



Women Entrepreneurship Development in BTAD, Assam: A Case Study of Kokrajhar and Chirang District

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Abstract

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 economically undeveloped areas like BTAD. In this background, the paper tries to study the trend in the growth of women entrepreneurship ventures in MSME sector in Kokrajhar and Chirang districts BTAD, Assam, and the problems faced by the women entrepreneurs in the study area. The paper which is descriptive and analytical in nature is based on primary and secondary data.. The findings clearly depict that there is wide variation in the growth of women entrepreneurs during the study period and a number of problems faced by the women entrepreneurs in the study area.

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



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Introduction

Entrepreneurship is one of the most important inputs in socio-economic development of a country. The importance of entrepreneurship in economic development is widely depicted in many studies. Scholars like (Holt, 2010) consider it as one of the four economic factors of production entrepreneurship. However, it is defined by different scholars in different dimensions. According to Shane (2004), entrepreneurship is an activity that involves discovery, evaluation and exploitation of opportunities to introduce new goods and services, ways of organizing, markets, processes, and raw materials through organizing efforts that previously had not existed. However, 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. Chanu, (2011) define it as an activity to create value and future.

Entrepreneurship development can be used as poverty alleviation, employment generation particularly for women in a country where employment is not guaranteed by the state. Participation of women in entrepreneurial activities can also bring many changes for women such as socio-economic development, property rights, political representation, social equality, gender equality, personal development, community development, family development, etc. Women's participation in economic activities like entrepreneurial activities would also lighten their domestic work load and release them from other unproductive work. In this regard Bisht & 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 percent are women and the literacy rate of women is 58.56 percent. The literacy rate of Kokrajhar and Chirang are 58.27 percent and 56.65 percent respectively. Even after the 15 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. Hence, the paper attempts to show the real picture of the women entrepreneurship development in BTAD, the growth in MSME sector and the problems faced by the women entrepreneurs in the study area during 2007-2008 to 2015-2016 March.

Statement of the problem: BTAD, Assam, 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. A sizable number of women of BTAD are still illiterate. Is the illiteracy a hindrance to women entrepreneurship development? BTAD is known for insurgent activities. Is insurgency a big problem in women entrepreneurship development?

Review of literature: Many Studies have shown various problems associated with women entrepreneurship development in India including some of the north eastern states like Assam, Manipur, etc. Some of them are Kumar *et al.* (2000), Khanka. (2007), Sairabell & Luther (2007), Palaniappan, *et al.* (2012), Chanu, & Terangpi (2012), Panchal, & Dua, (2013), Chanu, & Chanu (2014), Limbu & Bordoloi (2015) Barman, & Chanu, (2016), *et c.* Sandberg (2003), Kanka (2007), Rajput & Ali (2009), Roomi *et al.* (2009), Robita & Nandita (2011), Palaniappan, I & Mani (2012), Khunbher (2013), Dasgupta (2014), Sharma (2017), and Raj (2018), *et c.* According to these studies, problems of women entrepreneurship development in India are problem of finance, lack of suitable market, lack of suitable employees, stiff competition with MNCs, negligence by financial institutions, absence of balance between family and work, mobility constraint,



present social system, raw material problem, lack of education, lack of technical & professional education, lack of training, lack of marketing skills, lack of network of business, lack of capital accessibility, lack of support from government, limited support from entrepreneurial promoting agencies, etc.. The trend analysis of growth of women enterprises is found in the study of Y. Linthoi & 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. However, the study which is related to BTAD is missing in the literature. Hence, the present paper attempts to fill up the existing gap in the literature.

Research

Objectives: The objectives of the paper are:

1. To find out overall growth rate of entrepreneurship ventures vis-a-vis Women entrepreneurship ventures in MSME in Kokrajhar and Chirang Districts of BTAD during 2009-2010 to 2015-2016.
2. To examine the demographic background of women entrepreneurs of the study area.
3. To find out the problems of women entrepreneurship development in the study area.

Data and Methodology

The study is descriptive as well as analytical in nature and based on primary and secondary data. In order to conduct the study, the primary data were collected from the women entrepreneurs who are registered under the Districts Industries and Commerce Centres (DICC)s of two districts i.e., Kokrajhar and Chirang. As a sources of secondary data the records of registrations from two District Industries & Commerce Centres (DICC)s i.e., for Kokrajhar and Chirang for the period of 2009-2010 to 2015-2016, have been collected. Some other 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 women entrepreneurs and DICC)s have been processed and analyzed with statistical tools like tabulations, percentage, graphs and *chi-test*. Three point scale (major problem=3, minor problems=2, no problems=1) has been used to measure the problems faced by women entrepreneurs. Population Size: the



total number of registered women entrepreneurs under Districts Industries and Commerce Centres (DICC)s of two districts (i.e., Kokrajhar and Chirang) of Bodoland Territorial Area District of Assam from 1st April, 2009 to 31st March, 2016 were taken into consideration. Hence,

Population Size = 53

Sample Size = 43 (at 95% level of confidence and 5 % margin of error)*

*Calculated with the help of survey software

Convenient Sampling Method has been used for collecting data and the distribution of sample size between two districts of BTAD of Assam is distributed proportionately (for Kokrajhar 19 units and for Chirang 24 units).

