

A Study on Dependence of Size of Business on Profile of Women Entrepreneurs in the State of West Bengal

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Abstract – Women entrepreneurs have been making a remarkable impact in all segments of the economy. Strong desire to do something positive brings valuable position in their society and family. Women entrepreneurship has gained momentum in last three decades rapidly increasing the number of women entrepreneurs and their contribution towards economic growth. Women play very important role in building up the backbone of India's economy. Women have the ability to balance the different tasks and priorities and tend to have satisfaction and success in it and build a relationship with employees and customers. They are the controller of their own destiny and doing something that is worthwhile. They have the potential to manage and control the business of their own. These qualities and strengths of women are found very productive in their business channels. This paper seeks to identify various factors which affect the development & motivate the women entrepreneur. The profile of women entrepreneur also been studied which depend on size of business. This study has been conducted on 250 sample respondents in the five districts 1. Kolkata. 2. Howrah. 3. South 24 Parganas. 4. North 24 Parganas & 5. Hooghly in the state of West Bengal. This paper highlights the profile of women entrepreneurs and factors for development & motivation of women entrepreneurs.

Key Words – Profile of women entrepreneurs, Factors for development of women entrepreneurs, Factors which motivate women entrepreneurs, Size of business

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INTRODUCTION

The educated women had to go long way to establish their rights and position in the society because tradition of Indian society is deep rooted whereas sociological mindset is male dominated. Despite all these social barriers, Indian women stand top of the crowd and are praised for their achievement in the respective field.

Government of India has defined women entrepreneurs as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. (Govt. of India, 2012).[1]

According to J.A. Schumpeter[2] "Women who innovates, imitates, or adopts a business activity is called women entrepreneur".

According to ILO, women enterprise is defined as a small unit where one or more women entrepreneurs have not less than fifty percent of financial holdings.

Women entrepreneurship: A profile

Women entrepreneurs have been making a remarkable impact in all segments of the economy. Strong desire to do something positive brings valuable position in their society and family. Women entrepreneurship has gained momentum in last three decades rapidly increasing the number of women entrepreneurs and their contribution towards economic growth. According to central government report, Bengal has set a record with 29 lakh women starting their own business (UNI, 2019)[3] In recent times, it has been observed that trend is increasing because number of women taking up entrepreneurship as a result of changing economic scenario and large number of women are participating in current scenario of business and corporate world, generating employment opportunities for others. The reason for the women entrepreneur's success is their creativity and innovation. There are three types of success factors 1) independence & flexibility 2) To balance both work and family 3) To make optimum use of technical education & qualification. India has 31.6% women entrepreneur compared to Srilanka 35%, UK 43%,

USA 45%, Canada 42%, France 40%, Indonesia 32% (Ansari, 2016).[4] Entrepreneurship is not only confined to one gender due to diverse economic pressure women understand that they have work side by side with men for their own potential and survival of their families (Marlow, 2002).[5] Women become entrepreneurs due to various factors like “pull factors” and “push factors”. In world approximately 1/3 of entrepreneurs are women entrepreneurs. Women are aware of their rights in different fields of business. They are contributing towards development of socio-economic conditions and growth of economy. Women workforce ratio is increasing due to increased literacy rate of women in India. Some of the funding agencies such as loan lending agencies, micro finance etc. are supporting by providing small loans for the development of women entrepreneurship. Knowledge, skill, flexibility, adaptability is the main cause to emerge in enterprise. women entrepreneur is highly motivated and self-control. West Bengal, Karnataka, Tamil Nadu, Kerala and Andhra Pradesh these are states have the highest number of women entrepreneurs in the country with a majority in small and medium sized businesses (ET Bureau, 2017)[6]

Importance of Women Entrepreneurship

Women plays very important role in building up the backbone of India's economy. There is an appreciable talent among women. It is seen that women's household skills like people, time management and household budgeting are directly transferable into business context. Women have the ability to balance the different task and priorities and tend to have satisfaction and success in it and build a relationship with employees and customers. They are the controller of their own destiny and doing something that is worthwhile. They have the potential to manage and control the business of their own. These qualities and strengths of women are found very productive in their business channels. But simultaneously creation and development of small business is difficult to manage by women entrepreneur. Brady Anderson J., “Even though women's contributions to business are one of the major engines of global economic growth, too often, women do not have access to basic business education, commercial credit and marketing opportunities”.[7]

