

Women Entrepreneurship and Self-Reliant India; A Case Study of Barak Valley in Assam

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ABSTRACT

The developmental goals of the nation and campaigns such as Atmanirbhar Bharat depends largely upon the increasing participation of women into economic activities in general, and as women entrepreneurs in particular, since, the female population of India is almost half of the total. Today the role of Women entrepreneur in economic development is inevitable because women are entering not only in selected professions but also in professions like trade, industry and engineering. Likewise, in the era of globalization, women in both the rural and urban areas of Barak Valley are also coming forward to establish themselves as entrepreneurs particularly owned enterprises on a small scale. Though women entrepreneurship is taking its root in the region, yet the present status is not satisfactory due to several factors. In order to promote women entrepreneurship, the different remedial measures have to be made at different levels of the economy. Hence, if India wants to attain the self-reliant tag in a true sense, the most viable option is to empower women economically through creating congenial opportunities for women entrepreneurs and to integrate them with the developmental goals of the nation and campaigns such as Atmanirbhar Bharat.

Key Words: *Atmanirbhar Bharat, Women Empowerment, Self-reliant Nation, Developmental Goals, Women Entrepreneurship, Barak Valley.*

INTRODUCTION

The concept of self-reliance is sometimes confused with Self-sufficiency. Self-

sufficiency simply means that a country need not depend on other sources to fulfill the needs of its citizens and enterprises while self-reliance implies that the country generates sufficient surplus to buy what it needs and therefore, it does not have to bank upon the loans and aids of outside organizations or countries for resources or funds to acquire them that is, self-reliance allows a country to import, provided it has the capacity to pay for it. Although there is an increased push for self-reliance globally these days, the idea of being self-reliant is a long one. India in the pre-1991 era also strived for achieving self-reliance and import substitution though failed to achieve the desired goal on account of several factors. The aim of the new self-reliant India or 'Atmanirbhar Bharat' is to make the country and its citizens independent and self-reliant in all senses, that is, across all spheres in the country namely, education, health, agriculture, manufacturing, infrastructure, trade, defence, foreign policy, environment, digital connectivity; for all segments of society — the poor, the middle class, women, young, entrepreneurs, labour; and in all regions — from Kashmir to the North-east, from urban to rural areas, of course, not just for itself, but for the sake of larger global good. We know that India is blessed with a vast array of resources. The nation possesses abundance of natural resources, a huge demographic advantage, a large farming community, dynamic industrial setup and a set of entrepreneurial

path-breakers. In this context, growth of women entrepreneurship draws attention as they play a vital and significant role in making the country self-reliant. Today's women entrepreneur represents a group of women who have started exploring new possibilities of economic participation. No doubt, women entrepreneurs make a significant contribution to the Indian economy, yet in India, entrepreneurship is very limited amongst women especially in the formal sector, which is less than 5% of business during the last two decades. Women entrepreneurs have evidently more to acquire than their male counterparts, but the socio-cultural environment in which women are born and raised hinders them. The conceptual framework of the present study is discussed under the following heads:

A. Concept of Women Entrepreneurs

Based on the general concept of an entrepreneur, women entrepreneurs may be defined as a woman or group of women who initiate, organize and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called "women entrepreneurs". However, the government of India has defined women entrepreneurs based on women's participation in equity 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 per cent of the capital and giving at least 51 percent of the employment generated in the enterprise to women", although, this definition is subject to criticism mainly on the condition of employing more than 50 percent of women workers in the enterprises owned and run by the 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 risks and handle economic uncertainty involved in running a

business enterprise. Precisely speaking, as an entrepreneur, a woman entrepreneur has also to perform all the functions involved in establishing an enterprise, that is,

- 1) Exploration of the prospects of starting a new business enterprise.
- 2) The undertaking of risks and the handling of economic uncertainties involved in the business.
- 3) Introduction of innovations or imitation of innovations.
- 4) Coordination, administration and control.
- 5) Supervision and leadership.

B. Growing Dimension of women entrepreneurship

Days are gone when women remained confined to within four walls of their homes and their immense strength and potential remained unrecognized and unaccounted for. Now, they are increasingly participating in all spheres of activities. The fact remains that the citadels of excellence in academics, politics, administration, business, and industry are no longer the prerogatives of men in India. The consensus that is emerging relating to the development of women is that the promotion of women entrepreneurs forms an integral part of all development efforts. In the area of women entrepreneurship, government policies and promotion strategies have been giving new opportunities to women, few have come forward. According to the micro, small and medium enterprises (MSME) annual report 2011-2012, only 13.86 percent of enterprises in the registered MSME sector were enterprises managed by women representing about 2.15 lakh across the country. Moreover, the proportion of women-managed enterprises is slightly higher in rural areas than in urban areas which can be seen from the following table:

Table 1: Percentage Distribution of Enterprises by Gender of Owner in Rural and Urban Areas

Area	Female	Male
Rural	15.27	84.73
Urban	12.45	87.55
All	13.86	86.14

Source: MSME annual report 2011-12, Ministry of MSME, Government of India

However, over the past decade, women-owned enterprises have increased from 14% to 20%, as per government sources. This is with the help of national and state governments, investors, banks, financial and educational institutions, and, most of all, the enterprising female workforce. India still faces a large gap compared with peers. As per the Global Entrepreneurship and Development Institute (2015), India performs below the 20th percentile in the female entrepreneurship index. This is far below developed markets such as the US and UK, and developing markets such as Brazil, Russia and Nigeria. Considering the flow of women entrepreneurs in the country, it is often criticized that the women entrepreneurship is engaged only in handloom and handicraft and in the nontraditional term, Now, their aspects have broadened into new line from the traditional industry to non-traditional industry and services particularly projects with low investment, low technical know-how and assured market such as xeroxing, hotel line, beauty parlor business, incense stick making, candle making, production of soaps, detergents, ready-made instant food products including pickles, spices, papad, manufacturing of wooden goods, typing centre, job contracts for packaging of goods and distribution and household provision etc.

