All India Sixth Census 2012-13. The finding of the study states that caste, religion, social groups, sources of financial support and broad activities are majorly responsible for creating hinderances in gender equality. Through secondary data analysis and percentages that it was observed that despite having some progress, women still faces huge discrimination than men does. Due to social factors such as deep-rooted patriarchy and stereotypes and lack of accessibility of resources gender inequality persist in the economy. At last this study suggested some suggestion regarding reduction of inequality such as education training, Mentoring & Networking, Awareness & visibility, Policy advocacy, skill development and Technology & Digital Literacy.

Key Words: Entrepreneurship, Gender Differences, Women.

INTRODUCTION

The word entrepreneur comes from the thirteenth century French word entreprenerd which means to do something or to under-taken something. Entrepreneurship is defined as in fact has significant advantages, such as the creation of new jobs or innovations. Woman entrepreneur defined as the woman or a group of women who initiates, operates and controls the business. With the opportunity of women in the field of entrepreneurship researchers came out with comprehensive definitions. Those women entrepreneurs who are conscious decision makers and managers.

This definition only considers women who resort entrepreneurship at their free will rather than forced needs to do entrepreneurship. According to the government it is defined as "an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women". Early stages of women's business in India were seen as an expansion of their cooking operations, particularly to the three Ps: pickles, powder, and Pappad. But as awareness has grown, women have begun to switch from the 3 Ps to the 3 current Es, which are engineering, electronics, and energy. Mrs. Shanaz Hussain, Mrs. Neena Malhotra, Tarala Dalal, and others are

some of the nation's successful female business.

In this brilliant time of globalization, digitalization and begin up blasts, India is obviously seeing a transformation versus women business visionaries. The 6th monetary registration delivered by the Service of Measurements and Modified Execution (MoSPI) features that ladies comprise around 14% of the all-out of business ventures in India. The present women business visionaries don't come exclusively from the laid-out business families or from the higher-pay segments of the populace, they come from varying backgrounds and from all pieces of the country.

Today India has 13.5-15.7 million women claimed undertakings, addressing 20% of all endeavours. While huge in outright numbers, these are predominantly contained single individual endeavours, which give direct work to an expected 22 to 27 million individuals. Further, various ventures announced as women claimed is not truth be told controlled or run by ladies. A mix of monetary and managerial reasons prompts Women being "on paper" proprietors with little job to carry out. Benchmarks from high performing nations and Indian states give a decent measuring stick to India to speed up in general female business. Speedingup amount and nature of business venture towards such benchmarks can make north of 30 million Women possessed endeavours, of which 40% can be more than independent work. This can produce possibly ground-breaking work in India, of 150-170 million positions, which is over 25% of the new positions expected for the whole working age populace, from this point until 2030.

Women are starting all kinds of businesses. The most significant economic actors for the expansion of the economy are thought to be women business owner country. Owners, producers, coordinators, sellers, decision-makers, risk-takers, inventors, etc. are some of their responsibilities. Additionally, they create job opportunities and raise the level of living for families. Today's women must use their potential and existing abilities to complement the family income. Training will enable her to hone and turn her skills and competencies. As a result, Indian women are no longer required to wait for employment outside the home. They can launch their business and successfully make a living.

Determinants of Female entrepreneurship in India

Numerous studies have been conducted on entrepreneurship in developing nations. Both genders face numerous obstacles to entrepreneurship, such as the business environment. In an effort to pinpoint elements more specifically related to female entrepreneurship, there is also a growing body of scholarship on female entrepreneurship, particularly in India. According to these studies, factors that are important for female entrepreneurship include Education, Per capita income, Major source of Finances, Caste, Types of Ownership, Religion, Infrastructure, Family circumstances, Entrepreneurship policies, Self-perceptions, or Political Representation.

Caste and Entrepreneurship

In Women, the inability of Scheduled Castes and Scheduled Tribes to increase the size of their businesses may be one factor in their employment generation shortcomings. This may be due to lack of expertise or financial restrictions, caste discrimination (people from other castes do not want to cooperate with SCs), or both. All of these things may also discourage SCs from working in sectors with substantial economies of scale.