Findings:

One of the important factors which reflect the growth of entrepreneurship is the year wise number of units registered in the respective DICC)s. Table 1 and Fig.1 shows the district wise number of units registered in MSME Sector in Kokrajhar and Chirang district in BTAD during 2009-2010 to 2015-16. There is a wide variation in the number of registration between the districts. During the study period, the highest number of registration of MSMEs in the study area (60) units is found during the year 2014-2015 and 2015-2016, whereas the lowest number of registration (10) is found during the year 2010-2011.

In case of district wise MSME units registered in the study area, over the period, the highest number of registration in Kokrajhar (06) is found during 2009-10, for Chirang (06) it is during the period, 2013-14 and 2014-15.

During the study period, the highest number of units are registered in Chirang with 189 units whereas in case of Kokrajhar district the number of registration of MSMEs during this period 67 units. Both positive and negative growth rate of entrepreneurship development is seen in BTAD during the study period.

Table 1 and Fig. 1 reveals the number of enterprises registered in MSME Sector in Kokrajhar and Chirang districts in BTAD which are owned and run by women



entrepreneurs during 2009-2010 to 2015-2016. Only 53 units have been registered during the study period and it is only 21 percent of the total units. It indicates that the number of women in entrepreneurial ventures in the study area is very low. During the study period, the highest number of registration of women entrepreneurs in the study area (11) is found during the year 2011-12. In case of district wise units registered in the study area, over the period, the highest number of women units are registered in Chirang (29) followed by Kokrajhar (24). On the other hand, both positive and negative growth rate is found during the study period.

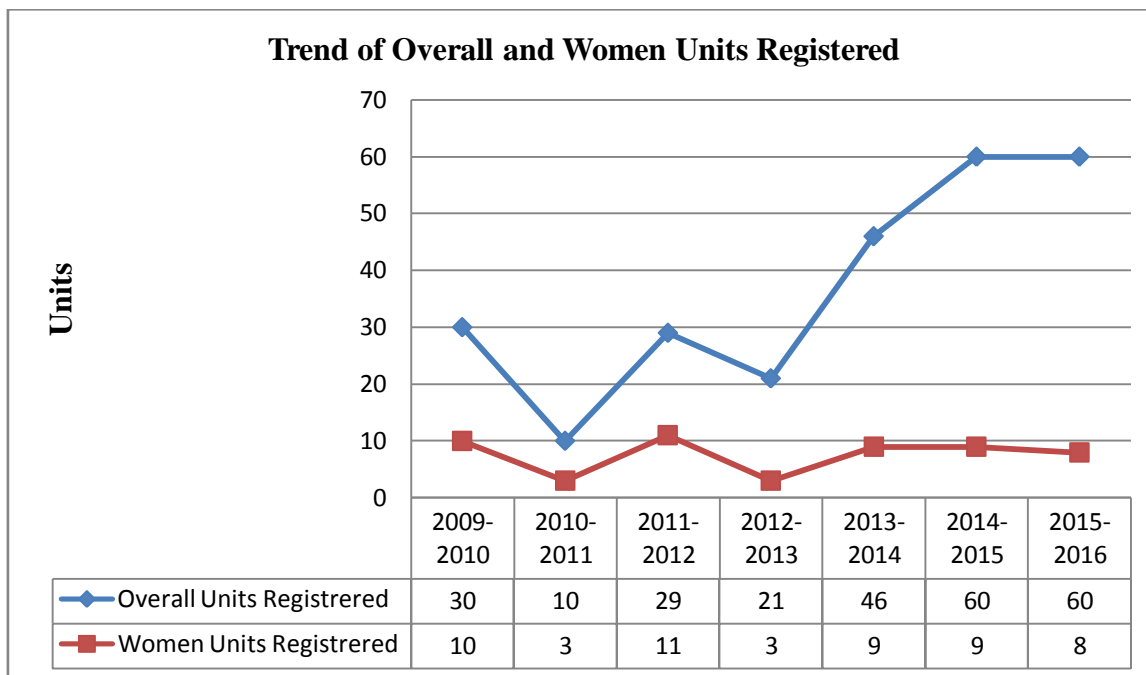
Table 1: Trend of Overall and Women Units Registered in MSME Sector in Kokrajhar and Chirang District in BTAD, Assam.

