



## Performance Analysis of Women Entrepreneurs in Assam

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### ABSTRACT

*Entrepreneurship development through micro enterprise is an economic venture by which a large number of people can be changed within a short period of time especially from the point of view of employment generation. Entrepreneurship development among women is considered as a right approach for over all empowerment of women. Women entrepreneurship is a prominent element of economy today. Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The biggest problem or difficulty of a woman entrepreneur is that she is a woman. Women need to play multiple roles at a time, such as, taking care of them after children, other members of family, house work and entrepreneurship. The nature of the study was both Exploratory and Descriptive. This study was conducted in three districts of Assam. For selecting the representative sample for the study, simple random sampling method was adopted. CRD analysis highlighted the significance difference among all aspects of empowerment in the weaving sector.*

**Keywords:** Performance; Micro enterprise; Women empowerment.

**E**ntrepreneurship is measured as an engine of development for an economy. It is the central force of economic activity and prime mover of economic development. Moreover, it is vital for businesses and economies' growth. It has a creativity that promotes the foundation of new organizations. Entrepreneurship happens to be one of the best ways towards self sufficiency and poverty alleviation for women in a country where employment is not guaranteed. Moreover, involvement of women in entrepreneurial activities would ensure effective utilization of labour, generation of income and hence improvement in quality of life. Economic empowerment of women by entrepreneurial activities led to the empowerment of women in many things such as socio-economic opportunity, property rights, political representation, social equality, personal

right, family development, community development and at last the nation development. The role played by an entrepreneur is of vital importance in developing country like India, where there are ample opportunities for using innovations to exploit the available resources, particularly in all fields that include weaving and food processing and preservation sectors also. There is a large scope for entrepreneurial involvement as it provides employment, generates income, wealth and act as a key force for economic growth of a region. So, it is necessary to encourage women to enter in the gainful profession of entrepreneurship to develop socially, economically and technologically to enable them to stand in society on their own with confidence. The Government of India has defined women entrepreneurs as "an enterprise owned and controlled by women having a minimum

financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. *Alam et al. (2012)* revealed that 30.90 per cent of women entrepreneurs belonged to 31-40 years age group, 33.00 per cent were diploma holders, 1.50 per cent had education up to master degree level and 75.30 per cent were married.

*Jha (2012)* reported from his study on "Development of Women Entrepreneurship – Challenges and Opportunities - A Case Study of Bihar" that 52.50 per cent of respondents were graduates, followed by under graduate (27.50 %). The study also revealed that 08.0 per cent of respondents had education up to post graduate level and only 4.00 per cent of respondents had completed different professional courses like MBA or Engineering.

*Pharm and Sritharan (2013)* reported that 46.67 per cent of the respondents had educational exposure up to higher secondary level, 20.00 per cent of them were graduates, 17.78 per cent had secondary level education, 10.00 per cent had primary education and rest of them were illiterates. This study also revealed that majority of women entrepreneurs (69.00%) were married and 31.00 per cent were unmarried.

*Palaniappan et al. (2012)* highlighted that lack of strong leadership, systematic planning and working followed by health problem, non- awareness of government schemes, non repayment of loans by the family members, lack of education and proper training were main problems faced by the women entrepreneurs in Tamil Nâdu.

*Ram et al. (2013)* mentioned that majority (66.60%) of women entrepreneurs in Ima market was middle aged group of 38-62 years, 21.30 per cent had education up to college level and 23.30 per cent were illiterates, 47.30 per cent belonged to medium size family with 4- 6 members and 70.00 per cent of women entrepreneurs in were married. *Angaine and Waari (2014)* conducted a study on "Factors influencing loan repayment in micro-finance institutions in Kenya" and highlighted that there were various factors like inherent characteristics of borrowers and businesses condition, the characteristics of the lending institution, suitability of the loan product to the borrower, systematic risk,

external factors such as the economic, political and business environment influenced borrower for non-repayment of loans.

The increasing presence of women in the business field as entrepreneurs or business owners in the last decades has changed the demographic characteristics of entrepreneurs. Moreover, North East is seen as a region where more women are involved in income generating activity than women of the other parts of the country. Different research studies have shown that a greater number of women are involved in micro enterprise than small and medium enterprises. Therefore, an effort has been made to study "Performance Analysis of Women Entrepreneurs in Assam" with following objectives:

1. To study the background characteristics of women entrepreneurs.
2. To evaluate the impact of micro enterprise on economic empowerment of women entrepreneurs

## METHODOLOGY

This study was conducted in three districts namely Kamrup district, Lakhimpur district and Jorhat district of Assam. The criteria for selection of women entrepreneurs was decided as entrepreneurs must have completed at least three years of their enterprise and employed at least two or more regular employees of either sex.

Then, a total of 120 numbers of women entrepreneurs engaged in weaving sector were selected which included both registered and unregistered women entrepreneurs.

Impact of micro enterprise on empowerment of women entrepreneurs was assessed in six dimensions namely economic, social, familial, legal, political and psychological factors through development of women empowerment indices. For finding out the difference between before and after, data was collected from entrepreneurs after starting the enterprise through personal interview method which was supplemented by records and documents. The collected data was coded, tabulated and analyzed in accordance with the objectives of the study. The statistical techniques used for analysis of data were- Mean Score, Paired 't' test, Empowerment Indices and Critical Randomized Design (CRD Analysis).