A registered manufacturing business in the MSME sector is typically 13 years old. 45% of theunits are in rural areas. OBCs and Others collectively control almost 90% of the units, with

SCs and STs owning the remaining 10%, demonstrating the stark and obvious differences in ownership by caste. When comparing these numbers to population percentages, it can be seen that while SCs and STs are severely underrepresented (at 19.7% and 8.4% of the national population, respectively), the OBC proportion in enterprise ownership is almost equal to their representation in the population (41.2%). The overrepresentation of "Others" and Hindu upper castes (non-SC-ST-OBC Hindus), which made up 30.7 and 21.6 percent of the population, respectively, in 2004-05, is a reflection of the underrepresentation of these two categories Sharma (2013).

Over the years, according to our research, the bulk of private businesses in India are sole proprietorships, or self-employed individuals. Compared to 65% of SC-owned businesses, 57% of non-SC/ST-owned businesses only employ one employee. The variation in the percentage of self-employment is particularly significant Although the disparity is present in both rural and urban areas for SC firms, it is more noticeable in urban areas (50% versus 61%). It's interesting to note that this doesn't seem to be a significant factor in the size gap between ST- owned firms and non-ST firms.

Source of Finances

Women prefer to start their businesses with just one source of funding. Family is the most frequent source of finance, with the remainder drawing money from a variety of personal assets, loans, or investments. Due to a lack of collateral, women are also discriminated against when it comes to access to financing, particularly in the informal economy.

They frequently concentrate their efforts on illegal lenders of money, sometimes known as unofficial sources of funding.

Partnership firms have rarely relied on personal finance, but sole proprietary corporations frequently turn to friends, family, and money lenders to satisfy their funding demands. Lack of knowledge prevents women business owners from utilising government assistance that is important and essential for the sustainability of new businesses. Despite having more ardour for running microbusiness, they continue to rely more on their own resources and those of their family and friends, which reduces the sustainability of female-owned businesses over the long term compared to those controlled by men. However, low business values, the tiny size of operations, financial and marketing restrictions, and limited acceptance of technology sometimes place restrictions on Indian female microentrepreneurs, particularly those in rural areas. Financial organisations must therefore establish specialised cells for easy finance at concessional rate of interest.

Religion

Cultural and socioeconomic context greatly influences entrepreneurial behaviour. In fact, when discussing women especially, it is permissible to inspire or demotivate the act of being entrepreneurial. The same dimensions—entrepreneur's marital life, inheritance, and society perception—have been used in studies to examine how religion affects gender Ammar (2020).

LITERATURE REVIEW

There are various instances in formal and informal institutions that are crucial for promoting or preventing entrepreneurship on a global scale based on a gender basis. Gender-specific institutional entities contain the opportunities that the constitution as a whole outlined for men and women. Similar to formal institutions, gender-specific informal institutions include customs and religion, which establish women's social status and economic roles. The roles that men and women are allocated are defined by cultural norms, religion, and tradition, all of which have a strong foundation in gender-specific informal organisations. Based on the aforementioned gender-specific traditions and cultures, even the majority of western countries portray entrepreneurship as a more man-specific job than one for women. Due to these issues, even women in these environments find it difficult to understand entrepreneurship.

Female entrepreneurship has been examined from a variety of angles over the years, with the major focus being on prospects, motivational barriers, and problems. Pull and push effect is the precise word that can be used to categorise these elements. Aiming to become affluent, increasing income through a business, being dissatisfied with a current employment, or having unfavourable working conditions are examples of "push" motivations that drive people to explore entrepreneurship. Pull factors, such as freedom from administrative supervision, employment autonomy, the desire for personal achievement, and happiness, are what draw people to becoming entrepreneurs. Effective business management, a lot of support and encouragement in the field, at all levels of the family and society, as well as from governmental agencies, are requirements for women.

Numerous earlier studies have relied only on aggregate statistics and statistical analysis, excluding the viewpoints and life experiences that have shaped women entrepreneurs and may have offered a more thorough understanding of the issue. It is also challenging to comprehend how motivated female entrepreneurs are and what issues they encounter as a result of institutional constraints because many of these studies incorporate comments from both male and female entrepreneurs.

Uttar Pradesh

India's most populous state, Uttar Pradesh, is the study's context. Even with such a large population, the patriarchal system is deeply ingrained in the society. A culture of not permitting women to engage in entrepreneurship has emerged as a result of earlier generations' practises of not involving them in issues outside the home and projecting them as the Laxmi of the household. Numerous studies have also discovered that when compared to various states in India, a number of indices that help us understand the status of women, such as education, sex ratios, literacy rates, and high fertility rates, are all quite low.

