3.1 DEFINING AN ENTREPRENEUR

During the twentieth century a great deal of research have gone into exploring and understanding the meaning of the term 'entrepreneur'. Divergent views have been expressed which many a times contradict each other and a broad consensus on this account is yet to emerge. As Elizabeth Chell and Jean M Haworth (1993) rightly had put it, "We feel we know an entrepreneur when we see and meet one but we are unable to describe the definitive set of characteristics which distinguish them".

The French Economist Cantillon, the first to introduce the term entrepreneur, defined him as an agent who purchased the means of production into marketable products. Moreover, at the moment of the factor purchases, the entrepreneur was unaware of the eventual price which they would receive for the product.

In the 16th century in France, the term entrepreneur was used for army. It was applied to business for the first time in 18th century. However, complexities still exists as to what exactly we mean by the term 'entrepreneur'. An attempt therefore has been made here to define entrepreneur. The available literature on entrepreneur is fragmented and highly controversial. So, a number of studies have been included here, which distinguish between individual entrepreneur and corporate entrepreneur and entrepreneurs and small family business owners. There are many research on what promoted entrepreneurship, what made entrepreneurs and what are the characteristics of an entrepreneur. The findings emphasise a variety of factors. The important factors which influence the entrepreneurial development according to the various researchers are presented below.

Entrepreneurship is a gradual process of development. It is an individual's response to an environment. The entrepreneur represents an individual or a group of individuals who conceive, initiate and maintain, for a significantly long period of time, a social institution which produces economic goods. To put it differently an entrepreneur is one who perceives a business opportunity and creates an organisation to pursue it.

There are many theories on entrepreneurship viz, behavioural theories, economic theories, network theories and sociological theories. Each of these theories shows a difference in their content. All these theories asked and answered one basic questions i.e. who is the entrepreneur. In this context two important theories can be mentioned 'David Mc Clelland's need for achievement' (N-ach) theory and Hagen's 'need for autonomy'.

Under the behavioural theories the entrepreneur is one who has been described as a deviant personality and is seen as one who does not function in structural social environment.

The economist sees an entrepreneur as a person who sets an independent goals and who acts autonomously and only according to his/her own self-interest. It was J. S. Mill who was first to use the term 'entrepreneur' among economists. Mill propounded that risk bearing is one important feature characterising an entrepreneur.

Schumpeter stressed the role of innovation as one distinguishing features of an entrepreneur. Schumpeter recognised that the entrepreneur's challenge is to find and use new ideas. His innovation covers introduction of a new product, a new method of production, a new market, a new source of supplies and a new form of organisation.

The entrepreneur in Schumpeter’s theory sees the potentiality, profitable opportunities and exploits them. Schumpeter has given a social context to entrepreneurial activity, a psychological objective to attain and a functionality spearheading the development of the community. If we take Schumpeter’s specialised concern then it is very difficult to get an innovative entrepreneur.

Many theories view entrepreneurs as rational, isolated decision makers. The weakness of these theories lies in the fact that they do not recognise that the economy is fundamentally a social process, and that the market is primarily a social institution. As against this Harbinson enumerates four distinct entrepreneurial functions. The undertaking or managing of risks and handling of economic uncertainty, planning and innovation, coordinating, administration and control, and routine supervision.  

The Network theories view entrepreneur as a whole person. According to this entrepreneurship is inherently a networking activity (Larson and Starr 1992).

Johannisson (1987) states that the entrepreneur is egocentrically exploits his/her environment. As there is a close interface between business and networks.

The entire change and development of the civilization to a large extent is the result of trade, commerce and industrialization. In this development the human resource in general and entrepreneurs in particular plays a pivotal role. Mc Clelland has rightly used the concept of ‘n-achievement’ as a psychological motive and states that people with high n-achievement have a tendency to strive for success. High achievement is associated with better performance at tasks, which require some imagination and mental manipulation. Rao and Pareek describe entrepreneurship as a creative and innovative response to the environment. Sharma states that entrepreneurs are those who exhibit

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qualities of leadership in solving professional problems and an eagerness to capture unusual opportunities. Hoselitz in the context of underdeveloped countries, perceives managerial skills and leadership as the most important facets of entrepreneurship, while financial skills have only a secondary consideration.

Sociologists (like Max Weber, 1930) gave more stress in the context of religious belief system. According to him belief systems of Hinduism, Buddhism and Islam do not encourage entrepreneurship. This contention has been challenged by many sociologists like Fox, Mines, Papanek, Nandy and Singer.

