

## **CHAPTER - 4**

### **WOMEN IN ENTREPRENEURIAL AND BUSINESS ACTIVITIES IN DARJEELING DISTRICT**

This chapter highlighted upon different perspectives of businesswomen and women entrepreneurs of Darjeeling district like socio-economic background, categories, motivational factors for entrepreneurship, effects and the constraints faced by women during the time of entrepreneurship.

Started with a brief description of different perspectives on women's business and entrepreneurial participation different related background variables have also been mentioned here. Further different entrepreneurial categories of women, their qualities, problems and prospects for women entrepreneurship in this district have also been highlighted. All these will help to understand the overall scenario of entrepreneurship for women in this district. Their contribution for socio-economic development of the district and the changes occurred in their status due to their participation in business and entrepreneurship is another important aspect of discussion.

Traditionally the economy of this district was predominantly dependent upon tea, timber, tourism. But with the economic reforms in late nineties, remarkable transformation has been noticed with regard to the new kinds of economic activities including those of business and entrepreneurship. However, as a growing commercial centre this district has acquired the attention of different big industrial houses, government and non-government organizations. Various factors are responsible for the industrial and business expansion here, such as, well equipped transportation and communication, new trade opportunities, and growing number of immigrants. Increasing commercialization, education, awareness, urges to be empowered, economic necessity and crisis of the family, independence and innovation have also facilitated the process of women entrepreneurship development in this district. Another striking feature of this district is its transborder nature and this district shares its border with Nepal, Tibet, Sikkim, Bangladesh, Bihar and Assam and extended its trade and business network with these surrounding areas. People of Tibet, China and Bengali community of Assam have arrived here for trade and employment activities.

With the introduction of women specific approaches in the sixth Five Year Plan, that is, 'Integration of women in Development' and 'The New Industrial Policy of Government'

the need to incorporate women in different industrial activities has emerged. This policy also highlighted the need for conducting special entrepreneurship programmes for women of interior and rural and developing areas. Darjeeling district is one of such developing area having every prospect for entrepreneurship development for women. Women's population is almost equal to men (49.25 percent) here but the number of businesswomen and women entrepreneurs till 1990 was significantly low in this district. A recent trend of increasing participation is seen among women in different kinds of non-traditional business activities, for example, construction, fashion designing, interior decoration, plant nursery, catering and food supply services etc. The economic history of Darjeeling district reveals long economic participation of women specifically tribal women in hill areas of this district. They were associated with their traditional types of business activities like, weaving of woolen garments, grinding masalas etc. Although women of different indigenous ethnic groups of Darjeeling hills were associated with some kinds of petty trades since long but their presence in innovative business and entrepreneurial activities were very less in number.

Recently a number of export houses have highlighted the unique essence of traditional art and crafts of hill regions. A great demand for traditional handloom, handicrafts and forest grain made masalas have been found in the international markets. This kind of commercialization of original and traditional economic activities like art, crafts, plant made masalas, pickles, and other skill based services have encouraged women to join business and entrepreneurship. It is only during the last 10-15 years that women have started taking business and entrepreneurship as an effective medium of income generation. Though the number is very low compared to their men counterparts. Thus they have to go a long way to be at par with men. Despite having skills and self-esteem they are most often left behind. This is mainly because of multiplicity roles played by women. Their family and work role responsibilities slow down the process of entrepreneurship development. Added to this, patriarchal social set up, lack of educational and professional training, lack of access to capital and market exposure is some of the important hindrances before women's business activities. Despite all these, sometimes they are more able to carry out number of role responsibilities at a time compared to men folk.

Business and entrepreneurship is regarded as an important medium of socio-economic development in all parts of Darjeeling district, mainly in those areas where employment opportunities are less and business enterprises are having a scope of future expansion. In this district women entrepreneurs are generally start with small scale ventures to achieve

minimum gain and recognition for their undertakings. In recent period tea industry of both hills and plains have undergone severe setback due to closer, retrenchment or strike which is having a great burden over different economic prospects. This has facilitated the emergence of several independent income generating activities for the major bulk of unemployed. In this background business and entrepreneurship is found to be the suitable areas of participation. Women from economically poor background having skills, educational qualification and an urge for socio-economic empowerment found entrepreneurship to be the most suitable area of participation.

There have always been some professional working women in Darjeeling district, using their educational skills became teachers, nurses, secretaries, clerks, doctors and lawyers and the like. Presence of women in different high skill professions like doctor or lawyer is very low. The reason behind the emergence of different professional women in this district, are spread of education and impact of socio-economic empowerment upon women. But again gender segregation of work roles found to be major hindrance in the growth of women workers in this district. Entrepreneurship is also not a difference, which was traditionally dominated by men. A recent shift in terms of women's participation in different non-conventional business and entrepreneurial activities is seen here. These activities include production and designing of garments, catering, dealership of electronic goods, electronic media, construction business etc.

Women of present day are more receptive to new ideas, challenges and future aspirations more particularly those from educated background. Different background variables are held responsible for women's participation in different entrepreneurial activities, such as, sheer economic necessity, generation of additional income in the family, extending support to family business, inherent desire for economic independence and empowerment, desire to work at the place of residence, lack of job opportunities in service sector, desire for social recognition etc. The experience gathered by them as business persons make them more self-reliant, confident, hardworking, consistent risk bearers, goal oriented, opportunity seekers, competitive, good manager which further enable them to enrich their social and economic relationships.

However, taken into consideration various variables relating to women's business and entrepreneurial participation, the present discussion is attempted to cover the following categories. These are socio-economic background of business women and women

entrepreneurs; women entrepreneurs and their enterprises; attitudes and commitments of women entrepreneurs; and adaptation and adjustments of women entrepreneurs in dual roles. A brief discussion is also done on different communities of women entrepreneurs of Darjeeling district and different available promotional programmes for them.

### **Different Communities of Women Entrepreneurs in Darjeeling District**

The original inhabitants of the Darjeeling Hills were the Lepchas or Rongpa (the ravine folks) as they prefer themselves to be known as. The Lepchas are the original inhabitants from the time when much of the land was covered with heavy forest. They are of Mongolian origin and speak in a language of their own called 'Rong-Ring'. The Lepchas are also known as Rongpas. They are usually Buddhists by religion but many have adopted Christianity. The Khampas who belonged to the Lepcha tribe are relatively recent immigrants from Tibet. They are Buddhists and dress like American cowboys. They are warrior group as opposed to the original Lepchas who are usually docile. The greater bulk of the people in the hills today are the Gorkhas. They are industrious and enterprising as a race and speak Nepali and other dialects. Gorkhas, speaking Nepali as native language, immigrants from Nepal, also known as Nepalis, form the majority which includes indigenous ethnic groups such as Limbu, Rai, Magars, Gurung, Tamangs, Newars. Among the others there are Sherpas, well known for their contributions to mountaineering and Bhutias, people of Tibetan ancestry seen to be inhabiting mostly in the Darjeeling and Kalimpong hills. Tibetans comprise another ethnic group who arrived from Tibet during 1950s. Tibetans are Buddhists and have their own Tibetan language. Other communities that inhabit Darjeeling district include the Marwaris, Anglo-Indians, Chinese, Biharis, Bengalis. Bengali community has contributed a great deal to expand the economy of this region specially plain areas of this district by getting involved in various trading activities.

The district can be divided into two geographical divisions, the hills and the plains. The present study covers the three hill subdivisions; Darjeeling sadar, Kurseong and Kalimpong and the foothills of Darjeeling Himalayas, which comes under the Siliguri subdivision, is known as the plains. Majority of the respondents in the hills are the Nepali who are industrious and enterprising in nature. These immigrants from Nepal speak Nepalese language and their religion is usually Hinduism. They comprise of a number of clans including Upadhyayas, Thakurs, Ranas, Brahmins, Gurungs, Tamangs, Rais, Magars, Thapas and Newars. Bhutias and Tibetans are other indigeneous ethnic groups of respondents in the

hilly sub-divisions under my study. Respondents from other communities include Bengalis, Marwaris and Biharis. Bengalis comprise the major respondent group in the plains. They have contributed a great deal to expand the regional economy by getting involved in various entrepreneurial and business activities. A good number of enterprising Marwari women are also found in both the plains and hill areas of Darjeeling district. Though the majority of the Nepali respondents are from hilly areas, but little number of them is also found to be enterprising in the plain areas of Darjeeling district.

A large number of indigenous ethnic people with strong cultural practices are seen in Darjeeling hills. The presence of entrepreneurship among them should be treated as an essential impetus for socio-economic development of their communities as well as womenfolk of the locality they live in. In Darjeeling district the three hill sub-divisions under study (Darjeeling Sadar, Kurseong and Kalimpong) are populated mostly by the tribal and other indigeneous group of people, characterized for assigning higher position of women than men compared to other communities. This is mainly due to matrilineal structure which assigns higher socio-economic status to women within their society. Usually tribal women were never been prohibited from any kind of employment activities. Sometimes they were compelled by economic crisis of the family and sometimes motivated by their traditional matrilineal social structure which encourages women entrepreneurship. Government has also encouraged women entrepreneurship among the tribal communities in order to uplift tribal belts, generate employment opportunities, remove poverty and raise their standard of living.

At present agriculture does not provide hill women the economic opportunities like earlier. There has been an occupational shift found among them from agriculture to off farm activities. This was mainly due to modernization of agriculture, closer of different tea gardens and generation of different trade linked business activities for low skill and semi-skilled and semi-educated women of interior hill areas. The attitudes of business men and women are very similar in terms of innovativeness, professional satisfaction, scope and success. They felt that this culture has a great role to play and promote successful entrepreneurship. The basic qualities of hard work, dedication, honesty and skills are very much present among the women entrepreneurs of hill areas. The respondents were emphatic and hopeful that entrepreneurship will help in economic development of the region.

The processes of urbanization, industrialization, modernization and migration have affected choice of occupation of different tribal and racial groups of women in this district. Women of hill areas migrate to plains particularly Siliguri in search of better job option and

trade opportunities. There are a good number of indigenous groups of women from hills doing business activities in Siliguri (28 percent) besides other communities. This group of women in hills are generally seen to run manufacturing and distribution units of woolen garments items, shops of retail items, restaurants, jewellery items, handloom and handicrafts, cane and bamboo works. While in the plains they are seen to be associated with hotels or restaurants, medicine shops, hardware merchant, retail outlet of handicrafts and handloom items, tailoring, beauty parlours, boutiques etc.

However, the number of hill base indigenous women entrepreneurs (46.67 percent) is not very low compared to women entrepreneurs (53.33 percent) of plains under study. These groups of indigenous women entrepreneurs are treated as a homogenous category and different from others in terms of their ethnic fashion of entrepreneurship. Many of them without having any training started business and entrepreneurial activities. In hill areas of Darjeeling district, government has acted as a major catalyst for tribal development besides other voluntary agencies. There are a number of financial and assistance measures provided for the upliftment of women in hills especially those with a poor economic background. With this effort their economy has shifted from the subsistence to market level. The lands possessed by them have been poor in quality leading to their occupational shifts. They have increasingly started various entrepreneurial activities.

It has been seen that women of hill areas are actively participating in different kinds of entrepreneurial and business activities for a long time. Very few of them have taken off from their traditional business occupations as a result of financial insufficiency. Few of them are inclined for modern entrepreneurial activities and emerged as innovative entrepreneurs. They have their traditional skills of handloom and handicrafts which is now become polished and developed with the help of different agencies. This has helped them to establish themselves as successful entrepreneurs, for example tailoring, pot making, spinning and weaving of sericulture, rope making, cane and bamboo work, preparing forest gain made masalas, management of shops, hotels and restaurants etc. They were of the opinion that if known mediums of trade facility accession are available they could have done better in their entrepreneurship. Though several entrepreneurship developmental programmes are available here but they are a little hesitant to access. This is mainly due to the lack of awareness on their part. They thought (48 percent) that the lack of necessary arrangements for awareness generation is the reason for that.

In Siliguri sub-division today a good number of women are found to run different kinds of business and entrepreneurial activities. Respondents from different communities including Bengali, Marwari, Bihari and Nepalese are found here. They have exhibited different potentials in terms of their innovation, attachment, and involvement in entrepreneurship. Bengalis comprise the second major group of respondents (36.67 percent) after Nepalese (43.33 percent) followed by Marwari (10.33 percent) and Bihari (6.33 percent) businesswomen. In Bengali community majority (67.28 percent) have entered into business entrepreneurship on own initiatives, while among the Marwaris majority (74.19 percent) are encouraged by their family business background. In Bihari community there is no such business background found as majority (89.47 percent) have started their venture by individual initiatives. In case of Bengali and Bihari respondents education worked as a major impetus behind their emergence as businesspersons. Among the Marwari respondents, women from joint business families are encourage to join business. Factors like familial socialization and need for additional labour for family farms have encouraged them for entrepreneurship. Education has acted as an added motivation in this regard. An emerging trend of middle class educated 'modern entrepreneurs' in this district seen with a multiplicity of new entrepreneurial activities, for example, ladies boutique, beauty salons, retail store for clothes, lingerie items, gift items, kitchen accessories, schools for embroidery, stitching, dance, creative crafts and art etc.

