



A Study on Women Entrepreneurship: Facilitators and Inhibitors related to it with special reference to Patna Sadar Block

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Abstract : *Entrepreneurship is a phenomenal occurrence witnessed in recent times and entrepreneurs are playing a very crucial role in the holistic development of the economy as well as the society in multifarious ways. And if it is complemented by equal participation of women, it can do wonders to the economy. According to World Bank, investing more in business of women rather in men leads to greater development of a nation. Although women are enthusiastically*

showing inclination towards entrepreneurship, it has not reached the satisfactory benchmark so as to unveil the full potential. Despite the potential, the society has not realized that growth in widening the horizon of Women Entrepreneurship.

This research is oriented towards assessing the factors facilitating or inhibiting them in undertaking an enterprise. These factors can be broadly categorized as Economic factors like institutional support, finances, etc., and Socio-Cultural factors such as societal attitude, family support, cultural background, etc.

This paper aims at investigating the different variables such as government initiatives, institutional credit and other support system, stereotypical attitude, etc., influencing women entrepreneurs in the Patna Sadar region and how far these factors are undergoing changes with time. It also aims at analyzing the scope of women entrepreneurs.

Keywords– *Entrepreneurship, Facilitators, Inhibitors, Need of women entrepreneurship, Government initiatives.*

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Introduction :

Entrepreneurship refers to the ability, capacity and willingness to develop, organize and manage a business venture with a determination to take any risk in order to make profits. According to **Peter Drucker** (1909-2005), an American-Austrian educator and the 'Father of Management Thinking'-

“Entrepreneurship is a systematic innovation which consists of the purposeful and organized search for changes and in a systematic analysis of the opportunities such changes might offer for economic and social innovation.”

Entrepreneurs form the nuclei of any economy and help in its progress by capitalizing on new opportunities and generating new wealth and employment opportunities. Entrepreneurship plays an important role in the development of underdeveloped economies like India where resources are in abundance but they are not utilized to their full extent, thereby leading to a lower rate of capital formation. Thus, entrepreneurship is the need of the hour and, women entrepreneurship in particular, could be a leap towards realizing one's potential while contributing to the nation's development as well.

Who are Women Entrepreneurs?

The **Government of India** defines 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% employment generated to women”.

Also women entrepreneurs as per **Bihar Industrial Investment Promotion Policy 2016** means such domicile women of the state who are 1st generation entrepreneurs and who have established unit as a sole proprietor or invariably have a 100% share in partnership/ private limited companies.

Need for Women Entrepreneurship

The opening of the gates of the Indian economy after the reforms of 1991 has brought about a spurt of new opportunities for the enterprising classes as well. Entrepreneurship has become the demand of time in recent years. Although women participation has increased in every field, there is a need to break the glass ceiling prevailing in the field of entrepreneurship. This will not only lead to the country's growth in terms of Gross Domestic Product (GDP) but also enhance the

social growth and Human Development Index (HDI).

In this era of globalization, our economy not merely needs women entrepreneurs but high-impact women entrepreneurs. According to the Global Women Entrepreneur Leaders Scorecard (2015), “High-impact women entrepreneurs own and operate businesses that are innovative and growth-oriented. Their entrepreneurial activities contribute to economic growth and welfare.”

In India, and especially in Bihar, women equally participating in entrepreneurial activities is the demand of the times. Moreover, it should not be characterized by the elements of complacency and imitation rather there should be an appetite and enthusiasm always to innovate new products and services, expanding the market, solving the problems of the masses and most notably, creating new job opportunities.

Assessing the factors influencing Women Entrepreneurs

Women are believed to be more focused and devoted having less failure rate. They are multi-tasker naturally inherent with the capability to deal with uncertain situation effectively. There are plethora of factors influencing women entrepreneurship.

Here, the factors affecting women entrepreneurship has been categorized as Economic factors and Socio-cultural factors which can be both facilitators and inhibitors depending on the circumstances.