Cunningham and Lischerson in their recent work have described six, possible schools of thought on entrepreneurship. The first school of thought i.e. 'Great Person School' which states entrepreneurs is born with an intuitive ability—a sixth sense and this helps them especially in start-up stage. The second school of thought i.e. 'Psychological Characteristics School' explains that entrepreneurs have unique values, attitudes, and needs which drive them and help them especially in the start-up stage. The third School i.e., 'Classical School of Thought' says that central characteristic of entrepreneurial behaviour is innovation. This help them in start-up and early growth. The fourth school is 'Management School' and it says entrepreneurs are organisers of economic venture and they organise own, manage and assume its risks. Such functional orientation helps them in early growth and maturity. The fifth school of thought is the 'Leadership School'. According to this school, entrepreneurs are leaders of people and they have the ability to adopt their style to the needs of people such leadership personality suits them most during early growth and maturity situations. "Intrapreneurship School" is the sixth school

of thought. Intrapreneurship is the act of developing independent units. To create market and expand services within the organisation. Intrapreneurship is needed by an entrepreneur during the situation of maturity and change.16

In the search for entrepreneurial characteristics, while some researchers have emphasised on combinations of characteristics (commonly referred as traits), others have focused attention on the presence of a single distinguishing trait. They pointed out that bold, dashing and pragmatic personality high motivation and managerial competence are the pre requisite for successful entrepreneurship.17 The most important characteristics of distinguishing mark of an entrepreneur as identified in the concerned literatures are:18

i. **Locus of Control**: it has been generally believed that entrepreneurs have exceptionally strong feeling of being masters of their own destiny (internal locus of control).

ii. **Need for Achievement**: Mclelland stated that N/Ach is the striving force behind entrepreneurs. It has been thought that entrepreneurs differ from other groups in this sense.

iii. **Attitude toward risk**: Entrepreneurs have often been regarded as opt risk-takers.

iv. **Need for Autonomy and need for power**: It is important for the entrepreneurs "To be one's Own boss", They have also been characterised to be difficult and rebellion personalities, who cannot adopt into a normal working environment. Therefore they have to tailor a suitable job for themselves.

v. **General Attitudes and values**: Attitudes or values are not direct causes for entrepreneurship by themselves, but they affect perceptions and different

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reasoning processes. Weberian hypothesis of protestant values and entrepreneurial behaviour are often cited.\(^{19}\)

The aforesaid observations are often questioned now. Relatively recent research efforts have shown that no significant difference exits between entrepreneurs and others compared groups in respect of the above mentioned personal characteristics.\(^{20}\) To put it otherwise, personal characteristics have failed to distinguish entrepreneurs from other groups of reference.

Considering the great divergence of options, contemporary researchers prefer to adopt relatively broader definitions of entrepreneurs. For example, Hull, Bosley and Udell (1980) defined entrepreneur as the person who owned a business, assumed risk for the sake of profit and had the explicit intention of expanding the business.\(^{21}\)

While, nevertheless, Hull, Bosley and Udell (1980) attached importance to the propensity to take risk as an identifying mark of an entrepreneur, their view was strongly contested by Chell and Haworth who noted as follows.

> In the case of risk taking, a key issue appears to be from whose perspective is the decision of action considered to be risky. Thus, from an observer's perspective the business person or entrepreneur may be viewed as a risk taker. From the business persons perspective, he or she may see themselves as 'hedging their bets; and attempting to minimise risk.'\(^{22}\)

Other contemporary researchers, therefore, proceeded to exclude even the risk-taking propensity from their definition of entrepreneurs. Brockhaus (1980) defined 'entrepreneur' as owner manager of a business venture not employed elsewhere. He confined his sample to people who had very recently decided to become owners managers.\(^{23}\)

The focus on the entrepreneurs and the study of the effective, cognitive motivational

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20. For details in this regard see Visa Huuskonen, 1993 op. cit. Pp 46-47.


and personal entrepreneurial characteristics make the scholars and investigators feel that they have gained a clearer understanding of the central figure in wealth formation. In the attempt to trap the entrepreneurial phenomenon scholars have propounded various theories and models.

Kilby\(^{24}\) states that it is 'like hunting the 'Heffalump'' Further elaborating this viewpoint he states that 'the search for the source' of dynamic entrepreneurial performance has much in common with hunting the 'Heffalump'. The 'Heffalump is large and very important animal.

While doing a study on entrepreneurship both in 'theory and in 'practice', one easily gets the impression that entrepreneurs have a typical individualistic, almost atomistic characters, that is, they run their enterprises autonomously, with a minimum personal contacts, without alliances and existing outside normal, social relationship structures.

Several scholars claim that literature on entrepreneurship reflects and contributes to the myth of the 'lone' entrepreneurs.\(^{25}\) In practice, the field research on entrepreneurs shows that they have their individualistic and independent character.

Empirical studies\(^{26}\) conducted on African businessmen in Kenya depict a typical feature which signifies that business persons have a strong belief and in order to succeed they must operate as 'lonely riders'. They argue that the entrepreneur doubts others, the others doubt him.

Researchers have also made attempts to distinguish an entrepreneur from a bread winning business person.\(^{27}\) "According to them an individual to be considered an entrepreneurs if he/she exhibits a high propensity for growth. They view growth propensity as ones desire to grow and change in future as well as his/her self-perceived power to


achieve the same. In a business situation, not having either of both of these two properties may generate a satisfied manages, a frustrated potential entrepreneur or a bureaucratic functionary.\textsuperscript{28}

In course of the survey, it was observed that although there exists an extensive body of literature on the definition of entrepreneurs, there is no generally accepted definition of an entrepreneur.

