
Growth of Women Entrepreneurship Development in MSME Sector in Bodoland Territorial Area District (BTAD), Assam**Mr. Kaushik Barman* & Dr. Ayekpam Ibemcha Chanu*******Research Scholar, Department of Commerce, Assam University Diphu Campus, Diphu , and Assistant Professor in CIT, Kokrajhar, Assam****** Assistant Professor(Sr) , Department of Commerce, Assam University Diphu Campus, Diphu , Assam****Abstract**

The paper investigates the trend of entrepreneurship development in BTAD, Assam in MSME sector with an objective to highlight the growth of women entrepreneurship in this area and to explore the differences between men and women in the study area in terms of participation in entrepreneurial activities during 2007-08 to 2015-16. The paper which is descriptive in nature is based on secondary data. The findings reveal that there is negative as well as positive trend of entrepreneurship development both in case of women and men over the study period in BTAD. Further, it is also revealed that only one-third of the total registered MSMEs in the study area are owned by women and the growth of women entrepreneurs is very low. The authors observe that it is one of important reasons of economic underdevelopment; hence, it is suggested to take up remedial measures immediately for entrepreneurship development in BTAD.

Key Words: BTAD, Economy, Development, Entrepreneurship, MSMEs.**Introduction**

Entrepreneurship plays a vital role in the economic development of a country. It is one of the four mainstream economic factors: land, labour, capital and entrepreneurship (Holt, 2010). According to Shane (2003), 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. Some 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 18th century and describes “an entrepreneur” as a rational decision maker who assumes the risk and provides management for the firm (Chanu, 2011).

An entrepreneur is very often considered as a person, who sets up a business enterprise, innovates, manages and takes risk of his own business. According to Drucker (1986), the entrepreneurs use resources not merely to solve problems but also to take advantage of opportunities. Hence, women entrepreneurs may be defined as the woman or a group of women, who initiate, organize and operate a business enterprise (Khanka, 2008). The Government of India on the other hand has defined women entrepreneurs based on women's participation in equality and employment of a business enterprise. Accordingly, a women entrepreneur is defined as “An enterprise owned and controlled by women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent employment generated in the enterprise to women”. In nutshell, women entrepreneurs are those

women who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risk and handle economic uncertainty involved in running a business enterprise and women entrepreneurship is the purposeful activity of a woman or a group of associated women undertaken to initiate, maintain or aggrandize profit by production or distribution of economic goods and services.

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 population. The total ST population of BTAD is 527696 which is only 16.7 percent of total ST population of Assam. Out of total population, about 48 percent are women and the literacy rate of women is 58.56 percent. It is below the average women literacy rate of India and Assam (that is 64.64 percent for India and 66.27 percent 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.

Entrepreneurship development happens 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. 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 & Sharma¹ 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)".

Even after the 12 years of formation of BTAD, the area is still lacking behind the race of economic development. It may because of various reasons. But one of the most important reasons is the lack of entrepreneurship development particularly, women entrepreneurship development. The paper attempts show the real picture of the women entrepreneurial 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 widely considered as an important strategy to bring positive change for the women, the family and the society as a whole. However, women are to be educated in order to equip themselves to face the new challenges that are happenings in the society as well as to take right decision in the right time. In BTAD area, a huge number of women population is still illiterate. Whether the high rate of illiteracy is a problem in women entrepreneurship development in BTAD? However, women in BTAD are

¹Bisht, N.S. and Sharma P.K (1991), *Entrepreneurship Expectation and Experience*. Himalaya publishing House, Bombay

very active, strong and hard working in nature. Empowerment of women through entrepreneurial activities has been recognized as the key route for the development of any society, particularly in case of agrarian societies where women have often been neglected and their productive capacity has remained unutilized and underutilized. Then, how many women have been involved in entrepreneurial activities? Is the growth rate of women entrepreneurs in MSME sector in BTAD is positive or negative? Therefore, there is need for a study to find out the trend of growth in MSME sector in BTAD area of Assam.

