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Role of women entrepreneurs of MSME sector for socioeconomic & regional development of Hooghly District, West Bengal

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Abstract---Women entrepreneurs make major contributions in all parts of the economy. Strong desire to achieve anything beneficial provides amazing position in their community and family. Women entrepreneurship has gained pace in previous three decades dramatically expanding the number of women entrepreneurs and their contribution towards economic growth and regional development of their working area. According to central government report, Bengal has set a record with 29 lakh women starting their own business (UNI, 2019). J.A.Schumpeter claims that “Women who innovate, imitates, or undertakes a commercial activity is termed women entrepreneur”. This study is fully concerned with the role of women entrepreneurs of MSME sectors for the regional development and economic growth of Hooghly district. Primary Data collection was done by personal interview on randomly selected women entrepreneurs who engaged in MSME’s in the study area. Secondary data was gathered from a variety of government data handbooks, internet sites, published articles and journals, and other sources. Collected data are compiled & represents by statistical figures. The study reveals the growth of women empowerment, decision making power, Economic stability of the women entrepreneurs, which is help to improvement the Regional development of the Hooghly District. Furthermore this investigation shows the increasing of Social & economic status of the women in last 10 years in the Hooghly District. Women entrepreneurs create majority of new employment and produce most of the creative thinking that supports economic success in the Hooghly District. One of the most quickly developing groups is that of women owned companies (WOEs), which demand attention for a number of reasons.

Keywords---women entrepreneurship, MSMEs, regional development, women owned enterprises (WOEs), women empowerment.

Introduction

The Micro Small and Medium Enterprises (MSMEs) provide a substantial amount towards employment generation, industrial output, exports and establishing the entrepreneurial basis. It plays a crucial role for sustainable, rapid and overall socio-economic growth in Indian economy. With more than 44.6 million firms, this sector produces more than 102.3 million employments, the second largest sector after agriculture (MSME INSIDER, Ministry of MSME, GOI). Considering the genuine demand, the Directorate of Micro, Small and Medium Enterprises, has been implementing more intense services for decreasing the communication gap. Several new programs like- "Banglashree, Karmasathi Prakalpa" etc, providing subsidies even for expansion and restoration of existing plants and machinery, have been established by the Govt. of West Bengal. This article has concentrated on the role of Women Entrepreneurs of MSME's for Regional Development in Hooghly District, West Bengal

Purpose of the Study

The study signifies the importance of Women empowerment through MSME's for economic & social development of a region. India needs to develop aggressively in the field of industry; therefore women power is very important for fulfil this goal. A woman is also called a born manager, as she beautifully manages a home even when she provided with limited resources. According to Forbes (www.forbes.com) though women find it difficult to attract capital, the return on investment made in women businesses is far higher than that made on businesses run by men. MSME has played very impressive role in industrial scenario of West Bengal by tackling the issue of regional disparities to some extent (Jahanshahi et al. 2011). Along with providing large opportunities of employment at relatively lower capital cost and industrialization in backward and rural areas.

Objective of the study

- To find out the increase of women empowerment, decision making power, financial stability of the women entrepreneurs.
- To determine impact of women entrepreneurs of MSME's for regional development of Hooghly District.
- To find out the Socio-economic status of the women in last 10 years in the Hooghly District.
- To assess the problems & prosperity encountered by the women entrepreneurs of MSME's in Hooghly district.

Study Area

The Hooghly district is located between the coordinates 23° 01' 20"N and 22° 39'32"N, and 87° 30' 20" E and 88° 30' 15" E. The overall area of this is 3149 square kilometres (1216 square miles), accounting for 3.55 percent of the state's

total geographical area. The Hooghly district is bounded by the Hooghly river in the east and north, Nadia in the southeast, 24 parganas in the north, Bardhaman in the north, Howrah in the south, Paschim Medinipur in the west, and Bankura in the north-west. It contains four sub-divisions, 18 development blocks, 12 municipalities, one municipal corporation, and 23 police stations, as well as 210 gramme panchayats.