Uttar Pradesh, one of India's largest states, is crucial to the nations overall development and gross national product. In order to increase employment and expose more people to entrepreneurship, the government is also supporting self-employment and entrepreneurship programmes in the state. In this development, women are also playing a significant part in the development of the state by starting new businesses and hiring workers. The predicted per capita income for the 2019–20 fiscal year is Rs 44618 at constant prices and Rs 65704 at current

prices, representing growth rates of 2.2% and 4.9%, respectively, over the previous year. Primary, secondary, and tertiary segment growth rates in 2019–20 was 1.9%, -0.5%, 7.7%, and 6.3%, 0.6%, and 8.9%, respectively, at current prices. Now let us understand background of some of the demographic variables in the state.

Total Fertility Rate

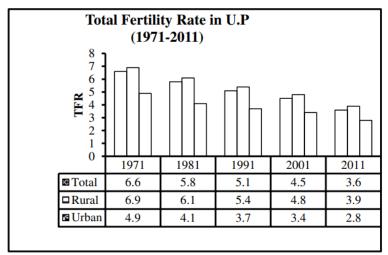


Figure 1 TOTAL FERTILITY RATE

Source: Fertility trends and Differentials in Uttar Pradesh (2017)

In figure 1, we could derive that during the period between 1971 to 2011, the total fertility rate in rural areas is comparatively higher than the urban areas. Another fact that can be derived from this the total fertility rate started declining from 1991.

Literacy Rate

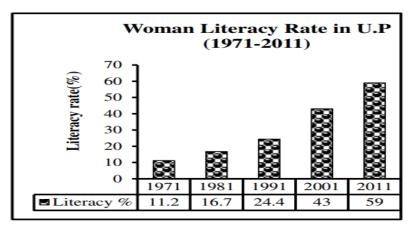


Figure 2 TOTAL FERTILITY RATE

Source: Fertility trends and Differentials in Uttar Pradesh (2017)

From figure 2, we could derive that over the years from 1971 to 2011 we could see that initially the literacy rate increased at an increasing rate but after 2001 it starts increasing at decreasing rate.

Status of Women Entrepreneurship

NU	Table 1 NUMBER OF ESTABLISHMENTS AND NUMBER OF WORKERS EMPLOY UNDER										
S. no	State/UT			EW STATES 2012- Total number of persons employed	Percentage share in total employment						
1	Jammu & Kashmir	31292	0.39	69067	0.51						
2	Himachal P.	49173	0.61	70523	0.52						
3	Punjab	110921	1.38	216537	1.61						
4	Chandigarh	5783	0.07	10361	0.08						
5	Uttarakhand	31419	0.39	66003	0.49						
6	Haryana	124524	1.55	208355	1.55						
7	Delhi	70434	0.87	159421	1.19						
8	Rajasthan	247992	3.08	439335	3.27						
9	Uttar Pradesh	482379	5.99	929105	6.91						
10	Bihar	153610	1.91	282522	2.1						
11	Sikkim	5304	0.07	9066	0.07						
12	Arunachal Pradesh	6413	0.08	14079	0.1						
13	Nagaland	13657	0.17	27523	0.2						
14	Manipur	88286	1.1	110822	0.82						
15	Mizoram	15828	0.2	26327	0.2						
16	Tripura	14506	0.18	19880	0.82						
17	Meghalaya	29530	0.37	58701	0.44						
18	Assam	154158	1.91	253072	1.88						
Sou	rce: All India	Report of Sixth	Census 2012-13								

In the above Table 1, We could derive that the Uttar Pradesh consist of 5.99% of Women establishment with 6.91% of workers employed and Rajasthan is the second highest with 3.27%. In all the states given in the table, Uttar Pradesh has the highest among the all.

Objective of the Study

- This study aims at observing the condition of Female Entrepreneurship in Uttar-Pradesh.
- This study aims as understanding the role of Female Entrepreneurship and itsdeterminants in the state during the particular year 2012-13.

METHODOLOGY

The study uses the methodology of secondary data analysis as per the literature review. The data of the study is taken from the All-India Report of Sixth Census. The analysis done in study is descriptive in nature. The data used is cross-sectional of particular year 2012-13. There are several variables to measure women entrepreneurship like caste, gender, ownership, broad activities, sources of funding and many more. According to a study, Handy (2007), caste is the major factor for opting to start a profit organization or non-profit organization. Religion and caste are variables that can majorly affect women entrepreneurship as the representation of the Christians and Muslims are very low. As per caste, gender, religion and ownership are some of major variables that affect women entrepreneurship. Social groups such as OBC, SCs & STs impact the women entrepreneurship in the country. Along with social factors sources of finance and is another variable that can deeply affect the women entrepreneurship in the country. This study has taken Uttar Pradesh state situation because Uttar Pradesh has the highest population among the other states of the country. It is chosen as sample of the country.