Year	Kokrajhar (in units)		Chirang (in units)		Total (in Units)		Growth Rate	
	Overall	Women	Overall	Women	Overall	Women	Overall	Women
2009-2010	20	06	10	04	30	10	---	--
2010-2011	06	02	04	01	10	03	-2	-2.33
2011-2012	08	04	21	07	29	11	0.66	0.72
2012-2013	11	02	10	01	21	03	-0.38	-2.67
2013-2014	07	03	39	06	46	09	0.54	0.67
2014-2015	07	03	53	06	60	09	0.23	00
2015-2016	08	04	52	04	60	08	00	-0.13
Total	67	24	189	29	256	53	----	---

Source: Year Wise Records collected from respective DICC's of the two districts of BTAD



Fig 1: Trend of Overall and Women Units Registered in MSME Sector in Kokrajhar and Chirang in BTAD, Assam.



Source: Year Wise Records collected from respective DICC's of the two districts of BTAD

Profile of the respondents (Women Entrepreneurs)

The demographic profile of respondents (women entrepreneurs) in Kokrajhar and Chirang district in BTAD is shown collectively in table 2; the variables which have been considered to study demographic profile are age, marital status, religion, community, cast, educational background family structure, family status.

Table 2: Demographic Profile of Women Entrepreneurs

Age Group	Frequency	Percentage (%)
16-20	04	9.3
21-25	15	34.9
26-30	19	44.2
Above 30	05	11.6
Total	43	100
Marital Status		
Married	36	83.7
Unmarried	05	11.7
Divorced	01	2.3
Widow	01	2.3



Total	43	100
Religion		
Hindu	40	93
Christianity	02	4.7
Islam	01	2.3
Total	43	100
Community		
Bodos	37	86
Assamese	03	7
Bengali	02	4.7
Nepali	01	2.3
Others	00	00
Total	43	100
Caste		
S.T	37	86
S.C	02	4.7
OBC	02	4.7
General	01	2.3
MOBC	01	2.3
Total	43	100
Educational Qualification		
Illiterate	02	4.7
Below HSLC	04	9.4
HSLC Passed	10	23.2
H.S Passed	13	30.2
Graduate	12	27.8
Above Graduate	02	4.7
Total	43	100
Family Structure		
Nuclear	37	86
Joint	06	14
Total	43	100
Family Status		
APL	38	88.4
BPL	05	11.6
Total	43	100

Source: Compiled from field survey

Problems of Women Entrepreneurship Development in the study area

It is cleared from the table 1 that the growth rate of women entrepreneurship development in the period of the study is not satisfactory because still now the women



entrepreneurs in the study area have been facing a number of problems. The problems faced by the women entrepreneurs are shown in Table 3.

Table 3: Problems of Women Entrepreneurship Development in the study area

Problems	Major Problems		Minor Problems		No Problems		Total	
	Frequenc y	%	Freque ncy	%	Frequ ency	%	Frequ ency	%
Problem of Finance	34	79.07	05	11.63	04	9.30	43	100
Lack of suitable employees	33	76.74	04	9.30	05	11.63	43	100
Lack of infracture facilities	31	72.09	05	11.63	07	16.28	43	100
Lack of awareness about entrepreneurial information	20	46.51	03	6.98	20	46.51	43	100
Lack of entrepreneurial skills	17	39.53	02	4.65	24	55.82	43	100
Limited support from entrepreneurial promoting agencies	12	27.90	03	6.98	28	65.12	43	100
Low ability to bear risk	10	23.26	03	6.98	30	69.76	43	100
Lack of capital accessibility	08	18.60	02	4.65	33	76.45	43	100
Problems of work with male workers	07	16.28	02	4.65	34	79.07	43	100
Lack of professional education	06	13.95	02	4.65	35	81.40	43	100
Lack of interaction with successful entrepreneurs	05	11.63	02	4.65	36	83.72	43	100
Lack of network of business	04	9.30	02	4.65	37	86.05	43	100
Lack of recognition and appreciation from family members	03	6.98	01	2.33	39	90.69	43	100
Insurgency	02	4.65	01	2.33	40	93.02	43	100

