

Entrepreneurship and Women's Empowerment: A Case Study in Paschim Medinipur



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Abstract

Entrepreneurship empowers women by strengthening their economic role, increasing their ability to contribute to their family's support and grow their self confidence. The study is related to 54 women entrepreneurs in Paschim Medinipur district of West Bengal. The study has focused on women entrepreneurship by considering their socioeconomic profile, motivational factors and impact on women empowerment. The study shows that the majority of entrepreneurs have not completed their secondary education and they are married and belong to the age group of 31 – 50 years. The study shows that the major motivational factors are earning money, economic necessity and need for self-dependence. The majority of women are empowered through the indicator of participation in household decision, contribution to household expenses, control over finance, mobility and economic security. The study reveals that most of the women in the selected area are empowered through entrepreneurship.

Keywords: Entrepreneurship, Motivational Factors, Women Empowerment, Introduction

Woman constitutes the family, which leads to society and Nation. Social economic development of women is necessary for overall economic development of any society or a country. Women in India constitute around half of the country's population. But our society is still male-dominated and women are not treated as equal partners both inside and outside four walls of the house. They enjoy a disadvantageous status in the society. The low literacy rate, low work participation rate and low urban population share of women as compared of their male counterpart. In India, planning commission, central and state Govt. recognized that women should be in the main stream of economic development. This situation is being continued even after creating awareness. Entrepreneurship is a tool to make the changes in the life of women otherwise they become remain unemployed particularly in rural and semi urban areas. It has helped women to increase their income earning capabilities leading to greater confidence and ability to overcome cultural asymmetric. Entrepreneurship empowers women by strengthening their economic role, increasing their ability to contribute to their family's support and that they also empower women through other mechanism. A women entrepreneur is one who owns and controls an enterprise having a share capital of not less than 51% as partners/shareholders/directors of private limited company /members of co-operative society and offers at least 51% employment to women. (as per GOI 2006).

Review of Literature

Hashemi, Schuler and Riley (1996) observed from a study of two programs, Grameen Bank and the Bangladesh Rural Advancement Committee (BRAC) that provide to poor rural women in Bangladesh. They collected data through participant observation and informal interviews from six villages. They used logistic regression models to explore whether Grameen Bank and BRAC after eight different dimensions of empowerment. They argued that the success of Grameen Bank is particular, in empowering women is due both to its strong, central focus on credit, and its skillful use of rules and rituals to make the loan program function. The study suggested that participation in Grameen Bank and BRAC increases women's mobility, their ability to make purchases and major household decisions, their ownership of productive assets, their legal and political awareness and participation in public campaigns and protests.

The study also suggested that the programs decrease women's vulnerability to family violence.

Garikipati (2008) examined the impact of microcredit on household's vulnerability to weather related crisis and on women's empowerment. The data was collected from two drought prone villages in Andhra Pradesh, India. The study showed that while lending to women has helped households reduce their vulnerability, the result on empowerment are less emphatic. They found that high demand for credit for use on family farm/business combined with women's lack of co-ownership of family's productive assets may not result in her empowerment. In such a situation, the household may benefit, but the women herself is likely to see further depending of the 'gender resource divide' between her and her husband.

Tambunan (2009) made a study on recent developments of women entrepreneurs in Asian developing countries. The study depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints. However, the study revealed that most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes.

Okafor and Amalu (2010) examined the relation between the motivation and entrepreneurial challenges among women entrepreneurs. The study found that a positive relationship exists between motivational factors and women entrepreneurial challenges. The study also recommended that women entrepreneur should take some time to study the nature of challenges women entrepreneur faced in business and possible proffer solution to them before starting their own business.

Garikipati (2012) examined the impact of microcredit on male and female time use and to explore the linkages between credit and women's empowerment. The data was collected from Mahabubnagar district, a drought prone district in the southern state of Andhra Pradesh. The study found that while microcredit has little impact on women's time use, it helps their husbands move away from wage work to self-employment. It also found that it is only women who use lone in self-managed enterprise who are able to allocate more time to self-employment. The study suggested that in the longer term, their ownership of productive assets may also influence women's bargaining positions within the household and their status.