Methodology & Data collection Techniques

The study is based on both primary and secondary data sources. Primary information has been collected through direct interview with the women entrepreneurs of MSME's of different areas of Hooghly district throughout near about 4 months (January, 2021 to April, 2021). 130 samples are also collected from different areas through intensive questionnaire survey. Secondary sources of data have been acquired from the different government and commercial sources. West Bengal District Gazetteers (2011), Census of India (2001 & 2011) , District Human Development Report (2011) , different journals, publications, pertinent documents, newspapers and are the major source of secondary data.

First at the pre- field level the analysis of different books, schedule for collection of different data from different offices and visit virtually all the Sub-divisional offices & some key Block offices in Hooghly district to gather the primary data. All the data have been generated and examined by correct statistical methodology and Mapping technique with GIS technique. After gathering all of the data I have attempted to produce this paper to highlight the power of women entrepreneurs of MSME's for regional development of the research area.

Findings of the study and Results

Women plays an important role in strengthening up the backbone of India's economy. Women have the capacity to balance the varied work and priorities and tend to have happiness and success in it and establish a relationship with colleagues and consumers. According to 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". From the study, it has been clear that there are several improvements are found in the regional development of Hooghly district with the help of women entrepreneurs of MSME sector.

Years	Regd. Units by Women	Employment generation	Invest in Plant & Machinery (in Lakh Rs)
2011-2012	142	1740	2125
2012-2013	89	1875	1650
2013-2014	149	2276	2805
2014-2015	241	3450	3150
2015-2016	319	3155	4120
2016-2017	376	4205	4560
2017-2018	416	4875	4955

2018-2019	472	5145	5215
2019-2020	549	3950	5680
2020-2021	348	2540	3765
Total	3101	33211	38025

Table no-1. Yearwise trends of units registration & employment generation

Participation in Decision making	Categories	No. of Respondents	% of respondents
Education of Children	Increased	105	80.75
	No change	25	19.25
	Total	130	100
Investment/Loan	Increased	109	83.85
	No change	21	16.15
	Total	130	100
Health Care	Increased	98	75.4
	No change	32	24.6
	Total	130	100
Mobility	Increased	95	73.1
	No change	35	26.9
	Total	130	100

Table no-2. Trends in decision making power by Women Entrepreneurs (Author's field data).