The process of economic development would not be complete unless women are involved in it. The orientation of a society as a whole, if women play an equal part in nation development, then it is very important for the development of women and country as a whole. Women power must be the single most important power of societal energy. Women entrepreneurs should be regarded as individual who is not only playing the role of entrepreneur but also performing the role in family, society, personal requirements and economic performance. “Emancipation of women is an essential prerequisite for economic development and social progress of the nations”.[8]

In 21st Century, multi-skilled, innovative, creative, and productive women entrepreneurs are inevitable for achieving sustainable growth in economy. In the dynamic world, which is experiencing the effects of globalisation, privatisation and liberalisation, women entrepreneur is more likely to become a very important part of the global search for sustainable economic growth and social development. The economic status of women is an indicator of social development.

Reasons for Women becoming Entrepreneur

Reasons for women to become entrepreneur are to meet personal goals, such as gaining feeling of accomplishment and achievement. Innovative thinking, employment generations, education & qualification self-identity and social status, increased standard of living. In many instances, it is found that financial security is primary goal and motivation to start any business. Women start their business ten years later than men on average because motherhood, lack of management experience, traditional socialization and traumatic events these are reasons for delayed entering in business career.

Women are found involved in business activity and the glass ceilings are shattered. The entry of women into business in India is to discover out as an expansion of their kitchen activities.

Earlier there was 3Ks:

- 1) Kitchen
- 2) Kids
- 3) Knitting.

Then Came 3ps:

- 1) Powder
- 2) Papad
- 3) Pickles.

But due to education and progress in time women shifted from 3Ps to modern 4Es i.e.,

- 1) Electricity
- 2) Electronics
- 3) Energy
- 4) Engineering (Srivastava Madhuri, 2008)[9]

A strong desire to do something positive is inbuilt quality of women entrepreneur. Women who are capable of contributing values to society and family. Women are aware of their traits, rights and work situations. The job seekers are transformed into job creators because the challenges and opportunities

provided to the women of digital era are increasing rapidly. Many women start their business due to some traumatic event such as discrimination due to pregnancy, divorce, corporate glass ceiling, the health of a family member or economic reasons such as layoff. But now a days many women often opt to leave the corporate world and start their own enterprise. In many sectors women are flourishing their career as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring the new avenues of economic participation.

In terms of MSMEs West Bengal is positioned in a good place. In terms of enterprises registration (registered or unregistered) or employment generation. Statistics of West Bengal is quite impressive. In terms of distribution of enterprises West Bengal positioned second (88.67 lakh) after Uttar Pradesh (89.99 lakh) in 2017-18. (Annual report MSMEs 2017-18).[10] The concentration of MSMEs in units mainly in Kolkata, North 24 Parganas, South 24 Parganas, Howrah and Hooghly districts.

OBJECTIVES

1. The various factors been studied which affect the development of women entrepreneur.
2. The profile of women entrepreneur been studied.
3. Identification of the factors which motivate the women entrepreneur

REVIEW OF LITERATURE

According to (Singh 1986)[11] The visibility of women entrepreneurship in a society depends to a great extent on economic, social, cultural and psychological factors to influence in the society.

According to (Anita Tripathylal, November 15 ,2012)[12] The important purpose of this research was to study the significant rise of women entrepreneurs in India. During the British colonial days, how women entrepreneurs have evolved since pre-independence days (before 1947). This study also analysed the reasons that have given rise to women entrepreneur to release their entrepreneurial energies into start-ups. On the basis of both qualitative and quantitative analyses in India, the growth of women entrepreneurship has been studied in four different periods. They are -Pre independence period (before 1947), post-independence period (after 1947), Post liberalisation period (after 1991), and Post-Global Recession period (2008 onwards). Final conclusion of this study was that to what extent there are various support system in India can further encourage a conducive ecosystem for the women entrepreneurs in India.

