

# INTERNATIONAL JOURNAL OF TROPICAL AGRICULTURE

ISSN: 0254-8755

available at http: www.serialsjournal.com

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Volume 35 • Number 2 • 2017

# Growth of Entrepreneurship Ventures vis-a-vis Women Entrepreneurship Ventures in MSME Sector in BTAD, Assam

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**Abstract:** The basic assumption of the paper is that the pace of women entrepreneurship development is very slow in the country and most of the women are still engage in unproductive activities. It is same in case of BTAD area of Assam. Women's participation in economic activities like entrepreneurial activities is highly required as it would lighten their domestic work load and release them from other unproductive work. In this background, the paper tries to study the trend in the growth of women entrepreneurship ventures in MSME sector BTAD, Assam. examine the significant relationship between the overall growth of entrepreneurship and women entrepreneurship in the study area. The paper which is descriptive and analytical in nature is based on secondary data. The descriptive statistics and *t* test have been calculated with the help of SPSS. The findings clearly depict that there is wide variation in the growth of women entrepreneurs during the study period and there is significant relationship between the overall growth rate of entrepreneurship and women entrepreneurship in the study area.

*Key words:* Entrepreneurial activities, Women entrepreneurs, entrepreneurship development, BTAD, Assam.

#### INTRODUCTION

The importance of entrepreneurship in economic development is widely depicted in many studies. Today, it is considered as one of the four economic

factors of production entrepreneurship (Holt, 2010). The Schumpeterian definition defines entrepreneurship from the innovation point of view, however, scholars like Ronstadt (1984) define entrepreneurship

as the dynamic process of incremental wealth by individuals who assume the risk of equity, time and careers; according to them, the products produced by the entrepreneurs may or may not be new or unique but value must show somehow be infused by the entrepreneurs by securing and allocating the necessary skills and resources. Many scholars argue that Schumpeter brought the term entrepreneurship into general use among economists, but from the literature is found that it was Richard Cantillon, the first who introduces the term entrepreneur in the early 18<sup>th</sup> century and describes "an entrepreneur" as a rational decision maker who assumes the risk and provides management for the firm (Chanu, 2011).

Entrepreneurship development can also be one of the best ways towards self-sufficiency and poverty alleviation, employment generation particularly for women in a country where employment is not guaranteed by the state. Involvement of women in entrepreneurial activities would ensure effective utilization of labour and raw-materials, generation of income and as result of which improvement in quality of life. Participation of women in entrepreneurial activities can bring many changes for women such as socio-economic opportunity, property rights, political representation, social equality, gender equality, personal development, community development, family development and the development of the nation as a whole. Women's participation in economic activities like entrepreneurial activities would lighten their domestic work load and release them from other unproductive work. In this regard Bisht and Sharma (1991) argued that "the entrepreneurship of women is considered to be an effective instrument to the economic development and empowerment of women. Considering this need the Government of India has begun the process of empowering women through various national policies and development programmers and organizing women in Self-Help-Groups (SHGs)".

Women entrepreneurship development in Bodoland Territorial Area District (BTAD) of Assam has emerged as an important issue in recent times. Bodoland Territorial Area District (BTAD) is the latest regional Tribal Development area, constituted under a special enactment of constitution of India on February 10, 2003. According to Census 2011, BTAD which consists of four districts of Assam namely- Kokrajhar, Chirang, Baska and Udalguri, records 3151097 populations. Out of total population, about 48 per cent are women and the literacy rate of women is 58.56 per cent. It is below the average women literacy rate of India and Assam (that is 64.64 per cent for India and 66.27 per cent for Assam). It clearly indicates that a sizable number of women of BTAD are still illiterate. The entrepreneurship development in BTAD particularly women entrepreneurship development is required for not only economic empowerment of women but also all round development of women.

Even after the 12 years of formation of BTAD, the area is still lacking behind the race of economic development. It is because of various reasons. But, one of the most important reasons is the lack of entrepreneurship development particularly, women entrepreneurship development. The paper attempts to show the real picture of the women entrepreneurship development and its trend of growth in MSME sector in this area during 2007-2008 to 2015-2016 March.

