

## **CHAPTER - 5**

### **SUMMARY AND CONCLUSION**

The present study highlights the status and conditions of businesswomen and women entrepreneurs, different roles performed by them as small scale business entrepreneurs, their different potentials, characteristics and problems faced during business operation. Several governmental policy and programmes for uplifting entrepreneurship and their role in socio-economic developmental processes of Darjeeling district of West Bengal have also been highlighted. Assessing different variables through empirical study conclusion is drawn.

Women of different ethnic groups from different socio-economic background have entered into business and entrepreneurship in this district. Traditionally, the number of women entrepreneurs in India was very low with only higher participation in North Eastern states and Darjeeling hills basically due to matriliney. The presence of entrepreneurship among the tribal and different other indigenous group of women should be treated as an essential impetus for socio-economic development of tribal communities as well as womenfolk of the locality they live in. There has been a gradual shift over the last few decades towards new arrangements and policies for more freedom and equality for women in different socio-economic-political spheres. This has widened the scope for women of different communities to find entrepreneurship as a useful medium of independent income earning activities.

Darjeeling is a multiethnic, multicultural and multilingual district, where traditionally women have been engaged with different kinds of economic activities. Particularly different tribal and indigenous women of hill areas have long been the major income earners of their communities. In Darjeeling district the three hill sub-divisions under study (Darjeeling Sadar, Kurseong and Kalimpong) are populated mostly by different ethnic groups of people. Women of these groups are assigning equal position than men compared to other communities. This is mainly due to matrilineal structure which gives higher socio-economic status to women within their society. Women entrepreneurship among the other communities is a fairly recent phenomenon in this district. In Siliguri sub-division today a good number of women are found to run different kinds of business and entrepreneurial activities especially after post-independent era. In the present study the four subdivisions of Darjeeling District, that is, Siliguri, Darjeeling Sadar, Kurseong Kalimpong have been visited for the data collection.

Respondents from different communities including Bengali, Marwari, Bihari, Nepali, Bhutia and Tibetan are interviewed for this purpose.

At present women constitute significant part of labour force in Darjeeling district (22.44 percent), though this is comparatively very low than their male counterpart (51.17 percent). Interestingly the growth rate in women's workforce participation during last decade is 1.57 percent, a bit higher than the men's growth rate, that is, 1.21 percent (Census of India, 2011). India is one of those developing countries where women's participation in the workforce always remain unaccounted both in absolute and relative terms, though they are contributing in the national economy at large, that is, 24 percent of total national workforce (Census, 2011). Traditionally women's work thought to be unskilled, secondary and non-preferable for the benefit of the family. Data pertaining to women's economic roles are referred as supplementary, subsidiary or secondary.

Since the last few decades of twentieth century, the status of Indian women has been changing due to various factors like modernization, globalization, increasing literacy level, legislative measures, increasing economic participation and gender sensitization. Due to these the requirement for women's workforce as well as perception towards women's work has both changed. Several other internal motivating factors are there behind the emergence of women entrepreneurs, likely, educational background, occupational experience, desire to work independently, gain social prestige, family background, continue family business, unemployment, dissatisfaction with the present job, make use of idle funds and professional skills, success stories of entrepreneurs, inherited property, advice or influence of family members etc.

The attempt of establishing equality by all means particularly with respect to gender is a continuous process since the late nineteenth century. Since then the contribution of women in subsistence economy has gained importance. In subsistence economies women contribute labour towards subsistence economic production as unpaid family labour which did not require professional skills. They have participated in different agricultural activities as secondary worker in most cases. In this scenario different self-employment activities have widened the scope for them to utilize their excellence and skills with their own choice. They have find entrepreneurship as a useful medium of independent income earning activities, along with other self-employment activities to utilize their excellence and skills with their

own choice. This group of independent economic participants increasingly gained the consideration of government, social scientists and academicians.