According to (Govindappa, 2006)[13] This study is on 'Study of Women entrepreneurship in Mumbai'. 120

women entrepreneurs survey had been done with an objective of studying socio-economic background of women entrepreneurs and to identify the motivational factors of women entrepreneurs in Mumbai city, by taking the help of structured questionnaire. A SWOT analysis of women entrepreneurs and highlights of women run business loyalty and dedication, self-confidence, open towards new ideas, good contacts, ready to face challenges, vision and foresight, effective planner and decision maker, maintaining good mental stamina at time of crisis these are the major strengths. Lack of accounting, business management skills, intolerance, lack of risk-taking ability, lack of decision-making skills these are the major weakness. Strong family support, growth opportunity, demand of the products is continuously increasing, assertive market, good qualification and education and urban location these are the major opportunities, competition from large industries, capital shortage, less demand of products & services, differentiation in standard quality, product technology become obsolete, lack of proper assistance from government organisation these are the major threats.

According to (Sairabell Kurbah, Martin Luther 2007)[14] This article explores the multi-factorial nature of women's role in economic development in the East Khasi hills area of Meghalaya state, is to decide the enabling & compelling factors related with successful entrepreneurship in terms of personal, social, cultural, political & economic characteristics. Women of khasi are having basic education in spite of that they are equal to men in being successful and quite enterprising, hard work, patience and good public relation. Khasi culture creates a strong influence in promoting such enduring traits among women.

According to (Syed Shah Alam, Mohd. Jani, Nor Asiah Omar May 2011)[15] In this research it explores the key factors which affects the success of women entrepreneurs in Southern region in Malaysia. Suggestion of this study which interpret that family support, social tie-ups and internal motivation which positively affects and significantly to the success of women entrepreneurs in small business. In the past it had seen that it was very rare that women choose her career as entrepreneur not because of lack of interest but because of lack of opportunities. A study conducted in United Kingdom concluded that the gap between male and female entrepreneurs was closing due to wide opportunities that has been created by all over the world for women entrepreneurs so that they can easily open the business.

According to (Tambunan, Tulus 2009)[16] In this research paper it mainly focused on small and medium enterprises women entrepreneurs and this paper based on data analysis and recent literature review. This is a study of Asian developing countries SMEs are benefited extensive importance, more

than 95% of all firms in all sectors on average per country. Interpretation of this study is that in this region representation of women entrepreneur is relatively low due to factors like low level of education, lack of capital and cultural or religious limitations, In SMEs, most of the women entrepreneur are from the forced based category seeking for better family incomes.

According to (Mark Casson, 1982)[17] This theory evolves the original economic theory of entrepreneurship. The theory both incorporate and expand previous work of Hayak, Kizner, Knight and Schumpeter. In this theory author analysed that entrepreneurial success depends on various factors- timing of imagination, talent and decision-making ability, quality of information, financial & institutional support, motivation and management skills.

According to (Boyd & Gumpert, 1984)[18] Researcher established that many successful entrepreneurs achieve the valued goals of the society: independence and wealth. In America it had been seen that small business ownership is one of the most satisfying career experiences. In this study, entrepreneurs pay very high price for such satisfaction.

According to (Singh and Sengupta, 1985)[19] This study is based on women who are attending women entrepreneur development programme for their start up. This study disclose that educated women perceived entrepreneurship as a challenge and for fulfilment of ambition. Whereas it had been seen that less educated women do business for earning of money.

According to (Hoselitz, 1960)[20] Entrepreneurship is a function of managerial and leadership skills. Finance is a secondary important thing in business. Author put an emphasis on that a person who become an entrepreneur must have more than the desire to earn profits and an ample wealth. In this process, entrepreneur must show their ability to lead and manage business. Leadership categorised into three types- merchant money lenders, managers and entrepreneurs. While working money lenders are market oriented and managers are authority concerned. But entrepreneurs are product orientation.

RESEARCH GAP

Researcher compares the other research. This paper would give the reader a clear view about the dependence on profile of women entrepreneurs on size of business in the state of West Bengal which has not been studied by any researchers before.

RESEARCH METHODOLOGY

Hypothesis

H1₀- Age of the respondents & size of business is independent.

H2₀- Marital status of respondents & size of business is independent.

H3₀- Educational qualification of respondents & size of business is independent.

H4₀- Parental occupation of respondents & size of business is independent.

H5₀- Husband occupation of respondents & size of business is independent.