ANALYSIS & FINDINGS

Table 2									
PER 1000 DISTRIBUTION OF ESTIMATED NUMBER OF ENTERPRISES BY TYPE OF OWNERSHIP FOR EACH STATE/ UT AND SECTOR									
State		roprietary	1011 5171	Percentage					
	male	female	all*	male %	Female %	total %			
1	2	3	4	5	6	7			
Andhra Pradesh	638	247	885	0.7209	0.279	100			
Arunachal Pradesh	709	275	986	0.7191	0.279	100			
Assam	929	55	984	0.9441	0.056	100			
Bihar	940	49	989	0.9505	0.05	100			
Chhattisgarh	857	84	941	0.9107	0.089	100			
Delhi	884	93	976	0.9057	0.095	100			
Goa	813	154	967	0.8407	0.159	100			
Gujarat	716	249	966	0.7412	0.258	100			
Haryana	857	101	959	0.8936	0.105	100			
Himachal Pradesh	840	129	969	0.8669	0.133	100			
Jammu & Kashmir	880	106	986	0.8925	0.108	100			
Jharkhand	788	196	984	0.8008	0.199	100			
Karnataka	700	244	944	0.7415	0.258	100			
Kerala	693	208	901	0.7691	0.231	100			
Madhya Pradesh	850	138	989	0.8595	0.14	100			
Maharashtra	795	168	962	0.8264	0.175	100			
Manipur	479	481	960	0.499	0.501	100			
Meghalaya	643	351	994	0.6469	0.353	100			
Mizoram	585	392	977	0.5988	0.401	100			

Nagaland	722	229	951	0.7592	0.241	100
Odisha	790	149	939	0.8413	0.159	100
Punjab	808	153	961	0.8408	0.159	100
Rajasthan	842	141	983	0.8566	0.143	100
Sikkim	800	193	993	0.8056	0.194	100
Tamil Nadu	696	260	955	0.7288	0.272	100
Telangana	560	373	934	0.5996	0.399	100
Tripura	849	133	983	0.8637	0.135	100
Uttar Pradesh	890	96	986	0.9026	0.097	100
Uttarakhand	912	50	962	0.948	0.052	100
West Bengal	630	327	957	0.6583	0.342	100
A & N Island	745	210	954	0.7809	0.22	100
Chandigarh	784	99	883	0.8879	0.112	100
Dadra & N Haveli	828	169	996	0.8313	0.17	100
Daman & Diu	762	202	965	0.7896	0.209	100
Lakshadweep	738	260	998	0.7395	0.261	100
Puducherry	682	283	964	0.7075	0.294	100
all India	764	195	960	0.7958	0.203	100
	1	I	1	1	l	1

In the NSS 73rd Round survey it is being observed the top 2 states which has the highest enterprises are Uttarakhand and Uttar Pradesh. Out of which Telangana has the highest female owned enterprises and Uttarakhand has the lowest. The study has chosen Uttar Pradesh because it is having one of highest number of enterprises but less than 0.1 of the female enterprises. Despite, many developments women still face problems in going towards entrepreneurship than men do. Even do Telangana is highest in female enterprises are higher than the all India situation yet still the contribution of women is still low in all the states of India in Table 2.

Source: NSS 73rd round survey 2015-16, page A-17

Table 3 GROWTH % OF FEMALE ENTREPRENEURSHIP IN UTTAR PRADESH & INDIA							
Year	Uttar Pradesh	India					
1990 to 2005 (3rd EC -5th EC)	4.65	2.68					
2005 to 2012 (5th EC – 6th EC)	-2.88	-2.68					
		Source: The state of Employment in Uttar Pradesh, International Labour Organization, by Rajendra P. Mamgain & Sher Verick (2017), Page -20					

To understand the depth of the low participation of Women in entrepreneurship, let understand the growth of the female entrepreneurship see in Table 3 Uttar Pradesh. During the period of 1990-2005 we observe that the growth of women entrepreneurship in Uttar Pradesh is more as compare to overall India. But during Later period from 2005-2012, we observed a sharp decline more half of female participation reduced due to shifting and withdrawal of women from self-employed to unpaid family worker despite introduction of government schemes still we

observe this scenario as per ILO Report (2017).