Generally it is seen that in the plains presence of married (73.33 percent) and educated (42 percent) women entrepreneurs are more in number. Though entrepreneurship is not a special preserve for educated women but taken into consideration their age long dependency; education has become a powerful tool for their entrepreneurial orientation. This is more true about middle class women of different non-tribal communities, who do not have any traditional business background (except Marwaris). This group of educated middle class women has taken up entrepreneurship either out of economic necessity and self-esteem or inherent desire to do something fruitful and meaningful. Education has provided them a strong sense of efficacy, risk bearing and innovation enabling them to take all the challenges emerged in their path of entrepreneurship development.

Thus, on the basis of the situations and circumstances under which different hill base indigenous and plain base women entrepreneurs have emerged, they are broadly classified into traditional entrepreneurs and modern entrepreneurs. Hill based women entrepreneurs run woolen garments shop, handicrafts items shop, weaving and knitting unit of woolen garments

which they inherited from their mother's line. They are identified as traditional entrepreneurs by virtue of the nature of entrepreneurship associated with them. Majority of them (77 percent) are running their age old traditional business units, some (33 percent) of them though have modified their units but that is very low in number to recognize the change. Women entrepreneurs of the plain areas are running different service units, restaurant chains, or manufacturing units which is innovative and creative in nature and thus are identified as modern entrepreneurs. Traditional women entrepreneurs required assistance in acquiring capital, credit, subsidy, training for development. Modern women entrepreneurs give importance to advance counseling in communication skills, training programmes and new business opportunities. They are also different by virtue of their innovation, excellence, possession of authority and power, knowledge, outward exposure and initiative in bringing cohesion between business relations and human interpersonal relations. They should better be termed as social entrepreneur by means of their attempt of generating employment opportunities among others and maintaining social integration in their community and society.

### **Socio-Economic Background of Women Entrepreneurs**

Now a day in Darjeeling district the trend of women's business and entrepreneurial participation is on rise. By and large they have confined themselves in different kinds of business and entrepreneurial activities. Due to various push and pull factors women of this district are severally encouraged to undertake independent business. Because of economic reforms, globalization and social transformation different socio-economic background variables differently affected women's business and entrepreneurial participation. Some of these are discussed below:

### **Community Background and Age of Women Entrepreneurs**

Darjeeling is a multiethnic and multicultural region. Women's participation in trade and different commercial activities is not a new phenomenon among different tribal and hill base indigenous communities. Women of the matrilineal tribal communities of hills are traditionally engaged with different trade and commercial activities. Now the women of non-tribal communities of both the hills and plains have also started different business and entrepreneurial activities. The first wave of businesswomen of this district includes those from tribal background, emerged mainly due to assist their family based agricultural and

artisan firms, and to continue their traditional family enterprises. Women from various other communities now found to emerge as businesswomen and entrepreneurs. Traditionally they were seen to move within few selected area of operation but presently with the introduction of technology, skill based training programmes and market orientation, they have entered into various non-conventional ventures besides traditional ones.

Marwari women (originally from Rajasthan) are mostly motivated by their business family background to join entrepreneurship. Familial socialization and need for additional support in family farms necessitates daughters and daughter-in-laws of Marwari families to join family ventures. The so called patriarchal conservation of traditional joint family system does not seem to restrict women's particularly married women's entrepreneurial participation here. The social diversity is perhaps the most powerful manifestation of this area where many social groups are found with diverse ethnic and linguistic origins. They are representing various characteristics of their own ethnic pattern of entrepreneurship. Thus, not only by means of racial diversity but also in terms of the diverse nature of their entrepreneurial participation the socio-cultural mosaic has been seen here.

Nepalese are the indigenous ethnic group of hill areas and mostly enterprising in nature. It is a generic term and subsumes more than 15 ethnic groups under it. They constitute an overwhelming segment of the total hill population and businesswomen and women entrepreneurs under study (see table 10) (43.33 percent). Apart from Nepalese, entrepreneurial activities are also seen to be performed by women of Bengali, Bihari, Marwari, Tibetan and Bhutia communities respectively. Bengali community comprises both permanent settlers and migrants from Assam and refugees from Bangladesh. They constitute second largest entrepreneurial category (36.67 percent). Marwaris are the original inhabitants of Rajasthan, have migrated to this area in search of trade and business. Marwari women entrepreneurs constitute the third largest category (10.33 percent) of total entrepreneurs under study. Bihari respondents are seen to constitute the fourth category (6.33 percent) followed by the Bhutia community, who migrated to this region from Tibet, Bhutan, Sikkim during both colonial and post colonial era. They comprise fifth largest category (2.34 percent) of women entrepreneurs under study. Tibetans include refugees that mostly fled from Tibet in 1959 and also during and after the Sino-Indian war of 1962. They comprise the smallest group (1 percent) of women entrepreneurs under study. These communities are distinguished by their ethnic nature and features. The representation of these communities and age wise distribution of women entrepreneurs are discussed in table 10.

**Table: 10**

**Community and Age wise Distribution of Women Entrepreneurs in Darjeeling District**

Community	21-30		31-45		46-60		60+		Total	(%)
	Total	(%)	Total	(%)	Total	(%)	Total	(%)		
Nepalese	8	6.15	71	54.61	39	30.0	12	9.23	130	43.33
Bengali	19	17.27	49	44.54	34	30.90	8	7.27	110	36.67
Marwari	4	12.90	19	61.29	8	25.80	-	-	31	10.33
Bihari	-	-	11	57.89	6	31.57	2	10.52	19	6.33
Bhutia	-	-	4	57.14	2	28.57	1	14.28	7	2.34
Tibetans	1	33.33	1	33.33	1	33.33	-	-	3	1.00
Total	32	10.66	155	51.66	90	30.0	23	7.66	300	100

N=300

In the present study (see table 10) majority of businesswomen and women entrepreneurs are of middle age group, that is, 31-45 years (51.66 percent). This is because of the increase in leisure time of housewives due to schooling of their children. Most of them have an inherent desire for doing something economically active but due to their familial responsibilities they could not fulfill their desire. But as their children grow up, they started having more time to spend for their personal business. This has facilitated middle aged women to join entrepreneurship in more numbers. Women of higher middle age category i.e. 46-60 years (30 percent) also doing business in a good number followed by the young women category i.e. 21-30 years (10.6 percent). Young women are usually motivated by several push factors like educational and technical skill, self-esteem etc. in joining business and entrepreneurship. Lastly, the old age group i.e. 60 years and above, doing business are very few (7.66 percent) in number.

Various factors are responsible for this diverse kind of participation of women of different age categories. For middle age group and higher middle age group factors like minimized familial responsibilities, psychological maturity and stability have acted as positive motivating forces. While for young women entrepreneurs, factors like urge for emancipation, socio-economic independence have facilitated their business and entrepreneurial participation. Among the Nepali businesswomen majority belonged to the middle age group (54.61 percent) followed by higher middle age group (30.00 percent), old

age group (9.23 percent) and young respondents (6.15 percent). Among the Bengalis the same picture persist where highest number of women entrepreneurs representing the middle age group (44.54 percent) followed by higher middle age group (30.90 percent), young age group (17.27 percent) and old age group (7.27 percent) .Among the Marwari respondents highest number of respondents (61.29 percent) belong to the middle age group, followed by higher middle age group (25.80 percent) and young age group (12.90 percent). Similarly, Among the Biharis and Bhutias, no businesswomen found of young age category. Among the Bihari respondents majority (57.89 percent) belonged to the middle age group followed by higher middle age group (31.57 percent) and old age group (10.52 percent). Bhutia businesswomen are mostly (57.14 percent) belong to the middle age group followed by higher middle age group (28.57 percent) and old age group (14.28 percent). Among the Tibetans equal representation (33.33) found in the age groups of middle, higher middle and old age. The above discussion has shown that most of the respondents under study are representing the middle age group. Factors include their balanced and minimized household burden and long desire for economic independence and empowerment.

### **Types of Families of Women Entrepreneurs**

Occupational status of Indian women is primarily determined by the social structural pattern of Indian society. Because it is the structure of family which prepares the ground for women's economic participation, for example, in joint family requirement for more labourers necessitated women's participation in family enterprises or farms. While in case of individual families it is the basic economic need and for nuclear and sub-nuclear families the need for extending additional help to family.

In the present study (see table 11) the family structure is seen to be acting as a major motivation towards entrepreneurial and business participation of women. Majority of the respondents are belonging to nuclear families (50.67 percent), followed by joint families (36.66 percent), supplemented nuclear families (4.67 percent), sub-nuclear families (4.33 percent), and single head families (3.67 percent). Among the Nepali respondents, there is no sub-nuclear family found. Majority of them belonged to nuclear family (65.38 percent), followed by joint family (30 percent) individual (3.08 percent) and supplemented nuclear family (1.54 percent). Similarly, in Bengali community majority (42.73 percent) belong to nuclear family followed by joint family (30 percent), supplemented nuclear (10.91 percent) sub-nuclear (10 percent) and individual families (6.36 percent). A large number of

respondents of Marwari community belonged to joint family (74.20 percent) and seen to participate in family enterprises as joint owner or proprietor, followed by those from nuclear

**Table: 11**

**Type of Families of Women entrepreneurs in Darjeeling District**

Communities	Nuclear		Supplemented Nuclear		Sub-nuclear		Single Headed		Joint		Total
	T	%	T	%	T	%	T	%	T	%	
Nepalese	85	65.38	2	1.54	-	-	4	3.08	39	30.0	130
Bengali	47	42.73	12	10.91	11	10.0	7	6.36	33	30.0	110
Marwari	6	19.35	-	-	2	6.45	-	-	23	74.20	31
Bihari	6	31.58	-	-	-	-	-	-	13	68.42	19
Bhutia	5	71.42	-	-	-	-	-	-	2	25.58	7
Tibetans	3	100	-	-	-	-	-	-	-	-	3
Total	152	50.67	14	4.67	13	4.33	11	3.67	110	36.66	300

N= 300

(19.35 percent) and sub nuclear families (6.45 percent). Respondents of Bihari and Bhutia communities belonged to nuclear family (31.58 percent and 71.42 percent respectively) and joint family (68.42 percent and 25.58 percent). While all the Tibetan respondents are from nuclear family background (100 percent). The overall scenario of family structure of respondents showed that women of nuclear and joint families are participating more in entrepreneurship. Reasons are varied like economic necessity, extending additional helping hand to family farms, urge for independence and emancipation etc.

**Educational Attainment of Women Entrepreneurs**

The process of entrepreneurship development is primarily dependent upon availability of educated and trained entrepreneurs. The study shows that educated women are enhancing the process of entrepreneurship development of this district. Through education women are able to participate in different professional fields. Formal and technical education enhances their ability to gain entrepreneurial skills. Moreover their awareness of hygiene, child health, children's education and need for economic independence have increased. The Census of

India 2011 records the total literacy rate of Darjeeling District at 79.56 percent, male 85.61 percent and female 73.33 percent respectively, much higher than the national average.

Higher educational background has a direct bearing with empowerment of women because education gives the scope for enhancement of power position of women in the family and economy. Therefore the more women are educated in our society more would be their

**Table: 12**

**Educational Attainment of Women Entrepreneurs in Darjeeling District**

Community	Below V		V-X		XI-XII		Graduate		P.G Degree Other		Total
	Total	(%)	Total	(%)	Total	(%)	Total	(%)	Total	(%)	
Nepalese	11	9.23	26	20.0	37	28.46	36	27.70	20	15.38	130
Bengali	2	1.81	7	6.36	13	11.81	67	60.90	21	19.09	110
Marwari	2	6.45	6	19.35	12	38.70	11	35.48	-	-	31
Bihari	-	-	2	10.52	3	15.78	9	47.36	5	26.31	19
Bhutia	1	14.28	1	14.28	3	42.85	2	28.57	-	-	7
Tibetans	-	-	1	33.33	1	33.33	1	33.33			3
Total	10	5.33	43	14.33	69	23.0	126	42.0	46	15.34	300

N=300

scope of economic independence. In the present study (see table 12) majority (42 percent) of the respondents are graduate followed by XI-XII standards(23 percent) , post graduate and other professionals (15.34 percent), V-X Standards(14.33 percent) and primary level (5.33 percent). Most of the Nepalese businesswomen are XII standard (28.46 percent) followed by graduate (27.70 percent), V-X standard(20 percent), post-graduate and other degrees(15.38 percent), and those below V standard (9.23 percent). Among the Bengalis, a large number of graduate middle aged women are doing entrepreneurial and business activities (60.90 percent), followed by those having post-graduate and other professional degrees (19.09 percent), XI-XII standards (11.81 percent), V-X standards (6.36 percent) and those below standard V (1.81 percent). Among the Marwaris there is no businesswomen found having post-graduate or other equivalent degrees. Majority of the Marwari respondents are having XII standard education (38.70 percent) followed by graduate (35.48 percent), V-X standards (19.35 percent) and below V (6.45 percent). Among the Biharis, majority are having graduate

degrees (47.36 percent) followed by those having post-graduate or equivalent degrees (26.31 percent), XI-XII (15.78 percent) and V-X standards (10.52 percent). In Bhutia community majority are having XI-XII degree (42.85 percent) followed by graduates (28.57 percent) and those V-X and below V standard (each 14.28 percent). Whereas among Tibetans equal representation of respondents found in the standards of graduate, XI-XII and V-X (33.33 percent each). Respondents with higher education are of the opinion that entrepreneurship seems to be an easier career opportunity than any other governmental job for which they had to wait for a long. Apart from that the scope of independence and emancipation is more in business and entrepreneurship. This has also facilitated their choice for this profession.