Review of literature:

A brief review of literature has been made in order to find out the current trend of entrepreneurship research as well as the parameters which have been used by the researchers in this subject. According to Margaret M and Anne J (1976), maintaining work life balance is one of the most important traits for a women entrepreneur whereas according to P. Babu (1978), the education and other factors like the family background for entrepreneurship is not criteria for entrepreneurial growth but risk bearing attitude and innovation prove to be more encouraging towards growth. Some studies reveal the undervaluation of women entrepreneurs' contribution in economic development and call for government's intervention as well as women's initiative to face the challenges. The studies of Alman Aisha Mohammed (1981), Porus P Munshi (1999), may be cited as example. In the studies of Singh, Sehgal, Tinani and Sengupta (1986), Chanu, A. Ibemcha & Terangpi Monalisha (2012) Panchal, Rekha and Dua, Kavita (2013), V.Krishnamoorthy and R Balasubramani (2014), mention the motivational factors of women entrepreneurs. According to them some of the factors are to keep busy, to earn money on their own, to pursue hobby as an earning activity, by accident and circumstances beyond control, economic difficulties, family interest and background, knowledge and economic support, career prosperity, social freedom, name and fame, ambition, skills and knowledge, family support, market opportunities, independence, government subsidy and satisfaction, etc. According to V.Krishnamoorthy and R Balasubramani (2014), ambition, knowledge and skills, independence, dimension of entrepreneurial motivational has significant impact on entrepreneurial success. The problems of women entrepreneurs are clearly highlighted in the studies of Khanka, S.S. (2007), G. Palaniappan, C. S. Ramanigopal, A. Mani (2012), Khumbhar (2013). According to them, some of the problems are finance, scarcity of raw-materials, stiff competition, male dominating society, family ties, lack of need achievement, education, risk bearing abilities, absence of balance between family, poor degree of financial freedom for women, absence of direct ownership of the property, the paradox of entrepreneurial skill & finance in economically rich and poor women, no awareness about capacities, 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. Studies have also been found in the literature about the importance and contribution of women entrepreneurs in economic development (Sairabell Kurbah& Martin Luther, 2007, Chanu, A. Ibemcha & Terangpi Monalisha, 2012, Das, Ch.Dr. Dilip 2014) , nature of activities where women entrepreneurs engage(Kamar Jahan et al. 2000), approaches to develop women entrepreneurship particularly in tribal areas (Sarma ,Gunajit, 2014). From the review of literature, it is clearly revealed that there are sizable number of studies on women entrepreneurship in the literature of entrepreneurship which discuss in various dimensions, however, any study which is discussed on the growth and trend of women entrepreneurship in the MSME in remote areas like BTAD of Assam is not found in the literature. The study is an attempt towards it.

Objectives:

The objectives of the paper are:

1. To find out the growth rate of entrepreneurship development in MSME in BTAD during 2007-2008 to 2015-2016.

2. To compare the trend of growth between Women and Male entrepreneurship development in MSME in BTAD during 2007-2008 to 2015-2016.

.Hypotheses:

The hypotheses developed for the paper are:

1. There is a negative growth rate of entrepreneurship development in MSME in BTAD area of Assam.

2. There is a low growth rate of women entrepreneurship development as compare to the growth rate of Male entrepreneurship development in BTAD area of Assam.

Data and Methodology

The study is based on secondary data. In order to conduct the study, the records of registrations from different District Industries & 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 data collected from DICCs have been processed and analyzed with descriptive method. As a statistical tool only Pie and Bar diagram have been used to describe and analysis the data. The secondary information have also been collected from different scholars and researchers, published books, articles published in different journals, periodicals, conference paper, working paper and websites.

Discussion: One of the important factors which reflect the increasing or decreasing trend of entrepreneurship growth in respect of number units registered. Table 1 shows the district wise number of units registered in MSME sector in BTAD during 2007-08 to March, 2015-16. There is a wide variation in the number of registration among the districts. In some districts the registration is found to be zero in particular year. During the study period, highest number of registration of MSMEs in BTAD (21.95) is found during the year 2008-09 whereas the lowest number of registration (4.56) is found during the year 2011-12. , in case of district wise units registered in BTAD, over the period, the highest number is observed in Udalguri with 31.60 percent against 261 units whereas Kokrajhar District has the lowest number of registration of MSMEs during this period(14.41 percent against 119). It shows a negative growth rate of entrepreneurship development in BTAD during the study period.