I. Economic Factors

- i. **Government Support** – (Durgappa, 2017) A major push is being provided by the government which is committed to provide an ecosystem for women entrepreneurs to flourish and help them at various levels. It is undertaking multi-pronged approach towards facilitating women entrepreneurs. But in practice benefits don't percolate to full extent.
- ii. **Investor's Faith**- (Sharma Priyanka, 2013) The first and foremost thing is 'trust'. Women still face difficulties in gaining faith from the society. Investors generally doubt the credibility of women entrepreneurs but a changing trend is being witnessed where investors are showing faith in their calibre.

- iii. **Finance-** (Stand-up India Conference, 2016) Finance provides a concrete form to the nascent ideas and plays a crucial role throughout their entrepreneurial journey. But most of the women are still dependent on their family for financial decisions. Women entrepreneurs availing the institutional credit are very few in numbers.
- iv. **Mobility** –In present times, the restriction of mobility on women is being removed as evident from women promoting their venture even internationally. But unfortunately, due to work-life balance and several responsibilities, women face difficulties in moving out for their business purposes and also the paradox of the society constrain their mobility, even if they get the opportunity.
- v. **Marketing and managerial skills-** In this digitalized era, marketing and managerial acumen plays a key role in assisting their business. Convincing people about the price and quality is challenging to women entrepreneurs.
- vi. **Education-** It is not a pre-requisite for an entrepreneur to be successful but in today's dynamic world, it does provide a competitive edge over others.
- vii. **Awareness** – Awareness is the essence of entrepreneurship. It provides an element of vitality to the entrepreneurs as they can keep pace with the changing market situations and could adapt to the changes accordingly. They can also keep themselves attuned with various government policies, new technologies, etc.

II. Socio-Cultural factors

- I **Family Support-**The spheres of entrepreneurship is influenced by the family background as it prepares the base and motivates the entrepreneur to move out of their comfort zone. Conducive environment coupled with full support in maintaining work-life balance help women entrepreneurs to always scale new heights. But in few cases, it works as a deterrent factor as women entrepreneurs do not get the expected support from the family.

- ii. **Marital Status** – Marital Status does not directly impact the entrepreneurship yet it plays a significant role by supporting women emotionally, financially and also helps in maintaining their work-life balance.
- iii. **Societal Attitude-** In recent years, although a gradual shift is being witnessed in the society's perspective but still the attitude is biased towards women and in particular women entrepreneurs. They still face a lot of questions on their capabilities.
- iv. **Cultural Background** - (Sharma Yogita, 2013) Culture manifests itself in every aspect of life. It is very natural that whatever venture an entrepreneur undertakes, nuances of cultural ethos will be imbibed in it. For example, in Bihar, Madhubani Art, Tikuli Art, Manjusha Art, etc., are quite prominent
- v. **Personal Trait** – Of all the factors mentioned above, it is the inner will and confidence which ultimately surpasses every barrier. It is rightly said 'Where there is a will, there is a way'. Those having a strong determination and positive outlook surely excel in their endeavour.

Various Government Schemes Promoting Women Entrepreneurship

In the present scenario, an appropriate and synergetic environment plays a significant role in accelerating the pace of growth. There are several steps being taken by the Government of India and the Government of Bihar to promote women entrepreneurship.

1. PMMY (Pradhan Mantri Mudra Yojna) - Under this scheme loans are provided up to Rs. 10 lakh under three categories i.e. SHISHU, KISHORE and TARUN.
2. PMEGP (Prime Minister's Employment Generation Programme) – PMEGP aims at generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas providing 35% subsidy to women beneficiaries (Annual Report of Ministry of MSME, Govt. of India, 2019).
3. Stand-Up India-The objective of this programme is to support entrepreneurship among women, SCs and STs by providing

loan between Rs. 10 lakh and Rs. crore for greenfield enterprises.

4. Bihar Start-up Policy 2017- Bihar Start-Up Policy 2017 is an initiative to provide space for innovation-driven entrepreneurship in Bihar. In the process of providing physical infrastructure, the state government has co-opted institutes located in Bihar, like IIT, Patna; NIT, Patna; NIFT, etc., to host incubators and also provide other incentives to the incubators.
5. Bihar Industrial Investment Promotion Policy- The sole aim of the Bihar Industrial Investment Promotion Policy is to achieve industrial development growth 15% per annum. It increases the competitiveness of Ministry of Small and Medium Enterprises (MSMEs).