Sunagar and Jigalur (2013) examined the problems of women entrepreneurs with special reference to some selected places in selected businesses of North Karnataka with the respondent size of 50 involving women from business like petty shops, hotels, vegetable selling & beauty parlours. The study found that The need for additional income and family business carried on are the major reasons behind women getting them involved in entrepreneurial activities and the major reasons identified creating problems for taking up self-employment are family responsibilities, competition and lack of self-confidence. The study suggested that

there is a need for support from all aspects from government and society.

Objectives of the Study

The objectives of the study are as follows:

1. To evaluate the factors responsible for women to become entrepreneurs.
2. To evaluate the role of women entrepreneurship on women empowerment.

Data Base and Methodology

The data input for the study is collected from primary source. Primary data is collected using the following techniques like questionnaire survey, interview, case studies etc. The study is generating both qualitative and quantitative data pertaining to the problem. Both data analysis technique is employed to analyze the data. The data is classified, transcript and presented in a narrative form. Tables and figures are used to present the data. Primary data is collected from women entrepreneur. The Paschim Medinipur district is chosen mainly due to the matter of convenience in collection of data for the present study.

Empowerment Indicators

We chose mobility, economic security, contribution to household expenses, participation to household decision and control over finance, political & legal awareness and ability to protest as women empowerment indicator. The empowerment measures operationalized from the survey data are described below:

Mobility

One point is given if she visit alone markets, one point for visit alone bank and other offices, one point for going alone outside the home and one point if she visit alone doctor for her health checkup. A woman with a score of two or better is classified as empowered.

Economic Security

One point is given if the woman owned any residence or land, one point for any productive assets and one point if she has any cash savings. A woman with a score of one or better is classified as empowered.

Contribution to Household Expenses

One point is given if she has any contribution towards educational expenses of the children from her own earnings, one point for any contribution towards family health expenses from her own earnings and one point for any contribution towards other family expenses from her own earnings. A woman with a score of two or better is classified as empowered.

Participation to Household Decision

One point is given if she has purchased anything without her husband permission, one point for participate in the decisions regarding children's education, one point for participate in the decisions regarding daughter's marriage, one point for participate in the decisions regarding purchase of assets and one point is given if she participate in the decisions regarding family savings. A woman with a score of three or better is classified as empowered.

Control over Finance

One point is given if she has hold money from sales of any assets, one point for retain money

from the profit of your business, one point for decide where invest the money and one point is given if she decide from which source she collect the capital for business. A woman with a score of two or better is classified as empowered.

Political & Legal Awareness

One point is given if she know the name of member of parliament of her Lok Sabha constituency, one point to know the name of member of legislative assembly of her Vidhan Sabha constituency, one point to engage any association, one point for aware about entrepreneurial development programme, one point to know the primary procedures for opening of a bank account and One point is given if she aware about the objectives of MSME scheme & policy. A woman with a score of three or better is classified as empowered.

Ability to Protest

One point is given if she protests against physical or mental torture in your household, one point to participate in public protest and one point to participate in any awareness programme. A woman with a score of two or better is classified as empowered.

Findings of the Study

A field survey is conducted to know the actual position of women entrepreneurship in Paschim Medinipur district. The study is based on entrepreneurial activities, educational background, age profile & marital status of Women Entrepreneurs. The study also focuses on motivational factors to become an entrepreneur and empowerment through entrepreneurship.