BROAD ACTIV	Table 4 BROAD ACTIVITY WITH GENDER ENTREPRENEURSHIP							
D 14 (1)			Sex		m . 1			
Broad Activity		1 - Male	2 - Female	9 - Others	Total			
Activities relating to agriculture	Count	106884	5804	7215	119903			
other than crop prod	% of Total	1.60%	0.10%	0.10%	1.80%			
T' 1	Count	1157630	125402	28843	1311875			
Livestock	% of Total	17.30%	1.90%	0.40%	19.60%			
F 1 I	Count	4473	265	227	4965			
Forestry and Logging	% of Total	0.10%	0.00%	0.00%	0.10%			
F'.1.'	Count	7903	383	308	8594			
Fishing and aqua culture	% of Total	0.10%	0.00%	0.00%	0.10%			
Mining and accounting	Count	2222	335	625	3182			
Mining and quarrying	% of Total	0.00%	0.00%	0.00%	0.00%			
N C	Count	960251	120183	60969	1141403			
Manufacturing	% of Total	14.40%	1.80%	0.90%	17.10%			
Electricity, gas, steam and air	Count	2663	203	1812	4678			
conditioning supply	% of Total	0.00%	0.00%	0.00%	0.10%			
Water supply, sewerage, waste management and remediation	Count	18949	1363	4309	24621			
	% of Total	0.30%	0.00%	0.10%	0.40%			
	Count	55105	2560	2790	60455			
Construction	% of Total	0.80%	0.00%	0.00%	0.90%			
Whole sale trade, retail trade &	Count	93924	2771	8921	105616			
repair of motor vehicle	% of Total	1.40%	0.00%	0.10%	1.60%			
Whole sale trade (not covered	Count	74698	3209	6475	84382			
in item- 10 above)	% of Total	1.10%	0.00%	0.10%	1.30%			
Retail trade (not covered in	Count	2074322	131140	134618	2340080			
item-10 above)	% of Total	31.00%	2.00%	2.00%	35.00%			
Transportation and storage	Count	136254	5873	12166	154293			
Transportation and storage	% of Total	2.00%	0.10%	0.20%	2.30%			
Accomodation and and Food	Count	216804	12787	16644	246235			
service activities	% of Total	3.20%	0.20%	0.20%	3.70%			
Information & communication	Count	23062	1247	8286	32595			
Information & communication	% of Total	0.30%	0.00%	0.10%	0.50%			
Financial and insurance	Count	19246	1650	14523	35419			
activities	% of Total	0.30%	0.00%	0.20%	0.50%			
Deal satura esti Mes	Count	24178	1778	1661	27617			
Real estate activities	% of Total	0.40%	0.00%	0.00%	0.40%			
Professional, scientific &	Count	48838	2323	5890	57051			

technical activities	% of Total	0.70%	0.00%	0.10%	0.90%
Administrative and support	Count	66683	3268	5775	75726
service activities	% of Total	1.00%	0.00%	0.10%	1.10%
Education	Count	71826	15068	127989	214883
Education	% of Total	1.10%	0.20%	1.90%	3.20%
Human health & social work	Count	93829	5734	22523	122086
activities	% of Total	1.40%	0.10%	0.30%	1.80%
Arts entertainment, sports &	Count	11466	872	1888	14226
amusement and recreation	% of Total	0.20%	0.00%	0.00%	0.20%
Other service activities not	Count	323720	38161	132139	494020
elsewhere classified	% of Total	4.80%	0.60%	2.00%	7.40%
Total	Count	5594930	482379	606596	6683905
Total	% of Total	83.70%	7.20%	9.10%	100.00%
Source: Authors calculation from	All Ladia Cindl		ant (2012 12)		

Source: Authors calculation from All India Sixth census report (2012-13)

The above Table 4 states that in 2012-13 the participation of Females in the broad activities top 2 activities are the Livestock Manufacturing and Retail traders accounting 1.9%, 1.8% and 2% respectively with the total of 7.2%. Forestry & Logging & Fishing & Aqua culture, there is only 0.1% males and negligible contribution of women. Similarly, broad activity Water supply, sewerage, waste management and remediation has somewhat same position where male is very low & no contribution of women. Even in Construction, Whole sale trade, Information & communication, Financial & insurance, Real estate, Professional, scientific & technical, Administrative & support services & Arts entertainment sports & amusement & recreation activities, the participation of men is very low & no contribution of women. Another thing we could derive from here is that the total of male which is 83.7% and female 7.2% the gender-gap is too wide between male and female rest 9.1% is others. The reason the gender gap is toowide is because males and females are not treated equally and the social constraints held back in such economic activity. Low risk bearing capacity becomes a majorreason for wide gap between male and female.