SHGs and different organizations promoting Women Entrepreneurship : Self-help groups are formed to address a common purpose. They are instrumental in enhancing member's financial security. Also, there are several organizations which are established to promote women entrepreneurs by helping them to solve their problem and in getting easy access through the channel of several legal and administrative processes. SHGs and organizations also work as an effective medium to inculcate various skills, enhance self-confidence, etc., thereby, leading to the process of economic empowerment of women.

Objectives :

- To find motivating and demotivating factors for the less proportionate growth of women entrepreneurship with special reference to Patna Sadar Block.
- To assess the impact of institutional support in providing momentum to women entrepreneurship with special reference to Patna Sadar Block.
- To examine the role of Self-Help Groups and different organizations in promoting women entrepreneurship in Bihar with special reference to Patna Sadar block.
- To find the role played by stereotypical attitude and family background in women entrepreneurship in Bihar with special reference to Patna Sadar Block.

Hypotheses :

- Government initiatives have benefited many women entrepreneurs.
- There is low accessibility to the institutional credit to women entrepreneurs.
- Self- Help Groups and different organizations promote the number of women entrepreneurs.
- Societal attitude and family background inhibit the undertaking of women entrepreneurship.

Research Methodology

Area of study- Patna Sadar Block

Sources of data – Primary source (Questionnaire, survey) and Secondary source (Reports, websites)

Tools and technique of data collection- Interview through questionnaire with women entrepreneurs. One- to-one discussion and interview with government officials, bank officials and different organizations.

Data analysis -The data is represented through tables, pie chart, bar diagrams, graphs and also through Chi-Square test.

Data Interpretation and Analysis of the Hypotheses

For the case study, we have taken into consideration women entrepreneurs from different sectors, namely- Handicrafts, Embroidery, Astrology, Services like HR Consulting, Hospitality, etc

Hypothesis 1

H₀: Government initiatives have benefited women entrepreneurs

H₁: Government initiatives have not benefited women entrepreneurs.

From Tables 1 and 2 and Figures 1 and 2, it can be concluded that the different programmes like Entrepreneurship Awareness Programmes (EAP) and Entrepreneurship-cum-Skill Development Programme (ESDP) have been successful in creating positive impact on women entrepreneurs. Their participation in such programmes have increased over the years. From primary data, we have analyzed the position of their business venture whether they are interested in registering their venture or not .It is evident from Table 3 and Figure 3 that almost 71% women entrepreneurs have got their venture registered and are successfully

running their venture in a symbiotic relation with the government. They do not have to face bureaucratic hurdles. Further, we have assessed their satisfaction level with the government in Table 4 and Figure 4. They seem to be quite satisfied with the government initiatives.

Therefore, **H₀- Government initiatives have benefited many women entrepreneurs is accepted** and **H₁- Government initiatives have not benefited many women entrepreneurs is, thus, rejected.**

Hypothesis 2

H₀: There is low accessibility to the institutional credit to women entrepreneurs.

H₁: There is not low accessibility to the institutional credit to women entrepreneurs.

From table 5 and figure 5, it is quite clear that the trend of availing loans among women is low as compared to male counterpart. It is evident from table 6 and figure 6, very few women are coming to avail the benefits of industrial plot provided by BIADA. This is not only the case of Patna Sadar but Patna District and Bihar as a whole face the same problem.

From tables 7 and 8 and figures 7 and 8 it is clear that most of the women prefer self- financing either because of self sufficiency or less investment required.