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

Year (as on 31 st March)	Name of the Districts and Number of Units Registered						
	Kokrajhar (in units)	Chirang (in units)	Baksa (in units)	Udalguri (in units)	Total (in units)	%	Growth rate (+/-)
2007-2008	17	00	48	77	142	17.51	----
2008-2009	35	13	59	71	178	21.95	0.20
2009-2010	20	10	35	34	99	12.21	-0.80
2010-2011	06	04	35	33	78	9.62	-0.27
2011-2012	08	21	04	04	37	4.56	-1.11
2012-2013	11	10	11	13	45	5.55	0.18
2013-2014	07	39	31	02	79	9.74	0.43
2014-2015	07	53	06	07	73	9.00	-0.08
2015-2016	08	52	00	20	80	9.86	0.09
Total	119	202	229	261	811	100.00	

Source: Year Wise Records collected from respective DICC's of the four districts.

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

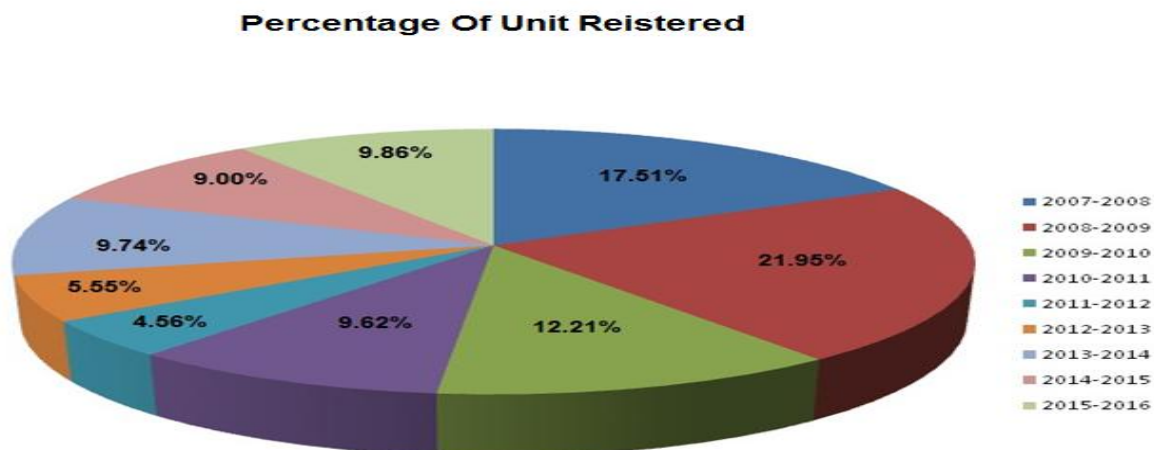


Table 3: Comparison of Male and Women Entrepreneurs in MSME Sector in BTAD, Assam

