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ENTREPRENEURIAL BEHAVIOUR AND SOCIO-ECONOMIC ANALYSIS OF RURAL WOMEN IN PURULIA DISTRICT, WEST BENGAL

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Abstract

Emergence of women entrepreneurs has given rise to a new perspective in the field of entrepreneurship. During the last two decades, Indian women have entered the field of entrepreneurship in increasing numbers. These women entrepreneurs have entered many sectors and industries. Despite the fact that women constitute nearly half of the population in India, their participation in entrepreneurial activities remains severely limited. Though the basic stages of the entrepreneurial process are the same for men and women — screening ideas for feasibility, assembling needed resources and actually developing a new business— there are, in reality, challenges that woman encounter that are of various dimensions and magnitudes due to social and cultural factors. The purpose of this study was to look into the socio-economic backgrounds of women entrepreneurs. Personal, family, and enterprise-related socio-economic variables were investigated. During the year 2020, primary data was collected by an interview schedule in zones of the Balarampur Block, Purulia District, W.B., and percentage was used as a statistical measure. The study showed that the majority of entrepreneurs were in the middle age group, belonging to general category, graduate and above, married, belonging to nuclear, medium-sized, business families having an income below mean per capita per annum. Entrepreneurial behavior became matured simultaneously in the increase in age and experience after marriage along with an educational qualification. There is an urgent need to understand policy imperatives and actions that can help India create a more conducive climate for women entrepreneurs. The government is providing a variety of facilities to help the socio-economic status of women entrepreneurs which required for further research.

Keywords: Entrepreneurial Behavior, Educational Qualification, Experience, Policy Imperatives, Socio-Economic Variables, Women Entrepreneurs

Introduction

Women entrepreneurship is a recent phenomenon in India which came into prominence after 1970s due to maintenance of living standards, need for additional income, and disintegration of joint family system, women began to enter the competitive world of business. The number of women entrepreneurs has grown over a period of time, especially after the Nineties and reach a height of 20 percent in 2021 from 4 percent in 1980 (Business Standard, 2014), is a dramatically achievement for business women, against all kinds of hindrances like ethos, patriarchal domination and gender discriminations. In India, entrepreneurship development can be discussed in two phases' mainly viz. pre-independence period entrepreneurship development and post-independence period entrepreneurship development. During pre-independence period development has been noticed mainly among the rural artificers, engaged with small scale industries such as potters, carpenters, weavers, cobblers, blacksmiths, tailors, goldsmiths, plumbers etc. After Independence period, large number of family based and individual entrepreneurial ventures have emerged because of the encouragement of different processes of social revolution and governmental policy implementation.

Women entrepreneurs in India

In the words of Former president APJ Abdul Kalam, empowering women is a prerequisite for creating a good nation, when women are empowered stability in the society is assured. In recent times women entrepreneurs are venturing the fields of cosmetics and luxury items, IT and computers, export- import business, decoration and managements, processing and preservation of food.

Theoretical framework

The current study, which is based on extensive fieldwork and empirical findings, goes on to demonstrate the resistance faced by business women and women entrepreneurs as a result of their social location and how they overcame the social structural impediments.

The Aims and Objectives of the present study

(1) Identification of various factors, background variables and circumstances for the appearance and expansion of women entrepreneurs; (2) Examining entrepreneurial orientation; (3) Identifying support systems; (4) Knowing the capacity of women entrepreneurs in maintaining dual roles; (5) Identifying the correlation among women entrepreneurship and women empowerment; (6)



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Identifying the improvements of women due to their entrepreneurial involvement; (7) Examining the major problem faced by women entrepreneurs during the process of entrepreneurship; (8) Exploring the suggestion of women entrepreneurship for the society; (9) Knowing the future prospects of business and entrepreneurship for women.

Significance of study

It is necessary to illustrate the significance of the present study to demonstrate various aspects of sociological perspectives. Women's entrepreneurship examines women's novel actions patterns, which have long been disregarded and undervalued in Indian society and culture. This related to women's purpose renovation, which is critical for their social role allocation. Women's participation in business and entrepreneurship has a greater impact on their changing social position in terms of growing access to and control over livelihood resources. Women entrepreneurs might be seen of as social entrepreneurs since they try to alleviate unemployment and poverty by providing work opportunities for others, particularly women. Women become more excessive to the resources and power mechanism of their families by their industry participation. Because as soon as they became independent, their control over resources, access to opportunities, decision-making powers have increased, automatically they become empowered.

Challenges encountered by Indian women entrepreneurs

Women entrepreneurs often report challenges associated with cumbersome procedures of licensing and registration (Vinze, M. D., 1987), labor and marketing problems (Chandra, 1991), lack of manufacturing experience, lack of cash flow and working capital, burden of household responsibilities (Das, M. 1999), low achievement motivation, Shyness in business interactions, risk averse attitude, gender bias at the level of family and society, lower level of education, lack of managerial skills and experience, lack of business related information (Singh S. & Saxena, S. C. 2000), infrastructural obstacles (Ganesan, et al 2002), government support, stress of work life balance and poor technical expertise (Dhameja, S. K. 2002).