For the purpose of present study we adopted Brockhaus's definition while identifying women entrepreneurs. That means, we defined entrepreneur as a person, who owns and runs an independent business unit, is not employed elsewhere and who had started their business as independent units to become the owner-manager.

3.2 TYPOLOGY OF ENTREPRENEURS

According to this conceptual framework, the attachment of entrepreneurial and the acceptance of conventionally defined gender roles influence in significantly the behaviour of women entrepreneurs. But the definition of entrepreneur adopted for the purpose of this study appears to be quite broad, it seems worthwhile to adopt a suitable typology for classifying the entrepreneurs on the basis of divergent motives and the many different ways in which the business are actually organised.

It has been found by the researchers that entrepreneurs usually aim to create either a very big successful firm or a small firm. Small firms are easier to manage and simple in its operations. Their motives also do widely vary. As Visa Huuskonen (1993) observed.

\begin{quote}
It seems that the main motive for creating one's own firm is to seek autonomy and personal freedom. Also, self-fulfillment, achievement, pride of craftsmanship, money etc; are among the most often mentioned positive arguments for entrepreneurship. There is also much entrepreneurship, which has been started to avoid unemployment or other negative imperatives.\textsuperscript{29}
\end{quote}

Based on the aforesaid observations Huuskonen sought to classify the reasons for entrepreneurship into pull factors and push factors. The push factors refer to environmental


\textsuperscript{29} See Visa Huuskonen in klandt 1993 op.cit. p. 45
imperatives that have forced people to become entrepreneurs involuntarily. On the other
hand; the pulled entrepreneurs have been seeking for some positive rewards instead
of just trying to cope somehow.

While applying the typology, number of variables were controlled concerning the business
and the women entrepreneurs. The business characteristics considered were sector,
size, turnover, income level, and form of organisation, and those pertaining to the women
were motivation, education, experience social class, marital status, age and children.
The framework identifies four general types of women entrepreneurs. The first type is
the conventional woman business owner who is highly committed to entrepreneurial
ideals and accepts conventional notions about gender roles. Her motive to start a
business comes from economic pressure. This type of women tends to be married, has
children, low income and draws from her experience in the household for her business.
The kind of business she operates are an extension of her roles as wife and mother i.e.
retail, guest houses, food processing, leather goods etc. Her prime concern is to earn
a good amount of profit by keeping overheads, wages and all other costs low.

The second kind, the innovative business owner, is typified as being highly attached to
entrepreneurial ideals and having a low acceptance of conventional gender roles. She
is middle class with a college or university education and has experience in middle
level management. They are less likely to either be married or have children. They started
their business because of limited career prospects in large scale organisations and is
highly committed to achievement, gives high priority to her business which is an innovative
or non traditional field.

The third type is the domestic business owner who has low attachment to entrepreneurial
ideals and a high acceptance of traditional gender roles. They are married, has children,
somewhat older, of middle class background, well educated but has limited experience.
Usually, she has given up her work to have children and to give priority to her roles of
mother and wife. Her motive are self-fulfilment, the desire to exercise her creative skills
and a search for personal autonomy. The kind of businesses she engages in are
restaurants, low technology products, ceramics, printing, and dressmaking. Most
businesses are run from the home.
Finally, there is the radical woman business owner who has low attachment to either entrepreneurial ideals or conventional gender roles. Her objective is to cater to the needs of other women rather than seek self-advancement or profit making. She is well educated but has limited work experience.\(^3^0\)

Carter and Cannon\(^3^1\) conducted a detailed study and identify five ideal types of behavioural classification drifters, young achievers, high achievers, returners and traditionalist. It is possible for women to move from one type to another overtime. Drifters tended to be young women who turned to business as a result of unemployment. Young achievers tended to have high aspirations, well educated and used training to make up for lack of experience. Returners tended to have qualitatively different experiences; their business were built around domestic commitments following a career break. Traditionalists were mostly older, and very few of them had to choose between prioritising family or business.

In another study in Northern Ireland, Cromie and Hayes identified three types. The first one is innovator as they are similar to those identified by Goffee & Scase. Their reasons for starting up were similar to those of men. The second one is dualists, who wanted to fulfil two roles, had started businesses because it allowed them to spend more time with their children and conventional employment. The third one is returners, tended to be older because of their career break, they had restricted prospects in the labour market and opted for entrepreneurialism as an alternative.

These studies reveals that women entrepreneurs are widely heterogeneous and their business can be highly dynamic. Domestic commitments are crucial for many women in determining where and how they organise their business.

The motivational and attitudinal differences often result in differences in entrepreneurial behaviour, their goal, perceptions and their mode of organising the business. Stanworth


and Curran offered classical typology distinguishing between three types of entrepreneurs, namely Artisan entrepreneurs, Traditional entrepreneurs and Managerial entrepreneurs.\(^{32}\)

An Artisan entrepreneur, according to Stanworth and Curran seeks to reach independence and autonomy through her firm. Making money is not as important as getting satisfaction from the work. Her firm is usually small, and she does not try to make it any larger.

For an entrepreneur of the Traditional Type, it is important to earn money. Her firm may or may not be bigger than that of the artisan's firm and she tries to make it grow.\(^ {33}\)

For the Managerial Entrepreneur, it is important to earn a good income and get a higher social status through managing a successful firm. She also tries to make her firm grow bigger and bigger.