Gender segregation in various socio-economic spheres has acted as a negative force for increasing discrimination. In India everywhere there is a tendency towards gendering and gender tying of professions, in terms of lower wage, less scope for recruitment, promotional training and transfers in the part of women. Even if we look into women's presence in different professions in this district, it is seen that they are entering professions as a minority group and suffer from several inherent discriminations due to their minor professional status. Their role as wives and mothers are given top priority over any other professional roles. Women professionals are highly representing certain age old stereo-typing positions, such as, school teaching, clerks, nurse, secretary, librarian etc. This scenario has started changing since 2003-04 with the transformation of women's participation from human resource, public relations and administrative jobs to technical, finance, marketing jobs. But still a long way has to go in this regard. Earlier women with low educational background are more likely to participate in unorganized activities like self-employment, home based production and petty businesses. But presently women of high economic background and educated middle class are started taking part in these activities in an increasing number.

An interesting characteristic of today's women entrepreneurs is their inclusiveness of both innovation of new products and generation of satisfactory services for the customers. Women in Darjeeling district are highly representing the small business sector. Small business exhibits various qualities of entrepreneurship. In this age of global communication, small business may no longer be severely restricted to local or community endeavors, rather exhibits every potential of entrepreneurship. In the post-consumerism culture local businesswomen and entrepreneurs are becoming more online friendly. They are now doing distribution of their innovative products by using the market base of different online shopping sites. This is the new insight on women entrepreneurship in this district.

Women of different indigenous ethnic groups of Darjeeling hills are also playing significant entrepreneurial role. In hill areas a good number of the respondents are engaged with different traditional entrepreneurial activities. Very few of them have taken off from their traditional occupations and started non-conventional entrepreneurial activities. This group participating in traditional entrepreneurial activities is identified as ethnic entrepreneur. Some of the entrepreneurs who are in contact with different voluntary agencies take the

benefit of several developmental programmes. They have gradually developed technical knowledge and handicraft abilities. They have entered into different male dominating fields for example, tailoring, pot making, spinning, weaving etc. But some of them are a little hesitant to accept any innovation and restrict their movement within the small business and family business. An emerging trend is also seen among the educated young women towards transforming their small family traditional business unit into big entrepreneurial venture with the touch of their innovation and urge for customer satisfaction.

Empowerment is the most recent approach designed to meet several gender needs such as, establishing gender equality, stability, economic emancipation, self-realization, participation and increasing control over different resources for a desired change. This has been the most recent aspect of change and transformation for establishing gender equality with freedom of choice and decision making for women. Majority of women is held back by traditional ethos and ideas and social practices which have limited their mobility within few identical women friendly professional fields like school-teaching, nursing, stenography, typing, social workers, librarian, telephone operating, etc. Development of business qualities among women should be considered as one of the important targets of the economic development programmes in this district. Business and entrepreneurship is related to the human and gender development resources and generation of employment for the unemployed. The role of different entrepreneurial and skill based training programmes in inspiring women in business and entrepreneurship is large. Moreover, their participation in business enterprises can help their process of attaining social-economic independence and empowerment.

The impact of new industrial policy is quite visible in understanding the need for conducting a special Entrepreneurship Development Programme (EDP) and some other assistance programme to promote women entrepreneurship in different areas of Darjeeling district. At present some organizations are contributing to the women entrepreneurship development, namely, Small Industries Development Organizations (SIDO), District Industries Centre (DIC), State Small Industries Corporation (SSIC), Institute of Management and Entrepreneurship Development (IMED), Municipal Corporations and Sub-divisional Offices of Darjeeling Sadar, Kurseong, Kalimpong and Siliguri are promoting women entrepreneurship. Different nationalized and regional banks are also taking outstanding efforts to develop women entrepreneurship in different parts of this district.

Today indigenous hill women are inclined towards the acceptance of non-traditional occupations and are emerging as entrepreneurs with different support programmes provided by government and voluntary agencies. But the acceptance level among them is comparatively low than those educated non-tribal women. It is found that a good number of respondents of middle aged group from these ethnic groups (57 percent) are satisfied with their traditional form of business unit. Apart from that, a very high percentage of them (48 percent) are not aware of existing entrepreneurial development programmes. They face the problem of high rate of interest in taking loans and are scared of the bureaucratic procedures and time consuming technical formalities associated with different financial institutions.