Entrepreneurial participation of women in India

Women's entrepreneurship is on the rise, but women's engagement in the workforce in India remains exceptionally low. In recent years, a rising trend in women's entrepreneurship has been observed because of the growing need for the young and aspired women to create their own job and when new age women entrepreneurs' women like Swati Bhargava (CashKaro.com) and Richa Kar (Zivame) are realizing their own potentials and coming forward and growing in the entrepreneurship world. In India, women entrepreneurs account for barely 14 percent of all entrepreneurs. Women from scheduled castes (SCs), scheduled tribes (STs), and other backward castes (OBCs) lead as many as 4.81 million establishments (60 percent) (Sixth Economic Census, 2013-14, NSSO). There are 58.5 million enterprises, 8.05 million of which are run by women, employing approximately 13.48 million people. Only 4.4 percent of women-owned businesses have borrowed money from a financial institution or obtained government aid; 79 percent of women-owned businesses are self-financed. ACG Inc, a consultant, ranked India 29th out of 31 nations in its 2015 Global Women Entrepreneurs Leader report. One of the reasons India ranked so low is that the index failed to account for the informal sector, where many women entrepreneurs are engaged in small and medium scale businesses (Saha, 2016). Women worked on Agricultural farms, in household industries, in the informal sector, providing physical and sometimes skilled services, forming cooperatives while pursuing self-employment activities, and generating employment while doing various entrepreneurial responsibilities, however most of the work done by women remained unpaid, non-recognized and underestimated both socially and officially. There are few sources, namely, NABARD, MSME are publishing data on registered women entrepreneurs in India from time to time, but this picture reflects the partial representation. In the case of Tamil Nadu highest percent is observed, it registered 16.74 percent followed by Uttar Pradesh with 13.89 per, Kerala with 9.55 percent, Punjab with 8.34 percent and Maharashtra with 7.55 per cent. Gujarat, Karnataka and Madhya Pradesh show a comparatively smaller presence with 6.74, 6.65 and 5.16 percent respectively (2010).

Gender Development Issues in Indian Planning

First Five-Year Plan (1951-56)	Women's empowerment, as well as the care of vulnerable populations such as the poor, displaced, and elderly, are all priorities.
Second to Fifth Five Year Plans (1956-79)	Women's education is promoted, maternity and child health services are strengthened.
Sixth Five Year Plan (1980-85)	Shift in focus from "welfare" to "development," with a focus on health, education, and employment, resulting in the emergence of entrepreneurship.
Seventh Five Year Plan (1985-90)	Intended to optimize women's social and economic status by integrating them into national development through good education and vocational training.



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Eight Five Year Plan (1992 – 97)	Women's holistic development, including economic growth, is encouraged.
Ninth Five Year Plan (1997-2002)	Convergence of existing services available at women specific and related sectors
Tenth Five Year Plan (2002-07)	Changing the society through empowering women via gender justice and socio-economic empowerment.
Eleventh Five Year Plan (2007-12)	Women's empowerment is emphasized through the transformation of SHGs into community-based organizations.
Twelve Five Year Plan (2012-17)	Addressing structural and institutional barriers, as well as promoting gender mainstreaming, can help to improve women's status and situation.

Policies, legislations and programmes for women

- a) **Economic Legislations-** Factories Act 1948, Minimum Wages Act 1948, Equal Remuneration Act 1976, the Employees State Insurance Act 1948, The Plantation Labour Act 1951, Bonded Labour Abolition Act 1976.
- b) **Women Specific Legislations-** Immoral Traffic (Prevention) Act 1956, The Dowry Prohibition Act 1961, The Maternity Benefit Act 1961, Protection of Women from Domestic Violence Act 2005.
- c) **Social Legislations-** The Child Marriage Restraint Act 1929, Hindu Marriage Act 1955, The Hindu Succession Act 1956, The Indian Divorce Act, 1969, The Medical Termination of Pregnancy Act 1971, Family Courts Act 1984.
- d) **Protective Legislations-** Legal Practitioners Act 1923, Code of Criminal Procedure 1973, Regulation and Prevention of Misuse of Prenatal Diagnostic Technique Act 1994.
- e) **Others Legislations-** Shramashakti (1938), Socio-Economic Programme (SEP) (1958), Employment cum Income Generation cum Production Units (1983), Indira Mahila Yozana (1995), Reservation of Women in Grass root Level Democratic Institutions (1993), Gender Sensitization, Rajiv Gandhi Scheme for Empowerment of Adolescent Girls, National Perspective Plan for Women (1988), Support to Training and Employment Programme for Women (STEP) (1987).

Essential characteristics of women entrepreneurs

Essential characteristics of women entrepreneurs are, Quality to working hard, Creative, Ability and desire to take risk, Determination, Profit earning capacity etc.

Methods

The purpose of this research was to look into the socioeconomic background and characteristics of female entrepreneurs. During the year 2020, primary data was collected via an interview schedule in the Balarampur block. Purulia District of West Bengal by using purposive sampling and percentage was used as a statistical measure. According to the findings, the majority of entrepreneurs were in middle age group, belonging to the general category, were educated to a bachelor's degree or above, were married, and came from nuclear, medium-sized business families with an income below mean per capita per annum.