The above mentioned typology adopted by Stanworth and Curran is useful to describe the differences that exist among women entrepreneurs as regards their prime motivation and attitude towards business growth. Considering its simplicity and relevance, we have adopted for the purpose of this study, the above typology as adopted earlier by Stanworth and Curran.

### 3.3 WOMEN AS ENTREPRENEUR

The role of women in productive activities in India has been increasing over the years, however the total number of enterprises run by them is insignificantly small. Women's participation as entrepreneur is comparatively a recent phenomenon beginning in the late 1970's. Preeti Rustagi\(^ {34}\) has stated that at the all India level, only 30 percent of women are defined as workers, main or marginal. According to the Ministry of Labour,


\(^{33}\) Ibid.

Directorate General of Employment and Training (DGE & T), women's share in organised sector employment is only 17 per cent. Even within the organised sector most women are located in the lower rungs of the hierarchy. Very few are managers, bosses or decision-makers. The highest shares of women in organised sector employment are notably in the southern and northeastern states of India.

The 1991 census shows the proportion of enterprises run by women in India was approximately a fraction of one per cent. In the advanced countries like U.S., women own 25 percent of all business. In Canada, one third of small business owned by women and in France it is one-fifth. In the U.K, since 1980, the number of self-employed women has increased three times as fast as the number of self-employed men. A similar trend is noticed even among the developing nations in Asia. There are over five million women entrepreneur constituting the one fourth of all the entrepreneur in China (workshop proceedings 2000). In Japan too, the percentage of women entrepreneurs increased from 2.4 percent in 1980 to 5.2 percent in 1995.

Women everywhere in the world want a career to complete their sense of fulfilment and self worth. But this is difficult for them because they are moving from a protected, family oriented and male dominated setting into a business world in search of a different identity. They want to see themselves in different position rather than as somebody's daughter, wife or mother.

Women who are entrepreneur or self employed constitute a highly differentiate groups. They show some common barriers to their success as entrepreneurs over and above the impediments experienced by men. These barriers have their roots in business support mechanisms and training courses that are designed for the particular needs of

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men. Another root cause is the ideology of the family (where women learn all the ascribed roles) and assumptions about the roles of men and women within it. For their marginal existence women again are seen as having a 'special needs'.

The typical women entrepreneur is an individualist, creative, enthusiastic, instinctive and adaptable. She must make decisions in time as her concern is for growth and creating assets, the rewards of which can be both financially and psychologically.

3.4 GENDER IN THE ANALYSIS OF WOMEN ENTREPRENEURS' PROBLEMS

It has been mentioned earlier that the problems of women entrepreneurs, regardless of the typology, can not be understood and captured in their entirety unless the problem is addressed from a gender perspective.

For adoption of the gender perspective in analysis of women entrepreneurs' problems the following course has been adopted.

Firstly, the impact of gender on women entrepreneur's persons (value systems, attitudes, perceptions etc.) and their context have been sought to be understood.

Next, we have endeavoured to assess how the gendered structuring of the world within and around the women entrepreneurs define and restrict their operational parameters and hence create formidable road blocks (or problems) for them.

Gender, as is commonly understood, is a social construction. As Evelyn Fox keller (1986) rightly described:

> Gender ...... is ...... what a culture makes of sex- it is the cultural transformation of male and female infant into adult men and women. Invariably, how they do it — how they organise the spectrum of human attributes around sex — has a significant impact on their structuring of the world beyond sex as well-indeed it permeates all aspects of their existence.39

The simplest way to distinguish between sex and gender is to define sex as biological and, therefore given, and gender as the socially and culturally constructed ascribing of role models for men and women that are ingrained and internalised which affect their

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social and economic relationships. Being social construction, gender differences at any given point of time reflect the prevailing pattern of power relation between males and females within the society and are founded on the concepts of male dominations in every aspect of the lives, structures. In fact, in the given set up where the nature and the social role of women are often defined "in relation to a norm which is male"^{40}, gender by structuring and shaping the context of women around the concept of male domination severely curtails, women's freedom, restricts their operational space and adversely affects both their capabilities and level of confidence.

For women entrepreneurs, gender stereotyped perception of self, familial domain, lack of education, finance and training act as a barriers for them.

A gender stereotype is defined as a set of beliefs about it means to be female or male. Gender stereotypes include information about physical appearance, attitudes and interests, psychological traits, social relation and occupations (Ashmore, DelBoca & Wahles, 1986; Deaux and Lewis 1984; Huston 1985, 1983)^{41} Most importantl these various dimensions are interrelated, simply knowing that an individual is female implies that person will have certain physical characteristics (Soft voice, dainty, graceful) and certain psychological traits (nurturant, dependent, weak, emotional) and will engage in particular kinds of activities (child care, cooking, gardening).

There is a lot of confusion in people's mind regarding the nature the inborn traits of women and nurture, the socialisation process that makes what she becomes.