### **Marital Status of Women Entrepreneurs**

It has been seen that marriage has acted as a major motivating force behind emergence of housewives as businesspersons. Study shows (table 13) that a good number of women entrepreneurs (73.33 percent) are married. Many of the educated and skilled women after marriage have find entrepreneurship as a useful medium of income generation. Some of them joined entrepreneurship out of economic necessity of the family, while some other out of own interest, to utilize leisure time, generation of income for self and others and most importantly due to their inherent desire for emancipation and empowerment. Some of the respondents

**Table: 13**

### **Marital Status of Women Entrepreneurs in Darjeeling District**

Community	Unmarried		Married		Divorced		Widow		Total
	Total	(%)	Total	(%)	Total	(%)	Total	(%)	
Nepalese	31	23.84	96	73.84	1	0.76	2	1.53	130
Bengali	19	17.27	78	70.90	3	2.72	10	9.09	110
Marwari	7	22.58	22	70.17	-	-	2	6.45	31
Bihari	-	-	17	89.47	-	-	2	10.53	19
Bhutia	2	28.58	5	71.42	-	-	-	-	7
Tibetans	1	33.33	2	66.67	-	-	-	-	3
Total	60	20.0	220	73.33	4	1.33	16	5.34	300

N=300

(23.34 percent) continue and expand their business operations even after their marriage only because of the support extended by their husbands and family members. In few cases (18 percent) it is seen that respondents face problems in maintaining dual roles. It is seen that compared to married women entrepreneurs young unmarried, divorced and widow respondents are having less problems in managing dual roles.

In the present study, majority respondents (73.33 percent) are married, followed by unmarried (20 percent), widow (5.34 percent), and divorced (1.33 percent). The study shows that there is a close link between marital status and entrepreneurial engagement of women. A good number of the respondents (23.33 percent) are motivated by their family members specifically by husbands for their entrepreneurial participation. Among the Nepalese most of the businesswomen (73.84 percent) are married followed by unmarried (23.84 percent) and widow (1.53 percent). There is a single case (0.76 percent) found among the Nepali respondents who is separated from her husband. Among the Bengalese majority (70.90 percent) are married, followed by unmarried (17.27 percent) widow (9.09 percent) and divorced (2.72 percent). Among the Marwari, Bihari, Bhutia and Tibetans respondents, there is no divorced entrepreneur found. Marwari married businesswomen are participating in business and entrepreneurial activities more (70.17 percent) than unmarried (22.58 percent) and widow (6.45 percent) respondents. Among the Bihari respondents, only married (89.47 percent) and widow businesswomen (10.53 percent) are found. While in Bhutia and Tibetan communities only married (71.42 percent and 66.67 percent respectively) and unmarried (28.58 percent and 33.33 percent respectively) respondents are found. It is seen that dual role responsibilities do not restrict their entrepreneurial participation in all the time rather their husbands have acted as a primary motivation behind their business participation.

### **Migration of Women Entrepreneurs**

Migration is an outcome of socio-economic and political change. In fact this is primarily encouraged by the employment opportunities, suitable geographical and conditions of location of the destination place. Immigration has been the largest single factor for growth of population in Darjeeling district. During 2001-2011 the growth rate of population in this district is quite high 14.77 percent (Source: census of India, 2011). Migration seems to be the major reason behind this growth. Migration to Darjeeling district is mainly taken place from neighbour countries like China, Tibet, Nepal and Bhutan and other states like Sikkim and Assam and also other districts of West Bengal for trade purposes, cultivation, and plantation

jobs. However, the factors responsible for and the implications of immigration to Darjeeling district are many fold. In the present study, (see table 14) majority of the respondents are migrants (80.33 percent) with a few non-migrants (19.67 percent). Respondents are mostly first generation migrants (66 percent) followed by second and third generation immigrants (28 and 6 percent respectively). Among the Nepalese majority are migrants (86.15 percent) followed by the non-migrants (13.85 percent). Similarly in Bengali, Marwari, Bihari, Bhutia and Tibetan communities majority are migrants (73.64, 77.41, 89.47, 71.42 and 66.67 percent respectively) followed by those non-migrants (26.36, 22.59, 10.53, 28.58 and 33.33 percent respectively).

**Table: 14**

**Migration Status of Women Entrepreneurs in Darjeeling District**

Community	Migrants		Non-Migrants		Total
	Total	(%)	Total	(%)	
Nepalese	112	86.15	18	13.85	130
Bengali	81	73.64	29	26.36	110
Marwari	24	77.41	7	22.59	31
Bihari	17	89.47	2	10.53	19
Bhutia	5	71.42	2	28.58	7
Tibetans	2	66.67	1	33.33	3
Total	214	80.33	59	19.67	300

N=300

The waves of immigration have drawn the ancestors and the respondents themselves to settle down in different areas of Darjeeling district. Their dispersal has resulted in a creation of a social mosaic with ethnic distinctiveness and enhances opportunities for work participation including business and entrepreneurship. Entrepreneurship seems to be an essential income generating activity for the immigrated jobless women in this new place of destination.

**Occupational Background of Women Entrepreneurs and their Parents**

Business and entrepreneurial orientation among women is developed by various socio-economic circumstances. Occupational background of women and their parents is the most

important one. Familial occupational background is an essential variable in determining women's inherent business and entrepreneurial capabilities. In the present study (see table 15) majority (35.33 percent) entered directly to the entrepreneurship and business without having any prior occupational experience, followed by those (34 percent) coming from other kinds of business activities, from other professional background (19 percent) and those from industry based works (11.67 percent).

**Table: 15**

**Occupational Background of Women Entrepreneurs and their Parents in Darjeeling District**

Last occupations of entrepreneurs before entering into present business	Occupations of Parents						Total	%
	Profession other than Business		Business		Industry based Works			
	Total	(%)	Total	(%)	Total	(%)		
Professional	19	33.33	21	36.85	17	29.82	57	19.0
Business	18	17.65	78	76.47	6	5.88	102	34.0
Industry based Works	17	48.58	14	40.0	4	11.42	35	11.67
Entered directly	30	28.30	68	35.85	8	7.55	106	35.33
Total	84	28.0	181	60.33	35	11.67	300	100

N=300

While examining their parents occupational background, study shows that majority are coming from business background (60.33 percent) followed by those from professional family background (28 percent) and Industrialist background (11.67 percent). Data reveals that there is a correlation between present business status of women and their parent's business background. Majority of businesswomen's parents (60.33 percent) were doing different kinds of business activities which had a direct bearing with their present entrepreneurial selection. Respondents with non-business background (39.67 percent) are mostly motivated by their husbands or family members in participating business activities. Professional activities include different services in government and non-government sector, for example, shop assistants, retired teachers, private tutors etc. Industry based works include

IT sector jobs and different other skill based industry works. In this study few respondents (13 percent) are found who have started with family venture but after some time initiate their own business. Few other (6 percent) respondents are found to start with a single venture but after few years when became successful, started multiple entrepreneurial operation. They have opened several branches of their entrepreneurial unit in other places of the district run by women employee trained by her. They observed that they could never attain such success in their undertakings without their familial support.

### **Support System of Women Entrepreneurs**

Women entrepreneurs under study are supported several times by their family and various formal and informal bodies including different government, private, financial bodies, mahajans and other business officials. The kind of support they received is categorized into two types, that is, familial and formal support, which is discussed as follows (see table 16).

**Table: 16**

**Support System of Women Entrepreneurs in Darjeeling District**

Communities	Familial Support							Formal bodies*							Total
	Moral		Financial		Physical		Total (%)	Moral		Financial		Physical		Total (%)	
	T	%	T	%	T	%		T	%	T	%	T	%		
Nepalese	54	41.54	23	17.70	7	5.37	84(64.62)	-	-	32	24.62	14	10.77	46(35.38)	130
Bengali	58	52.73	16	14.55	8	7.27	82(74.55)	6	5.45	22	20.0	-	-	28(25.45)	110
Marwari	3	9.68	21	67.75	2	6.45	26(83.88)	-	-	5	16.12	-	-	5(16.12)	31
Bihari	9	47.36	3	15.79	2	10.53	14(73.69)	-	-	3	15.79	2	10.53	5(26.31)	19
Bhutia	3	42.86	1	14.28	-	-	4(57.14)	-	-	1	14.28	2	28.58	3(42.86)	7
Tibetans	-	-	2	66.67	-	-	2(66.67)	-	-	-	-	1	33.33	1(33.33)	3
Total	127	42.34	66	22.09	19	6.33	212(70.67)	6	2.0	63	21.0	19	6.33	88(29.33)	300

N=300

\*Formal bodies include government institutions, private business houses and counselors, financial and training institutions, public distribution agencies, mahajans, business organizations, etc.

In the present study, respondents (42.34 percent) with moral familial support are more in number. Few of them get financial (22 percent) and physical support from their family members (6.33 percent) in purchase of raw materials and distribution of products. In case of support received from formal bodies few respondents (2 percent) are getting moral support from business counselors. A good number of respondents (21 percent) are getting financial support with a few (6.33 percent) getting physical support from different formal bodies. Among the Nepalese majority are getting moral support (41.54 percent) from their family members followed by those get financial help (24.62 percent) by different banks or financial agencies, few respondents are financially supported (17.70 percent) by their family members, physically supported by formal bodies (10.77 percent) and family members (5.37 percent). Nepalese respondents those running entrepreneurial and business ventures in hills found it difficult to carry raw materials in different interior hill areas. They therefore are seeking physical help from Mahajans in purchasing raw materials for manufacturing woolen garments.

While among the Bengalis majority (52.73 percent) are morally motivated by their family members followed by those financially supported (20 percent) by formal bodies and family members (14.55 percent), physically helped by family members (7.27 percent) and morally supported by formal bodies (5.45 percent). Whereas in Marwari community, majority are financially supported by their family members (67.75 percent) followed by those financially supported by official bodies (16.12 percent), morally (9.68 percent) and physically supported (6.45 percent) by family members. In Bihari community majority are morally supported by their family members (47.36 percent) followed by those financially supported by both family and formal bodies (15.79 percent each), and physically supported both by family and formal bodies (10.53 percent each). Similarly in Bhutia community majority are morally supported by family members (42.86 percent) followed by those physically supported by formal bodies (28.58 percent), and those financially helped by formal and familial bodies (14.28 percent). In Tibetan community majority respondents are supported financially by family members (66.67 percent) and physically by outsiders (33.33 percent).

Present study shows that majority respondents (70.67 percent) are supported severally by their family members with a few (29.33 percent) having support by different formal bodies. Seeking physical support in purchase of raw materials and distribution of entrepreneurial products in the market is exclusively a characteristic of different communities of hills particularly those engaged in woolen garments business. Due to lack of transportation between home and business place and absence of extra helping hand in the families they undertake mostly physical help by formal bodies, for example, mahajans, public distribution agency or community agents for carrying their products and distribution in the market place. These community agents used to buy raw materials from big business houses and distribute these among businesswomen dealing with these products. They are basically acted as intermediaries.

### **Women Entrepreneurs and their Enterprises**

Businesswomen and women entrepreneurs have to perform a number of role responsibilities associated with their dual roles. But their role as an entrepreneur demand more specification, innovation, time allotment, training, necessary skills, strong financial background and need for achievement. These entrepreneurial variables need more discussion to assert the real picture of women's entrepreneurial roles, capacities and prospects. Therefore in this section several variables associated particularly with entrepreneurial operation of women have been highlighted.

### **Categories of Business Enterprises Run by Women**

Women of Darjeeling hills especially women of different ethnic groups were traditionally involved in various handicraft and handloom industries, like woolen manufacturing items, preparing masalas, agricultural activities etc. But with the modernization and growing commercialization of this area, economic operations of women have started changing with a growing concern for tertiary sector activities. Recent trend of growing women's participation in trade and commerce is the evidence of this. This is perhaps due to the growing literacy rate, unemployment and awareness among women. During recent time educational attainment has been the determining factor for their choice of different business and entrepreneurial activities.

Entrepreneurship involves various objects like enterprise and entrepreneur; the former refers to a business firm and later to a person who operated the total process of

entrepreneurship. Though business and entrepreneurship both is used synonymously but they are different in action. In Darjeeling district, in most cases such variation have been merged due to the small scale nature of the enterprises or units along with the innovation and expansion orientation of women entrepreneurs.

From the following table (see table 17), such variations can be understand. Respondents are running different business and entrepreneurial units. Altogether thirty two categories of businesswomen and women entrepreneurs have been interviewed, ranging from manufacturer to service supplier including trader.

