

Chapter VII

The Study of the Problems of Women Entrepreneurship in the Informal Sector

7.1 : Concept of Entrepreneurship and the Factors Affecting the Success of Entrepreneurship

Economists have long recognised entrepreneurship as one of the four important factors of production. The dynamism of an entrepreneur in connection with the production is very important as entrepreneurship has to suite the changing ethos of the socio-economic reality. Entrepreneurship has been explained in varied form from time to time. There are some unresolved differences in these changing definitions of entrepreneurship, but there is agreement that the term includes at least a part of the administrative function of making decisions for the conduct of some type of organisation.

The word 'entrepreneur' appeared in French language long before there was any general concept of the entrepreneurial function. In early 16th century, the term 'entrepreneur' was used for men engaged in leading military expeditions.¹ It was Richard Cantillon in the 18th century in France to draw attention to entrepreneur as a technical term and labelled it with risk-bearing function. He saw the entrepreneur as anyone purchasing means of production at certain prices in order to transform them into a product that he would sell at uncertain prices in future.² Later by the beginning of the nineteenth century, Jean Baptist Say described entrepreneurship as a function of bringing together the factors of production and provision of continuing engagement as well as risk bearing. According to him, the entrepreneur is supposed to be endowed with personal qualities of judgement, perseverance and knowledge of the works as well as business.³ He thus, attributed an extra insight and imagination to the entrepreneurial

concept.

By far, the most systematic definition of entrepreneurship was given by Schumpeter and later by Cole. Schumpeter defined entrepreneur as a dynamic agent of change; or the catalyst who transforms increasingly physical, natural and human resources into corresponding production possibilities.⁴ According to Cole, entrepreneurship is an integrated sequence of actions taken by an individual or a group operating for individual business units in a world characterised by a large measure of uncertainty.⁵ In recent years, managerial aspects of entrepreneurship are being emphasised. Whatever the definitions be, the basic underlying concept seems to have remained the same. It connotes innovativeness, an urge to take risk in the face of uncertainties and an intuition.

Entrepreneurship is the result of four dominant factors : the socio-sphere system, the self sphere system, the resource system and the support system. These four systems are interlinked, interacting and constantly adjusting each others. Planned endeavour to develop entrepreneurship among people in a society, therefore, requires integrated efforts concerning all the four systems.

What are the factors which are conducive to or which inhibit the growth of entrepreneurship in the village based economy like ours? It is to this question that now we turn in this section.

The factors, in general, found to affect the success of entrepreneurship are as follows.

1. Economic factors - The entrepreneurship in the small scale and in the cottage industry depends heavily upon the availability of raw materials, finance and the marketing facilities. We can cite the example from Darjeeling hills itself to explain it. The urban centres of the hill areas being the tourist centres have the readymade market for the food & accommodation and thus the entrepreneurship for the hotel industry has a better prospect. As such, Darjeeling town is

endowed with around 500 hotels of different status. On the other hand, the handicrafts, the woolen carpets woven by the hill artisans do not have the local market. The entrepreneurs engaged in carpet weaving have to rely heavily upon the foreign market. The hazards and other procedural obstacles with very little rate of return from weaving of carpets and other products have not led to the growth of private entrepreneurship.

2. Socio-personal characteristics - The most common socio-personal characteristics that affect the entrepreneurship are caste, family occupation, age and education and religion. It has been emphasised by many researches that Hindu religion and caste system have had a crippling effect on the growth of entrepreneurship and economic development.⁶ Their view was that Hindu society and culture did not provide the ideal atmosphere for the growth and nourishment of spirit which is responsible for capitalist development in the west.⁷ To these one may add certain others, such as size and type of family, working hands, earning members and social participation which are likely to have an influence on entrepreneurship particularly in case of Indian rural enterprises. Economic factors, no doubt, occupy a prominent place in determining entrepreneurship success but socio-economic facts do add to the chances of success. The following aspects are the important parts of the socio-economic characteristics.

a) Caste and family back ground - Caste and family background help create entrepreneurial environment and occupation awareness for the entrepreneur. There are certain castes in West Bengal, Tamil Nadu and Andhra Pradesh which are traditionally involved in certain type of weaving works. For example, the Andhra Pradesh weavers mainly belong to 'Padmashali' caste whereas the Tamil Nadu weavers belong to 'Mudalia' caste.⁸ These typical people are running the weaving enterprises for generations. It has been so happening because the familiar tasks are easy to perform as compared to the unknown ones.

b) Education - Education is a must for an entrepreneur as he/

she has to deal with a number of formal situations, such as meeting official and functionaries etc.. A basic level of education is reported to be important for entrepreneur. A World Bank Staff working paper (1973) referring to the studies on several African economies referred that entrepreneurs who were able to read and write..... the minimum level of functional literacy, showed significantly better performance than illiterates.⁹

c) Working hand - A small entrepreneur in the rural areas, in particular, depends on the family members for help in running the enterprise as the entrepreneur generally can not afford to employ the hired labourers. The size and type of unit would thus depend on the assured help from within the family. In fact, the number of earning members could have a direct bearing on the responsibility of an entrepreneur.

d) Size and type of family - Entrepreneurial activity may also be affected by the size of the family and the entrepreneur's position in the family. For example, in a large family, the entrepreneur may occupy a lower position within the hierarchy resulting in his having only little authority. However, in such a family, there may be other members who would provide the entrepreneur the necessary support that would enable him to pay required attention to the enterprise.

In the same manner, the type of the family- whether joint or nuclear, also has some bearing on the entrepreneurial activity. In a nuclear family, the entrepreneur has a sense of independence and strong determination, the two chief qualities of good entrepreneurship.¹⁰ Accordingly, the entrepreneur will enjoy the full command over the resources owned by the family. In the joint family, on the other hand, the entrepreneur is not independent and he may have partial command or may not have it at all on the family resources which would inhibit the entrepreneurial trait.

e) Social participation - This determines how much influence the entrepreneur will be able to exert outside his immediate family

circle. The mixing up with the people around, the so-called social participation, also leads to social consciousness. The entrepreneur can better understand and appreciate the contours and reasons of socio-economic backwardness and significance of employment and individualisation in the light of social change.¹¹ This would make him a successful entrepreneur. This is how the success of entrepreneurship depends on the entrepreneur's social participation.

3. Human Resource Factors - Human resource factors are the in-built qualities in the individual. These are rather qualitative aspects of the entrepreneur which are either inherited or acquired. The human-resource factors do play a decisive role in entrepreneurial success. The following are a few important human resource characteristics for entrepreneurial success.

a) Achievement motivation - Any venture must accompany some motivation to achieve something, particularly profit. Entrepreneurs have high desire and activity level and struggle to achieve that goal which they regard as their accomplishment. Mc Clelland has emphasised motivation as a prime factor in entrepreneurial supply and stressed the point that economic development depends mainly on the development of entrepreneurial talent.¹²

b) Risk taking willingness - One of the qualities of entrepreneur established by the researches is that they challenge but not ready to take extreme risks. Challenge here means such tasks in which there is reasonable chance of success and where they are sure that these efforts can influence their success. According to Mathai (1978), a rural entrepreneur is subject to the following risks.

i) Technical risk - The entrepreneur has to start the enterprise with the risk of not knowing the technical details and therefore, not being able to overcome them. It may also happen that a new technology has introduced a new commodity and new demand is created leaving the commodity produced by the old technology of the entrepreneur undemanded. The entrepreneur, thus, should be prepared

to face such risks arising out of technological change.

ii) Economic risk - It implies the risk of market fluctuation and change with regard to the availability of raw materials and demand for finished product. It may well happen that the entrepreneur has incurred a huge expenditure to start with a new venture of producing a given product. But due to the sudden change in taste the demand for the product has surprisingly gone down. Such a risk is always there to start with any new enterprise.

iii) Social risk - There are risks in the development of new relationships within and outside the villages.

iv) Environmental risk- Such a risk in the social environment of the entrepreneur may arise as an outcome of new activity.