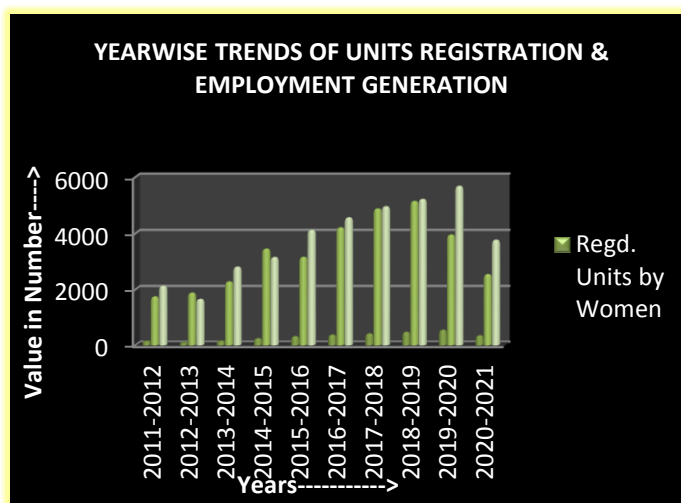


Fig-1 Yearwise trends of units registration & employment generation

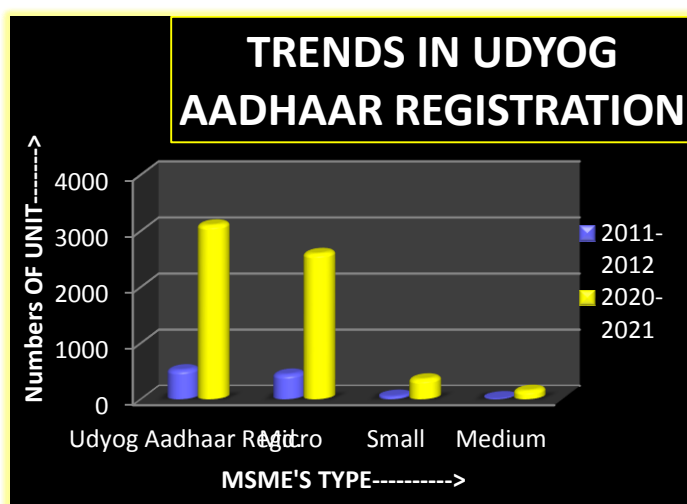


Fig 2 Trends in Udyog Aadhaar Registration

Financial Year	Udyog Aadhaar Regd.	Micro	Small	Medium
2011-2012	520	442	57	21
2020-2021	3101	2592	356	153

Table no 3. Trends in Udyog Aadhaar Registration

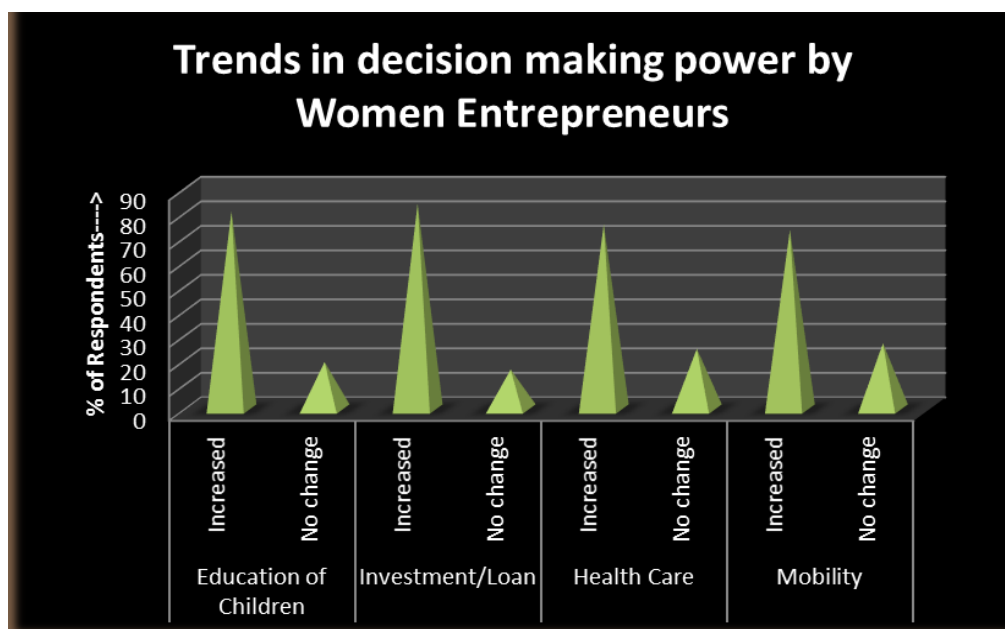


Fig 3. Trends in decision making power by Women Entrepreneurs.