A large number of educated middle class non-tribal women (56 percent) are also seen to be engaged with different kinds of business and entrepreneurial activities in both hill and plain areas. As the compulsion for earning has grown during recent time more and more women are taking part in business and entrepreneurial activities. Most of them have started with small scale operations. But with the passage of time they have ensured building up of their confidence, motivation, capacity to overcome constraints and thereby becoming successful entrepreneurs. They have got all the necessary services and assistance from the Government along with their familial support (70.67 percent). They have succeeded in changing their image from weak and dependent to active and strong human beings and a role reversal has been noticed in their orientation from stereotype to positive ones. Women who have benefitted from different developmental programmes developed technical and handicraft abilities which helped them to established themselves as an entrepreneur in different fields, for example, tailoring, handloom, management of trading units, hotels, parlour, different other service centers like kindergarten schools, dance-song schools, drawing schools and many other. Women entrepreneurs are increasing day by day which mainly encourages the choice of research work on businesswomen and women entrepreneurs in this district.

Business and Entrepreneurship entails a certain amount of risk which can be minimized through careful planning and perfection. A business venture may be a trading unit, a service unit or a manufacturing unit, but entrepreneurship necessarily includes manufacturing and trading unit. To identify business opportunities and scope of entrepreneurship, specialized skills are required, and this is more so in case of women who are not given equal opportunities like the men folk for a long time. In Darjeeling district, women are few in number in business and entrepreneurship in contrast to the men, although

the gap seems to be declining day by day. They have to face a number of problems while doing entrepreneurship. Therefore, it is very important to trace the impediments to growth of women entrepreneurs. For a better understanding of their problems, the following discussion is done under two different heads, that is, problems of women entrepreneurs and prospects of women entrepreneurs in this district.

## **Problems and Prospects of Business Women and Women Entrepreneurs in Darjeeling District**

### **Problems of Women Entrepreneurs**

Women entrepreneurs under study have gone through a number of problems during the whole span of business expansion. Some of these problems are easy to handle and some beyond their control. But growing up as a businessperson by handling these problems have made them more successful. The major barriers encountered by women entrepreneurs are discussed as follows:

Firstly, women entrepreneurs have responded that they face a stiff competition with their men counterparts (17.67 percent). Compared to women men can more easily involve themselves in the promotion and development of their enterprises. Lack of mobility and financial hindrances restrict their growth orientation.

Secondly, women generally lead a protected life since the time of early socialization. They have less scope of education, economic stability and self-dependence which reduce their ability to bear risks and uncertainties involved in a business unit. In the present study a considerable number of the respondents are non-risk takers (34.33 percent) which prevailed this fact. They are under a social pressure which restrains them to prosper and achieve success in the field of entrepreneurship. Out of three hundred respondents three respondents (1 percent) were found to undergone such social pressure. But instead of that, they are doing well in their initiatives.

Thirdly, unlike men, women's mobility is highly limited due to many reasons. Dual role responsibilities restrict their time allocation for entrepreneurial operation. Few respondents were found not well accommodated in dual roles (18 percent). Married women have to make a fine balance between business and family. Time constraint (10.33 percent) and decision conflicts (7.67 percent) are found to be the major deterrent in dual role

allocation for the respondents. It is seen that women's family and personal obligations are sometimes a great barrier for succeeding in business career.

Fourthly, absence of proper support, cooperation and back-up for women by their own family members (29.33 percent) and the outside world people force them to drop the idea of excelling in the entrepreneurial field. They are always making many pessimistic feelings to be aroused in their minds and making them feel that family is the only place meant for them. These are pulling back their aspirations for future expansion (19.33 percent).

Fifthly, Women controlled business are often small and it is not always easy for them to access the information they need regarding technology, training, innovative schemes, concessions, alternative markets, etc. Lack of awareness about the financial assistance, incentives and loan schemes are found among some hill base indigenous businesswomen (48 percent) of Darjeeling hills. So the sincere efforts taken towards women entrepreneurs may not reach to the rural and backward areas of hills. A small number of women entrepreneurs avail the assistance of technology in the hills (27 percent).