These are the four types of risks that a rural entrepreneur perceives in the new activity. They may all not occur at the same time. An entrepreneur faces them from time to time and situation to situation.¹³

.c) Personal efficacy- One of the important psychological dimensions in contributing to the successful entrepreneurship is the sense of effectiveness. It has been noticed that the entrepreneurs try to project themselves as persons steering towards goals that involve action. They see themselves as the problem-solvers rather than the problem avoiders, as initiative takers rather than the followers. The way they project themselves is likely to reflect sense of confidence, a capacity for action-orientation and problem solving. Such characteristics denote the personal efficacy of the entrepreneur. And these efficacies vary from person to person. According to Pareek and Rao (1978), personal efficacy is the general sense of adequacy in a person and it has been conceived as an important factor contributing to the entrepreneurial behaviour of an entrepreneur.¹⁴

d) Aspirations - Aspirations refer to the goal statements concerning future level of achievement. Experimental studies revealed

that individuals with lower socio economic background have a higher discrepancy between their aspiration and achievement than individuals from a better background. This means that low socioeconomic groups are unrealistic in their aspiration levels. A potential entrepreneur would therefore, have a reasonable level of aspirations.

4. Support System - This includes the activities or policies of govt. and non-govt. organisations to promote the entrepreneurial aspect. This is also considered to be an important factor for making the entrepreneurship a success. The necessity of the direct support is absolutely felt mainly in the backward areas. Also, the entrepreneurial ventures of people belonging to economically weak need special attention. In the rural areas the support system is essentially required. Even the ventures like handloom industry in the hills of Darjeeling district requires the support system in the form of training facilities, facilities for raw materials and finance creating markets for finished products, monitoring and follow-up actions after the training etc.

7.2 : Profile of Female Entrepreneurs in the Household Industry in Hill Areas of Darjeeling District.

Quite consistent with the scenario of other parts of our country, entrepreneurship in the household industry is overwhelmingly dominated by the men in Darjeeling hills. By virtue of their Status, the risk taking ventures are under their control and domination. In spite of such male domination, there are some ventures where female entrepreneurship is slowly growing up. The enterprises having female entrepreneurs in the hills are generally characterised by the requirement of artistic skill and finishing excellence. As such, the female entrepreneurship in the household sector is observed in carpet weaving, knitting of woollen garments, painting and patchworks, scrol and embroidery works and lepcha weaving. In some other ventures like food preservation and various drink preparation (country liquor in particular) it is very difficult to say who is the "actual"

entrepreneur. It is observed that the major decisions are taken by the females although males are perhaps the nominal owners of the units. These ventures are very much informal in view of their small scale of operations, use of less capital and their inaccess to institutional credit, the marketing difficulties and the lack of any unionism among the workers.

The following table shows the number of male and female workers engaged in the household and non-household industry from 1961-1981. The workers of the non-houshold sector are, in fact, the "artisan workers" in the sense that they are the wage-earners. They work in the establishments owned or run by some private individuals, or voluntary organisations or govt. The workers of the household industry, on the otherhand, are the owners cum entrepreneurs, in the sense that there is some degree of risks to be undertaken in all such activities.

Table 7.1 : Male and Female Workers in the Household((HH) and Non-household(NHH) Industries in Darjeeling Hills : 1961-1981

Subdivisions	1961				1971				1981			
	H.H.		N.H.H.		H.H.		N.H.H.		H.H.		N.H.H.	
	M	F	M	F	M	F	M	F	M	F	M	F
Darjeeling												
Sadar	1106	112	99	-	1106	802	2099	313	1392	381	*	*
Kalimpong	1204	345	159	14	751	187	847	89	783	254	*	*
Kurseong	512	41	53	-	350	69	736	44	411	93	*	*
Darjeeling Hills Total	2822	498	311	14	2107	1058	3682	446	2586	728	*	*

Source : District Census Handbooks, Darjeeling District 1961, 1971, 1981

* In 1981 census report, the workers in non-household industry has not been shown separately.

The male entrepreneurs in the hills declined from 2822 in 1961

to 2107 in 1971 and increased slightly to 2586 in 1981. The number of women entrepreneurs, on the other hand, first increased remarkably from 498 in 1961 to 1058 in 1971 but fell to 728 in 1981. The number of artisan workers increased significantly for both the male & female between the period 1961 and 1971. Although the figure for 1981 is not available, it is expected that the male and female artisans have further increased in numbers.

The phenomenon of decreasing female entrepreneurship accompanied by increasing participation of artisans indicates that the women prefer to work as wage-earners rather than having their own enterprise. This is applicable also for the men. Co-operatives play a vital role in strengthening the entrepreneurial attitude of the workers. A group of workers when assemble under a co-operative with the common objective of starting an enterprise, the responsibility is distributed equally. Also it is the policy of the government to execute every development plans meant for a particular class of artisans such as weavers, knitters, embroidery workers, painting and patch workers etc. through the co-operatives. With these objectives a number of co-operatives for the women weavers, knitters and tailors were formed during the last decade in Darjeeling hills. But unfortunately, these co-operatives failed miserably leading to the withdrawal of artisan women from entrepreneurship. At present only 7 co-operatives of women artisans are running that too at a much unutilised capacity.

In this section, we would make an attempt to identify the factors for the lack of which the female entrepreneurship in the informal sector household industry has reached a standstill point.

The reasons for such discouraging phenomena are many. There may be lack of entrepreneurial traits in the artisans themselves or lack of government support or the return from the enterprise may be too low to continue with and so on. Hence, let us develop the following hypotheses.

1.a) Null Hypothesis (H_{01}) - The female artisans of the hill

areas of Darjeeling district have no entrepreneurial traits; they are not willing to take any risk nor they have any efficiency. Hence, instead of being entrepreneurs themselves, they are joining the class of wage-earners.

b) Alternative hypothesis (H_{11}) to the null hypothesis (H_{01})
- The female artisans have the required attributes of a successful entrepreneur but are deprived from proper supportive system. Hence, they are joining the class of wage earners.

In this context of entrepreneurial behaviour study of the female workers in the informal sector household industry, we would also test the established hypothesis that the immigrant entrepreneurs in every corner of our country have better managerial capability and better business insight thus emerging out as successful entrepreneurs.¹⁵ Darjeeling hills have two distinct classes of both male & female entrepreneurs. The Tibetan community, migrated from Tibet during the 50's and 60's, is mostly engaged in the household industry of producing carpets and Tibetan handicrafts and the native entrepreneurs are engaged mainly in the weaving, knitting, embroidery and painting cum patch works. The hypotheses developed for the purpose of having a comparison of the success of the two groups of entrepreneurs are -

2. a) Null hypothesis (H_{02}) - The immigrant entrepreneurs have not proved more successful than the native.

b) Alternative hypothesis (H_{12}) to the null hypothesis (H_{02})
- The immigrant entrepreneurs do have better managerial capabilities and thus get more success than native entrepreneurs.