Statement of the problem: In Indian context, women entrepreneurship development is a revolutionary concept; it is same in case of BTAD area of Assam. However, women in BTAD are very active, strong and hard working in nature. The area is endowed with rich natural resource which can be exploited for entrepreneurial activities. There is huge possibility of entrepreneurship development in tourism sector, particularly eco-tourism. The women entrepreneurship may also be developed in such areas like handloom and handicraft, food-processing, and designing activities etc. However, the entrepreneurship development particularly among women is highly negligible in the area. It is well known that the

patriarch mindset never encourages women to take up entrepreneurial activities instead encourage women to engage in non-economic household activities. Is it same in case of BTAD of Assam? Therefore, there is need for a study to find out the present condition of women entrepreneurship and its trend of growth in MSME sector in BTAD area of Assam.

#### **REVIEW OF LITERATURE**

Studies that have been published during 1976 to 2016 on women entrepreneurs with reference to various countries and India have been reviewed for this study. Some of them are Margaret Meaning and Anne Jardim (1976), P. Babu (1978), Alman Aisha Mohammed (1981), Mayers (1981), Singh, Sehgal, Tinani and Sengupta (1986), Debal. K. Singharov and Parava Agarwal (1987), Usha Jumani (1991), V. Harikumar (1994), Shyamala (1999), Kamar Jahan et al. (2000), .Kanka. S. S.(2007), Sairabell Kurbah, Martin Luther (2007), G. Palaniappan, et. al. (2012), Chanu, A. Ibemcha and Terangpi Monalisha (2012), Panchal, Rekha and Dua, Kavita (2013), Khumbhar (2013), V.Krishnamoorthy and R Balasubramani (2014), Chanu, Y. Linthoi and Chanu, A. Ibemcha (2014), Barman, Kaushik and Chanu, A. Ibemcha (2016), etc. The motivational factors and other factors that influence women to become entrepreneurs are clearly depicted in the studies conducted by Singh, Sehgal, Tinani and Sengupta (1986), G. Palaniappan, et. al. (2012), Chanu, A. Ibemcha and Terangpi Monalisha (2016) Panchal, Rekha and Dua, Kavita (2013), V.Krishnamoorthy and R Balasubramani (2014). According to these studies, ome of the factors are economic difficulties, family interest and background, knowledge and economic support, career prosperity, social freedom, name and fame, etc. The problems of women entrepreneurs are highlighted in the studies of, Khanka S. S. (2007), Chanu, A. Ibemcha and Terangpi Monalisha (2016) Khumbhar (2013), Barman, Kaushik and Chanu, A. Ibemcha (2016);

according to them, some of the problems are absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence of direct ownership of the property, the paradox of entrepreneurial skill and finance in economically rich and poor women, no awareness about capacities, low ability to bear risk, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs, etc

Entrepreneurship development requires multipronged approach; it is mentioned in the studies of Shyamala (1999), Ch. Das, Dr. Dilip (2014), Sarma, Gunajit (2014), further, these studies highlight the role of entrepreneurship in economic development of a country is highlighted and considered entrepreneurship as a powerful tool for economic development of a predominantly agricultural country like India. The trend analysis of growth of women enterprises is found in the study of Y. Linthoi and Chanu, A. Ibemcha (2015). The study which is based on Manipur reveals that there is higher growth rate of women enterprises in valley than the hilly regions of the state.

The review of literature reveals that there is no such study in the existing literature which depicts about the growth of women entrepreneurs in MSME sector in BTAD area of Assam. Hence, the present paper attempts to fill up the existing gap in the literature.

#### **Research Wuestions**

- 1. Is there negative growth rate of entrepreneurship in MSME in BTAD during 2007-2008 to 2015-2016?
- 2. Is there a decreasing trend of women entrepreneurs in MSME sector in BTAD area of Assam during the study period?
- 3. Is there any significant relationship with the overall increase in entrepreneurship ventures

and women entrepreneurship in MSME sector in BTAD area of Assam during the study period?

### **Objectives**

The objectives of the paper are:

- 1. To find out the overall growth rate of entrepreneurship ventures vis-a-vis Women entrepreneurship ventures in MSME in BTAD during 2007-2008 to 2015-2016.
- 2. To examine the significant relationship between the overall growth of entrepreneurship and women entrepreneurship in the study area.
- 3. To examine the significant relationship between growth of male entrepreneurship and women entrepreneurship in the study area.

# Hypotheses

**H1:** There is wide variation in the growth rate of overall entrepreneurship ventures and Women entrepreneurship ventures in MSME in BTAD during 2007-2008 to 2015-2016.

**H01:** There is no significant relationship between the overall growth of entrepreneurship ventures and Women entrepreneurship ventures in MSME in BTAD during 2007-2008 to 2015-2016.