**Table: 17**

**Categories of Women Run Business Enterprises in Darjeeling District**

Category of Enterprises	Number of Enterprises	Percentage (%)
Household Business	Food supplier- 5	1.67
	Saree seller- 18	6.00
	Beauty products seller- 11	3.67
	.....	.....
	Total 34	11.34
Ladies Beauty Parlour service	47	15.67
Ladies Boutique	39	13.0
Woolen Garments Manufacturer	37	12.33
Clothes and Readymade Garments Shop	26	8.67
Restaurant and Fast Food Centre	19	6.34
Woolen Garments Retailer	14	4.67
Child Education Institute	9	3.0
Embroidery and stitching	8	2.67
Coaching Centre	7	2.34
Tailoring	7	2.34
Provision and Grocery shop	6	2.0
Creche	5	1.67
Ladies Lingerie shop	4	1.34
Gift Items shop	4	1.34

Yoga Centre	4	1.34
Kitchen accessories and miscellany shop	3	1.0
Imitations Jewellery shop	3	1.0
Dance School	3	1.0
Electronics Goods shop	3	1.0
Shoe Shop	3	1.0
Health Clinic	3	1.0
Optical stores	2	0.67
Internet café	2	0.67
Lamination & Videography	2	0.67
Plant Nursery	2	0.67
Construction Business	1	0.34
Timber Merchant	1	0.34
Liquor Distributor	1	0.34
Ration Shop	1	0.34
Total	300	100

N=300

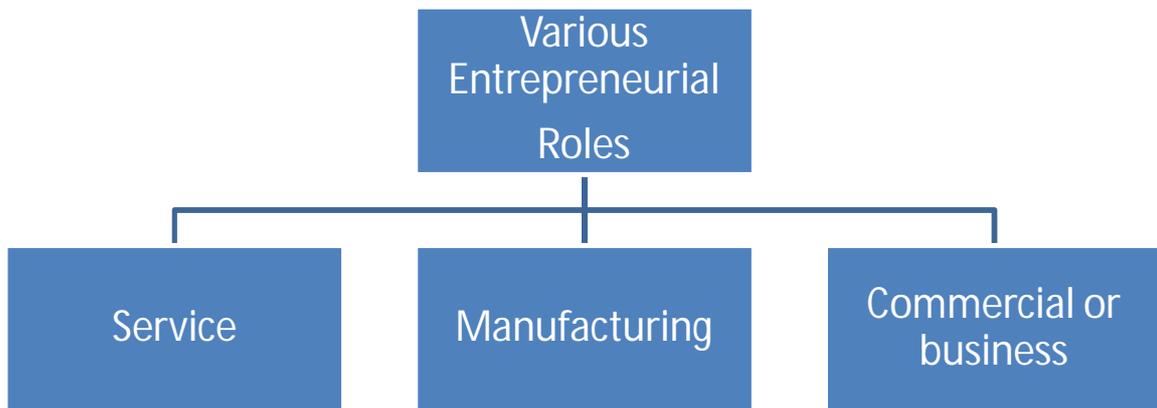
Categories of entrepreneurship include household business (11.34 percent), this include saree seller (6 percent), beauty products seller (3.67 percent), and food supplier (1.67 percent). Highest proportion of the respondents belonged to ladies beauty parlour (15.67 percent) followed by ladies boutique (13 percent), woolen garments manufacturer (12.33 percent), readymade garments shop (8.67 percent), restaurant and fast food centre(6.34 percent), woolen garments retailer (4.67 percent), child education institute, that is, pre-primary and primary schools (3 percent), embroidery and stitching school (2.67 percent), coaching centre (2.34 percent), tailoring (2.34 percent), provision and grocery store( 2 percent), creche (1.67 percent), ladies lingerie shop, gift items shop and yoga centre (1.34 percent each), kitchen accessories and miscellany shop, imitation jewellery shop, dance school, electronics goods shop and health clinic, shoe shop ( 1 percent each), optical stores, internet cafe, lamination and videography and plant nursery (0.67 percent each), construction business, timber merchant, liquor distribution and ration shop (0.34 percent each).

For the better understanding of different entrepreneurial operations done by women under study, three broad entrepreneurial roles have been categorized, namely, service

entrepreneurs, manufacturing entrepreneurs and commercial entrepreneurs. Following chart would highlight on the role wise categorization of different entrepreneurial and business ventures.

**Chart : 3**

**Various Entrepreneurial Roles Performed by Women**



- Catering
- Beauty Parlour
- Restaurants and fast food Centre
- Child education institutes
- Embroidery and stitching School
- Coaching centre
- Creche
- Yoga Centre
- Dance School
- Health care centre and nursinghome
- Internet cafe
- Lamination & videography

- Ladies Boutique
- Plant nursery
- Tailoring
- Woolen Garments Manufacturing

- Saree seller
- Beauty products seller
- Woolen garment Retailer
- Readymade garments shop
- Provision and grocery store
- Ladies lingerie shop
- Gift items shop
- Kitchen accessories and miscellany shop
- Immitation Jewellery shop
- Electronics shop
- Shoe shop
- Optical stores
- Construction business
- Timber Merchant
- Liquor distributor
- Ration Shop

This categorization is mainly done for understanding the operational differences of women entrepreneurs in different roles. Service entrepreneurs are those who provide services by utilizing human resources, knowledge, personal skills and well defined credentials. Service entrepreneurs give more emphasis on utilizing human skills rather than utilizing material innovation and production, for example, beauty parlour, restaurants and fast food centres, stitching school, catering, coaching centre, dance school, health care centre etc. Manufacturing entrepreneurs refer to those who manufacture an item for other enterprises (ancillary) and sometimes for direct sale in the market applying their creation and innovation, for example, boutique, woolen garments manufacturer, tailoring and plant nursery (self-sufficient). Third category referred as commercial entrepreneurs, those also identified as businessperson whose main function is to generate income by purchasing and distributing products and usually not involve manufacturing activities, for example, different retail stores like woolen garments shop, gift items shop, kitchen accessories store, shoe shop, electronics shop etc. Among all these business units and enterprises woolen garments retail shops and fast food centers are mostly run by women of different indigenous communities of hills.

There are total thirty two categories of business and entrepreneurial venture found under study of which sixteen are purely commercial or business unit concerned only about distribution of products. There are twelve service units providing individual and social services depending on skill and competency. Only four manufacturing categories are found which are associated with manufacturing and distribution of products. Tailoring is identified as a manufacturing unit which exhibits characteristic of ancillary entrepreneurship where raw materials are given by customers to the tailors and they are responsible to manufacture an item following the instruction of the customers.

There are a number of entrepreneurial ventures which were earlier male dominated and not women friendly, such as, catering, yoga centre, nursing home, videography, plant nursery, electronics shop, shoe shop, construction business, timber merchant, liquor distributor and ration shop etc. But today they are entering into all these fields and in some cases they are heading these categories. They have been entrepreneur in every turn of their lives because whatever they do, they do it in entrepreneurial fashion, for example in cooking they try to innovate new things, in decorating homes they apply technical themes, in caring their children they seek help of professionals and in trying to be a good home manager, slowly they have become entrepreneurs.

### **Various Entrepreneurial Roles Performed by Women**

In the present table (see table 18) distribution of women entrepreneurs in various entrepreneurial roles are discussed. Businesswomen and women entrepreneurs have to perform various roles depending on the nature of their business enterprise, such as, commercial role, service role and the role of manufacturer. Commercial enterprises only involve distribution and trading units particularly referred to business operation. While service entrepreneurs render essential services including those of skill based and human kind.

**Table: 18**

### **Various Entrepreneurial Roles Performed by Women in Darjeeling District**

Communities	Commercial		Service		Manufacturer					Total
	Total	(% )	Total	(% )	Ancillary		Self-sufficient		Total (%)	
					Total	(%)	Total	(%)		
Nepalese	34	26.16	26	20.00	3	2.30	67	51.54	70(53.84)	130
Bengali	48	43.64	41	37.27	6	5.45	15	13.64	21(19.09)	110
Marwari	15	48.38	13	41.94	-	-	3	9.68	3(9.68)	31
Bihari	15	78.95	-	-	-	-	4	21.05	4(21.05)	19
Bhutia	3	42.86	-	-	-	-	4	57.14	4(57.14)	7
Tibetans	3	100.0	-	-	-	-	-	-	-	3
Total	118	39.33	80	26.67	9	3.0	93	31.00	102(34)	300

N=300

These entrepreneurial roles usually do not involve manufacturing of products rather generate human services for development and growth of the venture. Manufacturing entrepreneurs are those where entrepreneurs are involved with both the process of manufacturing and distribution of products. This type of role again involves roles of ancillary and self-sufficient entrepreneurs. While the former is associated with the small production and manufacturing unit which operated as sub-contractors of wholesalers in particular, later works as an independent manufacturing unit by whom social needs are fulfilled. Fulfilling social needs refer to the enhancement of women empowerment and generation of employment to the unemployed women.

Majority of the women entrepreneurs under study (39.33 percent) are performing commercial roles followed by manufacturer (34 percent) and service entrepreneurs (26.67 percent). Among the manufacturing entrepreneurs self-sufficient manufactures consisted the majority (31 percent), followed by the ancillary entrepreneurs (3.0 percent). In Nepalese community, majority are self-sufficient (51.54 percent) manufacturer followed by commercial (26.16 percent), service entrepreneurs (20.00 percent) and ancillary entrepreneurs (2.30 percent). Similarly, among the Bengalis majority (43.64 percent) are playing commercial roles, followed by service roles (37.27 percent) and manufacturers (19.09 percent). In Marwari community most of the respondents are playing role of commercial entrepreneurs (48.38 percent) followed by service (41.94 percent) and self-sufficient entrepreneurs (9.68 percent). Among the Bihari and Bhutia communities only commercial (78.95 and 42.86 percent respectively) and self-sufficient (21.05 and 57.14 respectively) entrepreneurs are found. And in Tibetans community only the commercial entrepreneurs (100 percent) are found.

### **Types of Enterprises Operated by Women Entrepreneurs**

Depending on size, structure and patterns of business enterprises, the enterprises can be divided into large scale, medium scale and small scale. Further on the basis of nature of ownership, business enterprises are of three types, individual, shared and family businesses. As the women entrepreneurs of Darjeeling district usually run small scale enterprises, therefore only the ownership of entrepreneurial categories is discussed here.

A trend of continuing family businesses is seen among the women entrepreneurs in this district. It is seen that matrilineal tribal communities of hill areas continue their family business through female lines. Marwari women are motivated by their business family background. It is seen that many respondents of ethnic groups of hills and Marwari communities run their enterprises with the help of family members as a sole or shared proprietor. Those who run individual units are also motivated by their family members and husbands, different governmental organizations and financial institutions. Businesswomen and women entrepreneurs under study are showing three patterns of business ownership viz., familial, individual and shared ownership (see table 19).

**Table: 19**

**Types of Business Ownership**

Community	Family Ownership		Individual Ownership		Shared Ownership		Total
	Total	%	Total	%	Total	%	
Nepalese	11	8.46	117	90.00	2	1.54	130
Bengali	29	26.36	74	67.28	7	6.36	110
Marwari	23	74.19	8	25.81	-	-	31
Bihari	2	10.53	17	84.47	-	-	19
Bhutia	1	14.28	6	85.72	-	-	7
Tibetans	-	-	3	100.00	-	-	3
Total	66	22.00	225	75.00	9	3.00	300

N= 300

Most of the respondents (75 percent) are running their entrepreneurial unit individually followed by familial ownership (22 percent) and shared ownership (3 percent). Women entrepreneurs with shared ownership are having their friends as co-partners in three cases and husbands and relatives in rest six cases. Among the Nepalese majority have individual ownership (90 percent) followed by familial ownership (8.46 percent) and shared ownership (1.54 percent). In Nepali community two cases of shared ownership are found of which one is running with friend another with sister. Similarly, among the Bengalis majority (67.28 percent) are running their business units individually while the number of familial (26.36 percent) and shared(6.36 percent) ownership are very less. In Marwari, Bhutia and Bihari community, there is no shared ownership found. While in Marwari community familial ownership (74.19 percent) is higher than the individual ownership (25.81 percent). In Bihari and Bhutia community majority (84.47 and 85.72 percent respectively) are having individual ownership, much higher than the familial ownership (10.53 and 14.28 percent respectively). All Tibetans respondents are seen to have individual ownership (100 percent).

Apart from these types of ownership, another important type of women entrepreneurs is Benami Entrepreneurs, who are acting as a facade owner for business of their husbands or other family members. During the field visit few enterprises are found which are registered in the name of women but running either by their husband or brother or son in practise. This kind of benami practise also misguides the national statistical measures while counting

number of businesswomen and women entrepreneurs for planning different development programmes.

**Employee Preference by Women Entrepreneurs**

Women entrepreneurs not only create employment opportunities for themselves but also generate opportunities for others sometimes in original term and sometimes in substitutive term. They are acted as a major motivating force for those women who lack employment opportunities in spite of having capabilities and skills. The study shows that businesswomen and women entrepreneurs by providing employment to others particularly for women minimize the scope of poverty, unemployment and marginalization.