Apart from the above discussed problems, there are many other series of serious problems faced by women entrepreneurs viz. improper infrastructural facilities (10.33 percent), problem regarding labour or staff (12 percent), access to required products and market (25 percent), negative attitude of people of society towards the women's business participation (1 percent) etc. Location in a busy and marketable area may prove profitable for the enterprise. But in few cases women entrepreneurs and businesswomen (9.67 percent) find it difficult to locate their business and enterprise in a prime location due to lack of finance. Besides that, the competition in a market place is too huge (17.67 percent) to survive for a long time. Many businesswomen established their business and enterprise in their houses (11.34 percent) which at a time save their money and time both. But still in an interior place they have a very little scope of advertisement and expansion of their enterprise.

There are various training programmes of entrepreneurship in the district, but the lack of awareness about these programmes does not help them to gain from these especially respondents of hill areas (48 percent). Those women have taken up entrepreneurship they are no doubt innovative, challenge takers but as soon the race begun, their competition seems to be tougher which would go beyond their nerve (17.67 percent are found to have competition problem). It is seen that women tend to start business about ten years later than men, on average. Motherhood, lack of management experience, and traditional socialization has all

been cited as reasons for delayed entry of women into entrepreneurial careers. Male members think it a big risk financing the ventures by women. The greatest deterrent to women entrepreneurs is that they are women; a kind of patriarchal-male dominant social order is the building block to them in their way towards business success.

### **Prospects for Women Entrepreneurs and Businesswomen**

Though there are various problems before women entrepreneurs and businesswomen in starting and continuing their ventures but a number of prospects are also found for them in this district. These may provide them the required facilities and privileges to become successful entrepreneurs.

Firstly, On the basis of nature of entrepreneurial undertakings, two groups of the women entrepreneurs are found in Darjeeling district, they are traditional entrepreneurs (46.67 percent) and emerging modern entrepreneurs (53.33 percent). It is found that traditional entrepreneurs are little hesitant in accessing different development schemes, finance and expansion. Whereas the modern entrepreneurs are always ready to grow and access all the mediums of business expansion. The first group is better identified as small scale entrepreneurs and the later as innovative and expansive entrepreneurs. Therefore business women in this district are opening up new prospects of entrepreneurship. A new form of coexistence is found among both the traditional and modern women entrepreneurs.

Secondly, various training programmes are designed specially to train women in entrepreneurial activities. Governmental organizations are also organizing business and handicraft fairs where they are given special exposure to show their hand made products. Government agencies namely, District Industries Centre, Siliguri Municipal Corporation, Small Scale Industries Development Centre, Sub-divisional Offices made several useful attempts to develop entrepreneurial skills among women which proved to be beneficial for the total economy of this district. Regionally the state government has also implemented several women oriented programmes, especially in the fields of handicrafts including jute, pottery, pickle making, boutique and many other small scale industries. Focus has been given towards women of low income category, especially those who are in interior areas. There are a number of small jotes and villages in Darjeeling district where most of the women taken up different business activities to meet their necessities. Women of hill areas are continuously influenced to take up self-employment activities by different government and non-government initiatives. Various institutes and NGOs are working very hard to uplift the



economic and social condition of women of lower income families by empowering them through various business and entrepreneurial activities.

Thirdly, success of women entrepreneurs encourages the rest of women folk to take up business or entrepreneurial activity in their locality. Entrepreneurship ensures pride, prestige, social position, power, empowerment, authority of women. Majority of the respondents observed it as an essential medium of their emancipation (42.67 percent). So women with courage, self-esteem, confidence and hard work mentality find it the most ideal option for income generation. Educational and business family background also influenced women's participation in this field. A good number of the respondents are coming from the business background (60.33 percent) and educated background (57.34 percent).

Further, the prospect of entrepreneurship for women in this district is promoted by different financial schemes provided by government. The aim of these financial schemes is to encourage women to establish new ventures. In Darjeeling district Central Bank, State Bank, Gramin Bank, District Industrial Centre, Siliguri Municipal Corporation and many other organizations have given special financial assistance to businesswomen and women entrepreneurs. They provide them easy loan for establishing business, entrepreneurial training, and free and easy marketing exposure. Simultaneously these organizations are also formulating some special programmes wherein women of low economic strength are grouped together and provided with entrepreneurial skill, capital, and free market exposure. These are all working together to encourage women entrepreneurship in Darjeeling district. Therefore the prospects are not few to count but are many, which continuously extending support to the women. Along with capital, manual labour is also responsible to build up a successful business enterprise. Human resource with their hard work and competence can transform a small business unit to a large enterprise and production unit. It is seen that women entrepreneurs usually prefer female employees (49.67 percent) for their ventures. All these have encouraged the process of entrepreneurship development among women in this district.