Table 5 TYPES OF OWNERSHIP WITH GENDER ENTREPRENEURSHIP								
T (O 1)		Sex						
Type of Ownership		Male	Female	Others	Total			
Coot / DCII	Count	0	0	211044	211044			
Govt / PSU	% of Total	0.00%	0.00%	3.20%	3.20%			
Duinata a Duamaiatama	Count	5594930	482379	13821	6091130			
Private : Proprietary	% of Total	83.70%	7.20%	0.20%	91.10%			
Deivota - Doute auchie	Count	0	0	26837	26837			
Private : Partnership	% of Total	0.00%	0.00%	0.40%	0.40%			
Drivete - Commons	Count	0	0	13503	13503			
Private : Company	% of Total	0.00%	0.00%	0.20%	0.20%			
Private : Self Help Group	Count	0	0	3599	3599			

	% of Total	0.00%	0.00%	0.10%	0.10%			
Drivata : Co aparativa	Count	0	0	7342	7342			
Private : Co-operative	% of Total	0.00%	0.00%	0.10%	0.10%			
Private : Non-profit	Count	0	0	90346	90346			
Institution	% of Total	0.00%	0.00%	1.40%	1.40%			
"Private : Others "	Count	0	0	240104	240104			
Filvate . Others	% of Total	0.00%	0.00%	3.60%	3.60%			
Total	Count	5594930	482379	606596	6683905			
1 Otal	% of Total	83.70%	7.20%	9.10%	100.00%			
Source: Author calculation from All India Sixth Census Report (2012-13)								

The above Table 5 states that in the year 2012-13, Private Proprietary is the only type of ownership which is prevalent in the state. The male percentage is 83.7% whereas female is just 72%. Another thing we can derive from here is that we could witness a wide gap among genders. Due to lack of networks and less paper work and capital sole proprietor is easy to start business. Private ownership has the least paper work that's why it is easy to have private ownership in Uttar Pradesh. The wide gap is generally seen because women of the state have very low network as compare to males.

Table 6 MAJOR SOURCE OF FINANCE BY GENDER ENTERPRISES								
			ex					
Major source of finance	1 - Male		2 - Female	9 - Others	Total			
1 - Self finance	Count	5099858	365439	189026	5654323			
1 - Sell Illiance	% of Total	76.30%	5.50%	2.80%	84.60%			
2 - Financial Assistance from	Count	54835	14561	238462	307858			
Govt. sources	% of Total	0.80%	0.20%	3.60%	4.60%			
3 - Borrowing from financial	Count	43580	2565	7303	53448			
institutions	% of Total	0.70%	0.00%	0.10%	0.80%			
4 - Borrowing from Non-	Count	17401	2327	2261	21989			
institutions / Money Lenders	% of Total	0.30%	0.00%	0.00%	0.30%			
5 I am from Calf Hala Cross	Count	5186	983	3508	9677			
5 - Loan from Self Help Group	% of Total	0.10%	0.00%	0.10%	0.10%			
9 - Donations / Transfers from	Count	374070	96504	166036	636610			
other agencies	% of Total	5.60%	1.40%	2.50%	9.50%			
Total	Count	5594930	482379	606596	6683905			
Total	% of Total	83.70%	7.20%	9.10%	100.00%			
Source: Authors calculation from	All India Sixth	n Census Repo	ort (2012-13)					

The above Table 6, states that in the year 2012-13 Self-finance and Donations/Transfers from other agencies are the two most prominent major source of Finance in the state. Another thing we can derive is in Males the self-finance is 76.3% and Females its 5.5% whereas in Donations Males accounts about 5.6% and Females accounts about 1.4%. Self- finance is the highest source of finance among all ages in Uttar Pradesh. The social stigma on women has paved a way that the inequality between genders is so high.