**Table: 20**

**Employee Preference by Women Entrepreneurs in Darjeeling District**

Communities	Only Female		Only Male		Male and Female		Without Employees		Total
	Total	%	Total	%	Total	%	Total	%	
Nepalese	42	32.30	17	13.07	14	10.77	57	43.86	130
Bengali	51	46.36	11	10.00	18	16.37	30	27.27	110
Marwari	19	61.29	6	19.35	5	16.12	1	3.22	31
Bihari	4	21.05	3	15.78	2	10.53	10	52.64	19
Bhutia	4	57.14			-	-	3	42.86	7
Tibetans	2	66.67			-	-	1	33.33	3
Total	122	40.67	37	12.33	39	13.0	102	34.0	300

N=300

Most of the entrepreneurs in the present study (see table 20) are preferred to hire only female employee (40.67 percent) for their units followed by those running their units without any employee (34 percent), those with the help of both male and female employee (13 percent) and those hire only male employee (12.33 percent). In Nepali community most of the entrepreneurs and business women are seen to run their enterprises without the help of any employee (43.86 percent). Particularly those running woolen garments manufacturing and retail units followed by those hire female employee (32.30 percent), male employee (13.07 percent), and both male and female employee (10.77 percent). While in Bengali community, about half (46.36 percent) of the businesswomen and entrepreneurs run their

enterprises with female employees only, followed by those without any employee (27.27 percent), employing both male and female (16.37 percent) and only male employee (10 percent). Similarly, among the Marwaris, majority (61.29 percent) generate employment for female, followed by those employing male (19.35 percent), both male-female (16.12 percent) and without any employee (3.22 percent). In Bihari community majority run their business without any employee (52.64 percent) followed by those employing only female (21.05 percent), male (15.78 percent) and both male-female (10.53 percent). Among the Bhutia and Tibetan respondents general tendency is to hire female staff (57.14 and 66.67 percent respectively) followed by those without any employee (42.86 and 33.33 percent respectively). The reasons cited by women entrepreneurs behind employing more female employees are many; for example, to fulfill purposes like generation of employment for the unemployed, poor and marginalized women of the society, so to improve their general socio-economic conditions.

### **Factors Responsible for Entrepreneurial Choice by Women**

Women entrepreneurship has been the result of interaction of several social, cultural and economic factors. These factors may be classified as personal characteristics and different background variables. Personal characteristics consist of age, education, marital status, caste and community background, personal skills and technical qualifications. Age of women entrepreneurs is very important to determine their potential as a business person. A young businesswoman is usually more optimistic in facing challenges of any new business. While the middle aged women are more independent in time allotment for the business purpose due to their minimized familial responsibilities. Marital status may hinder women's entrepreneurial growth because of demand for fulfillment of added familial responsibilities. Educational qualifications and technical skills also helped women to undertake different innovative entrepreneurial activities. Personal experience is very important for small scale women entrepreneurs who have to perform most of the entrepreneurial functions themselves using their previous household experiences. Background variables include matrilineal familial set up, joint familial background and business background of women entrepreneurs. These variables have a direct bearing in developing entrepreneurial qualities among women. Variables like promotional programmes, institutional supports, and larger social contacts encouraged women entrepreneurship positively.

There are various factors found responsible (see table 21) for the growth of businesswomen and women entrepreneurs in this district. Broadly, these factors are identified as sheer economic necessity, additional income for the family, extension of help to family business, economic emancipation and out of own interest including others.

**Table: 21**

**Reasons behind Entrepreneurial Choice for Women in Darjeeling District**

Communities	Sheer Economic Necessity		Additional Income		Extending help to family business		Economic Emancipation		Out of Interest		Others		Total
	T	%	T	%	T	%	T	%	T	%	T	%	
Nepalese	33	25.38	26	20.0	11	8.46	43	33.07	16	12.30	1	0.77	130
Bengali	11	10.0	3	2.73	29	26.36	42	38.18	21	19.09	4	3.64	110
Marwari	4	12.90	-	-	23	74.20	4	12.90	-				31
Bihari	8	42.10	6	31.58	2	10.53	3	15.79	-				19
Bhutia	3	42.86	-	-	1	14.28	3	42.86	-				7
Tibetans	1	33.33	-	-	-	-	2	66.67	-				3
Total	60	20.00	35	11.67	66	22.0	97	32.33	37	12.33	5	1.67	300

N=300

Among the respondents majority (32.33 percent) are doing business for economic emancipation, followed by those for extending help to family business (22 percent), sheer economic necessity(20 percent), out of own interest (12.33 percent), for additional income (11.67 percent) and other(1.67 percent). Among the Nepalese majority (33.07 percent) have started business for economic emancipation, followed by the sheer economic necessity (25.38 percent), additional income (20.00 percent), out of own interest (12.30 percent), extending help to family business (8.46 percent) and others (0.77 percent). Similarly, among the Bengalis, economic emancipation (38.18 percent) acted as a major motivation, other factors include helping family business (26.36 percent), out of own interest (19.09 percent), sheer economic necessity (10.0 percent), additional income and others (2.73 and 3.64 percent respectively). Among the Marwari respondents only three factors are responsible for the growth of women entrepreneurs, such as, extending help to family business(74.20 percent), economic emancipation and sheer economic necessity(12.90 percent each). In Bihari community, majority are doing entrepreneurship due to sheer economic necessity (42.10

percent) followed by additional income (31.58 percent), economic emancipation (15.79 percent) and extending help to family business (10.53 percent). In Bhutia community equal number of respondents (42.86 percent each) are motivated by economic emancipation and sheer economic necessity followed by those doing business to help family farm (14.28 percent). Tibetan businesswomen are encouraged by economic emancipation (66.67 percent) and sheer economic necessity (33.33 percent).

### **Circumstances for Women Entrepreneurship**

Based on the above mentioned factors, certain circumstances are identified which are found responsible for women's participation in entrepreneurship and business (see table 22). Basically three types of circumstances are identified with respect to the reply of respondents, viz. forced, chance and self-created. Several factors have created these circumstances for the emergence of businesswomen, such as, sheer economic necessity, sudden death of husband or earner of the family for forced circumstance; expansion of family business, marriage into a business family, migration, leisure time activity for the chance circumstance; and emancipatory attitude and urge for independence and empowerment act as factors for self-created circumstance of entrepreneurship.

**Table: 22**  
**Circumstances for Women Entrepreneurship in Darjeeling District**

Communities	Forced		Chance		Self-Created		Total
	Total	%	Total	%	Total	%	
Nepalese	16	12.30	43	33.07	71	54.63	130
Bengali	13	11.82	29	26.36	68	61.82	110
Marwari	11	35.48	8	25.81	12	38.71	31
Bihari	9	47.36	6	31.59	4	21.05	19
Bhutia	2	28.58	-		5	71.42	7
Tibetans	1	33.33	-		2	66.67	3
Total	52	17.33	86	28.67	162	54.0	300

N=300

The proportion of the respondents under self-created circumstances is higher (54 percent) than chance entrepreneurs (28.67 percent) and forced entrepreneurs (17.33 percent). That means they became businesspersons by their own choice and initiatives which also

indicative of their self-esteem. While chance circumstance acts as a facilitating factor, force circumstance acts as a compelling factor behind the emergence of entrepreneurs. Among the Nepalese majority (54.63 percent) became businesspersons under self-created circumstance, followed by those under chance (33.07 percent) and forced (12.30 percent) circumstances. Similarly, in Bengali community, most of the respondents are self-created (61.82 percent) followed by those influenced by chance (26.36 percent) and forced circumstances (11.82 percent). While in Marwari community number of self-created (38.71 percent) and forced (35.48 percent) circumstances are little different, followed by those under chance circumstances (25.81 percent). Among the Bihari's majority (47.36 percent) undertake entrepreneurship under forced circumstance followed by those became entrepreneurs by chance (31.59 percent) and self-created circumstances (21.05 percent). Among the Bhutia and Tibetans there is no businesswomen found to have chance circumstances behind. Among them majority (71.42 and 66.67 percent respectively) are found to have self initiative circumstance followed by those became entrepreneurs by force (28.58 and 33.33 percent respectively).

### **Essential Qualities Possessed by Women Entrepreneurs**

A woman to be an entrepreneur must possess some qualities which differentiate her from other professionals. Women those aspired to become businesswomen are seen to have inherent skills, capabilities and knowledge which further motivated them for participation in business and entrepreneurship. Some of these qualities are discussed here to draw an analysis of their nature, features and functions:

**Leadership:** is one of the important requisite of an entrepreneur. Being entrepreneur women exert influences on other people.

**Knowledge:** women have inborn entrepreneurial knowledge including skills of operation, management, distribution of entrepreneurial units to meet the goals of enterprises.

**Courage:** she must be courageous to face the challenges and difficulties of business, including serious decision making regarding business enterprises.

**Experience:** she must be experienced in her personal dealings to the extent that, these can be utilized to enhance her entrepreneurial capabilities.

**Innovation and Organization:** she must have innovating and organizing power to make her enterprise a success.

**Decision making ability:** she has strong capacity of taking decision regarding business matters to avoid genuine problems.

**Conceiving the idea of business:** businesswomen conceive particular ideas for their business and explore the problems and prospects of the enterprises.

**Capacity to overcome dual role dilemma:** women entrepreneurs also have to go through the problem of time allotment and management between her two work roles. But to get success in her entrepreneurial venture she must know how to balance her dual roles.

### Risk taking aptitude

Risk taking aptitude is an important prerequisite for entrepreneurship development among women. Any type of entrepreneurial activity involves risk orientation. In fact amongst all the qualities of women entrepreneurs, it is the most essential requirement (see table 23).

**Table: 23**

#### **Risk Taking Aptitude of Women Entrepreneurs in Darjeeling District**

Communities	No Risk taking attitude		Risk taking attitude		Total
	Total	%	Total	%	
Nepalese	53	40.77	77	59.23	130
Bengali	29	26.36	81	73.64	110
Marwari	7	22.59	24	77.41	31
Bihari	10	52.64	9	47.36	19
Bhutia	1	14.28	6	85.72	7
Tibetans	3	100.0	-	-	3
Total	103	34.33	197	65.67	300

N=300

Risk taking aptitude can be defined as innovating new ideas for the business purpose, planning a new project, seeking for loans, and expansion of present business in terms of size or performance. Findings show that most of the respondents are not satisfied with their present status and ready to take any type of risk for business and entrepreneurial purpose

(65.67 percent) followed by those (34.33 percent) are not ready to take any risks since they are satisfied with their present status.

In Nepali community majority (59.23 percent) possess risk aptitude followed by those (40.77 percent) not having any risk aptitude. Similarly among the Bengalis and Marwaris most of the respondents (73.64 and 77.41 percent respectively) have risk orientation while a little less (22.36 and 22.59 percent respectively) do not have risk aptitude. But among the Biharis a little difference has been found where majority are not having risk taking aptitude (52.64 percent) followed by those having risk orientation (47.36 percent). In Bhutia community maximum number (85.72 percent) of respondents possess risk attitude followed by those not having any risk orientation (14.28 percent). Among the Tibetans there is no respondent found with risk orientation. All of the respondents (100 percent) are not ready to take risks for their business purpose.

It is seen that though women entrepreneurs under study run small scale enterprises but most of them are risk takers and bearers which make their initiative a success to some extent. Respondents are seen to take business decisions individually; take membership of different political and non-political organizations and maintain good connection with them for business expansion; take loans and most importantly entering into those entrepreneurial and business operations which were previously thought to be male dominated. Being a woman they did not find any problem in running male dominated businesses like liquor distribution, construction, timber business etc. There were challenges, but they are succeeded to overcome the hindrances in the path of business and entrepreneurship. They also noticed respect in the eyes of her male business counterparts. They make possible their role reversal by their risk taking aptitude through entrepreneurship.

### **Professional Training Background of Women Entrepreneurs in Darjeeling District**

Various government agencies like District Industries Centre, Municipal Corporation, Sub-divisional Office, and different Nationalized Banks have given different kinds of training to women entrepreneurs of this District. In the present table (see table 24) training background of businesswomen and women entrepreneurs related to their profession has been shown. For collection of data regarding the available training facilities, different financial agencies, bank, government organizations and cooperatives have been visited. Besides that respondents were also asked about their training background. Majority of the respondents (72.33 percent) are doing business works without having any professional training. Among the trained

entrepreneurs (27.67 percent) majority (69.88 percent) are trained by different non-government agencies e.g. individual parlours or service centers, handicraft schools, primary and Montessori teachers training institutes etc. The number of respondents taking different

**Table: 24**

**Professional Training Background of Women Entrepreneurs in Darjeeling District**

Communities	Entrepreneurial Training						Without Training		Total
	Governmental		Non-Government		Total		Total	%	
	Total	%	Total	%	Total	%			
Nepalese	6	25.0	18	75.0	24	18.46	106	81.54	130
Bengali	17	34.70	32	65.30	49	44.55	61	55.45	110
Marwari	2	25.0	6	75.0	8	25.81	23	74.19	31
Bihari	-	-	2	100.00	2	10.53	17	89.47	19
Bhutia	-	-	-	-	-	-	7	100.00	7
Tibetans	-	-	-	-	-	-	3	100.0	3
Total	25	30.12	58	69.88	83	27.67	217	72.33	300

N= 300

governmental training (30.12 percent) has been comparatively low. Among the Nepali respondents majority (81.54 percent) do not have any training, with a few (18.46 percent) secure training from different government (25 percent) and non-government (75 percent) organizations. In Bengali Community most of the respondents are without any training (55.45 percent) followed by those having non-govt. (65.30 percent) and govt. training (34.70 percent). Among the Marwaris, majority (74.19 percent) do not have any training followed by those trained by different non-govt. (75 percent) and govt. agencies (25 percent). In Bihari community, large number of women entrepreneurs (89.47 percent) do not have any training followed by very few (10.53 percent) having non-govt. training. Among the Bhutias and Tibetans, there is no respondent found to have any kind of training. All of them are running their entrepreneurial ventures without any prior professional training experience.