Thus, **H₀ - There is low accessibility to the institutional credit to women entrepreneurs is accepted** and **H₁ – There is not low accessibility to the institutional credit to women entrepreneurs is rejected.**

Hypothesis 3

H₀: Self Help Groups and different organizations promote the number of women entrepreneurs

H₁: Self Help Groups and different organizations don't promote the number of women entrepreneurs

From tables 9 and 10 it is clear that SHGs and different organizations are instrumental in promoting women entrepreneurs. They are providing various types of trainings related to marketing skills, financial skills, banking operations and specific training for art forms like Tikuli, embroidery, stitching, etc. These trainings have enhanced their skills enabling them to be self-dependent. At the same time there are various organizations working towards promoting women

entrepreneurs by providing suitable platform. Also various skill development programmes are conducted from time to time. From tables 11 and 12 and figures 9 and 10 it is evident that most of the women entrepreneurs are associated with organizations and find them beneficial.

Thus, **H₀ –Self- Help Groups and different organizations promote the number of women entrepreneurs is accepted** and **H₁- Self- Help Groups and different organizations don't promote the number of women entrepreneurs is rejected.**

Hypothesis 4

H₀- Societal attitude and family background inhibit the undertaking of women entrepreneurship.

H₁– Societal attitude and family background do not inhibit the undertaking of women entrepreneurship.

Table 13 and figure 11 depict that business background is not a prerequisite to start a business or to become successful. But those who possess business background are already prepared about the challenges and overcome the obstacles easily. Referring to tables 14, 15 and 16 and figures 12, 13 and 14 it is worth noting that women entrepreneurs stepping out to promote their venture and to participate in various seminars and conferences at national and international levels show that they are now being trusted and fully supported by their family and society and thus breaking the stereotypical attitude.

Hence, **H₀–Societal attitude and family background inhibit the undertaking of women entrepreneurship is, thus, rejected** and **H₁ - Societal attitude and family background do not inhibit the undertaking of women entrepreneurship is accepted** and, therefore, it can be deduced that they no longer pose any hindrance to women entrepreneurs.

Some Interesting Revelation

From Table 17 it is clear that **H₀ –Level of satisfaction with government is independent of source of credit is accepted** as $(c^2)_{Cal}[9.913] < (c^2)_{Tabular}[12.592]$, $df=6$ at 5% significance level. Also, **H₀- There is a significant relation between family support and stepping outside for promotion of venture by women entrepreneurs is accepted** since $(c^2)_{Cal}[6.477] < (c^2)_{Tabular}[12.592]$, $df=6$ at

5% significance level. Figure 13 reveals the result of online survey conducted on 250 respondents regarding their entrepreneurial intent. 48% of the respondents aspire to become entrepreneurs and 30% of them are in dilemma regarding their choice while 22% don't want to choose entrepreneurship.

Conclusion :

Women entrepreneurship provides a new scope to venture into untraversed journey. As compared to past few years, there is an increasing trend among women to take entrepreneurship. They are exploring various fields such as, hospitality, urban gardening, etc, but still many women are involved in the traditional sector which reflects the cultural ethos. They are making themselves self-dependent as well as empowering other women by providing employment.

In recent years, the government has taken several steps to promote entrepreneurs especially focusing on women entrepreneurs. Different organizations both governmental and non-governmental are working for their promotion. Also there are self-help groups which are intending to promote women entrepreneurs.

There are several institutions providing credit but women entrepreneurs mostly prefer self-financing either due to the low investment or well off background. Despite the facilities of industrial areas, women are not keen to avail it.

The families are supportive and are sharing responsibilities which help them to maintain their work-life balance. The societal attitude is either supportive or indifferent. Women are stepping out of their threshold to promote and expand their venture. The seeds of entrepreneurial intent already exist in the young generations which will help in the progress of the society as well as the economy.

On the whole it can be concluded that a lot of progress has been made in the field of entrepreneurship and women are enthusiastically exploring this field.

Recommendations

1. Though the government has taken many steps for the betterment of women entrepreneurs, it has still not made much impact. There is a need to substantiate the efforts with greater awareness among the women folk.