These hypotheses would be examined in the subsequent analysis and various reasons for their acceptance and rejection would be discussed accordingly.

7.2.1 : Survey findings about the Women Entrepreneurs (engaged in weaving, knitting, embroidery works, noodles manufacturing & liquor production)

The nature of functioning of women entrepreneurs in the household sector are subject to many constraints in Darjeeling hills. For studying the various problems of this entrepreneurs only the household sector enterprises have been considered. Entrepreneurship in the non-household sector industry has not been considered since the non-household sector industry (weaving and knitting in particular) is mainly run either by the charitable organisations or non-govt. organisations with the help of hired artisans or in some cases with the help of residential artisans (as found in the weaving and knitting centre of Tibetan Refugee Self Help Centre in Darjeeling).

The study has been carried out in two phases. In the first phase, informations were collected through questionnaire survey method and analysed. In the 2nd phase, selected cases were studied in depth, to unveil the problems from the point of view of the entrepreneurs.

For the purpose of the study, 50 samples were taken from the household sector female entrepreneurs. Although, the entrepreneurs were selected at random, efforts were made to take every shade of manufacturing work in the survey to make it as far as practicable. The following are the general findings of the survey.

A. Socio-Personal Factors :

Age - The average age of the respondents was found to be 36 years which was higher than the average age of the women workers engaged

in other informal sector works. 82% of the artisan entrepreneurs were in the age group 30 - 50 years. The adolescent girls were yet

Table 7.2 : Age Distribution of the Women Entrepreneurs

Age group	No.of entrepreneurs (f)	Percentage	Mid point (x)	fx
16 - 20	01	02	18	18
21 - 25	04	08	23	92
26 - 30	07	14	28	196
31 - 35	15	30	33	495
36 - 40	12	24	38	456
41 - 50	07	14	45.5	318.5
51 - 60	04	08	55.5	222
above 60	00	00	-	-
Total	50	100.00	-	1797.5

Source : Field survey; \bar{X} = 35.95

to start ventures of their own. It is due to the fact that the entrepreneurial work requires experience and some degree of expertise in the particular work. It had been observed that among the female artisans engaged in weaving, knitting, painting, scrool and embroidery works the participation of the adolescents and children workers were virtually absent. Even the participation of the relatively younger women (below 30 years in age) is less in these enterprises. The lower percentage of participation of the workers in the age-group of 16 to 30 years both as entrepreneurs and simple artisans is a matter of serious concern to the future of these household enterprises, since it implies that the youngsters are no longer attracted by these professions. The

age distribution of the female artisans engaged in carpet weaving, cotton weaving and knitting in the non-household sector industry [as found in Tibetan Refugee Self Help Centre, Darjeeling] was further discouraging. Most of the female weavers were in the age group of 50 plus. The youngsters sheltered in the centre are encouraged to go for higher studies and thus crowd in the formal sector job market. In the near future, the centre may face the labour problem in the weaving section.

Caste - Of the total respondents 74% belonged to SC and ST communities. Among the knitters and tailors most of the respondents were SCs, whereas the weaving (both cotton and carpet) was dominated by STs. It, therefore, appeared that the backward classes and the household industry are closely associated with each other.¹⁶ The interlinkage of the SC & ST women with manufacturing units implies that in order to improve their economic condition, the cottage industries should be given special concession and protection by the govt.

Table 7.3 : Caste Distribution of the Female Entrepreneurs

Caste	No. of entrepreneurs	percentage
Scheduled caste	12	24
Scheduled tribe	25	50
General	13	26
Total	50	100

Source : Field survey

Educational status - Table 7.3 shows that among the female entrepreneurs, the illiterates constituted only 24%. 76% of the women manufacturing entrepreneurs had gone to school. Of the total respondents 24% had the primary education only. 6% of them had the

Table 7.4 : Level of Education of the Women Entrepreneurs

No. of entrepreneurs	Illiterate	Literate	Primary	Middle	High school	Higher
50	12	38	12	16	7	3

Source : Field survey

education beyond the high school leaving standard. Entrepreneurship without education and training is difficult to think of. Still a significant percentage of them were illiterate ; the experience in the particular field had compensated for the education.

Nature of settlement - The composition of the female workers has a great variety in Darjeeling hill areas. In fact, Darjeeling district as a whole, has sheltered a good percentage of immigrants from the places like Bangladesh, Assam, Tibet and Nepal. Whereas the immigrants from Bangladesh and Assam have preferred to settle in the plains of Siliguri subdivision, Tibetan refugees had poured into the hilly regions. The Tibetan women had participated in the economic activities equally with the men. And the women had excelled in the production of handicraft items including woolen carpets and garments. Their presence is very much felt in the manufacturing sector and trade in the hills. Out of the 50 respondent women artisans, 18 were immigrant while the rest were all natives.

Size and type of the family - Most of the entrepreneurs' families had heavy dependents. Table 7.5 shows that 72% of the respondents had family members more than five heads. Another feature noted was that 62% of the families were joint and only 38% were nuclear.

Table 7.5 : Family Size of the Female Entrepreneurs

Family members	Number of Entrepreneurs	Percentage
1 - 3	3	6
4 - 6	20	40
7 - 9	24	48
above 9	3	6
Total	50	100

Source : Field survey

Working hands - Working hand is a very important determinant of the entrepreneurship. In the household industry, the knitters, tailors and the weavers do take the direct help from the members of their families. The table below shows the pattern of working hand in the families of the 50 respondent entrepreneurs. It is seen that

Table 7.6 : Working Hands in Entrepreneurs' Family

Proportion* of child	Proportion of adult	No. of entrepreneurs	Percentage
25%	75%	25	50
30%	70%	10	20
40%	60%	9	18
50%	50%	6	12
above 50%	less than 50%	-	-

Source : Field survey

*Child = less than 11 years.

50% of the entrepreneurs had 75% of the family members as helpers, 20% had 70% of the family members as helpers, 18% had 60% of the family members as helpers, and the rest had 50% of the family members as helpers.¹⁷

B. Material Resource Factors :

Duration of entrepreneurship - It implies how long the female entrepreneur is running the venture. It is seen from table 7.7 that 74% of the entrepreneurs were in the business for more than six years. No one had reported to have started the venture 1 or 2 years back. This helped us to derive the conclusion that the growth of female entrepreneurship in recent years had stopped.

Table 7.7 : Duration of Entrepreneurship

Years	No. of entrepreneurs	Percentage
1 - 2	Nil	00.0
3 - 4	03	06.0
5 - 6	10	20.0
7 - 8	18	36.0
9 - 10	11	22.0
above	08	16.0
Total	50	100.0

Source : Field survey

Annual turn-over - It was very difficult to find out the exact annual turn-over of the entrepreneurs because of the fact that the sale of their products did not have the same pattern and thus for the entrepreneurs it was not always possible to maintain the average turn-over per month. The estimation difficulty was further accentuated by the general tendency of the respondents to hide their annual turn over as well as their income levels. In view of this, a general 20% had been added to what the entrepreneurs had revealed. By doing so, the estimation of the annual turn-over had been made as practicable as possible. Table 7.8 gives the distribution of the annual turn-over of the 50 respondent female entrepreneurs. It appears from the table

Table 7.8 : Annual Turn-over of the Entrepreneurs

Amount (Rs)	No. of entrepreneurs	Percentage
upto 12,000	3	06.0
12,000 - 24,000	17	34.0
24,000 - 36,000	13	26.0
36,000 - 48,000	10	20.0
48,000 - 60,000	4	08.0
above 60,000	3	06.0

Source : Field survey.

that only 14% of the respondents had the annual turn-over of more than Rs.48,000. In carpet weaving 2 female entrepreneurs had the annual turn-over of more than Rs. One lakh.