## **Financial Assistance to Women Entrepreneurs**

Various schemes are undertaken by different government and non-government organizations to assist businesswomen and women entrepreneurs financially. District Industries Centres, Small Industries Development Centre, State Bank of India, Gramin Bank, UCO bank has extended various kinds of financial assistance to businesswomen of interior areas, of low economic profile. Basically DIC has acted as an intermediary between loan seekers and banks or other financial institutions.

DIC have trained 3 batches yearly, out of which generally three to four candidates are women trainers in every batch. Among the trained entrepreneurs the proportion of men loan seekers is more than the women. They follow a particular procedure to allow financial assistance to the applicants. Annually they targeted 300 loan seekers including male and female. They do not directly approve the loan amount but verify the application and forwarded to the financial institutions for further enquiry and sanction of loan. They have approved a minimum of 2 lakhs and maximum of 5 lakhs loan amount where found necessary. Apart from approving loan to the applicants, they have also arranged for several subsidy based activities for poor and needy women entrepreneurs.

**Table: 25**

### **Financial Assistance to Women Entrepreneurs in Darjeeling District**

Communities	Formal Bodies				Familial		Total
	Governmental		Non-Governmental		Total	%	
	Total	%	Total	%			
Nepalese	3	2.30	29	22.30	98	75.40	130
Bengali	18	16.36	4	3.64	88	80.0	110
Marwari	2	6.45	3	9.67	26	83.88	31
Bihari	-	-	3	15.79	16	84.21	19
Bhutia	-	-	1	14.28	6	85.72	7
Tibetans	-	-	-	-	3	100.0	3
Total	23	7.67	40	13.33	237	79.0	300

N=300

In the present study, financial assistance to women entrepreneurs has been classified into formal and familial bodies (see table 25). Financial support to women entrepreneurs acts

as a motivator for their entrepreneurial engagement. Most of the respondents (79 percent) have received financial support from their family side (husband, parents or other relatives) followed by a few taken governmental (7.67 percent) and non-governmental assistance (13.33 percent).

Various Industrial agencies and Banks are provided different scheme based loans and subsidies to women entrepreneurs for their business and entrepreneurial projects. These agencies also arrange for platform for the distribution of their products and services. It is seen that family members especially husbands of married women entrepreneurs have financially supported them a lot. Without their support they could not be successful in their initiatives. Among the Nepalese, majority are supported by their family members (75.40 percent) followed by those having non-governmental (22.30 percent) and governmental financial assistance (2.30 percent). In Bengali community most of the respondents (80 percent) are having familial financial assistance followed by those having governmental (16.36 percent) and non-governmental financial assistance (3.64 percent). In Marwari community also, majority (83.88 percent) are financially supported by family members while a few by non-governmental (9.67 percent) and governmental (6.45 percent) agencies. Among the Bihari and Bhutia communities majority are financially supported by their family members (84.21 and 85.72 percent respectively) and rest by different non governmental agencies (15.79 and 14.28 percent respectively). While all the Tibetans respondents are supported by their family members only (100 percent).

### **Profit Accumulation by the Women Entrepreneurs**

The study shows that women entrepreneurs are able to generate a standard profit margin for their enterprises and reinvest the same for further extension of their business enterprises. The present table (see table 26) have focused upon the profit generation and accumulation by women entrepreneurs (monthly). Majority of the respondents under study is doing small scale business and entrepreneurship. The total monthly profit accumulated by majority respondents is between Rs.4000-6000(46.33 percent), followed by those between Rs.1-3000 (32.33 percent), Rs.7000-10000(11.67 percent), Rs.11000-15000 (5.67 percent), Rs16000-20000(2.67 percent) and above Rs 20000(1.33 percent). Among the Nepalese majority earned Rs. 4000-6000 (57.70 percent) followed by Rs. 1000-3000 (30 percent), Rs. 7000-10000 (9.23 percent) and Rs. 11000- 15000(3.07 percent). In Bengali community majority earned Rs. 1000-3000(40.91 percent), followed by Rs.4000-6000 (36.36 percent), Rs, 7000- 10000

**Table: 26****Profit Accumulation by the Women Entrepreneurs in Darjeeling District**

Communities	1000-3000		4000-6000		7000-10000		11000-15000		16000-20000		20000		Total
	T	%	T	%	T	%	T	%	T	%	T	%	
Nepalese	39	30.0	75	57.70	12	9.23	4	3.07	6	5.45	-	-	130
Bengali	45	40.91	40	36.36	11	10.0	5	4.55	2	6.45	3	2.73	110
Marwari	4	12.91	16	51.62	5	16.12	3	9.68	-	-	1	3.22	31
Bihari	7	36.85	3	15.79	4	21.05	5	26.31	-	-	-	-	19
Bhutia	1	14.28	3	42.86	3	42.86		-	-	-	-	-	7
Tibetans	1	33.33	2	66.67	-	-	-	-	8	-	-	-	3
Total	97	32.33	139	46.33	35	11.67	17	5.67	-	2.67	4	1.33	300

N = 300

(10 percent), Rs16000-20000(5.45 percent), Rs.11000-15000(4.55 percent) and those earned above Rs. 20000 (2.73 percent). In Marwari community majority have earned profit Rs. 4000-6000(51.62percent), Rs. 7000-10000(16.12 percent), Rs. 1000-3000 (12.91 percent), Rs. 11000- 15000 (9.68 percent), and above Rs. 20000(3.22 percent). In Bihari community, most of the respondents earned profit Rs. 1000-3000 (36.85 percent), followed by those earned Rs11000-15000(26.31 percent), Rs.7000-10000(21.05 percent), and Rs.4000-6000(15.79 percent). While among the Bhutias equal number of respondents (42.86 percent) belong to the profit categories of Rs. 1000-3000, Rs.4000-6000 and Rs. 7000-10000. And in Tibetans community majority (66.67 percent) belong to the profit category of Rs. 4000-6000 and rest to Rs. 1000-3000(33.33 percent).

Businesswomen and women entrepreneurs under study are capable enough in reinvesting their profit money in several areas, such as, personal consumption, savings, business purpose, familial expenditure and in family business. Study shows that respondents are more (57 percent) preferred to reinvest a major amount of their profit to their business, followed by those (33 percent), who are little hesitant to reinvest the major amount of profit to their business.

### **Future Aspirations of Women Entrepreneurs**

Women entrepreneurs have to perform many roles in the society. One of which is to guide and run their household in several human interactions and interplays. And by doing this they equipped all skills of management skills and made their entrepreneurship richer with their valuable experiences. They have planned out a number of future aspirations for the growth and development of business enterprise. These include expansion of establishments, opening up of new chain branches, introducing new products, export products beyond regional markets and generation of employment for other women etc.

Respondents are asked about their future aspirations for their business and entrepreneurial venture (see table 27). Most of the respondents (80.67 percent) wanted to expand their unit followed by those (19.33 percent) satisfied with the present condition of

**Table: 27**

#### **Future Aspirations of Women Entrepreneurs in Darjeeling District**

Communities	Wanted to explore		Satisfied with present position		Total
	Total	%	Total	%	
Nepalese	104	80.0	26	20.0	130
Bengali	92	83.64	18	16.36	110
Marwari	26	83.88	5	16.12	31
Bihari	11	57.90	8	42.10	19
Bhutia	6	85.72	1	14.28	7
Tibetans	3	100.00	-	-	3
Total	242	80.67	58	19.33	300

N = 300

business. Though number of aspiring respondents is high but all of them are not having risk orientation. They only dreamt off that but not desperate to achieve that dream. Conceptually and practically they belong to the category of businesswomen but those who intended towards a high quality business with innovation and trying to achieve that, they are better termed as women entrepreneur. Majority Nepalese respondents wanted to explore (80 percent) with a few who do not wanted to explore (20 percent). Similarly in Bengali community, majority are aspiring to expand the present business (83.64 percent) followed by

those do not want to expand (16.36 percent). Among the Marwari's most of the respondents (83.88 percent) are ready to expand followed by those not want to expand (16.12 percent). Similarly in Bihari and Bhutia communities number of aspiring entrepreneurs (57.90 and 85.72 percent respectively) is higher than those do not want to explore (42.10 and 14.28 percent respectively). In Tibetan community all of the respondents are (100 percent) aspired to explore their business.

### **Major problems faced by Women Entrepreneurs**

Women entrepreneurs and businesswomen have to face numerous problems, in their efforts to develop business enterprises. Some of which are discussed here:

**Shortage of Finance:** small scale women entrepreneurs always suffer from lack of finance and working capital. They also lack access to funds and loan facilities available in the market due to absence of tangible property in their names.

**Shortage of Raw Materials:** due to their less social contact women entrepreneurs fail to procure raw materials and other necessary inputs.

**Stiff Competition:** small scale women entrepreneurs find difficulty in running their enterprises besides large entrepreneurs and their male business persons.

**Low mobility:** one of the most hindering factors for the growth of women entrepreneurs is lack of mobility. Due to which they find problems in purchasing raw materials or marketing their products which require tremendous traveling. Especially in the hill areas, women woolen garments manufacturers and sellers find it difficult to purchase products from distance and therefore have to take help of intermediaries.

**Family Responsibilities:** in a patriarchal social set up like India, women's primary role is of a homemaker. Their involvement in different domestic chores has left a very little time to give effort for business. Therefore married businesswomen and women entrepreneurs have to bear dual burden of responsibilities more than their male counterparts.

**Social Attitudes:** women entrepreneurs are mostly pulled back by different social attitudes generated by patriarchy. Despite constitutional safeguards, there is manifold discrimination practiced against women in Indian society. This has restricted women's participation in business and entrepreneurship.

**Low Risk Bearing Ability:** it is assumed that women have comparatively low risk bearing ability because of their protected socialization and secondary gender roles. And this assumption has a direct bearing on their psychological set up towards risk bearing aptitude.

**Lack of Awareness:** Though government have taken a number of initiatives for developing entrepreneurial qualities among women. But still most of them lack access to these training programmes due to lack of awareness of different programmes available for their promotion. Moreover, women entrepreneurs have to deal with poor location, competition with big units, lack of space, staff shortage, unavailability or lack of access to raw-materials, market distribution, financial problem, and lack of transport facility, time constraint leading to

**Table: 28**

**Major Entrepreneurial Problems Faced by Women Entrepreneurs in Darjeeling District**

Communities	Several Problems of Women Entrepreneurs												Without problem		Total
	Location		Space		Staff or labour		Competition		Lack of access to raw material		Lack of access to Market				
	T	%	T	%	T	%	T	%	T	%	T	%	T	%	
Nepalese	3	2.30	19	14.63	12	9.23	17	13.07	31	23.85	21	16.15	2	20.77	130
Bengali	21	19.09	7	6.36	19	17.27	23	20.91	4	3.64	6	5.46	3	27.20	110
Marwari	2	6.45	3	9.68	3	9.68	7	22.59	1	3.22	4	12.90	1	35.41	31
Bihari	3	15.79	-	-	2	10.52	4	21.05	-	-	7	36.35	3	15.79	19
Bhutia	-	-	-	-	-	-	2	28.58	1	14.28	-	-	4	57.14	7
Tibetans	-	-	2	66.67	-	-	-	-	-	-	-	-	1	33.33	3
Total	29	9.67	31	10.33	36	12.0	53	17.67	37	12.33	38	12.67	7	25.33	300

N= 300

physical and mental problem. Such constraints in the workplace caused occupational barriers for businesswomen and hinder their growth as an entrepreneur. In the present study, (see table 28) majority of the respondents are having different kinds of problems relating to entrepreneurship (74.67 percent) for example, competition (17.67 percent), lack of access to market (12.67 percent) , lack of access to raw materials (12.33 percent), staff or labour problems (12 percent), shortage of space (10.33 percent) and location problem (9.67 percent).

### **Attitudes and Commitments of Women Entrepreneurs**

Social attitudes towards women's outside economic participation are one of the major causes to determine the nature of employment choice by women. These attitudes include both the perception of society and women of their role responsibilities, which are still dominated by traditional stereotypes. Their commitment to their family responsibilities and outside world has differently affected their entrepreneurial participation. These attitudes and commitments together affect women at all stages of business development.