There is also confusion between sex i.e. (femaleness and maleness) and gender, the

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role of a male or i.e. female as perceived in society "So it should be examined what causes male and females to be different and why they behave in a different way."42

"Discrimination of women from womb to tomb is well known".43

Equality is judged by comparing some particular aspect of a person (such as income, or wealth or happiness or liberty or opportunities or rights or need-fulfillments) with the same aspects of another person. Thus the judgement and measurement of inequality is thoroughly dependent on the choice of the variable (income, wealth and happiness etc.) in terms of which comparisons are made.44

Formal equality for women is explicitly enshrined within Indian law. Notwithstanding formal guarantees of equality, Indian women’s lives continue to be characterised by discrimination and substantive inequality.

Equality is equated with sameness. Martha Minow, in exploring the problematic connection between equality and sameness has observed:

"The problem with this concept of equality is that it makes the recognition of difference a threat to the premise behind equality. If to be equal you must be the same, then to be different is to be unequal."45

So gender awareness programmes should be initiated in order to change the perception and attitudes of men towards women in the working place. They should be treated equally. The term equality has dominated both the Indian and Western thoughts and it can be interpreted as "treating likes alike". The prevailing conception of equality as sameness has led to a focus on the relevance of gender difference. Three approaches are apparent protectionist, sameness and corrective.

43. See Jayakothai Pillai.
44. Amrtya Sen : Inequality re-examined, Oxford University Press. New Delhi, 1992.
The first approach is a protectionist approach in which women are constructed as weak and subordinate and they are in need of protection. In this approach women get subordinate status.

The second approach is an equal treatment or sameness approach, in which women are constructed as the same as men and thus ought to be treated exactly the same as men in law. According to this approach gender difference ought to be irrelevant, and women ought to be treated exactly the same as men.

"The third and most promising approach is a corrective approach, in which women are seen to require special treatment as a result of past discrimination. Within this approach, gender difference is often seen as relevant, and as requiring in Law." According to the proponents of this approach, the gender neutral rules of formal equality are not gender neutral at all—but rather based on male standards and values. As Naudine Taub has argued "rules formulated in a male-oriented society reflect male needs, male concerns and male experience." In such a case, women will only qualify for equality to the extent that they can conform to these male values and standards. Thus the corrective approach argues that gender differences must be taken into account in order to produce substantive equality for women in all the field.

Gender plays a decisive role, and throughout life the tasks and expectations linked to women's role in the family dominate.

Gender discrimination which challenges the employment context can be divided into two sets. In the first set, women have challenged rules, regulations and practices that

restrict or prohibit women's employment. In a second set of cases, regulations and practices that treat women preferentially have been challenged on the basis that they restrict or prohibit men's employment. Women entrepreneurs face two different types of problem (i) Structural which includes start up and ongoing which is common to both male and female. (ii) Personal problem i.e. (gender related) which includes conflicts in the relationship within the family. It also includes role conflict in home and work. Again women face problem and avoid situations involving interaction with men.

So gender is about socially defined roles then they ought to change with time and space. Now more and more women either want to be economically independent and be in a position to exercise their choices or they are being forced to enter the work-force out of economic compulsions.

For, assessing the influence of gendered context on women's operation and the way in which former creates road blocks for them, we have adopted Bronfenbrenners (1977 and 1979) ecological approach while contextualizing women entrepreneurs' problems.\(^{52}\)

Bronfenbrenner's (1977 and 1979) outlined ecological typology describing the systems which together form an ecological environment in which the individual is a participant. His ecological environment is presented in the form of an annested arrangements of structures each contained within the next and proceed upward from the Micro system (the basic system) to Meso system, (micro interrelations) and then to the Exo system and the Macro system. At the outer most system of the typology operate the institutionalised cultural and sub-cultural influences that shape and reshape societal value system and traditions etc.

Following Bronfenbrenner's typology, we have sought to capture the problems or urban women entrepreneurs in South Assam at three different levels.

i. At the level of the entrepreneurs micro-social environment; more importantly, at

the devep of their familial domains (to understand the support offered or hindrances in built within the system).

ii. At the macro social level (to understand the gender-bias in the prevailing social attitudes and the barriers or 'social closures' created by such attitudes).

iii. At the level of the societal value system, traditions etc. shaping or influencing individual entrepreneur’s perception and self image.

3.5 PARAMETERS OF ENQUIRY

The performance of the business enterprise can be evaluated based either on the financial performance or on the operational performance. The yardstick through which financial performance of an enterprise can be measured or assessed are: annual turnover, net profits, annual investment, financial ratios etc. The operational performance can be judged through growth rate of employment, period of survival in business, quality improvement, diversification of product, modernisation and innovations made.

Among these two, financial performance is generally considered to be the better criteria for justifying the entrepreneurial performance. But getting actual data from the respondents is very difficult. Sometimes they were not in a position to disclose the actual profit, showing misleading result. So it has been decided that keeping the above facts in mind, it was decided that the entrepreneurial performance of sample respondents would be assessed in terms of the following parameters:

1. Registration of Enterprise (Duration or longevity of operation)
2. Capital Employed.
3. Growth of Sales Turnover.
4. Number of employees.
5. Diversification.

It has been mentioned earlier that the study seeks to study the profile, performance and
problems of women entrepreneurs in the three districts of South Assam.