Annual income - The picture of annual income earned from the enterprise was somewhat different from the pattern of annual turn-over. The level of the net income was not directly proportional to the turn-over they had. This variation was caused by the different cost conditions in various enterprises. For example, the cost was minimum in the country liquor production; but the same was very high in carpet weaving since the cost of the raw materials used (the cotton yarn and the woolen yarn) was very high. Also the wages paid to the weavers were also high. The rate of return thus was much less in carpet weaving than that in wine-production. In our sample of the female entrepreneurs 38% had the annual earning of less than Rs.12,000. These group has been categorised as low-income group. 36% earned between Rs.12,000 and Rs.24,000 a year, 20% earned between Rs.24,000 and Rs.36,000 a year. Those who earned between Rs.12,000 and Rs.36,000 per annum have been put in middle income - group. The moderately high income earners constituted only 6% of the Sample. Table 7.9 below shows the distribution of the annual income of the entrepreneurs in the household industry sector.

Table 7.9 : Annual Income of the Women Entrepreneurs

Income group (in Rs.)	No. of entrepreneurs	Natives	Immigrants
less than 12,000	19	12	7
12,000 - 24,000	18	12	6
24,000 - 36,000	10	7	3
above 36,000	3	1	2
Total	50	32	18

Source : Field survey

Working days and reasons of discontinuity - The respondent entrepreneurs did not work for the whole year. As reported by them, 28% of them worked for 6 to 7 months, 48% for 8 to 9 months and only

Table 7.10 : Average Working Days Per Annum of the Entrepreneurs

Months in the year	No. of Entrepreneurs	Percentage
less than 6 months	3	6.0
6 - 7 months	14	28.0
8 - 9 months	24	48.0
more than 9 months	9	18.0

Source : Field survey

18% had worked for more than 9 months. In fact, in the three hill subdivisions, the winter becomes intolerable and quite a remarkable size of the population leave their place of work and stay in the plains during the winter. This is one of the reasons why the work was discontinued. There are other factors too. Following table clarifies it.

Table 7.11 : Reasons of Discontinuity

Reasons	No. of artisan entrepreneurs who had tick-marked the particular cause	Percentage
Lack of finance	38	76.0
Lack of demand	15	30.0
unbearable cold	26	52.0
Marketing difficulty	28	56.0
Low rate of return	32	64.0

Source : Field survey

52% held the unbearable cold responsible for the discontinuity of their works. 76% considered lack of finance as their main problem. The low rate of return, difficulty in marketing their produce and lack of demand were also considered equally responsible for the discontinuity of the entrepreneurial work.

C. Human Resource Factors¹⁸ :

Personal Efficacy - Personal efficacy of the female entrepreneurs engaged in weaving, knitting, embroidery work, painting and patch work, scrool work etc. has been measured by a modified version of Potter's "locus of control" which has been defined as the tendency in the person to attribute success or failure to external factors. According to Rao & Mehta, a person who scores high on external control is like a fatalist and believes that things happen automatically and that the entrepreneur does not have any control in building the environment as he/she wants. On the otherhand, a person scoring high in the internal control believes fully in his/her capacity to control and shape the environment.

Ten pairs of statements were developed for this purpose. Each pair has the internal and external locus of control. The statements representing internal control were given a score of 2 and the external control were given 1. Thus an individual locus of control scores ranged

between 10 and 20 (Annexure - III). A respondent at the maximum can score 20 and at the minimum can score 10.

In our case, the highest score obtained by any female respondent was 18 whereas the minimum was 10. However, only one respondent was found having no efficiency at all (scoring 10). The average score obtained in personal efficacy test was 14.46 representing a fair level of efficiency of the artisan entrepreneurs in the hills.

Table 7.12 : Scores Obtained by Respondent Entrepreneurs in Personal Efficacy Test.

Score (X)	Number of Entrepreneurs (Y)	XY
10	1	10
11	0	0
12	4	48
13	9	117
14	11	154
15	12	180
16	9	144
17	2	34
18	2	36
19	0	0
20	0	0
N = 50		$\Sigma xy = 723$

Source : Field survey; $\bar{X} = 14.46$

Aspirations - It has been already mentioned that aspirations are the goal statements concerning future level of achievement. Entrepreneur's concept of his/her future prospect and self - motivation are measured by the aspiration level.

To measure the aspiration level, questions covering certain areas of individual aspirations regarding the education of son and daughter, income and other material possession etc. were developed, in the line of Muthaya (1971). The respondents were then requested to indicate their aspirations. Standard scores were then calculated following Garret (1969) for each of the three areas of individual needs (Annexure - IV).

The respondent women entrepreneurs were found to have quite a high level of aspirations. The table below shows that 100% of the respondents scored above 171, the standard score suggested by Garret. 30% scored in between 177 and 196; 36% scored between 197 and 216; 22% between 217 and 236; 10% between 237 and 256 and 2% scored above 257.

Table 7.13 : Scores Obtained by Respondent Female Entrepreneurs in the Test of Aspirations

Score group	no. of entrepreneurs	Percentage
137 - 156	0	00.0
157 - 176	0	00.0
177 - 196	15	30.0
197 - 216	18	36.0
217 - 236	11	22.0
237 - 256	5	10.0
257 and above	1	2.0

Source : Field survey

Risk-taking willingness - Starting an enterprise requires the entrepreneur to take up the challenges in an unsuitable position and the entrepreneur has to strive for some additional pay off. To what extent and how successfully the entrepreneur can meet the challenges is measured by his/her risk-taking willingness.

The behaviour of an entrepreneur is guided by his/her subjective estimate of the degree of risk involved in the venture. Two persons may view the same venture as involving different degree of risk. In order to measure the risk-taking willing of the women entrepreneurs in the household industry sector, the "choice dilemma" procedure used by Wallach et al (1962) has been adopted here.¹⁹

The risk situations in a venture have been identified and depicted in a story-form to evoke responses from the women artisans.

Two stories formed for the purpose (Annexure - V) presented varying degrees of probability of success. These were given to the respondents and they were told to choose a course of action which best-represented their desire to achieve success in the given situation. And for quantification of the responses, a scoring key, according to the risk involved in the answer was used. The possible maximum score out of these two stories is 8 and the possible minimum score is 2.

The scores of the 50 respondents have been represented in table 7.14.

Table 7.14 : Scores Obtained by the Respondent Women Entrepreneurs in the Test of Risk-taking Willingness

Score-group	No.of entrepreneurs	Percentage
2	8	16
3	11	22
4	16	32
5	8	16
6	7	14
7	0	0
8	0	0

Source : Field survey

As evident from the above table, most of the female entrepreneurs were willing to take risk at a level below the average. Only 30% of our respondents had scored about 4 in the risk-taking willingness test. It may be accounted to the fact that the women entrepreneurs being concerned also with family-welfare, they are, in general, risk avoiders.