More positive sets of attitudes and commitments by both sides would help them to get success in their entrepreneurial participation. Success also depends upon support of husbands and family members, their social contact with different organizations. For the brief analysis of the social attitudes and commitments of women entrepreneurs in different areas of their lives, focus has been given on their decision making capabilities, involvement in business enterprises, social contact and gender sensitization.

### **Decision Making Capabilities of Women Entrepreneurs**

The parameter of empowerment is defined by decision making capability of women. The more they are empowered more would be their chance of making decisions in all family matters including those of economic. The present table (see table 29) shows that a good number of respondents (42.67 percent) are empowered in terms of taking decisions independently in all family and business matters. Majority (57.33 percent) is taking decisions after consulting with others but they also have good access to different business and entrepreneurial resources. Among them majority (46.67 percent) are taking advices form their family members while few (10.66 percent) are advising their friends or distant relatives in family and business matters.

**Table: 29**

**Decision Making Capability of Women Entrepreneurs in Darjeeling District**

Communities	Independently		In Consultation with				Total
	T	%	Family members		Others		
			T	%	T	%	
Nepalese	47	36.15	67	51.55	16	12.30	130
Bengali	65	59.09	33	30.0	12	10.91	110
Marwari	5	16.12	24	77.42	2	6.46	31
Bihari	6	31.58	11	57.90	2	10.52	19
Bhutia	3	42.86	4	57.14	0	-	7
Tibetans	2	66.67	1	33.33	0	-	3
Total	128	42.67	140	46.67	32	10.67	300

N = 300

Among the Nepalese many (63.85 percent) of the respondents are not taking sole decisions, rather they are taking advices from their family members (51.55 percent) and friends and others (12.30 percent). Number of Nepali businesswomen taking independent decisions is little less (36.15 percent). While majority Bengali businesswomen and entrepreneurs (59.09 percent) are taking independent decisions followed by those consulting their family members (30.00 percent) and others (10.91 percent). Majority women of Marwari communities are taking help of their family members (77.42 percent) while taking decisions of their lives, with a few (16.12 percent) taking decisions independently. Some of the Marwari respondents are also taking advices from their relatives and friends (6.46 percent). Similarly the majority Bihari respondents also consult their family members (57.90 percent) and friends (10.52 percent) in every family and business matters. Among them those who are independently take familial and economic decisions are few (31.58 percent). Bhutia respondents are mostly seen to consult their family members (57.14 percent) followed by those who take independent decisions (42.86 percent). Among the Tibetans, the picture is somewhat different, where majority are empowered (66.67 percent) in independent decision taking followed by those taking decisions by consulting family members (33.33 percent).

Most of the Bengali and Tibetan respondents replied that they are independent in decision taking matters while most of the Nepali, Marwari, Bihar and Bhutia respondents are giving space to their family members and other relatives before taking decisions. There is no

such imposition found among the respondents regarding decision making matters. Rather those who are consulting their family members, they do it from their own urge only. Only two cases (0.66 percent) are found whereby respondents are forced to follow familial decisions. Otherwise women entrepreneurs under study are found to be independent and empowered than they the theoretically are.

Apart from women's independent decision making capability, their terms and duration of involvement in entrepreneurship is another important indicator to understand women's commitment towards their enterprises.

**Involvement of Women Entrepreneurs in Entrepreneurship (in Years and Hours):**

Following discussion is done on involvement of women entrepreneurs with their enterprises in years (table 30) and in hours (table 31). This would help to understand their nature of commitment towards business enterprises. It has been seen that only a few businesswomen (4.67 percent) having a long term entrepreneurial identity in this district (see table 30). Majority (51 percent) have started for nearly 5 years or less than that, followed by those involved in a span of 5-10 years (22.33 percent), 10-15 years (14.33 percent), 15-20 years (7.67 percent) and more than 20 years (4.67 percent).

**Table: 30**

**Involvement of Women in Entrepreneurship (in years) in Darjeeling District**

Communities	1-5 Years		5-10 years		10-15 years		15-20 Years		20+ Years		Total
	T	%	T	%	T	%	T	%	T	%	
Nepalese	66	50.77	37	28.46	19	14.62	8	6.15	-	-	130
Bengali	50	45.45	18	16.36	17	15.45	11	10.00	14	12.74	110
Marwari	19	61.29	3	9.68	5	16.12	4	12.91	-	-	31
Bihari	14	73.69	4	21.05	1	5.26	-	-	-	-	19
Bhutia	4	57.14	3	42.85	-	-	-	-	-	-	7
Tibetans	-	-	2	66.67	1	33.33	-	-	-	-	3
Total	153	51.00	67	22.33	43	14.33	23	7.67	14	4.67	300

N =300

Entrepreneurship is an emerging trend found among the young unmarried and middle aged educated married women. They are utilizing skills and self-esteem to go for

entrepreneurship in absence of suitable formal economic activities. By this initiative they can fulfill their economic need and the desire for independence and emancipation.

Following table (see table 31) shows the daily engagement of businesswomen with their units. Majority of the respondents give a quality time 5-10 hours for their entrepreneurial venture (73.33 percent), followed by those give 1-4 hours (23.67 percent) and 11 hours and above (3 percent each). Among the Nepalese, majority (68.46 percent) give 5-10 hours followed by those provide 1-4 hours(28.46 percent) and 11 hours and above (3.08 percent) for their business. Similarly, among the Bengalis most of respondents (70.90 percent

**Table: 31**

**Involvement of Women in Entrepreneurship (in hours) Darjeeling District**

Communities	1-4 hours		5-10 hours		11 hours and Above		Total
	Total	%	Total	%	Total	%	
Nepalese	37	28.46	89	68.46	4	3.08	130
Bengali	29	26.37	78	70.90	3	2.73	110
Marwari	2	6.46	27	87.08	2	6.46	31
Bihari	2	10.53	17	89.47	-	-	19
Bhutia	1	14.28	6	85.72	-	-	7
Tibetans	-	-	3	100	-	-	3
Total	71	23.67	220	73.33	9	3.0	300

N=300

give 5-10 hours followed by those give 1-4 hours (26.37 percent) and 11 hours and above (2.73 percent). Among the Marwaris also majority (87.08 percent) give 5-10 hours followed by those give 1-4 hours and 11 hours and above (6.46 percent). In Bihari and Bhutia communities majority give 5-10 hours (89.47 percent and 85.72 percent respectively) followed by those give 1-4 hours(10.53 and 14.28 percent respectively). Among the Tibetans all of the respondents (100 percent) provide 5-10 hours for their business enterprises. Respondents who are middle aged and higher middle aged are able to give more time than younger married respondents because the familial liabilities for the younger respondents are more than those of middle aged. Again women having their business establishments within their households are more able to give quality time than those with distant business locality.

Therefore, various factors are found responsible for the quality time allotment of businesswomen and women entrepreneurs to their enterprises.

### **Social Contact of Women Entrepreneurs**

Social network of women entrepreneurs determine their social empowerment in terms of their increasing participation and decision making capacity in different social clubs, organizations and associations. This not only enhance women's social identify but also motivate her for fulfilling various social demands being an entrepreneur. Such social engagement of women entrepreneurs, in one hand increase publicity of their enterprises and in other enhances their entrepreneurial ability of social connectivity.

**Table: 32**

### **Networking of Women Entrepreneurs with Formal and Informal Associations in Darjeeling District**

Communities	Membership taken								No membership taken		Total
	Bayabasaye Samiti		Voluntary Clubs		Mahila Samities of Municipal Ward		Women wings of political parties				
	T	%	T	%	T	%	T	%	T	%	
Nepalese	2	1.54	2	1.54	4	3.07	8	6.15	114	87.70	130
Bengali	11	10	7	6.36	12	10.90	12	10.90	68	61.81	110
Marwari	-	-	3	9.67	-	-	2	6.45	26	83.88	31
Bihari	-	-	3	15.79	-	-	-	-	16	84.21	19
Bhutia	1	14.28	-	-	-	-	-	-	6	85.72	7
Tibetans	-	-	-	-	-	-	-	-	3	100.0	3
Total	14	4.67	15	5.0	16	5.35	22	7.33	233	77.67	300

N = 300

There are various associations with which women entrepreneurs are seen to be associated, e.g., Lions Club, Rotary Club, Babasayee Samiti, Marwari Samiti, Mahila Samitis of different Municipal Wards, Mahila Wing of Gorkha Jana Mukti Morcha etc. Study shows that (see table 32) majority (77.67 percent) do not take any membership followed by those

taken membership (22.33 percent) of different byabasayee samiti (4.67 percent), Mahila Samitis (5.35 percent) voluntary clubs (5 percent) and women wings of different political parties (7.33 percent).

### **Gender Sensitization among Women Entrepreneurs**

Society plays a dominant role in determining entrepreneurial orientation and success among women. Perception of women regarding social and governmental support and felicitation on different gender based aspects is mainly defined by predetermined social culture of patriarchy. Usually men perceive women much more conservatively. Indian society is male dominated and women are treated as dependent on men, therefore social support is a key determinant in entrepreneurial establishment. But normally male members of the family are hesitant in extending such support to women for their business. They are blamed for suppressing women's ambition.

**Table: 33**

### **Gender Sensitization among Women Entrepreneurs in Darjeeling District**

Communities	Perceptions about Available Government Measures						Perceptions about own success				Total
	Adequate		Required More		Lack of medium to access measures		Satisfied		Not satisfied		
	T	%	T	%	T	%	T	%	T	%	
Nepalese	33	25.38	51	39.24	46	35.38	89	68.46	41	31.54	130
Bengali	21	19.09	56	50.91	33.0	30.0	77	70.0	33	30.0	110
Marwari	7	22.59	18	58.06	6	19.35	19	61.29	12	38.71	31
Bihari	14	73.69	5	26.31			17	89.47	2	10.53	19
Bhutia	5	71.42	2	28.58			6	85.72	1	14.28	7
Tibetans	1	33.33	1	33.33	1	33.33	3	100.0	-	-	3
Total	81	27.0	133	44.33	86	28.67	211	70.33	89	29.67	300

N = 300

In practise both the gender are equally responsible for secondary treatment of women in Indian socio-economic structure. Because it is seen that most of the time women themselves are not trying to do non-conventional economic activities like entrepreneurship. Therefore, the attitude of men well as women is both responsible for determining women's occupational choice and women's success in different occupational role. Therefore an attempt has been taken through the present study to analyze women's awareness and consciousness about available development measures meant for them. Another attempt has been taken up to draw their own perception about their entrepreneurial participation.

The present study (see table 33) tries to explore women entrepreneur's perception about different governmental measures for entrepreneurial encouragement. Another attempt is to measure their own realization about how much they have succeeded in gaining power position both in family and society by their entrepreneurial participation. In analyzing governmental measures to develop entrepreneurship among women majority (44.33 percent) are not satisfied with the existing support framework. They are of the opinion that more prospective measures are required from government side to uplift their conditions. Some of the respondents felt that though developmental measures are adequate but there should be more suitable and active mediums to access such programmes (28.67 percent) as well as generate awareness about available support. Due to their unawareness of different promotional programmes, they are unable to be benefitted from these programmes. Some respondents are found (27 percent) who are benefitted from different programmes and thought these programmes are adequate.

While examining businesswomen's own perception about whether they are satisfied with their achievement, it is found that majority (70.33 percent) are satisfied and enjoyed better status due to their entrepreneurial participation. Those are not satisfied (29.67 percent) with their achievement are differently restricted by several factors like competition, dual role dilemma, financial insecurity etc. This has limited the scope for growing emancipation and empowerment on their part. Therefore they do not notice any serious change in their power position after their business participation. Among the Nepalese and Bengali respondents majority of the respondents are satisfied (68.46 and 70 percent respectively) followed by those not satisfied by their business participation (31.54 and 30 percent respectively). Similarly in Marwari, Bihari and Bhutia communities respondents have benefitted socially and economically by their entrepreneurial participation and therefore satisfied more (61.29, 89.47 and 85.72 percent respectively) than those are not satisfied (38.71, 10.53 , 14.28 percent

respectively). All the Tibetans respondents are found to be satisfied (100 percent) with their entrepreneurial achievements.

When asked about their perception about Governmental assistance in different entrepreneurial operation, majority of Nepali and Bengali respondents feel that more governmental measures are required (39.24 and 50.91 percent respectively). Some of the Nepali and Bengali respondents are of the opinion that more suitable mediums are required to attain the benefits of available programmes (35.38 and 30 percent respectively) followed by those taken different government assistance at different times and feel that it is adequate (25.38 and 19.09 percent respectively). Similarly, Marwari respondents are also of the opinion that government should extend more supportive measures (58.06 percent), followed by those found that measures already available are adequate (22.59 percent). Few of them feel more suitable mediums are required (19.35 percent) to access available assistance and promotional programmes. In Bihari, Bhutia and Tibetans communities, majority of the respondents are satisfied with government assistance (73.69, 71.42 and 33.33 percent respectively), followed by those feel more attention is required (26.31, 28.58 and 33.33 percent respectively) to improve women entrepreneur's conditions. Among the Tibetans some felt (33.33 percent) that access to available measure is not easy and therefore suitable medium is required to attain such facilities.

