

ABSTRACT

Title

WOMEN IN ENTREPRENEURIAL AND BUSINESS ACTIVITIES: A STUDY IN DARJEELING DISTRICT IN WEST BENGAL

The process of women entrepreneurship development is a recent phenomenon in India which came into prominence after 1970s. The number of women entrepreneurs has grown over a period of time, especially after the 1990s. A woman as an entrepreneur initiates a business idea to create an enterprise by applying innovation, providing leadership and gathering resources to achieve the goals. Entrepreneurship is defined specifically as an independent economic activity depends upon skill and competency. In various business activities, entry of Indian women is a relatively new phenomenon. Due to break up of joint family system, need for additional income, absence of suitable employment opportunities, maintenance of living standards and gain power position women began to enter the competitive world of business. Women entrepreneurs have achieved successive growth rate in last 30 years from that of 4 percent in 1980 to 14 percent in 2014. Among the States, the largest number of women entrepreneurs is from Tamil Nadu (13.51 percent) followed by Kerala (11.35 percent), Andhra Pradesh (10.56 percent), West Bengal (10.33 percent) and Maharashtra (8.25 percent).

Independent economic activities in India can be broadly classified into self-employment, entrepreneurship and business. For example, self-employment is particularly associated with low skill based and low income earning activities; business is particularly associated with trading including purchase and distribution and manufacturing in few cases without any innovation, While entrepreneurship is more concerned about innovating new products and generation of services to the customers. In India, entrepreneurship and business activities are often used synonymously. One characteristic generally separating the two is growth orientation, a mere businessperson is not an entrepreneur because there is no growth orientation usually, on the other hand an entrepreneur is always ready to grow and expand the business. Small business also exhibits various qualities of entrepreneurship but only coincidentally.

Entrepreneurship has emerged as one of those important medium through which empowerment and emancipation of women can be achieved. Whenever women have taken up an

entrepreneurial role, a role reversal has been found from that of home managers to business managers. Such transformation of roles have facilitated by other factors like educational attainment, changing socio-cultural values, need for economic independence and need to supplement family income. Through entrepreneurship development a woman not only generate income for her but also generate employment for other women in her locality which will have a multiplier effect in the generation of income and poverty alleviation. As a social entrepreneur, she recognizes several social problems, undertakes innovative efforts to solve persistent social problems of poverty, marginalization, unemployment, and to some extent, have been successful in generating social transformation.

The number of businesswomen and women entrepreneurs in India is very low since the inception of its movement. Only higher participation is observed in North eastern states and Darjeeling hills basically due to matriliney. Matrilineal community structure has given more power and authority to women than men in all respects of life. In Darjeeling district the three hill sub-divisions under study (Darjeeling Sadar, Kurseong and Kalimpong) are populated mostly by different indigenous ethnic people. Women of the matrilineal communities in the hill areas are traditionally engaged with different kinds of trade and business activities like, weaving of woolen garments, grinding masalas etc. 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 initiated the emergence of several independent income generating activities for the major bulk of unemployed. A recent trend is seen among women of this district to participate in different kinds of non-traditional business activities, for example, construction, fashion designing, interior decoration, plant nursery, catering and food supply services etc.

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. Different background variables are also 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 and desire for social recognition etc. Women entrepreneurs significantly possess lots of potentials such as taking independent business

decisions; balancing dual roles; adopting various management skills; planned out a number of future aspirations for the growth and development of business enterprise; introducing new products and services etc.

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, and 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 skills and potentials among womenfolk.

Despite all these arrangements and facilities, they face numerous problems while doing business activities. These include, lack of mobility, burden of dual role responsibilities, time constraint, decision conflicts, lack of awareness of different entrepreneurial training facilities, improper infrastructural facilities, problem regarding labour or staff, lack of access to required products and market, negative attitude of society towards women's business participation. Businesswomen with poor economic background particularly those in hill and interior areas face the problem of high rate of interests while taking loans from local mahajans. They are not aware of different available government supportive measures for them. Simultaneously, they are scared of the bureaucratic procedures and time consuming technical formalities associated with loan schemes of different financial institutions. Very few of them have taken off from their traditional trading or business units like grinding masalas, knitting woolen garments or running food stalls and started non-conventional ventures.

The present study highlights upon status and conditions of businesswomen and women entrepreneurs of different communities including Bengali, Marwari, Bihari, Nepali, Bhutia and Tibetan. Different perspectives such as background variables, characteristics, problems, policy programmes for uplifting women's entrepreneurship and the role of women entrepreneurs in socio-economic development of Darjeeling district have been discussed. Further, the prospect of entrepreneurship for women is also drawn with proposed suggestive measures.