Year	Income generation (in Crore Rs)
2011-2012	8.74
2020-2021	63.45

Table no 4. Decadal Trends of Income generation by Women Entrepreneurs of MSME's

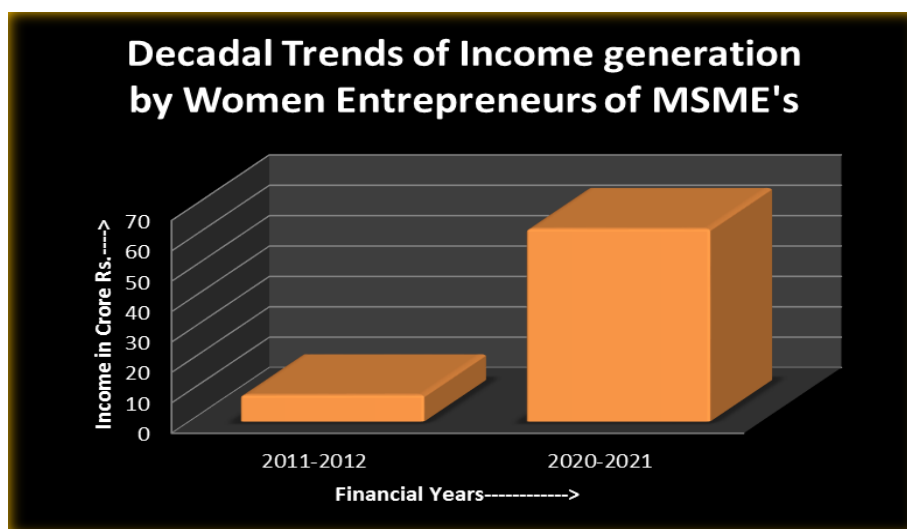


Fig 4. Decadal Trends of Income generation by Women Entrepreneurs of MSME's

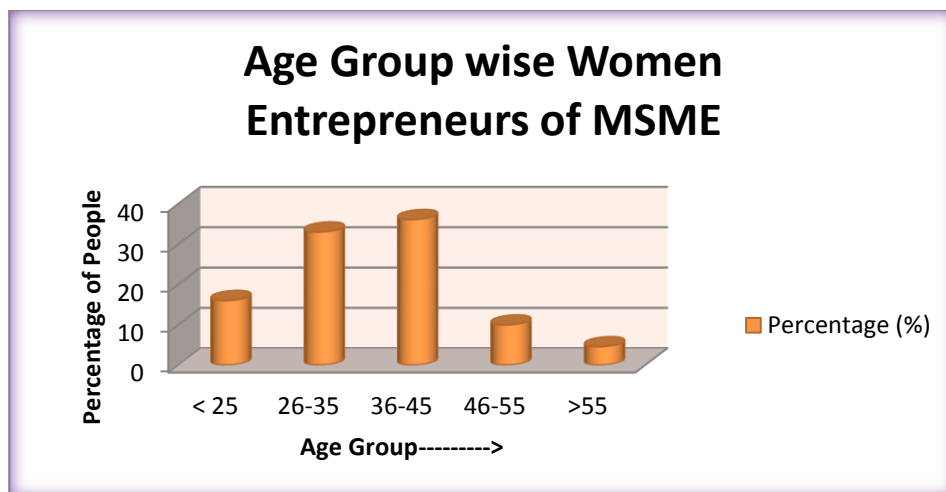


Fig 5. Age Group wise Women Entrepreneurs of MSME.

Characteristics	Category	Frequency	Percentage (%)
Age Group	< 25	21	16.07
	26-35	43	33.07
	36-45	47	36.15
	46-55	13	10.0
	>55	06	4.61
Educational	Below Matric	04	3.0

qualification	Matric	24	18
	Intermediate	15	12
	Graduate	69	53
	Post Graduate	18	14
Religion	Hindu	70	54
	Muslim	49	38
	Others	11	8.0
Caste	General	65	50
	SC	21	16
	ST	10	8.0
	OBC	34	26
Marital Status	Married	87	67
	Unmarried	29	22.30
	Widow/Divorced	14	10.70
Source of family income	Agriculture	45	34.5
	Business	54	41.8
	Service	09	7.0
	Professional	22	16.7

Table-5: Socio-economic profile of Responded 130 SHG members (Author's field Data)

There are some major findings are outcome from the primary & secondary data analysis

- ❖ From the primary level data analysis it has been cleared that near about 36% women entrepreneurs are from age group of 36-45 followed by 33% in 26-35. It has been cleared that mature & young aged women's are more enthusiastic for income generation. There is a well-balanced ratio regarding religion point of view, Hindu (54%), Muslims (38%) & others (8%).
- ❖ From the data analysis we found that married women's are more involved (67%) in the MSME sectors. On the other hand majority of women entrepreneurs are well educated in terms of educational level. Out of total women entrepreneurs of MSME's near about 65 % are either intermediate (12%) or Graduate (53%). It shows they are well equipped for knowledge gathering for MSME sectors growth lead to regional development of Hooghly district.
- ❖ From the data analysis we found that major source of the family income for these women entrepreneurs are mainly either Agriculture (34.5%) background or Business (41.8%) background.
- ❖ We found that there are significance improvement in terms of MSME registration, Employment generation & investment. In the year of 2011-2012 there are only 142 units registered, 1740 no's employment & Rs. 21.25 Cr invested whereas in year 2020-2021 these numbers grow up to 348 , 2540 no's & Rs.37.65 Cr. Due to the Covid-19 Lockdown situation there is sharp fall found between 2019-2020 & 2020-2021 data.
- ❖ It has been found that there is a massive growth in the field of Udyog Aadhaar / Udyam registration. There is about 496 % growth in last 10 years.