Women to become a businesswomen and entrepreneur must have a huge familial motivation both in terms of capital and moral support. Though they can withdraw money from any bank or financial institution but moral support is not something buyable or withdrawn from anywhere. If they have got their families in their sides they can achieve everything what they aspire to achieve. Present study shows that number of women entrepreneurs with familial support are more (70.67 percent). It is seen that husbands have

been the primary support (89 percent) for the married businesswomen. Respondents under study find no such difficulty due to having enormous support from their families.

Therefore, right efforts from all areas are required to encourage the process of women entrepreneurship. Thereby it is necessary to pointed out the following suggestive measures to develop better prospects for women entrepreneurs and businesswomen in this district:

A continuous attempt to inspire, encourage, motivate and co-operate women entrepreneurs must be undertaken. Since some of the respondents are unaware of the available developmental programmes, therefore a mass awareness programme should be conducted. The intention should be to create awareness among women about the various schemes undertaken for them to conduct business. Attempts should be taken up by various NGO's and government organizations to spread information and policies, plan and strategies for incorporating women in the fields of industry, trade and commerce.

There are several entrepreneurial skill developmental programmes run by District Industries Center, Sub-divisional offices and Municipal Corporations of the four Sub-divisions. But these are not enough to train the huge number of aspired businesswomen. There are limited seats in the programmes arranged by these institutions. Therefore, different vocational training should be arranged to enable more women to develop their professional competencies. Skill development programmes should be done in women's polytechnics and industrial training institutes. Educational institutes should tie up with various government and non-government agencies to assist in entrepreneurship development mainly to plan business projects. Education is a powerful tool in breaking down the barriers to successful entrepreneurship.

Women in business should be offered soft loans and subsidies for encouraging them into industrial activities. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures. Adequate arrangements must be made for the supply of credit facility at concession rate for the women entrepreneurs in view of their growing needs. Provision of micro credit system and enterprise credit system should be created for women entrepreneurs at local level. Simultaneously mediums of awareness generation of these schemes and programmes must be there. International, National, Local trade fairs, Industrial exhibitions, Seminars and conference should be organized to help women to facilitate interaction with other women entrepreneurs.

In the initial stage women entrepreneurs may face problem but they must persevere, believe in themselves and not give up mid-way. They should try to upgrade themselves in the changing time by adapting the benefits of latest technology. Women must be educated and trained constantly to acquire the skill and acknowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network. Potential women entrepreneurs should be exposed to different types of emerging opportunities. Housewives should be motivated to earn additional income. A women entrepreneur should herself set up an example by being successful and should act as a role model. Since children have a tendency to emulate their parents, the resultant effect would be automatic.

A Women Entrepreneur's Guidance Cell should be set up to handle the various problems of Women entrepreneurs all over the district. These would help them to discuss the problems, grievances, issues and complaints against constraints. This should be done more to cover up women of interior areas like hills.

Above recommendations are suggested to facilitate government policies, capacity building through education and training, restructuring incentives and tax modes and above all to change stereotyped perceptions to promote more opportunity driven women entrepreneurship. By adopting the above aforesaid measures the problems associated with women entrepreneurs can be minimized. The economy of Darjeeling district is dynamic, the overall business prospects here is good. Therefore, it should definitely be the instant attempt to generate entrepreneurship among women to achieve inclusive growth. By this attempt emerging opportunities for gender equality can be achieved. Women participate in many kinds of entrepreneurial activities to complement to their family income though their participation in no way reduces their family duties. Their task has become more tedious and full of challenges. Thus, positive attitudinal change in the society recognizing the role of women as entrepreneur may lead to the development of appropriate environment. To improve the present condition of women entrepreneurs of this district, system of entrepreneurial education, training, subsidy, promotion and sustainability must be put into forefront. This would definitely motivate women to exploit their entrepreneurial talents more than earlier.