Source: Compiled from field survey



From the above table 3, it is seen that for majority of the respondents (79 percent) problem of finance is a major problem; it is minor problem for 11.63 percent of respondents and for 9.30 percent of total respondents, it is not a problem. Lack of suitable employees is also major problem of majority of the respondents (76.74 percent); for 9.30 percent respondents, it is a minor problem and for remaining 11.30 percent respondents, it is not a problem. Lack of infrastructure facilities is a major problem of majority of respondents (72 percent); for 11.63 percent respondents, it is a minor problem and for 16.28 percent of total respondents, it is not a problem. Lack of awareness about the entrepreneurial information is also major problem of majority of the respondents (46.51 percent); for 6.98 percent respondents, it is a minor problem and for remaining 46.51 percent respondents, it is not a problem. Regarding lack of entrepreneurial skills, for majority of respondents (39.53 percent) it is a major problem; for 4.65 percent respondents, it is a minor problem and for 55.82 percent of the total respondents, it is not a problem. Limited support from entrepreneurial promoting agencies is also major problem of majority of the respondents (27.90 percent); for 6.98 percent respondents, it is a minor problem and for remaining 65.12 percent respondents, it is not a problem. Low ability to bear risk is a major problem of majority of respondents (23.26 percent) ; it is minor problem for 6.98 percent of respondents and for 69.76 percent of total respondents, it is not a problem. Regarding lack of capital accessibility, for majority of respondents (18.60 percent) it is a major problem; for 4.65 percent respondents, it is a minor problem and for remaining 76.45 percent respondents, it is not a problem. Problems of work with male entrepreneurs is a major problem of majority of respondents (16.28 percent) ; it is minor problem for 4.65 percent of respondents and for 79.07 percent of total respondents, it is not a problem. Lack of professional education is a major problem of majority of the respondents (13.95 percent);



for 4.65 percent respondents, it is a minor problem and for remaining 81.40 percent respondents, it is not a problem. . Regarding lack of interaction with successful entrepreneurs, for majority of respondents (11.63 percent) it is a major problem; for 4.65 percent respondents, it is a minor problem and for remaining 83.72 percent respondents, it is not a problem. For majority of the respondents (9.30) lack of network of business is a major problem; it is minor problem for 4.65 percent of respondents and for 86.05 percent of total respondents, it is not a problem. Lack of recognition and appreciation from family members is a major problem of majority of the respondents (6.98 percent); for 2.33 percent respondents, it is a minor problem and for remaining 90.69 percent respondents, it is not a problem and For majority of the respondents (4.65 percent) insurgency is also a major problem; it is minor problem for 2.33 percent of respondents and for 93.02 percent of total respondents, it is not a problem.

Level of problems Faced by Women Entrepreneurs in the study area

Here, in this section of the study, in order to prove whether the problems faced by the women entrepreneurs are major problems or not, descriptive statistics has been used and result is shown in table 4.



Table 4: Descriptive Statistical Result on Problems of Women Entrepreneurs

Problems	Count	Mean	Std
Problem of Finance	43	2.7	0.6
Lack of suitable employees	43	2.6	0.7
Lack of infracture facilities	43	2.6	0.7
Lack of awareness about entrepreneurial information	43	2.0	1.0
Lack of entrepreneurial skills	43	1.8	0.9
Limited support from entrepreneurial promoting agencies	43	1.8	1.0
Low ability to bear risk	43	1.5	0.9
Lack of capital accessibility	43	1.4	0.8
Problems of work with male workers	43	1.4	0.8
Lack of professional education	43	1.3	0.7
Lack of interaction with successful entrepreneurs	43	1.3	0.7
Lack of network of business	43	1.2	0.6
Lack of recognition and appreciation from family members	43	1.2	0.5
Insurgency	43	1.1	0.3

Source: Compiled from field survey

The above table 4 shows that the mean value regarding the problem of finance is 2.7 and standard deviation is 0.6 ; it clearly indicates that problem of finance is a major problem of women entrepreneurs. Further, it is found that the mean value with regards to problem of lack of suitable employees is 2.6 and standard deviation is 0.7; it indicates that lack of suitable employees is a major problem of women entrepreneurs. Whereas, in case of lack of infracture facilities it is found that the mean value is 2.6 and the standard deviation is 0.7; it indicates that lack of infracture facilities is also a major problem of women entrepreneurs. However, with regards to all other problems like lack of awareness about the entrepreneurial information, lack of entrepreneurial skills, limited support from entrepreneurial promoting agencies, low ability to bear risk, lack of capital accessibility,



problems of work with male entrepreneurs, lack of professional education, lack of interaction with successful entrepreneurs, lack of network of business, lack of recognition and appreciation from family members and insurgency problem though these are the problems in the study area but, these are not a major problem of women entrepreneurs.

Conclusion and Policy Recommendations

On the basis of the above discussion it is cleared that the growth of women entrepreneurship development in BTAD in general and Kokrajhar and Chirang district in particular is very low and the women entrepreneurs are faced a number of problems like Problem of finance, lack of suitable employees, Stiff competition with MNCs, balance between family and work, negligence by financial Institution, lack of infracture facilities, band & Blockade, mobility constrain, lack of suitable market, Present social system, Scarcity of raw-material, management of organization, lack of professional education, insurgency, etc which are need to be addressed. 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 women 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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