### **Adaptation and Adjustment of Women Entrepreneurs in Dual Roles**

Women have to perform a number of role responsibilities, one at home and others as worker. She has to play the role of a wife, mother, family caretaker and wage earner at a single time. Such multitasking has bypassed her principal role of an income earner. She needs to adjust her dual role every time because the responsibility of family care largely remains in the hands of women. Women entrepreneurs in India have also suffered from such work and family conflicts and dual responsibilities. It is the efficiency of women entrepreneurs that they are fast adapting this multiple role responsibilities and adjust in all these very well.

### **Dual Roles of Women Entrepreneurs**

A large number of women in Indian society are economically inactive due to their full time household commitments. The problems faced by businesswomen and women entrepreneurs are multifaceted; managing dual role is one amongst them. She has to play the role of a wife, mother, family caretaker and entrepreneur at a single time. Respondents have suffered from

such work and family conflicts and dual role responsibilities. However, they are able to manage their responsibilities without disturbing their normal duties. Not only that, due to the business participation, their ideas, values, expectations, attitudes everything have changed and gradually she develops self- confidence, independence and gain power in thinking, behaving and acting.

In the present study (see table 34) the power position of women entrepreneurs have been verified by their ability to adjust dual role responsibilities one at home and another at business enterprise. Though usually working women have had a conflicting situation in balancing their dual roles, but the respondents under study have shown a different picture in this regard. Majority of the respondents (82 percent) are well accommodated in their dual roles while a few (18 percent) have replied of having dual role conflict, such as, time constraint (57.40 percent) and decision conflict (42.60 percent) in the families due to their work participation. In Nepali community, majority of the respondents are well accommodated (79.23 percent) with a few having role conflict (20.77 percent) caused by time constraint (66.67 percent) and decision conflict (33.33 percent). Among the Bengalis and Marwaris, the similar picture persist where majority are well adjusted in their dual roles (87.27 and 80.65 percent respectively) followed by those having dual role conflicts (12.73

**Table: 34**

**Accommodation of Women Entrepreneurs in Dual Roles in Darjeeling District**

Communities	Well Accommodated		Not well accommodated						Total
			Time Constraint		Decision Conflict		Total		
	T	%	T	%	T	%	T	%	
Nepalese	103	79.23	18	66.67	9	33.33	27	20.77	130
Bengali	96	87.27	6	42.86	8	57.14	14	12.73	110
Marwari	25	80.65	2	33.33	4	66.67	6	19.35	31
Bihari	15	78.95	2	50.0	2	50.0	4	21.05	19
Bhutia	5	71.42	21	100.0	-	-	2	28.58	7
Tibetans	2	66.67	1	100.0	-	-	1	33.33	3
Total	246	82.0	31	57.40	23	42.60	54	18.0	300

N=300

and 19.35 percent respectively). Bengali respondents are having more time conflict (42.86 percent) compared to Marwari respondent (33.33 percent). On the other hand Marwari respondents have more decision conflict (66.67 percent) than Bengali respondents (57.14 percent). In Bihari community most of the respondents (78.95 percent) are well accommodated followed by those having dual role conflict (21.05 percent). Similarly among the Bhutia and Tibetans respondents majority (71.42 and 66.67 percent respectively) is successful in balancing their dual roles followed by those are restricted by time constraint (28.58 and 33.33 percent) in adjusting family and work roles.

Women having dual role conflicts are of the opinion that family members are more interested in enjoying benefits of their entrepreneurial outcome rather cooperating in their work roles. They are of the opinion that the success or failure of enterprises dependent upon women's own ability and others cooperation in balancing both family and work roles. Even women with well accommodated dual roles are of the opinion that family elders should realize the fact that female member alone is not able to manage two work roles because time and decision pertaining to two roles are interrelated. Therefore family members must undertake some responsibilities so to extend cooperation in her business and entrepreneurship.

### **Husband's Attitude**

Husband's attitude towards the socio-economic role of wives appears to be the most important factor in motivating entrepreneurial participation among women. Usually husbands perceived women as only homemaker who dependent on others. They are not ready to believe that their wives can function autonomously. Presently perceptual change has been noticed among the male members of the families of women entrepreneurs. Due to the effect of women's emancipatory activities and need for more earning hands for the nuclear families husbands are showing positive attitude.

Women of hilly areas have been participating in different kinds of trade and commercial activities since long. Their matrilineal social system has encouraged women's economic participation. Traditionally they were seen to participate in different kinds of handicrafts, handlooms and woolen garments manufacturing and various other petty businesses including hawking. They have long been supported by the male members particularly their husbands in their efforts of running trade and business activities. In the plain areas it is mostly the middle class educated women who have been participating in business

and entrepreneurial activities being supported and motivated by their husbands and parents. Though exceptions are found in few cases (0.66 percent) where women were resisted by their fathers while starting their entrepreneurial venture. But majority are supported by their husbands at the initial as well as in the growth period of their enterprises.

It has been seen that among the businesswomen and women entrepreneurs of Darjeeling district wives enjoy considerable freedom and authority in households as well as economic matters. Husbands are playing important role in minimizing their dual role conflicts. It is seen that a high percentage of the husbands (89 percent) show a positive attitude towards their wives entrepreneurial participation. In Darjeeling district most women entrepreneurs state that their husbands positively reacted to their outside economic activities and only few (11 percent) says that their husbands were not initially agreed with their business participation. But gradually with their success in entrepreneurship they became able to convince their husbands of their entrepreneurial ability.

Such a positive attitude of husbands and other male members of the families of businesswomen help to augment the family income as well as maintain cordial family relations within the family. Even in Marwari joint families parent in-laws accept and motivated business participation of women outside their family venture. Matrilineal community background automatically generate positive attitude towards women's participation in business and entrepreneurship. Economic inducement along with traditional tribal ethos generates positive attitudes towards women's business participation. Because of this working community background their husbands often encouraged them to continue their matrilineal trade and commercial activities.

### **Different Promotional Programmes for Women Entrepreneurs**

In Darjeeling district, a number of government and non-government organizations are working to develop business and entrepreneurial orientation among women. It is very necessary to encourage and emulate unemployed women for business and entrepreneurship. Evidences show that there are ample scope of business and entrepreneurship in this district, only the financial and skill base assistance is required to access these opportunities. Women have been entrepreneurs since their childhood while playing with dolls or toy and kitchen utensils in a fashionable manner, or during school time stitching or knitting clothes for

examination purpose, they have gradually develop their skill and competence of innovation and creation which are regarded as prerequisites of entrepreneurship.

In case of hill base women, those belong to different indigenous ethnic communities are motivated generally by the social structure of their communities, that is, matriliney. By this system of inheritance of property through mother's line they are facilitated to undertake various business activities previously operated by their mother or grandmother. Among the non-tribal women entrepreneurs, family support plays a big role in enhancing their success. Thus, the social structural variables like, socialization, social institutions and role relationships play a vital role in women's entrepreneurial participation.

Various governmental organizations, namely, Siliguri Municipal Corporation, sub-divisional offices of Darjeeling Sadar, Kurseong, Kalimpong and Siliguri, District Industrial Centre, Siliguri Jalpaiguri Development Authority, Small Scale Industries Development Centre, Darjeeling Gorkha Jana Mukti Morcha Council, State Bank of India, Kshtriya Gramin Bank and other nationalized banks are promoting women entrepreneurship in this district. Various other non-governmental organizations, namely, Lions club, Rotary club, Federation of Chambers of Commerce of North Bengal, Mahila Samitis of different municipal wards and NGOs are working to develop business and entrepreneurship among womenfolk. The intention is to empower them, generate employment for unemployed both of educated and non-educated background and to utilize the trade and commercial potentials of this district.

Darjeeling district specifically the hill areas are basically interior and backward in terms of accessing resources and receiving prospects of business and entrepreneurship. More so in case of women who have faced lot of social structural constraints in terms of inequality, limited access and purchase power, condemnation by patriarchal bodies, local ethics etc. In order to assist and develop women entrepreneurs of interior places of this district Small Industries Service Institute and different voluntary organizations organize different campaigns and programmes for their prospective development. In both the hills and plains women adopt different business and entrepreneurial activities due to several push and pull factors, such as, to be self dependent and to overcome economic crisis( push factors) of the families and urge for empowerment and innovation(pull factors).

In the present study, focus has been given to the promotional and development activities of different entrepreneurial organizations and their assistance to women. Another

attempt of the study is to examine to what extent businesswomen are aware of different promotional programmes of these agencies and organizations and women's ability to utilize various promotional services rendered by these agencies and organizations.

Various organizations, namely, Small Industries Development Organizations (SIDO), District Industries Centre (DIC), State Small Industries Corporation (SSIC), Institute of Management and Entrepreneurship Development (IMED), Municipal Corporations of Darjeeling Sadar, Kurseong, Kalimpong and Siliguri are promoting women entrepreneurship. Different nationalized and regional banks have taken up different self-employment activities for women by extending marketing and financial support, loans, subsidies, export-opportunities etc. DIC, SIDO, SSIC are parts of state Government initiatives to encourage women's business and entrepreneurial participation. These associations together worked to promote training, loan, subsidy and market facilities to aspired businesswomen and women entrepreneurs irrespective of age, qualification, experience or socio-economic background. The funds of DIC, SIDO and SSIC are generated by State Government, Industrial Development Bank of India and State Bank of India.

These organizations work to formulate following proposals of entrepreneurship Development Programme (EDP) for women:-

1. To promote women especially poor and marginalized women of backward areas;
2. To develop local human resources by promoting women's small scale industries in industrially backward and rural areas;
3. To train and impart skills of non-traditional entrepreneurial activities among women, including electronics, mechanicals, wooden craft etc.
4. Extension of Small Scale Industries (SSIs) in this district by giving market exposure, expansion of export facilities, machineries and implements for production, supplying raw materials to the units and end products to the markets.
5. Establishment of different units of SSIs in hill areas of Darjeeling district to promote traditional and modern entrepreneurial activities including craft, embroidery, dairy etc.
6. To ensure fair price structure, standardization of production, publicity of SSIs products, introduction of modern technology in women run SSI units, etc
7. To explore export opportunities for women owned enterprises by engaging them in various exhibitions, trade fairs, foreign exports, provide raw materials from RMB or

Raw Materials Bank, to maintain balance between consumer and women entrepreneurs.

8. To provide industrial finance to women owned entrepreneurial units by supply of required machineries on a price lowest from market on installment facilities.
9. To provide raw materials on a lowest price, on an easily available mode from local areas to women run business units.

Presently, DIC, SSIC, SIDO and Municipal Corporations are jointly running seven entrepreneurial training centers for women in different areas of Darjeeling district, such as, Women's polytechnic, Shristi Trade Crafts, Abhishek Handicrafts, Prayas Handicrafts, Modern vocational Trading, Bodhi Bharati and PCI. They have succeeded in training 2030 women till 2016 out of 1251 are now engaged in different business and entrepreneurial activities.

The objectives of these training institutes are:-

- To impart practical and classroom training in several industrial trade;
- To develop prototype machineries, tools and equipments;
- To provide service facilities in the units;
- To impart advanced ethnology based skills and knowledge;
- To develop entrepreneurial abilities among slum dweller, women of interior places and backward women.

Various short term and long term training courses ranging from 3 months to 1 year duration are run by these organizations for various business and entrepreneurial activities, these are, as follows:

1. Pre-primary and primary Teachers Training
2. Beautician course
3. Art and Craft
4. Interior Decoration and Designing
5. Tailoring and Embroidery
6. Fashion and Textile Designing
7. Tattoo Decoration
8. Cooking and catering
9. Dance and creatively

10. Machine maintenance and repairing
11. Turner, Fitter, Sheet Metal worker, etc.

After completion of these courses, these organizations provide certificates and 16 days (for business or trade) and 21 days long (for entrepreneurship activities) training to develop skills and to make the trainees realize the practical situation of Industrial field of this District among the trainees. After successful completion of course and training period they provide market exposure to the women entrepreneurs by granting loan, subsidies, raw materials and export of products on preference basis. Applicant needs to apply for her required demand of entrepreneurship to these organizations through proper channel. It is verified by these agencies and if seen having clarity in the project they forwarded these to their finance section for loan sanction. Applicants are also provided with different kinds of subsidies (raw materials, tools, machines, marketing, export etc).

Various other financial institutions and Banks are also adopting specific measures for entrepreneurship development among women in this district. UCO, UBI, SBI Banks are running Shree Shakti, Stree Dhan projects for financial promotion of aspired business women. Simultaneously, Federation of Chamber of Commerce of North Bengal (FOCIN) has given special importance to low profile businesswomen in terms of giving different kinds of market and distribution support. Apart from these local NGOs, hill subdivisions of Kurseong, Kalimpong and Darjeeling are taking useful initiatives in uplifting poor and vulnerable businesswomen by channelizing all governmental supportive efforts to them. Mahila Samities of different Municipal wards, Lions club and Rotary club also helped women entrepreneurs by enlarging their social contact.