## RESULTS AND DISCUSSION

*Background characteristics:* The data presented in the Table 1 revealed that a large majority (75.00%) of the respondents engaged in the area of weaving were from lower middle age group (31-50 years), only a small percentage (9.17%) was from upper middle age group might be due to secure their families economically that inspired them to enter in this area as a livelihood option.

The data on distribution of respondents according to their caste is presented in the Table 1 reflected that a sizeable per cent of the respondents (30.83%) engaged in the area of weaving were from schedule tribe followed by general caste (27.50%).

The findings reflected those women in the study area had varied level of educational qualification. With education women entrepreneurs learn some business tips thus decided to enter in the area of enterprise development as a source of business for their livelihood. *Saikia and Baruah* (2017) and *Saikia* (2017) also supported these findings.

The data with regard to marital status is presented in the Table 1 highlighted that a large majority of the respondents (87.50%) were married. Only a small percentage (0.83%) were widower in the area of weaving which might be due to the fact that being married the financial liability of the respondents increases such as education of the children, health security of family, so they are inclined to set up a weaving unit as a source of assured income. The findings reflected that nuclear family is replacing the joint and extended family in our society which might be due to the disintegration of joint and extended family systems in the present-day society in rural areas. The data with regard to the size of family is presented in the Table 1 showed that more than half of the respondents were from small family.

The findings also indicated that young generation mostly preferred small families as it provides golden opportunity for everyone to utilize their spare time efficiently in any areas of enterprises.

The data on main occupation of family is presented in Table 1 indicated that business was the main occupation for 63.33 per cent of respondents in the area of weaving.

Majority of the respondents belonged to the business family which was a great influencing factor for the respondents to take up entrepreneurship as a

profession due to the prevailing of business to establish their own identity as well as to reach success in the area of weaving.

**Table 1. Distribution of respondents according to background characteristics (N=120)**

Characteristics	Category	Weaving	
		No.	%
Age	Young	19	15.83
	Lower middle	90	75.00
	Upper middle	11	9.17
Caste	ST	37	30.83
	SC	24	20.00
	OBC	27	22.50
	General	32	26.67
	Up to class X	23	19.16
Educational qualification	H.S.L.C. Pass	48	40.00
	H.S.Pass	24	20.00
	Graduate	18	15.00
	Post Graduate	5	4.17
Marital Status	Certificate course	2	1.67
	Unmarried	14	11.67
	Married	105	87.50
Family type	Widow	1	0.83
	Nuclear	73	60.83
	Joint	30	25.00
Family size	Extended	17	14.17
	Small (<4 members)	79	65.87
	Medium (5-7)	29	24.17
Family occupation	Large (8<)	12	10.00
	Service	8	6.67
	Business	74	61.67
	Farming	48	40.00

*Impact of micro enterprise on empowerment of women entrepreneurs* : The data presented in the Table 2 revealed that there is improvement in all aspects of the entrepreneurs in the area of weaving except the legal aspect which was reflected through the mean difference in the obtained score before taking up enterprise and after becoming an entrepreneur.

The probable reason of change between two stages in the area of weaving might be due to interaction with successful entrepreneurs, active participation in expo/mela which inspired them to change their perspective regarding different aspects of empowerment.

The data further reflected that change in legal aspect was not highly significant might be because they started their enterprise at micro level and still continuing

as micro enterprise where much of the legal procedures are not involved. Further, majority of the respondents started their business with sole proprietorship, so need of legal adviser was almost nil, that might be the reason though there was a change but not very high.

**Table 2. Impact of micro enterprise on empowerment of women entrepreneurs**

Aspects of empowerment	Stages	Weaving	
		Mean index value	t-value
Economic	Before	18.72	12.43**
	After	25.30	
Social	Before	16.04	9.78**
	After	34.70	
Familial	Before	27.10	13.97**
	After	36.31	
Legal	Before	30.24	1.25
	After	32.59	

Hence, government should organize awareness camp, training programme covering the aspects of legal issues related to enterprise development. Legal right of workers, labour right along with the legal rights of women to increase the knowledge of entrepreneurs regarding legal aspect.

**CONCLUSION**

Government should implement micro financing programmes properly and provide financial support to entrepreneur’s empowerment. Hence, it is essential for government or voluntary organizations to launch special programmes for the overall development of the community. Because efforts should be provided on right time for proper development. As we know it very well that without any support of government and financial institution no women can come forward to raise their standard as well as status through entrepreneurship. The findings further highlighted that there is improvement in all aspects of the entrepreneurs in the area of weaving except the legal aspect. The CRD analysis also showed the significance difference among all aspects in the weaving sector. The maximum influencing factors in weaving sector were involvement in household decisions, opening of own account and contribution in food followed by control over income and purchase of household property. The study concludes that there was an increase in self-confidence, self-reliance and independence of rural women due to involvement in the entrepreneurial activities.

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