Entrepreneurial Activities of Women Entrepreneur

Table 1: Entrepreneurial Activities of Women Entrepreneur

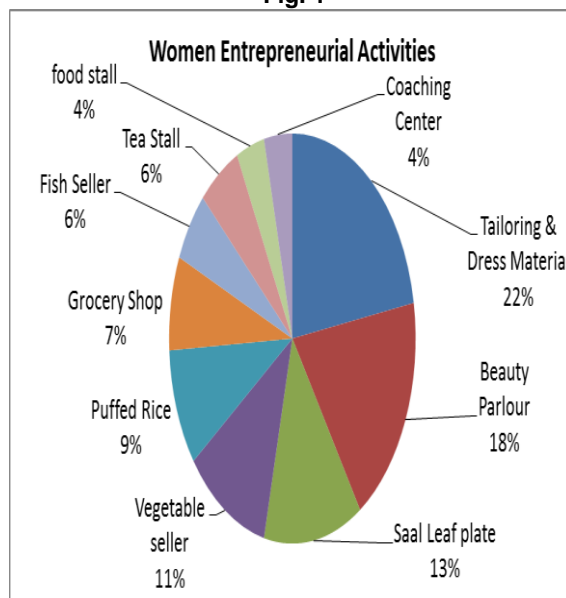
Activities	Number of Entrepreneurs	Percentage
Tailoring & Dress Material	12	22.22%
Beauty Parlour	10	18.52%
Sal Leaf plate production	7	12.96%
Vegetable seller	6	11.11%
Puffed Rice	5	9.26%
Grocery Shop	4	7.41%
Fish Seller	3	5.56%
Tea Stall	3	5.56%
Food stall	2	3.70%
Coaching Center	2	3.70%
Total	54	100.00%

Source: Computed by the author

From the above table, it has been evident that tailoring & dress material is the most popular activity amongst women entrepreneurs followed by beauty parlour, Sal leaf plate production, vegetable seller, puffed rice, grocery shop, fish seller, tea stall, food stall etc (Fig. 1). The study shows that women are involved in low risk taking and low investment business. Because they have no sufficient capital for invest in their business. The local government and banks should come forward to help women

entrepreneurs for providing loan at easy terms and condition.

Fig. 1



Educational Background of Women Entrepreneur

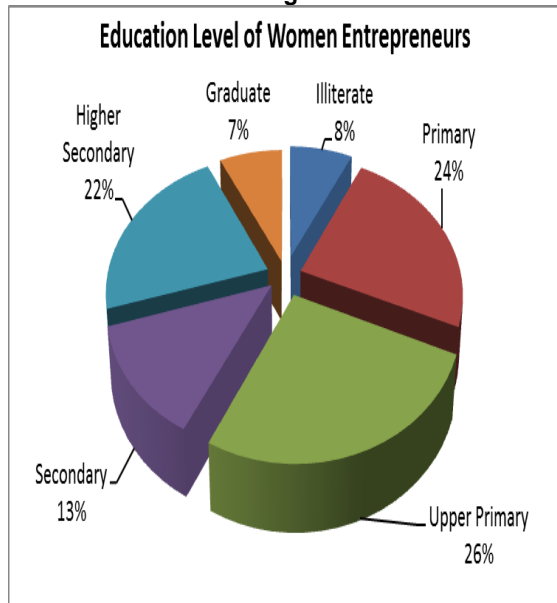
Table 2: Educational Background of Women Entrepreneur

Education Level	Number of Entrepreneurs	Percentage
Illiterate	4	7.41%
Primary	13	24.07%
Upper Primary	14	25.93%
Secondary	7	12.96%
Higher Secondary	12	22.22%
Graduate	4	7.41%
Total	54	100.00%

Source: Computed by the author

The sample size is of 54 respondents of which 25.93% have obtained upper primary education, 24.07% of respondent have obtained primary education, 22.22% have obtained higher secondary education, 12.96% have obtained Secondary education, and only 7.41% are illiterate and graduate (Fig. 2). From the above table it is found that majority of entrepreneurs (57.41%) have not completed their secondary education. The study shows that educational qualification does not influence women into business. Training in entrepreneurial attitudes should start at the high school level through well-designed courses, which build confidence through behavioral games.

Fig. 2



Age profile of Women Entrepreneur

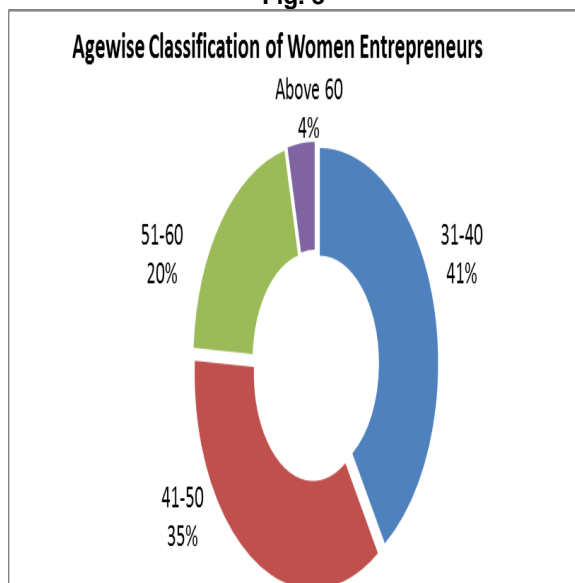
Table 3: Age profile of Women Entrepreneur