2. Well-equipped incubators with efficient mentors should be established for facilitating the budding entrepreneurs.
3. Despite various organizational set-up working in the same direction for promoting women entrepreneurs, there is no coordination among them. So, there is a need to channelize their effort by integrating their functional set-up.
4. Since entrepreneurs have become the necessity for every economy, so, it calls for inculcating the spirit of entrepreneurship in our education system.
5. A pragmatic approach should be adopted to build entrepreneurial ecosystem to support new ventures.
6. SHGs should be promoted in urban areas also for promoting entrepreneurship among women from low income groups.
7. Awareness among women entrepreneurs is also important. So, they should keep themselves updated about the various initiatives.
8. Women entrepreneurs should keep track of the upgraded technologies and must assimilate it in their services.
9. For holistic and sustainable development, women entrepreneurs should work in a mutual understanding with the environment.
10. For efficient utilization of the opportunities, they should take on various skill development courses.

Limitations of the study:

We have given our best effort to collect authentic information from the respondents. However, the report still has certain limitations which are as follows-

1. Inferences drawn are based on the information provided by the respondents which may be from their perspective.
2. Our study was limited to Patna Sadar Block which may not present the integrated picture of Bihar as a whole.
3. We found it very difficult to get the segregated data as required by us from the various institutions like banks and different government bodies.

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Table 1. indicates the performance of EAP

Year	Total Participation	Women	Per cent
2016-17	36	23	64
2017-18	94	39	41
2018-19	25	21	84

Table 2. Represents the performance of ESDP

Year	Total Participation	Women	Per cent
2016-17	25	17	68
2017-18	69	56	81
TOTAL	145	120	83

Table 3. Depicts the status of registration of ventures among the respondents

Status	Frequency	Per cent	Valid Per cent	Cumulative Per cent
Registered	32	71	71	71
Unregistered	13	29	29	100
Total	45	100	100	

Table 4. Depicts the satisfaction level of the sample population with different government initiatives

Level of Satisfaction	Frequency	Per cent	Valid Per cent	Cumulative Per cent
Very Satisfied	06	13	13	13
Satisfied	11	24	24	37
Unsatisfied	07	16	16	53
Can't say	21	47	47	100
Total	45	100	100	

Table 5. Represents the access of total entrepreneurs and women entrepreneurs to MUDRA since its inception in 2015 till date. (In lakhs)

Bank	Total Entrepreneurs	Women Entrepreneurs	% of Women
PNB	2257	422	18.69
BOI	6362	865	13.59

(Data of Patna District)

Table 6. Depicts how BIADA helps in promotion of women entrepreneurs by allotting lands for their units

Area	Total	Women	Percent
Patna Sadar	75	03	4
Patna District	197	13	6.59
Bihar	2034	159	7.82

Source : BIADA, GOB.

Table 7. Represents the different sources of credit to women entrepreneurs for their business

Source	Frequency	Per cent	Valid Per cent	Cumulative Per cent
Self	33	73.34	73.34	73.34
Govt. schemes	09	20	20	93.34
Other loans	03	6.66	6.66	100
TOTAL	45	100.00	100	

Table 8. shows the initial investment of women entrepreneurs in their respective enterprises

Initial Investment (In Rs.)	No. of Women Entrepreneurs	Percentage
BELOW 1 LAKH	28	62.22
1 LAKH TO 5 LAKH	11	24.45
5 LAKH TO 10 LAKH	06	13.33
Total	45	100

Table 9. Gives information about SHGs

SHG	No. of members	Motives
Patna City Tikuli Shilp Vikas Kendra	30	To promote Tikuli Art and to inculcate entrepreneurial intent among members for worldwide spread of this art
Patna City Tikuli Shilp Kala Kendra	30	
SHGs by Nidan (11 groups)	110 (10 in each group)	To empower women of slum areas and help them to become economically independent

Table 10. Depicts types of training provided to SHG members

Types of Training to SHG Members	
1.	Marketing Skills
2.	Financial Skills
3.	Order Dealing
4.	Banking Operation
5.	Managerial Skills
6.	Specific Training related to Tikuli art, embroidery, stitching, etc.