Sampling

'Women entrepreneurs' of West Bengal, a state of eastern India forms the 'Population' of this study. According to Sixth All India Census of MSMEs, which was conducted during January, 2013 to April 2014 covering all the MSMEs registered up to 31/03/2014. The total number of Establishments by type with at least one hired worker in West Bengal is 69090. The Minimum sample size for the study was calculated to be 250 and keeping the confidence level at 95 percent. The period of study is from to October 2018 to September 2019. The primary data were collected from selected entrepreneurs from February 2019 to July 2019. Researcher trying to contact the owners of registered women entrepreneurs of West Bengal.

Researcher targets the women entrepreneur based on simple random sampling method from the following: -

- 1) Adopting Snowball approach to reach women entrepreneurs who are well known in their business circle and operating a business from long run.
- 2) The social media like Facebook had a page of Women entrepreneurs Kolkata-West Bengal, LinkedIn, WhatsApp, Instagram, etc. which have been approached for responses.

Researcher had taken 255 interviews but 5 interviews was incomplete and not up to the mark. Sample size calculated is 250. So, researcher decided to do the research work on 250.

Data Collection

This study is based on primary & secondary data collection. Primary data collection includes interview based on questionnaire. Secondary data collection includes books, journals, magazines, reports, newspaper and websites and so on. For the interview researcher collected data from 5 districts they are as follows: -

1. Kolkata
2. Howrah

3. South 24 Parganas
4. North 24 Parganas
5. Hooghly of West Bengal

Statistical tools & measures

The following statistical tools will be used, for the analysis of data. SPSS, MS excel, frequency distribution, cross tabulation, percentage, measure of central tendency (mean), graphs relationship will be examined with the use of T test, Chi-square test is used for testing of hypothesis. Tabulation and graphical presentation are used for better results.

RESULTS AND DISCUSSIONS

Profile of Women entrepreneurs

This Section analyze and interpret the profile of women entrepreneurs This section includes Age, Marital Status, Educational qualification, Religion, Parental & Husband Occupation.

Table 1. Profile of women entrepreneurs

Age		
Age	Frequency	Percentage
< 25	10	4
26-35	88	35
36-45	90	36
46-55	45	18
> 56	17	7

Marital Status		
Marital status	Frequency	Percentage
Married	167	67
Unmarried	27	11
Widow	20	8
Single/ Divorce	36	14

Educational qualification		
Educational qualification	Frequency	Percentage
Below Matriculation	5	2
Matriculation	20	8
Intermediate	28	11
Graduate	135	54
Post graduate	62	25

Religion		
Religion	Frequency	Percentage
Hindu	165	66
Muslim	65	26
Christian	12	5
Others	8	3

Parental Occupation		
Parental Occupation	Frequency	Percentage
Industrialist	7	3
Business trader	113	45
Professionals	65	26
Agriculturists	5	2
Employed	42	17
Unemployed	18	7

Husband Occupation		
Husband Occupation	Frequency	Percentage
Industrialist	5	2
Business trader	90	36
Professionals	50	20
Agriculturists	5	2
Employed	48	19
NA (Unmarried)	52	21

Primary Source

Table 2. Size of business

Size of business		
Size of business	Frequency	Percentage
Micro	205	82
Small	38	15
Medium	7	3

Primary Source

Table 3. Table to represent the association between size of business & age of the women entrepreneur

Age	Micro	Small	Medium	Total
<25	6	4	0	10
26-35	81	6	1	88
36-45	77	11	2	90
46-55	36	8	1	45
>56	5	9	3	17
Total	205	38	7	250

Primary source

Chi-square value: 47.0279; p-value: <0.0001, Statistically significant

Table 4. Table to represent association between size of business & marital status of women entrepreneurs.

Marital Status	Micro	Small	Medium	Total
Married	144	18	5	167
Unmarried	16	10	1	27
Widow	15	5	0	20
Single/Divorced	30	5	1	36
Total	205	38	7	250

Primary source

Chi-square value: 14.7782; p-value: =0.0221, Statistically significant

Table 5. Table to represents the association between size of business & educational level of the women entrepreneurs.