Table 7 SOCIAL GROUP BY GENDER ENTREPRENEURSHIP									
Casia	1.C		Sex		Total				
Social Group		1 - Male	2 - Female	9 - Others	Total				
1 - SC	Count	671854	63094	3911	738859				
	% of Total	10.10%	0.90%	0.10%	11.10%				
2 - ST	Count	96905	11410	1114	109429				
	% of Total	1.40%	0.20%	0.00%	1.60%				
3 - OBC	Count	3041762	221966	3470	3267198				
	% of Total	45.50%	3.30%	0.10%	48.90%				
9 - Others	Count	1784409	185909	598101	2568419				
	% of Total	26.70%	2.80%	8.90%	38.40%				
Total	Count	5594930	482379	606596	6683905				
	% of Total	83.70%	7.20%	9.10%	100.00%				
Source: Aut	thors calculation	n from All Inc	dia Sixth Censi	us Report (201	(2-13)				

The above Table 7 states that in the year 2012- 13, the population of OBC and others category firms are higher as compare to SCs & STs. Males accounts about 45.5% and Female accounts about 3.3% in OBC category whereas in others category Male firms accounts about 26.7% and Females firm accounts only 2.8%. The caste affects entrepreneurship as particular caste reservesome occupation and credit market. SCs & STs women have undoubtedly disadvantage in starting up their enterprises whereas OBC has the highestrepresentation of women enterprises in Uttar Pradesh.

Table 8									
RELIGION BY GENDER ENTREPRENEURSHIP									
Polio	rion		Sex		Total				
Religion		1 - Male	2 - Female	9 - Others	Total				
1 - Hindu	Count	4047191	271250	8906	4327347				
1 - IIIIdu	% of Total	60.60%	4.10%	0.10%	64.70%				
2 - Islam	Count	1250706	113940	2281	1366927				
	% of Total	18.70%	1.70%	0.00%	20.50%				
3 - Christian	Count	16993	4759	61	21813				
5 - Christian	% of Total	0.30%	0.10%	0.00%	0.30%				
4 - Sikh	Count	21642	1495	45	23182				
4 - SIKII	% of Total	0.30%	0.00%	0.00%	0.30%				
5 - Buddhist	Count	1347	131	4	1482				
5 - Buddiist	% of Total	0.00%	0.00%	0.00%	0.00%				
6 - Zoroastrian	Count	277	52	1	330				

(Parsi)	% of Total	0.00%	0.00%	0.00%	0.00%
7 - Jain	Count	17117	1144	43	18304
	% of Total	0.30%	0.00%	0.00%	0.30%
9 - Others	Count	239657	89608	595255	924520
9 - Others	% of Total	3.60%	1.30%	8.90%	13.80%
Total	Count	5594930	482379	606596	6683905
	% of Total	83.70%	7.20%	9.10%	100.00%

Source: Authors calculation from All India Sixth Census Report (2012-13)

The above Table 8, in the year 2012-13 Hindu, Islam and others are the most popular religion categories in the state. The Hindu Male firms accounts for 60.6% whereas as Hindu Female firms accounts only for 4.1%. The Islam Male firms accounts for 18.7% whereas as Islam Female firms accounts only 1.7% which is very low. Another thing we could derive from hereis we could not observe much gender gaps in others category.

CONCLUSION

Women entrepreneurs still encounter several obstacles and biases that limit their success and participation in the commercial sector, despite substantial advancement over the years. This imbalance is visible in a number of areas, such as financial availability, networking possibilities, mentorship, and public perspectives. The purpose of the study is to observe the condition of Women Entrepreneurship and its determinants in the state of Uttar Pradesh in the particular year 2012-13. Uttar Pradesh is considered one of the most populated states in the country. The analysis of study shows a huge gender gap in the entrepreneurship in the state. Inequality or gender gap as "the deeply unequal sharing of the burden of adversities between women and men". The difficulties women have in acquiring financial resources are one of the biggest obstacles. Women entrepreneurs suffer as a result of the lopsided preference given to male-led firms when it comes to venture capital investment. Investors' gender biases may be a factor in this disparity. Success as an entrepreneur frequently depends on having access to networks and mentoring opportunities. Due to the prominence of societal norms and businesses that are dominated by men, women may experience barriers while attempting to form these networks. Women's capacity to invest time and energy in their endeavours can be impacted by societal expectations surrounding gender roles and caregiving responsibilities. Making time for both job and family obligations becomes quite difficult. The root causes of the gender inequality in entrepreneurship are as follows:

Social Norms and Stereotypes: Deep-rooted patriarchal norms and gender stereotypes prevalent in Uttar Pradesh often discourage women from pursuing entrepreneurial ventures.