Observations and Analysis

The socio-economic profile of the entrepreneurs was investigated under three headings: personal factors, family characteristics, and business-related variables.

Sr. No.	Variables	Classification	Entrepreneurs	
			Freq uency	Percentage
1	Age	46-58	10	16.70
		33-45	27	45.00
		20-32	23	38.30
2	Caste	SC/ST	07	11.60
		Backward	04	6.70
		General	49	81.70
3	Educational status	High School/12	15	25.00
		Graduate & Above	45	75.00



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4	Marital status	Married	47	78.30
		Unmarried	8	13.30
		Divorcee	1	1.70
		Widow	4	6.70
5	Community participation	Member	18	30.00
		Office holder	01	17.00
		Not member/office bearer	41	68.30

The findings (Table 1) clearly show that the majority of women entrepreneurs (45%) were between the ages of 33 and 45. Mishra and Bal (1998), Prasad and Rao (1998), and Bhatia et al. (1999) all agree that the majority of women entrepreneurs were between the ages of 30 and 40. According to caste statistics, 81.70 percent of women entrepreneurs belonged to the general caste (Rao, 1991; Mishra and Bal, 1998). 75% of the women entrepreneurs had a bachelor's degree or higher and 25% of the women entrepreneurs was discontinued their education during higher secondary or after higher secondary. 78.30 per cent of sampled women entrepreneurs were married, (Nigam, 1994; Kapoor, 1998; Prasad and Rao, 1998; Ganesan, 1999; Vyas and Swamy, 2002). At the time of the investigation, the majority of women entrepreneurs (68.30 percent) were not members or office bearers of a government/non-government organization/institution.

Table 2: Family characteristics of women entrepreneurs					(n=60)
Sr. No.	Variables	Classification	Entrepreneurs		
			Frequency	Percentage	
1	Type of family	Joint	14	23.3	
		Nuclear	46	76.7	
2	Size of family	Large	05	8.30	
		Medium	42	70.00	
		Small	13	21.70	
3	Family occupation	Service	15	25.00	
		Business	45	75.00	
4	Family income (per capita/per annum)	Above mean	26	43.30	
		Below mean	34	56.70	

Table 2 shows that the majority of women entrepreneurs were from medium-sized (70 percent), nuclear (76.70 percent), business (75 percent), and had a family income below the national average per capita per year (56.70 percent).

Table 3: Enterprise related characteristics of women entrepreneurs					(n=60)
Sr. No.	Variables	Classification	Entrepreneurs		
			Frequency	Percentage	
1	Reasons for selection	Personal interest	29	48.30	
		Income source	07	11.70	
		Good scope	02	3.30	
		Experience	12	20.00	
		Carry out dual responsibilities	11	18.30	
		Manipulation of husband	03	5.00	
		Inspiration	02	3.30	
		Creativity	02	3.30	
		Customer incipient	02	3.30	
		To pass time	01	1.70	
		Use of skill	02	3.30	
		Resources availability	01	1.70	



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		Low mobility	02	3.30
		Family tradition	01	1.70
2	Types of enterprise	Individual	40	66.67
		Partnership	20	33.33
3	Location of enterprise	Outside	23	38.30
		Home	37	61.70
4	Nature of enterprise	Service provider	34	56.70
		Manufacturing & trading only	21	35.00
		Manufacturing only	02	3.30
		Trading only	03	5.00
5	Income from enterprise (per month)	31,000-35,000	01	1.70
		29,000-30,000	01	1.70
		26,000-28,000	01	1.70
		21,000-25,000	13	21.70
		11,000-20,000	25	41.60
		5,000-10,000	19	31.60
6	Area of unit (sq. feet)	170 and above	06	10.00
		81-170	19	31.70
		Below 80	35	58.30

The findings in Table 3 on the enterprise-related characteristics of women entrepreneurs demonstrate that the majority selected this entrepreneurial activity because it attracted their interest (48.30 percent). The majority of entrepreneurs (61.70 percent) ran their business at their homes, had individual ownership of their businesses (66.67 percent) were in the service industry (56.70 percent). 41.60% of entrepreneurs earned between Rs. 11,000 and Rs. 20,000 per month from their businesses. The majority of entrepreneurs (58.30 percent) ran their businesses in areas less than 80 square feet.

Conclusion

Women who aspire to enter the corporate sector and create their own business will find that their families are often more supportive. Despite this idea, women from nuclear families who want to start their own business must do so. The key motivations for starting this business were interest, practical experience, the ability to handle dual duties, and a reliable source of revenue. They began their business after settling into their family, where there is a balance between prepared experiences on the one hand and freedom from family obligations on the other. Women's entrepreneurship is crucial for economic and societal development. Despite constituting around half of the total India's population, women's economic engagement is extremely limited. India's female entrepreneurs are now establishing themselves in non-traditional fields. It is evident that women encounter several hurdles during their entrepreneurial careers. To address these issues, a detailed action plan is required.

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