D. Govt. Support System :

It is often said that entrepreneurs are born, not made. But research studies suggest that through proper training entrepreneurial qualities can be acquired and developed in individuals.²⁰ The need for providing proper environment for entrepreneurship is of vital

importance, particularly in case of women entrepreneurs. Such conducive environment can be developed by providing them with adequate support. The govt. designed scheme of supporting female entrepreneurs include :

i) Marketing - The Govt. programmes for opening marketing outlets of the products of female entrepreneurs in Darjeeling hills are divided into three parts : (a) In 1981-82, Co-operative Sales Emporium was set up at the Darjeeling Bazar for marketing of handicrafts at fair prices; (b) Manjusha, a Govt. of West Bengal Undertaking, is the notable 2nd unit engaged in marketing the handicrafts of hill areas.²¹ Manjusha secures order in bulk for woolen garments from N.B.S.T.C., Calcutta Police, Fire Brigade, Forest Departments and some other organisations and purchases these from local wool-knitters; (c) under the patronage of the District Industries Centre, Darjeeling and the DGHC occasional exhibitions for marketing the carpet-produce of the women entrepreneurs are arranged. They also have introduced prize awards for the best produced carpets in the locality. Besides these, every year a scheme of 20% rebate is given by the DGHC these days for the promotion of sale of hill handicrafts and carpets. On average Rs.3 lakh per year is spent on this account from the DGHC.

ii) Training - Training is an essential step for imparting the technical knowledge to the women entrepreneurs engaged in handicrafts production. In connection with this, govt. has given emphasis on Entrepreneurship Development Programme (EDP) which, in turn, develops opportunities for small scale industries and accordingly, develops opportunities for self-employment. The training of rural people (irrespective of men or women) in this direction is arranged under IRDP, TRYSEM Programme. DWCRA is the developmental programmes meant particularly for the women and children.

Under different training programmes from 1966 onwards, about 12 training centres in wool knitting have been set up for the purpose

of skill formation among women entrepreneurs.²² The DIC & DGHC, in co-operation with the Hayden Hall Institute arrange the training programme for the women carpet weavers. Altogether 110 women weavers have benefited during the last three years from such programmes.

It is a matter of great concern that after receiving the training programmes most of the weavers and knitters have not been able to start with their own ventures; at the best they are found working as artisans on wage basis on other's ventures. As a result, the motto of EDP in building up female entrepreneurship has failed. It is the lack of follow-up action and monitoring that resulted in such failure. Some of the officers of the DIC, Darjeeling, on the otherhand, were of the opinion that the beneficiaries are interested only in white-colour jobs and not in self-employment. They further added that the loan provided for purchase of equipments and raw materials were frittered away by the young women.

Unfortunately, in the hills, there is no research and development centre of any of the agencies for the development of new design or new technology. Neither the govt. agencies have undertaken any programme to impart knowledge to female entrepreneurs in new design of the carpets and woolen garments nor have distributed modern equipments to them. Further, the DIC, only govt. agency to promote the entrepreneurship in the district, itself suffers from many organisational loopholes. As a result, monitoring and follow-up activities are not being supervised properly; neither it has been able to widen up its activities.

Thus, we conclude that the supporting agencies are not effective in the hills. Had they worked effectively and implemented the govt. policies, it was possible to expand the base of women entrepreneurship. To make the system effective, the findings indicate a need to provide training to the officials with an objective of inculcating in them, (a) a confidence in their client's abilities to develop into entrepreneurship; (b) a development orientation conducive

enough to shake them off the procedural compulsions. The study also suggests the need of a separate monitoring and follow-up cell for the systematic monitoring and follow-up actions of the projects to be undertaken by the implementing agencies in the rural as well as in the urban areas.

7.2.2 : Regression Analysis

In order to have a better understanding of the major determinants of women entrepreneurship in household industries in our study area, a multiple regression analysis has been carried out. The model offering the explanatory power was linear and of the form

$$Y = a_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + b_6x_6 + b_7x_7 + e.$$

where

Y = Annual turn-over of the sample units. (This is considered to be an indicator of successful entrepreneurship).

x_1 = Annual family-income of the entrepreneur; (also represents the asset possession of the entrepreneur)

x_2 = Duration of entrepreneurship;

x_3 = Family size of the entrepreneur;

x_4 = Literacy of the entrepreneur;

x_5 = Aspiration of the entrepreneur;

x_6 = Personal efficacy of the entrepreneur;

x_7 = Risk-taking willingness of the entrepreneur;

and e = the error term.

Table 7.15 presents the regression analysis of annual turn-over (the success of entrepreneurship) for the 50 sample women entrepreneurs in the household industry.

Table 7.15 : Regression of Annual Turn-over of the Women Entrepreneurs

Explanatory Variables	Coefficients	t -statistics
Constant	a_0 :-45399	-0.837
x_1	b_1 : 5.316	10.708*
x_2	b_2 :-1290.3	-0.871
x_3	b_3 : 71443	2.795*
x_4	b_4 :-7823	-1.755**
x_5	b_5 :-120.02	-0.616
x_6	b_6 : 1392	0.589
x_7	b_7 :-8136	-2.377*
R^2	.833	

* Significant at 5% level.

** Significant at 10% level.

It is observed that 83% of the total variation in the dependent variable is explained by the regression line ($R^2 = .833$). And as calculated F (with degrees of freedom 7 and 42) = 29.87 is much higher than the table value of F at 5% level of significance, it can be said that regression is also significant. The values of t-statistics of the coefficients, however, suggest that out of the 7 independent variables considered affecting the female entrepreneurship in the household industry, only four of them viz! the annual income (the asset possession), the family size, the level of education, and the risk-taking willingness are found to be statistically significant. Thus, although the non-material and non-economic factors constitute the basic ingredients of entrepreneurship, the material and economic factors are proved to be the essence of women entrepreneurship in Darjeeling hills .

It appears from the study that women entrepreneurs of Darjeeling hills have moderate level of risk taking willingness and

have all other traits favourable, except some other economic and material resource factors like the family income asset possession, finance, housing etc. The facilities of the supporting system are inadequate and not well co-ordinated. Given the timely and proper support to them entrepreneurship in the household industry can be expanded. Hence, our hypothesis H_{01} i.e. the women entrepreneurs of Darjeeling hills have no entrepreneurial traits is unacceptable. And the alternative hypotheses i.e. the hill women entrepreneurs have the required entrepreneurial traits and given the adequate support, entrepreneurship can be developed, is acceptable.

7.2.3 : Immigrant Entrepreneurs Vs. Native Entrepreneurs

In order to test our second hypothesis that the success of the female entrepreneurship in household industry and the migratory status of the entrepreneur are not associated, we make use of the table no.7.9 representing the annual income of the entrepreneurs and their corresponding breakup as immigrants and natives. For the statistical analysis, we produce this table in the form of a contingency table and calculate the data through chi-square (χ^2) method. The following is the χ^2 table.