As may be understood, the women entrepreneurs normally face two types of problems:

i) Firstly, they encounter certain problems which appear to be of a 'general' nature. These problems (e.g. the techno economic ones or those linked to poor infrastructure or a depressed market) seem to be gender-neutral. That is, these are faced more or less by all entrepreneurs regardless of their sexes,

ii) Secondly, there are problems which are clearly linked to gender. These problems include not only the ones that are women-specific (e.g. home-work role conflict that is experienced specifically by women entrepreneurs), but also the ones which although common to all entrepreneurs are intensely felt by women due to the disadvantages created by the gendered structuring of the world (e.g. financial problems of small firms intensified by women's limited access to the families' resources).

As the study aims to identify and assess the problems of women entrepreneurs in three Districts from a gender perspective, the prime focus of the enquiry has been on studying the second set of problems. More precisely, our endeavour was to identify and assess the problems that the women entrepreneurs in South Assam face by virtue of their being 'women'. In one of his papers, Mazumdar (1999) suggested that the specific disadvantage (or problems) encountered by women in economic sphere are intrinsically linked to the positional difference of men and women and the resultant inequitable power relation in the following five spaces:

i. Resource (both given and acquired)

ii. Knowledge (that includes technology)

iii. Organisation

iv. Market

v. Institutions

By linking Mazumdar's (1999) contention to the successive layers of the women entrepreneur's context as delineated earlier, it became possible for us to select the parameters of our enquiry for studying women entrepreneurs' problems. The parameter of the enquiry are specified below:

A. Parameters for identifying and studying problems linked to the woman entrepreneur’s micro social environment:

For identifying these problems, first the extent of gender disparity prevailing in woman entrepreneur's family was assessed by means of the following two parameters:

i) Nature of division of labour (between males and females) in the woman entrepreneur's family and the domestic work-load borne by the entrepreneur as a 'woman'.

ii) Status enjoyed by the entrepreneur in her family (vis-a-vis the male members) in terms of her relative participation in familial decision-making.

In the next stage, we attempted to find how the prevailing gender disparity in entrepreneur’s micro-social environment affected their capability and entrepreneurial behaviour. For this we tried to ascertain the concerned women’s relative position (vis-a-vis males) in the following areas:

i) Command over family’s resources

ii) Command over knowledge (extent of business exposure).

iii) Command over her own time (extent of time devoted to business).

iv) Command over space (site selection for business and freedom of mobility).

Also, the following two aspects were studied in as far as this have a facilitating or hindering effect on women’s endeavours:
i) Attitude of the family members towards the business initiatives of the concerned women.

ii) Extent of support or material assistance offered by the male members towards the business run by women.

B. Parameters for identifying and studying the problems linked to the woman entrepreneur's macro social context:

The macro social context of the women entrepreneurs (or the 'exo system' in Bronfenbrenner's ecological topology)\textsuperscript{54} embraces the social structures-formal and informal-which surround the entrepreneur's micro context. These structures include major institutions of the society, both deliberately structured and spontaneously evolving, as they operate at a concrete level. They encompass among other structures, the world of work, the neighbourhood, banks, various promotional and regulatory agencies of govt. and informal social networks. Researchers have pointed to the patriarchy in-built in this macro social structures and the hindering influence exercised by this on women's operational autonomy, motivation and choice\textsuperscript{55}.

Against the above backdrop, the problems encountered by women entrepreneurs at the level of their exo-systemic context were sought to be understood in terms of the following parameters:

i) Attitude of the bankers or financiers.

ii) Attitude of the neighbours and of relations outside the entrepreneur's immediate family.

iii) Attitude of the promotional agencies.

iv) Problems faced by the women entrepreneurs in undertaking outstation visits.

v) Nature of external or business connections maintained by the entrepreneurs.

\textsuperscript{54} See Daphne Hamilton 1993, op.cit. p 200.

\textsuperscript{55} Ibid. Pp 199-200.
C. Parameters for identifying and studying the problems associated with the woman entrepreneur's own self-image and perception:

At the outer most layer of the women entrepreneurs' context operate the whole range cultural and sub-cultural influences which shape and reshape the values and attitude of persons and institutions. These values are often internalised by the entrepreneurs at the stage of their upbringing and at subsequent stages through the process of learning and socialization. These internalised sets of values through their influence on the entrepreneurs' perceptions often dictate the nature and direction of their behaviour. As Visa Huuskonen (1993) observed:

Values, attitude, personality and needs have an influence on the kinds of observation that the person makes on business opportunities. The interpretations that one gives to the observations is also based on prior knowledge and value system (cognitive map). The person's earlier views will be supported in daily life by selecting, classifying and generalizing incoming information. These mentally screened observations will be associated to the cognitive map. The resulting subjective knowledge-base will guide the person's behaviour and ideas of various phenomena.

Given the aforesaid interlinkages, the problems in-built in the women entrepreneur's value system and perception were studied from a gender perspective in terms of the following parameters.

i) Women entrepreneur's attitude towards their career (vis-a-vis their assessment of obligations towards their families) and the entrepreneur's assessment of their own capabilities.

ii) Entrepreneurs' perception of personal goals.

iii) Their early-childhood role models.

iv) Extent of outward orientation of the entrepreneurs.

v) Definition of Enterprise goals by the entrepreneurs.