- ❖ From the data analysis we observed there are considerable shift in the decision making capacity of the women entrepreneurs after entering the MSME sectors. In terms of Children's academic achievement, Healthcare, Investment & mobility they are more freedom to choose decision.
- ❖ We found that women entrepreneurs are mainly engaged in Micro enterprises (83.5%) followed by Small enterprises (11.5%) & medium enterprises (5% only).
- ❖ From the study we found that Women entrepreneurs are provide major employment generation for regional development of Hooghly district. The present industrial growth hubs are located in the region containing Uttarpara, Rishra, Serampore, Shoraphully, Chandernagore, Mogra, Chinsurah and Pandua. The projected growth centers would encompass Sheakhala (Chanditala 1), Tribeni(Chinsurah-Mogra), Makla (Serampore-Uttarpara), Khalisani (Singur),Sugandha(Polba-Dadpur), Arambagh, Jirat(Balag) Khanyan (Pandua),Champadanga(Tarakeswar),Kamarpukur(Goghat-II)and Jangipara.
- ❖ Small Firms(SEs) are also expanding like other enterprises. Availability of agricultural products in the area and access to infrastructure, closeness of Kolkata metropolitan are encouraging and the SEs to develop up industrial facilities in the district. Thus, both resources based units like food goods and demand based units have been put up.
- ❖ The SEs are clustered mostly around of Chandannagar,Chinsurah, Dankuni, Arambagh, Bandel, pandua, Tarakeswar, Singur, Konnagar, Baidyabati , Balagarh, Serampur, Uttarpara, Polba-Dadpur, Chanditala, etc.

Discussion

Micro, Small and Medium Enterprise (MSME) plays a crucial role in economy of India and West Bengal as well. MSMEs have the greater potentiality of resource generation, employment generation, and poverty reduction and as a result reduce regional imbalances. For development of economy, expansion of industries, increase of service sectors, MSME is the authentic and most dynamic segment of economy and helps to uplift and transform the economy. In Hooghly district women entrepreneurs from MSME's are highly involved in the employment generation, Income generation which help to enhancement of regional development. Central government, State government & their nodal agencies must provide necessary training, Loan facility, and Interest waiver scheme for their improvement.

Conclusion

The concluded result of the study shows that women entrepreneurs of MSME's are played a significant role for regional development of Hooghly district in West Bengal by providing employments to unemployed, Income generation, use of Fellow land for establishment of Micro, Small & medium scale industries. They are providing a handsome percentage of the Gross GDP of the district which helps to economic growth. But there is a huge opportunity for MSME sectors development, but before this we have must ignored some orthodox rule of society,

lack of good governance for women entrepreneurs & view of society regarding working women's

Recommendations/ Suggestions

The recommendations for the present study are as follows:

- The study could be helpful for further study based on the importance of Women entrepreneurs of MSME sectors for regional development in Hooghly district.
- State government & NGO's must provide extensive training to the new women entrepreneurs for their business set up.
- West Bengal government schemes like- Banglashree, Karmasathi Prakaalpa are more well organised & promoted by nodal agencies.
- The state government needs to do more on women empowerment which help to developed more women's led Micro, Small & medium enterprises in Hooghly district.
- State and Union government's needs to create a conducive working environment for women entrepreneurs in Hooghly district.
- Nodal agencies must provide more interest discounts, easy EMI policies for women entrepreneurs in Hooghly district.

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