Educational Qualification	Micro	Small	Medium	Total
Below matriculation	5	0	0	5
Matriculation	15	5	0	20
Intermediate	18	9	1	28
Graduate	120	13	2	135
Post Graduate	47	11	4	62
Total	205	38	7	250

Primary source

Chi-square value: 17.3413; p-value: =0.0267,
Statistically significant

Table 6. Table to represent the association between size of business & parental occupation of the women entrepreneurs

Parental Occupation	Micro	Small	Medium	Total
Industrialist	1	3	3	7
Business/Trader	87	24	2	113
Professional	60	4	1	65
Agriculturist	5	0	0	5
Employed	36	5	1	42
Unemployed	16	2	0	18
Total	205	38	7	250

Primary source

Chi-square value: 58.0482; p-value: <0.0001,
Statistically significant

Table 7. Table to represent the association between size of business & husband occupation of the women entrepreneurs

Husband Occupation	Micro	Small	Medium	Total
Industrialist	0	2	3	5
Business/Trader	67	21	2	90
Professional	42	7	1	50
Agriculturist	4	1	0	5
Employed	41	6	1	48
NA (Unmarried)	51	1	0	52
Total	205	38	7	250

Primary source

Chi-square value: 79.1160; p-value: <0.0001,
Statistically significant

ANALYSIS

1. Data shows that women entrepreneurs who were aged between 36-45 years (36%) had more dominance in the society and 26-35 years (35%) followed by women aged between 46-55 years (18%) and it followed by a big difference between above 56 years (7%) and below 25 years (4%) (table 1).
2. Data shows that number of married women entrepreneurs was 67%, number of unmarried women entrepreneurs was 11%, number of widow women entrepreneurs was 8% and number of single or divorced women entrepreneurs was 14%. By comparison to others, it seems that married women entrepreneurs' husbands support their wife in establishing their enterprise. Husbands support & motivate their wife. (Table 1).
3. Data shows that 54% of the women entrepreneurs were graduated and 25% holding a post-graduation degree. 11% of women entrepreneurs were intermediate, 8% of women entrepreneur were matriculation

and 2% were below matriculation. Mostly women entrepreneurs in MSMEs sector of West Bengal are educated. Researcher put a focused on rural and urban areas to analyze the women entrepreneurs. (Table 1)

4. Data shows that (66%) belongs to Hindu religion, followed by Muslim (26%), Christian (5%) and in other Sikh, Buddhist, Jains etc. and its percentage shows (3%). So, from the above table it clearly represents those Hindu women entrepreneurial population is higher than any other religions. Hindu women appear more inclined towards entrepreneurship although the data may represent a higher percentage of Hindu population in the state. (Table 1)
5. Data shows that 7 (3%) respondents' parental occupation is Industrialist, 113 (45%) respondents' parental occupation is Business/Trader, 65 (26%) respondents' parental occupation is Professionals, 5 (2%) respondents' parental occupation is Agriculturist, 42(17%) respondents' parental occupation is Employed and 18 (7%) respondents' parental occupation is unemployed. Majority parental occupation is business so that it became easier for women to choose entrepreneur as a career. (Table 1)
6. Data shows that 5 (2%) respondents' husbands are Industrialist, 90(36%) respondents' husbands are Businessmen/Trader, 50 (20%) respondents' husbands are Professionals, 5 (2%) respondents' husbands are Agriculturist and 48 (19%) respondents' husbands are Employed. 52 (21%) respondents were unmarried. Most of the respondents' husband were businessman and it helps women entrepreneur in their business. (Table 1)
7. Data shows that 205(82%) respondents had Micro business, 38(15%) respondents had small business and 7(3%) respondents had medium business. Women entrepreneur are mostly engaged in micro business because it required less working capital. It became easier for them to establish. (Table 2).
8. Data shows that In Micro Business, 6 respondents were <25 years, 81 respondents were 26-35 years, 77 respondents were 36-45 years, 36 respondents were 46-55 years and 5 respondents were >56 years. In Small Business, 4 respondents were <25 years, 6 respondents were 26-35 years, 11 respondents were 36-45 years, 8 respondents were 46-55 years and 9 respondents were >56 years. In Medium Business,1 respondent were 26-35 years

old, 2 respondents were 36-45 years old, 1 respondent were 46-55 years old and 5 respondents were >56 years. There is gradually shift from micro to small and medium due to increase in age of women entrepreneurs. Higher need of achievement with increase in age of women entrepreneurs. (Table 3).