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3.6 COLLECTION OF DATA AND SAMPLE DESIGN

Keeping in view of the objectives of the study it was decided that women entrepreneurs pursuing different types of trades in the three South Assam districts should be selected as sample respondents.

It is worthwhile to clarify at this point that we had four reasons for selecting the South Assam region for the present study. The first and the most important factor was that there has not been so far any such research study on women entrepreneurs in this region. Secondly, the region is quite populated with high level of unemployment and low per capita income where a sizeable part of the educated women do not want to confine themselves only to household affairs. Thirdly, the scope of the small scale industries particularly for women is speedily growing from one period to another. Finally since the researcher belongs to South Assam, it was relatively convenient for her to carry out the field study in this region.

The study being an exploratory one based itself-mainly on primary and secondary sources. The secondary sources included published materials as well as Reports, Bulletins and other publications by various departments of the Government of Assam and also the Census publications.

The primary data have been collected directly from selected women entrepreneurs by applying personal interview method. For eliciting the required information from the interviewees, a structured schedule was used. The schedule was quite exhaustive and was divided into 6 sections. The schedule was served on 80 sample women entrepreneurs. The detailed schedule was prepared in English, but for many respondents as and when required the schedule was served in Bengali. Before serving the schedule on respondents it was pre-tested. While pretesting the schedule some questions were revised.

Part A of the schedule contained questions regarding the profile of the enterprise and its trend of growth and the reasons prompting their entry into business. Part B of the schedule sought to elicit information regarding the profile and performance of the
enterprise Part C and D contained another two sets of questions to assess the gendered division of roles, rights and privileges among males and females in the entrepreneur’s family and the relative work loads put on the women entrepreneurs by their home maker role. In Part E, questions were asked on the support or hindrances offered by the entrepreneur’s micro and macro social environment. Lastly in Part F, a set of carefully designed questions was placed in the schedule to assess the entrepreneur’s socialisation, perception, self image and aspirations is as far as these were linked to the growth of their respective business enterprises.

The study involved measurement of perception and attitude of the entrepreneurs on a number of points. For this, appropriate scaling techniques had to be used and questions designed accordingly were accommodated in the schedule.

To achieve the objectives, three districts of South Assam i.e Cachar, Hailakandi & Karimganj have been taken. For the purpose of the survey, we defined entrepreneur as a person who owns and runs and manages an independent business unit. Although a business owner is always not an entrepreneur, given the smallness of our universe and the difficulties involved in finding women entrepreneurs in good numbers, we preferred to adopt for our purpose this broad definition. It was found later in course of the survey that all the entrepreneurs whom we studied have started their business as independent units during the last fifteen years. None of them did inherit the business from any other person. Hence, being the initiators of their respective enterprises, all the business owners studied by us were entrepreneurs as well.

For selection of the respondents, co-operation was sought from the District Industries Centres (Silchar, Hailakandi and Karimganj). Some preliminary rounds of discussions with the officials of DICs and the Small Industries Service Institute (SISI) Silchar, enabled us to gather the following facts.

i. Women entrepreneurship in South Assam Region is a relatively recent phenomenon;

ii. Availability of finance on liberal terms and the range of incentives offered by various
government sponsored scheme of self employment have motivated during the last few years many women towards starting business ventures of their own.

iii. In many cases unemployment and poverty are contributory factors for the emergence of women entrepreneurs in this region.

There are few schemes which are operating in the study area for the upliftment of young males and females. Normally State Financial Corporation which provide medium and long term loans to small and medium scale industries. But these schemes are not operating in the study area. Following are the important schemes operating in the three district of Assam i.e. Cachar, Hailakandi and Karimganj:

I. Prime Minister Rojgar Yojana.

II. K.V.I.C. (Khadi and Village Industries Commission’s) Margin Money Scheme which is operating only in rural areas.

III. S.J.S.R.Y (Swarna Jayonti Saheri Rojgar Yojana) for below poverty line and for people with minimum or no education.

IV. S.G.S.Y. (Swarna Jyonti Gramin Sorojgar Yojana) both for individual and group development.

Among all the government sponsored self employment schemes, the PMRY (Prime Minister, Rojgar Yojana) scheme has so far proved to be the most effective one in the direction of promotion of women entrepreneurship, in the urban & rural segment of the three district’s population.

Having realised the above facts, we collected complete list of beneficiaries under the PMRY Scheme. The list was available for all the years since 2001-02. By scanning the list for the entire period from 2001-02, we could find that, although the number of women beneficiaries in all the list taken together was small (around 600 for the whole of the region)

Initially, our intention was to select the actual respondents by taking the women
beneficiaries of the PMRY schemes in the urban and rural areas of the Cachar, Hailakandi & Karimganj district as our sampling frame. However, after initiating the field work, soon we could assess the actual difficulty involved in finding a women entrepreneur. First, the addresses mentioned in the DIC list often did not contain the necessary details so as to enable us to identify the home of the beneficiary or the location of her business. Secondly even in those cases where the beneficiaries could be finally traced after a lot of laborious exercise many of them were either not available or had left the place. In a large number of the cases again, after meeting the beneficiary and talking to them for a few minutes, we could gather the impression that the loans and assistance under the PMRY scheme were actually managed by the husbands for their own purposes for which they only used the names of the women in question. Again in a substantial number of other cases the business mentioned in the original applications were either not started or had been closed immediately after the start-up and, hence, were not existing at the moment of the survey.