Age Group	Number of Entrepreneurs	Percentage
31-40	22	40.74%
41-50	19	35.19%
51-60	11	20.37%
Above 60	2	3.70%
Total	54	100.00%

Source: Computed by the author

From the table, it is found that majority of respondent (75.93%) are the age group of 31 – 50 years, only 3.7% are above 60 years and 20.37% belongs to 51-60 years (Fig. 3). In this area the majority of Women Entrepreneurs have decided to go for business after expiry of the age of employment and they enter into business in their thirties.

Fig. 3



Marital Status of Women Entrepreneur

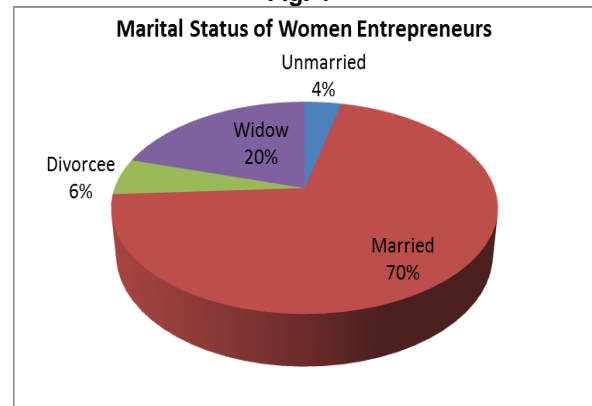
Table 4: Marital status of Women Entrepreneur

Marital Status	Number of Entrepreneurs	Percentage
Unmarried	2	3.70%
Married	38	70.37%
Divorcee	3	5.56%
Widow	11	20.37%
Total	54	100.00%

Source: Computed by the author

From the table, it is found that the majority of women entrepreneur are married. Only 3.70% are unmarried and 20.37% are widows (Fig. 4). From the study it is found that married women would receive help in running the business. Married women have to make a fine balance between business and home. More over the business success is depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations.

Fig. 4



Motivational Factors of Women Entrepreneur

There are two major factors to become an entrepreneur. One is pull factor like, earning money, economic necessity, heredity occupation, business experience, govt. policy & initiatives, educational training, technical knowledge, infrastructural facility, heavy demand of the product and high profit margin, independent, earning social status, self-confidence, success stories of friends & relatives and time pass. Another is push factor like, unemployment, job dissatisfaction, and burden in their previous jobs, frustration, and sudden fall in family income and death of bread winner.

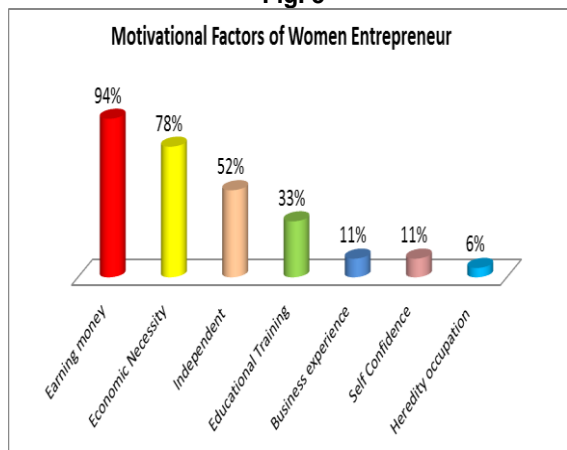
Table 5: Motivational factors of Women Entrepreneur

Motivational Factor	Number of Entrepreneurs	Percentage
Earning money	51	94.44%
Economic Necessity	42	77.78%
Independent	28	51.85%
Educational Training / Technical Knowledge	18	33.33%
Business experience	6	11.11%
Self Confidence	6	11.11%
Heredity occupation	3	5.56%

Source: Computed by the author

The study shows that the main factor motivated there entrepreneurial attitude is earning money followed by economic necessity, independent, educational training and technical knowledge, business experience, self-confident, and heredity occupation (Fig. 5). It reveals that women help to supplement in family income for maintaining a reasonable standard of living. Training and counseling require on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.