Table 11. Represents the association of women entrepreneurs with different organizations

	Frequency	Per cent	Valid Per cent	Cumulative Per cent
Associated	35	77.78	77.78	77.78
Not Associated	10	22.22	22.22	100
Total	45	100	100	

Table 12. Are the organizations beneficial for women entrepreneurs?

	Frequency	Per cent	Valid Per cent	Cumulative Per cent
Yes	27	60	77.14	77.14
No	08	17.78	22.86	100
Total	35	-	100	
Missed	10	22.22	-	-
N	45	100	-	-

Table 13. Deals with the business background of the respondents

	Frequency	Per cent	Valid Per cent	Cumulative Percent
Yes	16	36	36	36
No	29	64	64	100
Total	45	100	100	

Table 14 depicts family support to women entrepreneurs

	Frequency	Per cent	Valid Per cent	Cumulative Per cent
Yes	33	73.34	73.34	73.34
No	05	11.11	11.11	84.45
Supported after establishment of the venture	07	15.55	15.55	100
Total	45	100	100	

Table 15. Depicts the co-operation level of the society

Level of cooperation	Frequency	Per cent	Valid Per cent	Cumulative Per cent
Cooperative	27	60	60	60
Non-cooperative	08	17.78	17.78	77.78
Indifferent	10	22.22	22.22	100
Total	45	100	100	

Table 16. Illustrates the scenario of women entrepreneurs stepping outside to promote their venture

	Frequency	Per cent	Valid Per cent	Cumulative Per cent
In Patna only	18	40	40	40
Outside Patna	08	17.78	17.78	57.78
Outside Bihar	15	33.33	33.33	91.11
Outside India	04	8.89	8.89	100
TOTAL	45	100	100	

Table 17. Presents the result of chi-square test

Null Hypothesis(H ₀)	Chi-square (c ²) (df)	Degree of freedom	Significance Level
1. Level of satisfaction with government is independent of source of credit	9.913	6	At 5% Significance Level
2. There is a significant relation between family support and stepping outside for promotion of venture	6.477	6	

LIST OF FIGURES

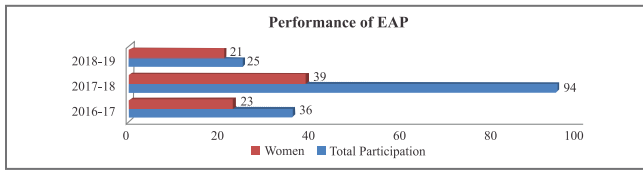


Fig.1

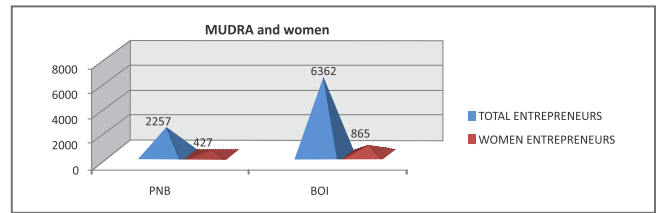


Fig.5

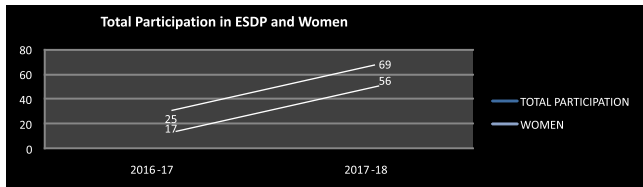


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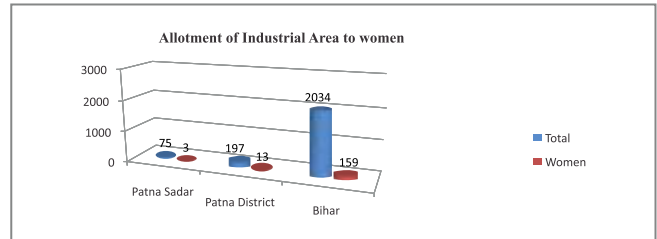