9. Data shows that In Micro Business, 144 respondents were married, 16 respondents were unmarried, 15 respondents were widow and 30 respondents were Single/Divorced. In Small Business, 18 respondents were married, 10 respondents were unmarried, 5 respondents were widow and 5 respondents were Single/Divorced. In Medium Business, 5 respondents were married, 1 respondent were unmarried, and 1 respondent were Single/Divorced. Women who are married their growth and numbers of business set up in all size of business is higher compared to others marital status. Married women get support from family and husband. (Table 4).
10. Data shows that In Micro Business, 5 respondents had below matriculation degree, 15 respondents had matriculation degree, 18 respondents had Intermediate degree, 120 respondents had Graduate degree and 47 respondents had Post Graduate degree. In Small Business, 5 respondents had Matriculation degree, 9 respondents had Intermediate degree, 13 respondents had Graduate degree and 11 respondents had Post Graduate degree. In Medium Business, 1 respondent had Intermediate degree, 2 respondents had Graduate degree and 4 respondents had Post Graduate degree. Not all education level participates in small and medium size of business. Women need to upgrade their knowledge by pursuing higher education with increase in size of business. (Table 5).
11. Data shows that In Micro Business, 1 respondent parental occupation were Industrialist, 87 respondents' parental occupation were Business/Trader, 60 respondents' parental occupation were Professional, 5 respondents' parental occupation were Agriculturist, 36 respondents' parental occupation were Employed and 16 respondents' parental occupation were unemployed. In Small Business, 3 respondents' parental occupation were Industrialist, 24 respondents' parental occupation were Business/Trader, 4 respondents' parental occupation were Professional, 5 respondents' parental occupation were employed and 2 respondents' parental occupation were unemployed. In Medium Business, 3

respondents' parental occupation were Industrialist, 2 respondents' parental occupation were Business/Trader, 1 respondent parental occupation were professional and 1 respondent parental occupation were employed. Women participation in micro, small and medium size of business, parents' occupation frequency is higher who belongs to business background. (Table 6)

12. Data shows that In Micro Business, 67 respondents' husband were business trader, 42 respondents' husband were Professional, 4 respondents' husband were Agriculturist, 41 respondents' husband were Employed and 51 respondents were unmarried. In Small Business, 2 respondents' husband were Industrialist, 21 respondents' husband were Business/Trader, 7 respondents' husband were Professional, 1 respondent husband were Agriculturist, 6 respondents' husband were Employed and 1 respondent were unmarried. In Medium Business, 3 respondents' husband were Industrialist, 2 respondents' husband were Business/Trader, 1 respondent husband were Professional and 1 respondent husband were Employed. As we can see husband who belongs to business background their wives as women entrepreneurs' participation in business become very higher. Women entrepreneur get help from their husband. (Table 7).

SUGGESTION

1. Family support like husband support, elders support, others family members support. Women's who belong to joint family must get support of all their family members. Husband support plays very important role in sharing responsibilities of household chores, managing children and work of business. Elders who are retired from their jobs can become a great support for women in household and sometime managing business also. Most of time eventually they are busy in their retiring ages which gives them sense of pride.
2. Special effort should be made in order to facilitate direct access for women to invest in human capital, factors of production, productive assets and markets.
3. Women should be motivated from inside and possess a positive attitude, team building spirit, tenacity, power to accept the failure, and women entrepreneur thinking should be succeed in business venture.

4. Social and cultural hurdles of the society should be solved by using social media.
5. Organise the special awards for women entrepreneurs in order to encourage and acknowledge their contribution towards economy.
6. Every woman should have a bank account. It became mandatory because it will become easier for them to avail bank loan in near future. Women business loans should be low interest rates. International capital should be made available and regulations must be simplified.
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CONCLUSION

This study provides a detailed insight into the profile of women entrepreneurs and their relationship with size of business in the context of West Bengal. It can go a long way in initiating measures for upliftment and benefit of women entrepreneurs, by helping policy makers. Development of women entrepreneurship can go a long way in economic growth of the country.

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