**H02:** There is no significant relationship between growth of male entrepreneurship and women entrepreneurship in the study area during 2007-2008 to 2015-2016...

#### DATA AND METHODOLOGY

The study is descriptive as well as analytical in nature and based on secondary data. In order to conduct the study, the records of registrations from different District Industries and Commerce Centers (DICCs) *i.e.*, for Kokrajhar, Chirang, Baksa and Udalguri Districts for the period of 2007-2008 to 2015-2016, have been collected. The secondary information have

also been collected from published books, articles published in different journals, periodicals, conference paper, working paper and websites. The data collected from DICCs have been processed and analyzed with statistical tools like tabulations, percentage, Pie and *t test*. The descriptive statistics and *t* test have been calculated with the help of SPSS.

#### **FINDINGS**

One of the important factors which reflect the growth of entrepreneurship is the year wise number of units registered in the respective DICCs. Table 1 shows the district wise number of units registered in MSME Sector in BTAD during 2007-08 to 2015-16.

Table 1
Growth of Units Registered in MSME Sector in BTAD, Assam

Year (as on 31 <sup>st</sup> March)	Total (in units)	Percentage (%)	Growth rate
2007-2008	142	17.51	
2008-2009	178	21.95	0.20
2009-2010	99	12.21	-0.79
2010-2011	78	9.62	-0.27
2011-2012	37	4.56	-0.53
2012-2013	45	5.55	0.18
2013-2014	79	9.74	0.43
2014-2015	73	9.00	-0.08
2015-2016	80	9.86	0.08
Total	811	100.00	_

Source: Year Wise DICCs Records of four Districts of BTAD.

From the Table 1, out of the total existing units (811) the percentage of units registered in BTAD for the period 2007-2008 is observed as 17.51 per cent and increased to 21.95 per cent in 2008-2009. However, during the 2009-2010, 2010-2011, 2011-2012, 2012-2013, 2013-2014, 2014-2015, and 2015-2016, it is observed as d 12.21 per cent, 9.62 per

cent; 4.56 per cent, 5.55 per cent, 9.74 per cent, 9.00 per cent and 9.86 per cent respectively. The highest registration is found during the period 2008-2009, and the lowest registration is observed during the period 2011-2012.

Table 1 also clearly indicates the growth rate of MSMEs in BTAD area. The highest growth rate is found during 2008-09. There is negative growth during 2010-2011, 2011-2012, whereas slight positive growth rate in 2012-13 and 2013-14, again negative

# Percentage of Unit Reistered

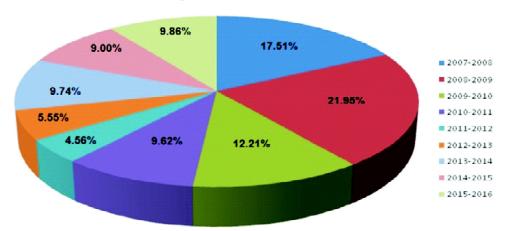


Chart 1: Trends in Number of Units Registered in MSME Sector in BTAD, Assam

Source: Compiled from the Table 1

growth in 2014-15 and positive growth in 2015-16. It clearly depicts that there is fluctuation in the growth of MSMEs in BTAD during the study period.

Table 2
Growth of Women Entrepreneurs in MSME Sector in BTAD, Assam

Year (as on 31 <sup>st</sup> March)	Total	Percentage (%)	Growth Rate
2007-2008	79	27.62	_
2008-2009	77	26.92	-0.02
2009-2010	30	10.49	-1.56
2010-2011	35	12.24	0.14
2011-2012	13	4.55	-0.30
2012-2013	09	3.15	-0.44
2013-2014	16	5.59	0.44
2014-2015	12	4.20	-0.33
2015-2016	15	5.24	0.20
Total	286	100.00	_

Source: Year Wise DICCs Records of four Districts for the period, 2007-08 to 2015-2016, March.

Table 2 reveals the district wise number of enterprises registered in MSME Sector in BTAD which are owned and run by women entrepreneurs during 2007-08 to 2015-16. There is a great variation in the growth of number of women enterprises over the study period. It is observed that 27.62 per cent of the total units have registered during 2007-2008 which is the highest, followed by 26.92 per cent during 2008-2009. However, during 2009-2010, 10.49 per cent of total women enterprises got registered, 12.24 per cent during 2010-2011, during; 2011-2012, 2012-2013, 2013-2014, 2014-2015, and 2015-2016, it is observed as 4.55 per cent, 3.15 per cent, 5.59 per cent, 4.20 per cent and 5.24 per cent respectively.