Fig.6

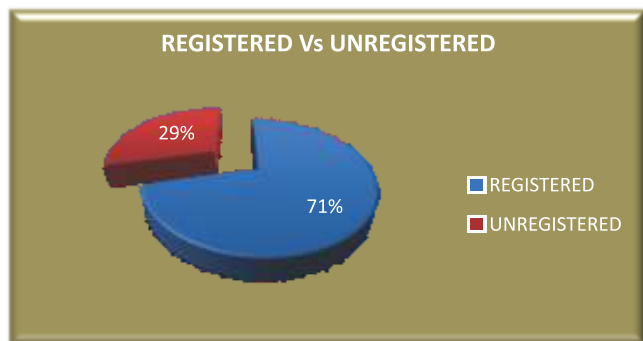


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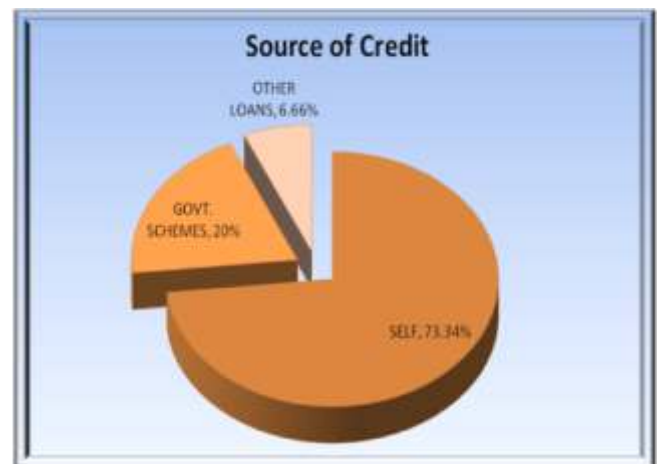