Table 7.16 : Classification of the Women Entrepreneurs on the Basis of their Domicile Status and Income Level

Income groups	Native entrepreneurs	Immigrant entrepreneurs	Total
Middle Income Group	20	11	31
Lower Income Group	12	7	19
Total	32	18	50

Expected frequencies are calculated as :

	Native	Immigrants	Total
Middle Income Group	12.80	3.96	31
Lower Income Group	7.68	2.52	19
Total	32.00	18.00	50

$$\text{Thus, } \chi^2 = \frac{(20-12.8)^2}{12.8} + \frac{(11-3.96)^2}{3.96} + \frac{(12-7.68)^2}{7.68} + \frac{(7-2.52)^2}{2.52}$$

$$= 26.96$$

Degrees of freedom = (2-1) (2-1) = 1.

Tabulated value of χ^2 at 5% and 1% level of significance for 1 degree of freedom are 3.84 and 6.63 respectively. Since, the observed value of χ^2 exceeds tabular value even at 1% level of significance, it is highly significant. Therefore, the null hypothesis is rejected. Thus, we conclude that immigrant women entrepreneurs get more success than natives.

There is yet another suggestion implicit in the finding and it is that culturally marginal groups are more successful industrial entrepreneurs irrespective of their sex.²³ Merchant class in India may constitute the biggest chunk of the entrepreneurial class but they are relatively less successful in achieving economic success as compared to those who assume a marginal position in Indian social system. It has also been observed that most of the successful establishments are owned by Khattris and Punjabis who belong to a minority business group in India.²⁴ In Darjeeling hills too, Tibetans although are in very small numbers but they have proved to be more successful entrepreneurs than the majority natives. The finding thus also supports Hagen's thesis regarding the role of minority group in industrial entrepreneurship.²⁵

7.3 : Some Typical Case Studies of Women Entrepreneurs in the Informal Sectors of Darjeeling Hills

The previous section has dealt in presenting the scenario of women entrepreneurship in the household industry in Darjeeling hills. For a further close study and deeper understanding of entrepreneurs, a few cases of female entrepreneurs are thoroughly studied. Cases are analysed and the conclusions are drawn thereby. This section

represents these case studies.

Case I : Miss Dechen Wangdi, 29, an unmarried energetic and educated handloom entrepreneur, is a resident of Darjeeling town. She had lost her father at an early age and was brought up by her mother. At present, they are five members in the family. She did her graduation with honours in political Science from St. Joseph's College, Darjeeling and did her post-graduation from Delhi. During her stay at Delhi she was inspired by her Delhi-based uncle to take up the venture of carpet weaving. After coming back to Darjeeling, in 1988, She started with the handloom in two big rooms of her residence. Initially she invested a capital of Rs. 30,000 which she got from her family. She did not go for any loan from the banks nor from any other financial institution. At present, she has 16 standard size hand woven looms and has employed 24 women weavers out of which 14 are professionals and 10 are the trainees. Most of her artisan weavers are housewives and, at the same time mothers too. They come from the outskirts and can not devote more than 5 to 6 hours a day in weaving. According to Dechen, unmarried weavers are fashion conscious and instead of devoting themselves in the work fully, they are inclined to spend the extra time with their boy friends. The wage Dechen gives to the weavers depends on the amount they weave. In general, the wage per carpet of 6'X3' size comes around Rs.450. One artisan, in general, weaves one carpet a month in this factory.

Dechen thinks that quality control is an important aspect of carpet manufacturing. She herself looks after the quality and the marketing as well. Only 10% of her produce is sold in the domestic market and the rest she exports most of which go to Switzerland. The local demand generally comes from the local people only ; the tourists as such have no demand for carpets at all. The sale price of her standard size carpets in the local market is around Rs.2200 whereas she gets around Rs.4000 from every piece she exports. Of course, she has to spend extra on transport, packing and handling etc. for the exportable

carpets.

The annual production in her centre comes around 120 -130 standard size carpets plus a sizeable number of cushions. The raw materials i.e. the woolen yarn, cotton yarn required are generally brought from Punjab and Delhi. She purchases the readymade wool and cotton. By doing so, she has been able to avoid the difficult tasks of spinning and dyeing the yarn. These days, the quality of the yarn has become a matter of concern to her and accordingly it is very difficult to maintain the standard quality of her product. Large metal looms are not available in the state and very recently she has been compelled to bring one big metal loom from South India; all other looms in her possession are wooden.

When asked about her desire to join any govt. service, her answer was in negative. She is satisfied with her earning and likes to meet the entrepreneurial challenges in carpet industry. Her devotion and hard work have fetched her the fame and reward as well. She was awarded a silver medal by the DGHC for being 1st at a handicraft exhibition at the district level in 1990. Even at the state level, she was awarded a special prize the next year. An organisation of NRI's had also felicitated her for her expertise and excellence she had shown in carpet manufacturing. In 1991, At Kathmandu, Nepal, K. P. Bhattarai, the then Prime Minister of Nepal, on behalf of the International Friendship Society, handed over a certificate of excellence to her.

Case II : Mrs. N. Ghissing, 41, mother of two children is another lady entrepreneur engaged in carpet manufacturing at Darjeeling. She was encouraged and inspired by her husband in taking-up this venture. Incidentally, her husband imparts training to the women weavers at Hayden Hall Institute, Darjeeling. The enterprise was started in 1988 with only 4 looms and 6 weavers. At present Mrs. Ghissing has 10 looms and 15 women workers work with her. However, due to the lack of raw-materials, all 10 looms could not be utilised for quite a long-time. Also, most of the women weavers attached with her

are part-time weavers. The nonavailability of full time weavers is another reason for the underutilisation of the capacity.

Like Dechen, she also considers marketing is the main problem she faces. Initially she had opened a show-room in Darjeeling but due to the lack of local demand she was compelled to close it and now-a-days she has come to a contact with Manjusha - a Govt. of West Bengal Undertaking-dealing in local handicrafts. She receives cotton and woolen yarn from manjusha and weaves carpets in her looms. The production at an average comes around 6 - 8 pieces a month. The weavers receive a wage of Rs.450 for one standard size carpet. Generally, two weavers at an average weave one and a half carpets in her establishment. As such, an artisan earns around Rs.340 a month. She, on the otherhand, gets a price of Rs.85 per square feet of the carpet (if it fulfills the quality criterion). Hence, for a standard size carpet, she earns Rs.1530 for which the raw-material alone costs Rs.514 (6 kg woolen yarn @ Rs.128 per kg. and 1/2 bundle of cotton yarn @ Rs.260 per bundle required for one 6'X3' carpet). She has other costs - transport cost, coolie charges, establishment costs etc. to incur. As a matter of fact, the return she gets from one good quality standard size carpet is only around Rs.400.

Initially finance for this purpose was received by her from the Central Bank. She has repaid the loans she had received. Her husband, Mr. Ghissing helps her in every respect to make the enterprise a success.

Case III : Pushpa Gupta, a 38 year old lady from Bagdhara Road, Kalimpong, is a mother of 2 children. After the completion of the weaving training at the CADP training centre in 1989, she decided to take up weaving as a pass-time venture. Both of her children are school going and her husband is a petty businessman. As such, most of the time she has to stay alone and thus she thought of having a loom where she can utilize her skill. She has only one loom at her disposal at present and with the help of her friend, Mrs. Madhu Sarki, she manages to weave

one carpet a month. The initial investment of Rs.3,000 for the installation of the loom was given to her by her husband. She purchases the raw materials from CADC office, situated 1 Km. away from her residence. To her advantage, CADC gives the raw materials on credit. It also purchases carpets from Mrs. Gupta. Hence, she does not have to think about the marketing and free from dealing with the customers. Supplying a carpet of 6'X3' size to the CADC, she earns around Rs.1,000 from which she pays Rs 300 to Madhu.