The final situation was thus such that after a few months of strenuous search along the various streets, lanes and villages we were able to conduct the interviews with only 40 women beneficiaries of the PMRY schemes who were operating as entrepreneurs at the time of our survey and co-operated with us by agreeing to be interviewed. Collecting data from people in general is difficult, and especially from entrepreneurs since they are busy. Therefore, incidental sampling technique was used in the present study, i.e. those entrepreneurs who were available and cooperative were included in the sample.

However, as the final sample size that emerged was very small, to ensure a representative character we decided to expand the sample by accommodating therein some women who could emerge as entrepreneurs even without any help from the DIC under the PMRY scheme. So a comprehensive list of such women entrepreneurs were collected from Jan Shikshan Sansthan Silchar & Jute Service Institute Silchar and from some Self Help Groups. For further expansion we decided to adopt the reference method for identifying and selecting these entrepreneurs. In reference method our procedure was as follows:

First by visual inspection of the commercial hub of urban areas we traced a few operating
women entrepreneurs. We interviewed them and thereafter requested them to give the names of some other women entrepreneurs whom they knew. In order to develop necessary insight into the diverse world of women entrepreneurship in the region, while selecting the entrepreneurs we tried to ensure that the various lines of trades in which women entrepreneurs had proliferated were represented within the sample. We have collected a list of 102 numbers of women entrepreneurs, and of these 40 women were randomly selected and were interviewed. They represented 39.21 per cent of the universe. The selection naturally was purposive. A total of 40 women entrepreneurs in the non-PMRY group were finally interviewed.

Taking together the PMRY beneficiaries and the non-PMRY entrepreneurs, the total number of respondents in our final sample was 80 entrepreneurs spread over different lines of trades or business. However, while selecting the entrepreneurs both from the PMRY and non-PMRY groups, we ensured that certain conditions were duly fulfilled.

These conditions were the following:

1. The unit must be in a private sector.

2. The present owner must be the founder of the unit and

3. The owners of the unit were not employed anywhere else.

4. The enterprise was existing at least for one year.

Taking together the PMRY beneficiaries and non-PMRY entrepreneurs, the total number of respondents in our final sample was 80 entrepreneurs spread over different lines of trades or business. This represented nearly 16 per cent of the universe.
The geographical distribution of these enterprises is given in Table-1.

**TABLE - 3.1 DISTRICT WISE DISTRIBUTION OF SAMPLE RESPONDENTS**

<table>
<thead>
<tr>
<th>District</th>
<th>No. of sample respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cachar</td>
<td>40</td>
</tr>
<tr>
<td>Hailakandi</td>
<td>20</td>
</tr>
<tr>
<td>Karimganj</td>
<td>20</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
</tr>
</tbody>
</table>

Source: field survey.

Among the three districts, the district of Cachar is the most advanced districts of the South Assam. It accounts for the largest number of PMRY beneficiaries, largest number of small-scale units and maximum number of employment among the three districts of the state.

The Table below shows the number of SSI units (owned by women entrepreneurs) registered in the three districts in different years:

**TABLE 3.11 NUMBER OF SMALL SCALE INDUSTRIES REGISTERED IN THE THREE DISTRICTS IN DIFFERENT YEARS**

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Cachar</td>
<td>32 (4)</td>
<td>62 (10)</td>
<td>57 (11)</td>
<td>79 (13)</td>
<td>67 (20)</td>
<td>66 (11)</td>
</tr>
<tr>
<td>Hailakandi</td>
<td>30 (2)</td>
<td>26 (1)</td>
<td>28 (4)</td>
<td>29 (7)</td>
<td>31 (8)</td>
<td>39 (6)</td>
</tr>
<tr>
<td>Karimganj</td>
<td>36 (3)</td>
<td>19 (2)</td>
<td>44 (3)</td>
<td>39 (3)</td>
<td>42 (6)</td>
<td>40 (6)</td>
</tr>
</tbody>
</table>

Source: Lists maintained by the District Industries Centers of Cachar Karimganj and Hailakandi. (Figures within parentheses show the number of enterprises run and owned by women).

From the Table it is clear that the number of enterprises is showing an increase in the Cachar district compared to the other two. The involvement of women entrepreneurs is also more in this district compared to the other two.
So it was decided to select more number of enterprises from Cachar district.

In addition to the data collected from the sampled respondents, random interviews with knowledgeable persons including the DIC officials, officers at the Small Industries Service Institute, (SISI) Silchar branch and the Branch Manager of some of the leading commercial banks in the region enabled us to develop the necessary insights into the women entrepreneur’s problems.

The collected data were processed, analysed and interpreted to reach our final observation.