Fig.7



Fig.4

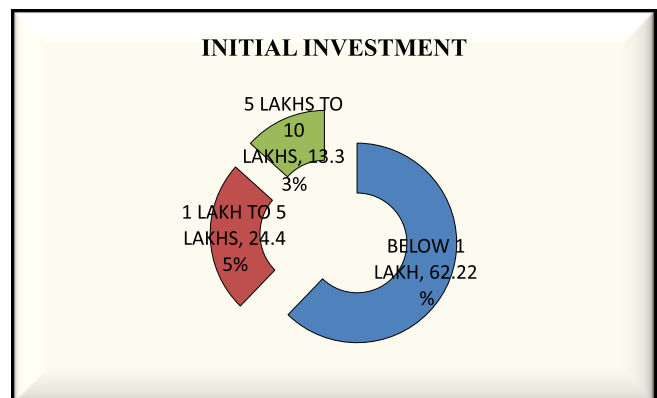


Fig. 8

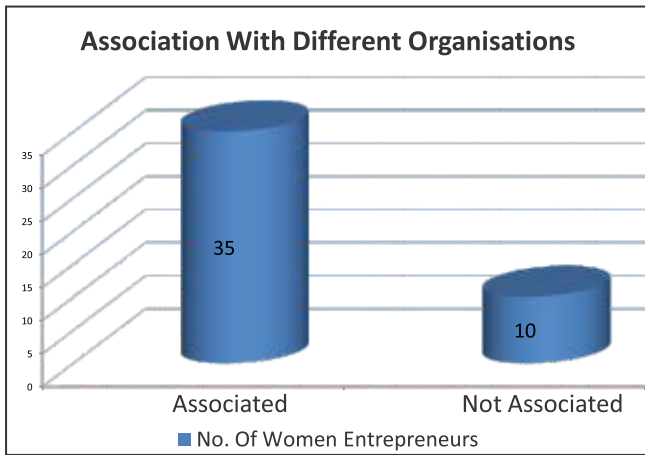


Fig. 9

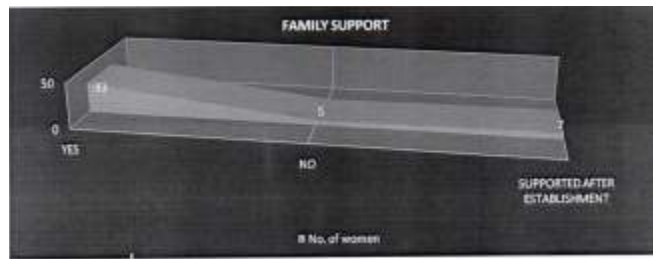


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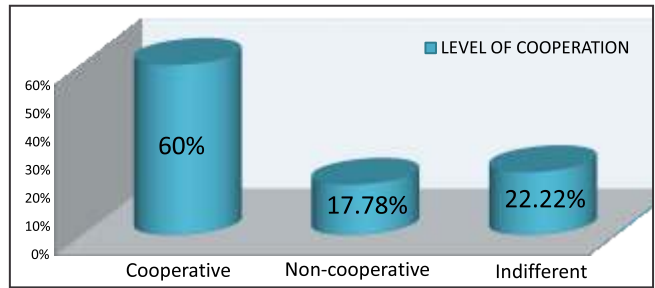


Fig. 13

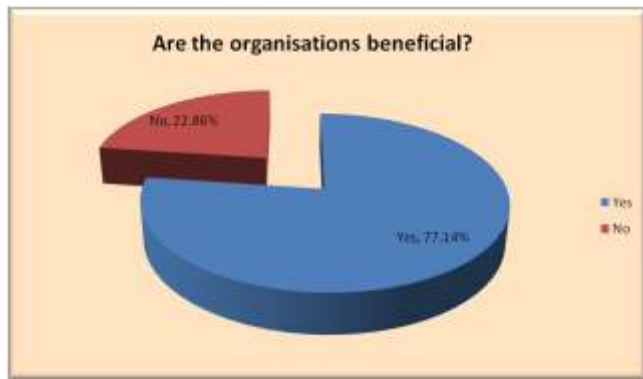


Fig. 10

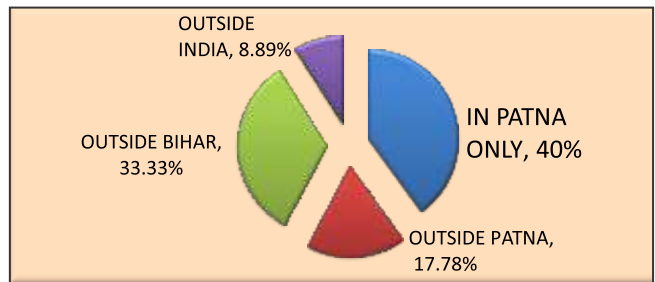


Fig. 14

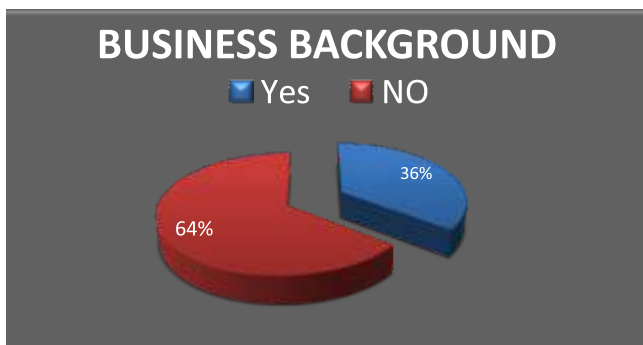


Fig. 11

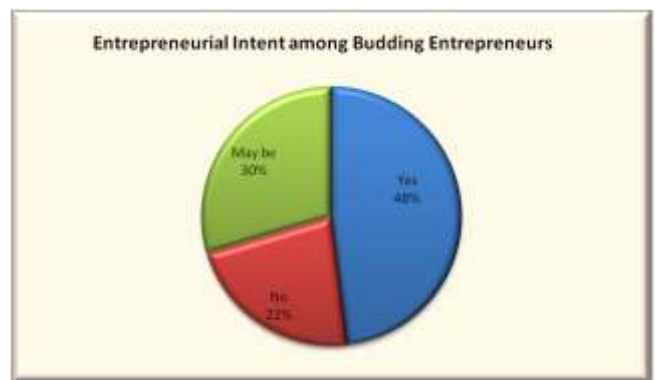


Fig. 15

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