The prevailing belief that women should prioritize domestic roles over professional pursuits hampers their entrepreneurial aspirations.

Limited Access to Resources: Women face barriers in accessing essential resources such as capital, technology, and networks. Discriminatory lending practices and lack of collateral often restrict women's ability to secure funding for their ventures, impeding their entry into the entrepreneurial

The study took some of the determinants of entrepreneurship such as Broad activity, Type of ownership, Major source of Finance, Religion and Social groups. The result of the analysis is that these factors do not reduce the gender gaps in entrepreneurship in the state. This

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study findings will help both Women entrepreneurs and the policymakers. The findings of this study have important policy implications for female entrepreneurs since they demonstrate that increasing social acceptance of women as entrepreneurs is necessary to promote entrepreneurship. Because our society is predominately patriarchal and perceives entrepreneurship as having a masculine aspect, it downplays the significance of women in business. This serves as the foundation for prejudice against women business owners. People's perceptions of women's abilities as entrepreneurs and their endeavours as entrepreneurial activity need to undergo a significant transformation. Despite many schemes such as startup India, stand up India and other schemes such as Bharatiya Mahila Bank, there is still a lot more required for the women to access such schemes and get benefits from it. However, public strategies to support female entrepreneurship include developing a gender-neutral business regulatory environment and lowering administrative costs for businesses. And overly rigorous regulations, guaranteeing that men have the same access to financing along with female entrepreneurs, appropriate finance programmes, and assistance initiatives include financial education, coaching, mentorship, and training improved access to services and support networks. The results of this study also show that networking possibilities are generally lacking for female business owners. Gender inequality in entrepreneurship in Uttar Pradesh is a multifaceted challenge that requires concerted efforts from various stakeholders. Another finding that we observed during 3rd Census to 6th Census women participation reduced over the y ears as self-employed women shifted to unpaid family worker. This majorly happened because earlier participation of women in Agriculture selfemployment was more but later as agriculture mechanized there exist a skill gap between male & female which lead to conversion of self-employed females into Unpaid family worker. By addressing the root causes of gender disparities, creating an enabling ecosystem, and implementing policy interventions, Uttar Pradesh can harness the untapped potential of its women entrepreneurs. Empowering women in entrepreneurship not only contributes to economic growth but also fosters social progress, ultimately leading to a more inclusive and prosperous society.

SUGGESTIONS

Gender inequality in entrepreneurship is a pressing issue that affects many regions, including Uttar Pradesh (UP), India. To address this issue, here are some suggestions along with references that you can consider:

Education and Training

Encourage and support women's participation in entrepreneurship-focused education and training programs. Providing them with the necessary skills and knowledge can empower them to start and run successful businesses.

Access to Finance

Facilitate access to financial resources and funding for women entrepreneurs. This can include promoting government schemes, venture capital, microfinance, and loans specifically designed for women-led enterprises.

Mentorship and Networking

Create mentorship programs and networking opportunities that connect aspiring women

entrepreneurs with successful business leaders. Mentorship can provide guidance, support, and valuable insights.

Awareness and Visibility

Promote visibility of successful women entrepreneurs through media coverage and events. This can serve as inspiration and showcase the positive impact of women-led businesses Sharma (2018).

Policy Advocacy

Advocate for gender-sensitive policies that address challenges faced by women entrepreneurs, such as maternity leave, flexible work arrangements, and childcare support.

Skill Development

Provide targeted skill development programs to enhance women entrepreneurs' managerial, marketing, and technical skills, enabling them to compete effectively in the market.

Technology and Digital Literacy

Promote digital literacy and technology adoption among women entrepreneurs to help them access larger markets and streamline their operations.

The government can encourage women to participate in regional, international, and local trade shows in order to increase their visibility, build networks, find partnerships, and find customer. Finally, the government must address the issue of a shortage of trained workers by offering training to create more qualified workers and taking actions towards halt the migration of these workers to other states.

LIMITATION

The conclusion of the study solely depends on the 2012-13 secondary data analysis which fails to explain the situation as whole in the state. It lacks factors such as education, income, motivation factors and others. This study is only limited to one state which is not so helpful for the Indian Government.

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