Fig. 5



Empowerment through Entrepreneurship

Table 6: Empowerment through Entrepreneurship

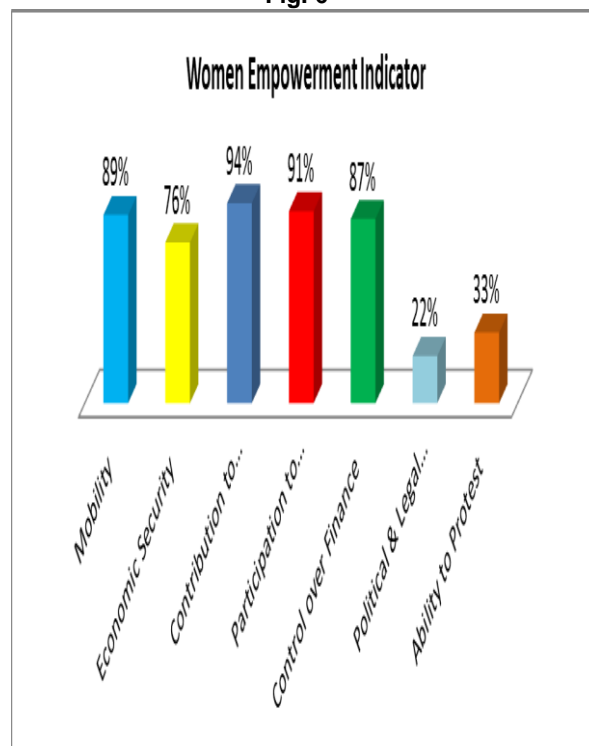
Empowerment Indicator	Number of Entrepreneurs	Percentage
Mobility	48	88.89%
Economic Security	41	75.93%
Contribution to House Hold Expenses	51	94.44%
Participation to Household Decision	49	90.74%
Control over Finance	47	87.04%
Political & Legal Awareness	12	22.22%
Ability to Protest	18	33.33%

Source: Computed by the author

We chose mobility, economic security, contribution to household expenses, participation to household decision, control over finance, political & legal awareness and ability to protest as women empowerment indicator. From the table we have found that in this area majority of women entrepreneur (88.89%) are empowered through mobility indicator. The most of the women (75.93%) have economic security (Fig. 6). The majority of women spent their earned money in house hold expenses. The majority of women are participated in house hold decision and they also control their finance. But the fewer women entrepreneur have ability to protest and political & legal awareness. In the study area the majority of women have satisfied five indicators out of seven indicators of empowerment. Then it can be conclude

that women have empowered through entrepreneurship.

Fig. 6



Conclusion

The study is related to 54 women Entrepreneurs in Paschim Medinipur District of West Bengal. The study has focused on women empowerment through women entrepreneurship by considering their socioeconomic profile, motivational factors. The study shows that tailoring & dress material, beauty parlour, Sal leaf plate production and vegetable seller are the popular activities amongst women entrepreneurs in this area. The majority of entrepreneurs have not completed their secondary education and they are married and belong to the age group of 31 – 50 years. The study has found that the majority of women entrepreneur are married. The study shows that the major motivational factors to become a women entrepreneur are earning money, economic necessity and independent. The majority of women are empowered through the indicator of participation in household decision, contribution to household expenses, control over finance, mobility and economic security. The study concludes that women have empowered through entrepreneurship. So, women entrepreneurship is an important tool for empowering women.

Recommendation for policy implications

Based on the findings of the study, the following recommendations are made for policy implications.

1. Consider women as specific target group for all developmental programmers.
2. Better educational facilities and schemes should be extended to women folk from government and training in entrepreneurial attitudes should start at the high school level through well-designed

courses, which build confidence through behavioral games.

3. The local government and banks should come forward to help women entrepreneurs for providing loan at easy terms and condition.
4. Vocational training to be extended to women community that enables them to understand the production process and production management.
5. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
6. Programmers for encouraging entrepreneurship among women are to be extended at local level.

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