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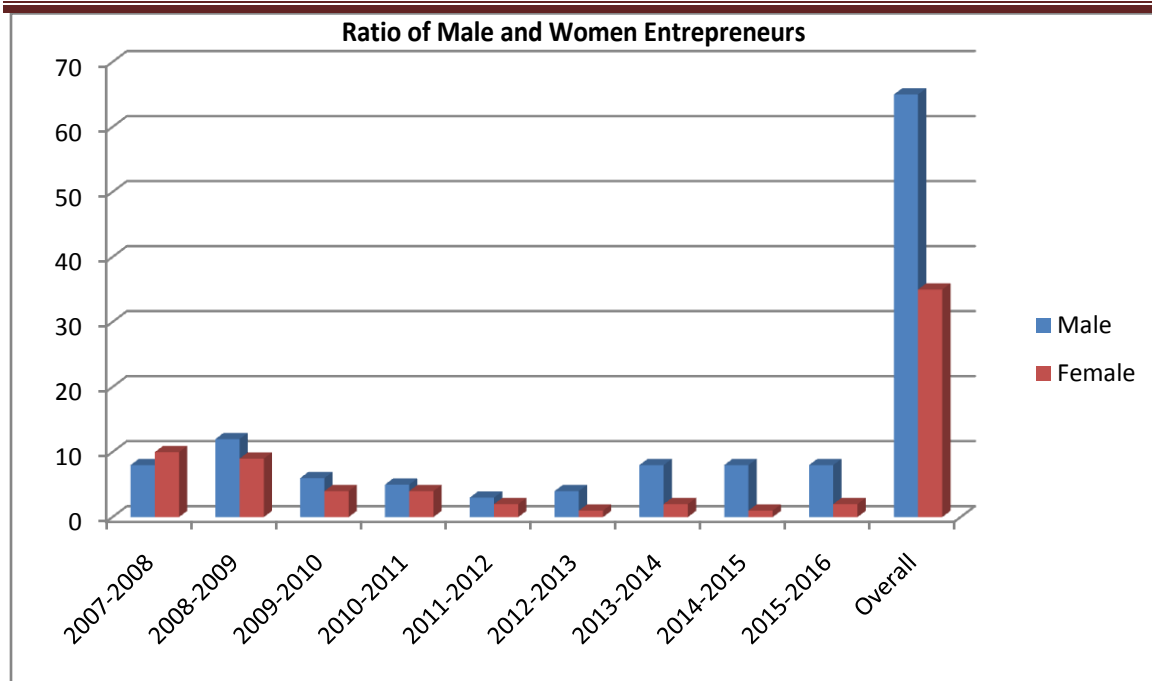
Year (as on 31 st March)	Kokrajhar		Chirang		Baksa		Udalguri		Total		Ratio (%) M:F
	M	F	M	F	M	F	M	F	M	F	
2007-2008	00	17	00	00	19	29	44	33	63	79	8:10
2008-2009	23	12	09	04	40	19	29	42	101	77	12:9
2009-2010	14	06	06	04	23	12	26	08	69	30	6:4
2010-2011	04	02	03	01	14	21	22	11	43	35	5:4
2011-2012	04	04	14	07	04	00	02	02	24	13	3:2
2012-2013	09	02	09	01	09	02	09	04	36	09	4:1
2013-2014	04	03	33	06	24	07	02	00	63	16	8:2
2014-2015	04	03	47	06	05	01	05	02	61	12	8:1
2015-2016	04	04	48	04	00	00	13	07	65	15	8:2
Total	66	53	169	33	138	91	152	109	525	286	65:35

M= Male, F= Female

Source: Year Wise Records collected from respective DICC's of the four districts.

From Table 2, it is revealed that the ratio of units owned by male and women in BTAD for the period 2007-2008 is 8:10 percent, which implies that 8 percent male entrepreneurs registered against 10 percent women entrepreneurs for the period and it became 12:9 percent for the period 2008-2009. The highest number of male owned units get registered during 2008-2009 and lowest can be observed during 2011-2012.. On the other hand, for female, the highest is in 2007-2008 and the lowest is during 2014-2015. The overall ratio of units registered for male and women in BTAD from 2007-2008 to 2015-2016, March, is 65:35 percent and it implies that the units registered for male is 65 percent as against 35 percent of women.

Chart 2: Trends in Number of Units Registered for Male and Women in MSME Sector in BTAD, Assam:

**Table 3: Growth of Number of Women Entrepreneurs in MSME Sector in BTAD, Assam**

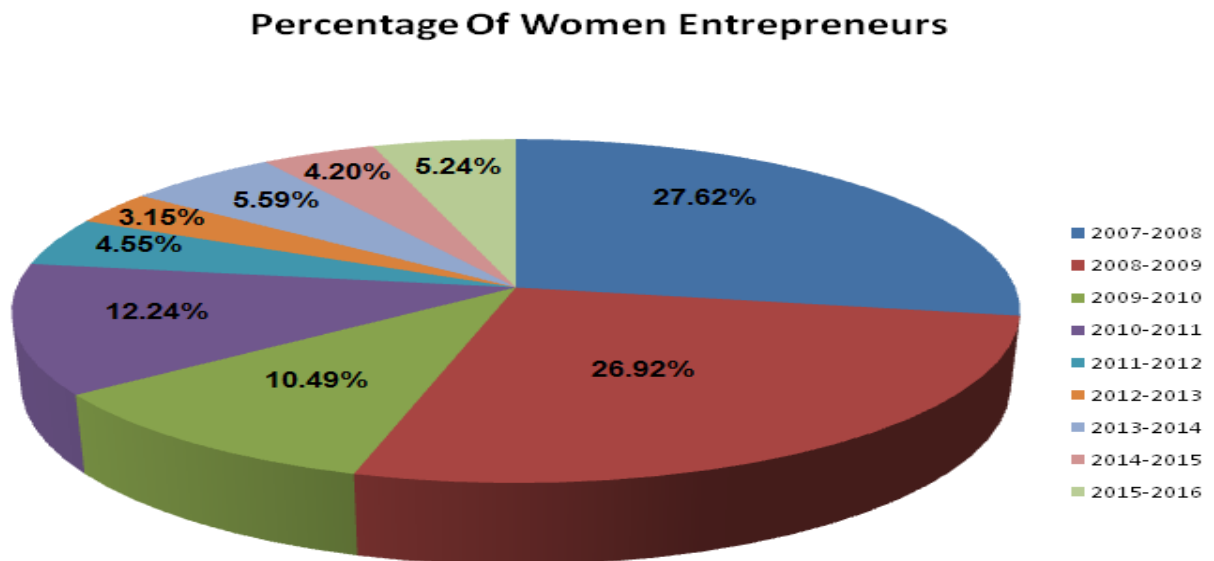
Year (as on 31 st March)	Kokrajhar	Chirang (in Units)	Baksa (in Units)	Udalguri (in Units)	Total	Percentage
2007-2008	17	00	29	33	79	27.62
2008-2009	12	04	19	42	77	26.92
2009-2010	06	04	12	08	30	10.49
2010-2011	02	01	21	11	35	12.24
2011-2012	04	07	00	02	13	4.55
2012-2013	02	01	02	04	09	3.15
2013-2014	03	06	07	00	16	5.59
2014-2015	03	06	01	02	12	4.20
2015-2016	04	04	00	07	15	5.24
Total	53	33	91	109	286	100.00

Source: Year Wise Records collected from respective DCCs of the four districts.

Table3 reveal the district wise number of female owned units registered in MSME Sector in BTAD during 2007-08 to 2015-16. The growth in the number of units registered by women entrepreneurs also shows a great variation in BTAD. It is further observed from the table that highest number of female owned in 2007-08 and the lowest in 2012-2013. On the other hand, in case of district wise in BTAD, Udalguri has the highest number of women entrepreneurs followed by Baksa, Kokrajhar, and lowest is in Chirang District.

Chart 3: Trends in Number of Women Entrepreneurs Registered in MSME Sector in Assam

BTAD,



Major Findings:

- The overall growth rate of entrepreneurship development in MSME in BTAD area of Assam is not satisfactory; only 811 units of MSMEs registered during 2007-2008, to 2015-2016. It is only 0.03 percent against 3151097 (as per 2011 census) populations in BTAD area of Assam.
- There is negative as well as positive trend of entrepreneurship development both in case of women and men over the study period in BTAD.
- The growth rate of women entrepreneurship development in MSME in BTAD area of Assam is very low. Only 286 unit have been registered during 2007-2008 to 2015-2016, and it is only 35 percent of the total units. If we consider with women population of BTAD then, it will be 0.02 percent against 1512526 (as per 2011 census). It clearly indicates that the number of women in entrepreneurial ventures in BTAD is very low.
- Though growth rate of male entrepreneurship development in some extent is higher than women, however, it is only 0.03 percent against 1638570 (as per 2011 census) populations in BTAD of Assam.

Conclusion and Suggestions:

Even after the 12 years of formation BTAD, the area is still lacking behind in the race of economic development and it is because of various reasons. But, one of the most important reasons is lack of entrepreneurship development particularly, women entrepreneurship development. Promotion of women entrepreneurs in BTAD area requires a multipronged approach. The women should be motivated to come out of their traditional occupation for accepting more challenging and rewarding economic activities; there is also need for creating a positive entrepreneurial environment so that women can join in large number in the entrepreneurial activities. The promotional and regulatory agencies should also play a vital role to motivated women to become an entrepreneur particularly in BTAD. There is also a need for conducting training programs in entrepreneurship development in educational institutions, particularly women's colleges and Universities and establish industrial estates and marketing complexes exclusively for women entrepreneurs. In the conclusion, it may be mentioned that entrepreneurship development can be regarded as a powerful tool for economic development of a predominantly agricultural country like India. Entrepreneurship among women can not only lift up the family at higher stage but also improve the wealth of the nation. 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.

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