Table 2 also clearly shows that the growth rate of women entrepreneurs in MSME sector in BTAD area of Assam is not satisfactory; during the last nine years (2007-08 to 2015-16) only 286 women enterprises of four districts of the BTAD area got

registration in MSME sector. It is also shown in Chart 2 The table also reveals that there is both positive and negative trend in the growth of women enterprises in the study area; in sum, it can be said that there is ups and downs in the growth of women

entrepreneurs in MSME sector during the study period in BTAD area.

# **Hypotheses Testing Results**

# With regard to working hypothesis H1

# Percentage of Women Entrepreneurs

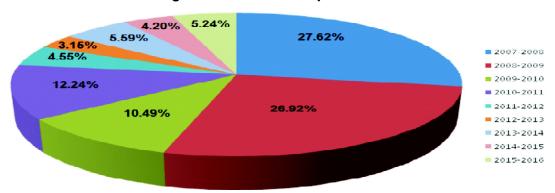


Chart 2: Women Entrepreneurs Registered in MSME Sector in BTAD, Assam (in %)

The descriptive statistics result (Table 3) of the growth of entrepreneurship vis-à-vis women entrepreneurship in the study area clearly indicates that in case of overall entrepreneurship development the mean value is 90.11 and Std. deviation result is 44.74 which means on an average 90 entrepreneurial ventures registered annually during the study period, however higher Std deviation result shows that there is high variation in the growth rate. In case of women entrepreneurship, the mean value is found to be 31.77 and Std. deviation value is 31.77 which is lower than the overall result. It can be interpreted from the result that on average 31women entrepreneurial ventures get registration annually during the study period, however there is moderate variation in the growth rate during the period.

# With regard to Null hypothesis Ho1

#### **Paired Samples Correlations**

		N	Correlation	Sig.
Pair 1	Number and women	9	.920	.000

The test result shows that at 95 per cent confidence level at 8 degree of freedom the *t* test value is 7.884 which is higher which is higher than the table value (table value is 1.860), hence, the hypothesis is rejected. It means there is significant relationship between the overall growth of entrepreneurship ventures and Women entrepreneurship ventures in MSME in BTAD during 2007-2008 to 2015-2016.

Table 3
Descriptive Statistics

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Number	9	141.00	37.00	178.00	90.1111	44.74496	2.002E3
Women	9	70.00	9.00	79.00	31.7778	27.57162	760.194
Valid N (listwise)	9						

Table 4
Paired Samples Test (for Ho2)

			Paired Differer	nces				
	95% Confidence Interval of the Difference							
	Mean	Std deviation	Std. Error Mean	Lower (2-tailed)	Upper	t	df	Sig
Pair 1Number - women	5.83333E1	22.19797	7.39932	41.27.046	75.39621	7.884	8	.000

# With regard H03

The test result shows that at 95 per cent confidence level the *t* test value is 3.650 which is above the table value (table value is 1.860), the hypothesis is rejected. It means that there is significant relationship between growth of male entrepreneurship and women

entrepreneurship in the study area during 2007-2008 to 2015-2016.

# **Paired Samples Correlations**

		N	Correlation	Sig.
Pair 1	male and women	9	.628	.070

Table 5
Paired Samples Test (for Ho2)

			Paired Differer	nces					
-		95% Confidence Interval of the Difference							
	Mean	Std deviation	Std. Error Mean	Lower (2-tailed)	Upper	t	df	Sig	
Pair 1male - women	2.73333E1	22.46664	7.48888	10.06394	44.60272	3.650	8	.006	

# CONCLUSION AND POLICY RECOMMENDATIONS

Even after the 12 years of formation and abundance of natural resources in BTAD, the area is still lacking behind in the race of economic development. It may because of various reasons. But one of the most important reasons is lack of entrepreneurship development particularly, women entrepreneurship development. However, promotion of women entrepreneurs in BTAD area requires a multiple approach. The women should be motivated to come out of their traditional occupation for accepting more challenging and rewarding economic activities. Concurrently an entrepreneurial environment should be arranged to enable their participation. In India several institutional arrangements have been made

to protect and develop women entrepreneurship. Their existence and proper functioning is highly required in such economically least developed areas like BTAD of Assam.

Entrepreneurship among women can improve the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the pressure of men, and have proved that there are second to no one with respect to contribution to the growth of the economy. But, there is a need to formulate policies and programmes on entrepreneurship which focus on entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

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