Mrs. Gupta is a full fledged housewife. And recently She has bought a cow too with the objective of having pure milk for the children. She has to look after this cow after all household works are done. In fact, these days she can not put more than 4 hrs. a day in weaving. Furthermore, weaving is not done all throughout the year. It is a nine month affair, as the weaving comes to a halt during the winter. Asked about the design plan and quality control, she said that she has no idea about new designing and she has never been told about the quality improvement by the CADC office.

Analysis :

The following are a few important points that are apprehended from the three cases of women entrepreneurs in carpet-weaving. That 1) the handloom is commercially viable and it gives self-employment status to women.

ii) Obtaining of quality-yarn is a problem to weaver entrepreneurs.

iii) Marketing of the product is the main problem faced by them. Local market is very small due to the limited demand. It requires a lot of extra effort if the product is to be exported. Govt assistance in this direction is very limited.

iv) The entrepreneurs are suffering from the lack of trained and skilled artisan weavers.

v) Design is an area in which the women entrepreneurs need

training.

vi) The equipments used by the women entrepreneurs are mostly indigenous and obsolete. Metal loom is not easily available to them.

vii) The carpet manufacturing at the household sector is not continued all throughout the year. During the Winter, production is virtually nil.

Case IV : Mrs. Tashi Dolma is a resident of Lebong Cart Road, Darjeeling. She is 59 years old and is a proud mother of two sons and two daughters. All her sons and daughters are married. Her eldest son is employed in the central excise and is posted at Cooch Behar. Hers is now an economically sound family now but she has not yet left the noodles manufacturing venture. She still remembers those days of plight when she came along with her parents from Tibet in 1959. She was quite young then and got married soon. The husband and wife took noodles manufacturing as their livelihood since 1968. Her husband is no more but she is still continuing it. According to her making noodles is not that easy. Flour should be mixed with a permitted yellow colour and transformed into a paste in such a manner that a thick plane is formed. Now, it is ready to be put into a hand-machine which would cut the plane into very thin and long noodles. After that, hanged on to a stick, they should be dried up at least for 3-4 days before the necessary packing is done. She said that she had never faced any problem in marketing her noodles. A decade ago, her production used to be around 100 kg a month which has reduced at present to 60-65 kg. only. Asked about the competition from the instant noodles like Maggi and Wai-Wai etc., she told that still there is sufficient demand for the local noodles since its price is much less than the prices of other instant noodles. These days she can not even fulfil the order of the 3 retailers of the market with whom she has contact since past several years. She laments that she does not get the assistance and help from her family members in making this enterprise a success. She is afraid that the family entrepreneurship might not be continued in her absence.

Case V : Manmaya Roka, a 46 year old women from Raniban, Darjeeling is the liquor (country liquor - the local name is *raxi*). Her husband is a *chowkidar* (guard) at the ropeway station, Singamari. Being economically weak and having felt the need to supplement the family income, with no capital in hand, she found no other way than to go for it. She knows that *raxi* is harmful for the society but survival of the family with 4 children is what she is more concerned about. According to Manmaya, the process of making liquor is very simple. The grain (rice or millet) is boiled and the root of a plant called *agaichito* (in some other places also known as *marcha*) is mixed with it; it is left for ferment for two days in a nearly dry state; water is then added; and the whole allowed to stand for 3 or 4 days, then the liquor is ready. This liquor has a high demand in the locality and many food stalls do take the liquor directly from her for sale. She has the provision of selling it directly to the consumers also at her own residence. She says, in this context, that many a times awkward situations have arisen after the consumers get drunk. In order to avoid such unwanted incident, these days she entertains only her permanent customers. Her earning from this enterprise is more than what her husband earns from the service. But to run such an enterprise, she says, all such liquor-makers are required to pay "hafta" to the policemen.

All her children have grown up. Her two daughters have married the men of their choices and now she is looking for a bride for his eldest son. The younger son goes to St. Michael's school. Thus, nowadays she has a happy family. She does not want her sons or daughter-in-laws, in future, to continue this venture. She would be glad if they lead simple life being absorbed in some service or the other.

Case VI : Geeta Mothay, 43, is the owner-cum-master tailor of a ladies tailoring shop at Kurseong. She has the fame and goodwill in tailoring. She admits with pride the supportive role her husband played at the beginning of this enterprise. Initially, the tailoring shop was not meant for ladies only when Sri Mothay used to run it. Sri Mothay

realised the need for a ladies tailoring and if started it would have no competitor at all. Accordingly, he encouraged Smt. Mothay to get the necessary training in cutting and tailoring. And then she changed the old tailoring shop into ladies tailoring in 1983. At present, she has six sewing - machines and six women tailors in her workshop. Very recently, she has started the embroidery works too. Sri Mothay works as the supervisor and the main brain-man behind her.

Smt. Mothay has 3 children - the eldest daughter is studying at B.A. 2nd year class in Kurseong College. Both the two sons are studying at class x in Pushparani Roy Memorial School. Mr. & Mrs. Mothay, work hard and have saved money. They have held a profession which is theirs by birth and caste. The family is still living at a rented house and Smt. Mothay's dream of having their own house would be materialised very soon. The construction has been started. Her ambition is to educate the children and help them establishing themselves in the society. She is content being a mother and a wife and seems to be ready to shouldering all sorts of responsibilities. The 6 women tailors in her workshop do not have any complaint about their mistress's attitude. In fact, she is very friendly to them. She has a desire to open a tailoring-cum-embroidery school in Kurseong in the near future.

Analysis :

From the case studies of these three women entrepreneurs engaged in various small enterprises like noodles manufacturing, liquor-making and tailoring-cum-embroidery works, it is commonly observed that

i) The economic compulsions have "pushed" the housewives in those entrepreneurial activities which require less capital.

ii) The women entrepreneurship in household industries is not yet independent. Most of the women entrepreneurs directly or indirectly are patronised by the male-members of the families. For the

married women, husbands are there to support them. And it is certainly a healthy sign for the hill economy.

iii) The entrepreneurs are suffering from financial stringencies. They haven't approached (due to the lack of adequate knowledge of the financial intermediaries), the financial organisations for the finance ; neither the govt. has taken any initiative.

iv) Marketing of the produce like noodles, liquor or the embroidery items is not at all a problem. The local demand for noodles and the country liquor is very high.

v) There is a feeling among the liquor-makers that production of such intoxicant is harmful for the society but due to economic insecurity, they do not want to stop this enterprise. However, the entrepreneur does not want the family members to continue it in the future.

vi) The employer-employee relation is very cordial in these establishments.

vii) The younger generation is not attracted by these enterprises.

Case VII : Anju Paryar is a 36 years old embroider from Kalimpong. Anju's Parents struggled for a better life during Anju's childhood. Deprived of higher education, at an early age, she was compelled to learn embroidery and patch work in cardboard and cloth in the Arts & Craft Centre, Kalimpong. After the training period, she worked as a piece-rate worker at the centre. In the meantime, she got married but unfortunately the conjugal life could not last long. They were separated. She went back to her parents. She was put in a further trouble when the Arts & Craft Centre got burnt during the Gorkha-land agitation in May, 1988. The piece-rate artisan workers in the handicraft centre lost the job. This was, however, a blessing in disguise. Anju decided to continue her own enterprise. She came in contract with Manjusha, the only authorised govt. of West Bengal

Undertaking to procure the local-made handicraft items in Darjeeling. With the little bit servings she had, she started this embroidery and patchwork in card board and cloth. Anju, along with a few other artisan entrepreneurs, [to name a few, Pramila Tamang (deals in standing doll, far-yak riding), Deokala Paryar (doll hanging and doll patch work), Menaka Karal (Scroll embroidery)] gives quotations with samples to Manjusha and after the approval from the purchase committee of Manjusha, supplies the final product. Her average monthly turn over is approximately Rs.1500 from which she earns around Rs.750 per month. Not being able to maintain a smooth living, she at times does the hand-knitting too.

Case VIII : Anita Rai, aged 28 is a wool-knitter from Lower Gumba Hatta, Kalimpong. At this age, she has established herself as the principal bread-winner of the family of 7 members. She is attached with the CADC, Kalimpong since last 5 years. Anita says that it is CADC in the area which has played a key-role in developing entrepreneurship among the skilled women. She has only one knitting machine which she obtained from the District Industries Centre at monthly instalment payment scheme. She said that she is happy now as the machine completely belongs to her. She knows that many who received the machine at the higher purchase scheme, have not repaid the loan. She said she liked to be clear to her conscience. Marketing and the raw materials are no problem to her. The cashmillon is supplied by the CADC & marketing of the woolen garments is completely undertaken by CADC itself. What she is much concerned about are the design and quality. She has to compete with others only in these two aspects. She knits 18-20 kg. wool a month and for this purpose she has to work 7-8 hrs. daily in average. She earns around Rs.1200 per month from knitting. Anita got married only three years back and she has one child. She does all the household work. The enterprise being run at home, she does not face the difficulty in doing the household job as well as the child care.

Case IX : Mrs. Dolma, 50, is an established entrepreneur

dealing in woolen garments, fancy carrybags, vanity bags, jackets etc. in Darjeeling. She has a number of knitting and sewing machines in her workshop where two women knitters and three male tailors are employed. She has a nice show-room for the scale of her products. An enterprise run since last 20 years has a good demand for its product. But recently she has to face the competition from the Delhi-made products, particularly the bags and jackets. The comparatively cheaper Delhi made items have compelled her to introduce new designs and colour combinations. Mrs. Dolma is often helped by her husband and her children. She says that this workshop cum showroom is the only source of the family's livelihood. The increasing competition has led her to diversify the products at her show-room. These days, she has started dealing in some foreign goods as well as in Tibetan handicrafts.

Mrs. Dolma has two daughters and a son. All of them got educated from the local English medium schools. The two daughters have already graduated from Darjeeling Govt. College. As such, hers is a happy family.

Analysis :

i) Women entrepreneurs in knitting and other household ventures like embroidery, doll making and scrooling etc. suffer from acute crisis of finance.

ii) The intermediaries have played crucial roles in developing the women entrepreneurship in household industry in the hill areas by supplying raw materials and making the necessary marketing arrangements for their products.

iii) The growing competition among the entrepreneurs has led to the diversification of the commodities produced.

iv) Whereas for the native entrepreneurs even the survival is a problem; the immigrant entrepreneurs on the other hand are flourishing. In other words, the immigrants have proved themselves more efficient and successful entrepreneurs.

v) The women entrepreneurs of the informal sector are very much concerned of their children and therefore most of them have put their children in English medium schools for study.

7.4 : Summary

Right from the beginning of the eighteenth century, 'entrepreneurship' has been defined in variety of ways. In spite of so many definitions, the basic underlying concept has remained the same. It implies innovativeness, the urge to take risk in the face of uncertainties and the intuition of the individual or a group of individuals involved in production. The factors affecting the success of entrepreneurship are categorised as (i) economic factors, (ii) socio-personal factors, (iii) human resource factors and (iv) support system of the economy.

Informal sector is characterised by the limited growth of entrepreneurship in it. In view of this the growth of women entrepreneurship in the informal sector has never been a focal point in the policy prescriptions in our country. But when one looks deeply into it, it is surprising to discover the potentials of the entrepreneurship among women working in the informal sector. The hill areas of Darjeeling district is characterised by a high participation of women in economic activities. They are seen to play a crucial role in the development process of the hill economy. And these women engaged particularly in the household and cottage industries are observed to be successful entrepreneurs too.

This study of their problems in entrepreneurship highlighted the fact that they have the entrepreneurial qualities such as the achievement motivation, risk taking willingness and the psychological dimensions to bear with the pressures and risks of the business. But the support system such as the marketing outlets, training facilities, availability of institutional credit, availability of good quality raw materials etc. on which their success as entrepreneurs depends is very

limited. The supporting govt. and non-govt. agencies if are made to work effectively, the base of women entrepreneurship in the hills can be expanded.

In this chapter, a linear regression of the success of their entrepreneurship in the study area has been done. This shows that the asset possession of the entrepreneurs, their level of education, risk taking willingness and the family size are the important determinants of their success. Again a chi-square test has given us the result that the immigrant women have got more successes than the natives in the entrepreneurship. The suggestion implicit in the finding is that the culturally marginal groups more successful entrepreneurs.

The case studies undertaken in this context of women entrepreneurship in the informal sector in Darjeeling hills have helped us to understand the problems more deeply and draw the conclusions accordingly. A few observations made from the case studies are that women entrepreneurship in household industries is not yet independent. Among their problems marketing of their produce, lack of training and knowledge in designing, crisis of institutional credit and the male dominations are the acute ones.

At the end, it must be kept in mind that in developing countries like ours where women are not given respect and due recognition, only the determination and the endeavour to establish themselves as of equal power and potential with the men in the society have put the women entrepreneurs at such positions in the occupational hierarchy of the hill economy.

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14. U. Pareek and T. V. Rao, Counselling and Helping Entrepreneurs, I.I.M., Allahabad, 1979

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16. The study of Jitesh Ch. Chaki on cottage industry workers in West Dinajpur district also had the same finding. See Jiksh Chandra Chaki, op. cit., p. 145

17. For the sake of simplicity, all the members above 11 years in age of the family are assumed to extend the helping hand in one way or the other to the women artisan of the family.

18. Human resource factors are the inherent traits in individual entrepreneur. In order to quantify these traits viz. personal efficacy, risk taking willingness, aspirations of the entrepreneurs etc., we have followed the procedures suggested by Rao & Mehta (1978), Wallach et al and Muthaya (1971) along with Garret (1969) respectively. These methods were also used by Jitesh Ch. Chaki, op. cit., pp.217-222

19. The "choice-dilemma" procedure was modified by Jaiswal (1965), Singh (1972) and Christopher (1974). The modified version was used for the purpose of this study.

20. D. V. Medha. , op. cit, p. 68

21. J. Sarkar, "Role of Cottage and Small Scale Industries in the Development of Hill Areas", R. L. Sarkar (ed.), Hill Development Programmes : Plans and Strategies, 1983, p. 116.

22. ibid, p.117

23. On the concept of "marginal man" and its extended discussion, see the work of Robert E Park, Race and Culture, Glenere III, 1950, pp.345-392
24. S. Singh, op. cit., p.75
25. R. E. Hagen, On the Theory of Social change : How Economic Growth Begins, Tavistock Publications, London, 1964