C. Role of growth of women entrepreneurship in Atma-nirbhar Bharat/Self-Reliant India

For ages, women are the backbone of society and have always played a positive role in shaping our society. Women are gradually making their leadership presence felt in entrepreneurship, administration, education, engineering, health, etc. at regional, national, and global levels. Women are now resolved to break the traditional glass ceiling that barred them from entering leadership positions even if they possessed the requisite skills and talent to occupy them. Self Confidence, self esteem, educational level and knowledge

make women handle different tasks in life. There is no doubt, that the concept of 'Vocal for Local' is possible only when women, whose population is almost half of the total, are made to be part of the program and participate equally in terms of economic activities. There are several women who are at the helm of various fields with proven abilities, for example, Akhila Srinivasan (Managing Director, Shriram Investments Ltd), Chanda Kocchar (Executive Director, ICICI Bank), Ekta Kapoor (Creative Director, Balaji Telefilms), Jyoit Naik (President, Lijjat Papad), Kiran Mazumdar-Shaw, Chairman and Managing Director, Biocon and many more others who have successfully shown their entrepreneurial abilities. Many statistics show that companies led by women have better financial results. Leadership by women is vital to increase the pace of societal transformation at home and in the workplace.

No doubt, the development of small scale industries is one of the most cost-effective ways creating employment spreading industry, catalyzing research and development and entrepreneurial talent to grow. In this context, women entrepreneurship in small scale enterprises plays a significant role in the belief that small scale enterprises use more labor per unit of capital than large firms, use capital more productively and thus combine abundant labor with scarce capital more efficiently. Moreover, industries like handlooms, power looms, khadi, handicrafts etc. small labor intensive industries have been special basically to create employment in an economy with plentiful unskilled effort. The modern small scale industries, because of their cost effective substitutability and complementarily characteristics to large industries are emerging as dominant player in the industrial development of the country and innovative fields for women entrepreneurs. Advances in information technology have made it possible for small women entrepreneurs to gain access to global

information and computer links across the globe making them more cost and quality conscious to withstand competition. To sustain the ever increasing demand and supply of products, right entrepreneurship skills and innovation on part of women entrepreneurs are much more needed which can make our country to fulfill the dream of Atmanirbhar Bharat. Without new business ideas and technology to support it, no consumer demand will be fulfilled completely. Thus, innovation and entrepreneurship are the need of hour and needs to be adopted by one and all women business enterprises.

MATERIALS AND METHODS

The developmental goals of the nation and campaigns such as Atmanirbhar Bharat depends largely upon the increasing participation of women into economic activities in general, and as women entrepreneurs in particular, since, the female population of India is almost half of the total. As such, the present paper aims to focus on the role of growth of women entrepreneurship in building the nation towards 'Atmanirbhar Bharat' or a self-reliant India. An attempt has also been made to understand the current situations and challenges of women entrepreneurs in India, in general and Barak Valley in particular. The study is based both on primary and secondary data. Secondary data has been collected from different articles, books, government publications, government offices like DICC - Hailakandi, Karimganj and Cachar etc. However, primary data for Barak Valley has been collected from sample survey. The study is based on both primary and secondary data. Secondary data has been collected from different publications of Governmental agencies like Directorate of Economics & Statistics, Government of Assam, Directorate of agriculture, etc., and also non-governmental agencies. Primary data has been collected from sample survey. The data for the present study has been collected by using multi-stage random sampling method. In the

first stage, out of twenty seven blocks in the concerned study area (Cachar consisting of fifteen blocks, Karimganj having seven blocks and Hailakandi with five blocks), number of blocks has been selected in the ratio of 3:2:1 from Cachar, Karimganj, and Hailakandi districts purposively on the consideration of availability of both urban and rural population. In the 2nd stage, in order to collect the samples from the rural areas, two villages each had been selected randomly. In case of urban areas, sample has been collected from two wards from municipal ward/town committees/newly declared town area randomly. Sufficient care has been taken to select samples equally distributed between urban and rural area. Moreover, investigation has been done in the concerned areas by asking questions to the randomly selected rural and urban female sample keeping in mind the objectives of the present study as prepared and taken along with in the Schedule form during the investigation process.

Statistical Methods

How far the problem of establishing women as entrepreneurs exist in Barak Valley?

In the era of globalization, women in both the rural and urban areas of Barak Valley are also coming forward to establish themselves as entrepreneurs particularly owned enterprises on a small scale. These enterprises mostly include manufacturing of Soft-toys, jute products, weaving, pottery, pan-shops, vegetable vendors, cloth business, cosmetic business, beauty-parlours, food stalls and the like. Though women entrepreneurship is taking its root in the region, yet the present status is not satisfactory due to several factors.

To examine the various problems faced by women entrepreneurs in Barak Valley, let us first have a look on the status of women entrepreneurs in terms of gender-gap. Random samples have been collected through field investigation in both the rural and urban areas of Barak Valley. A total of 157 samples from urban areas and 158 rural

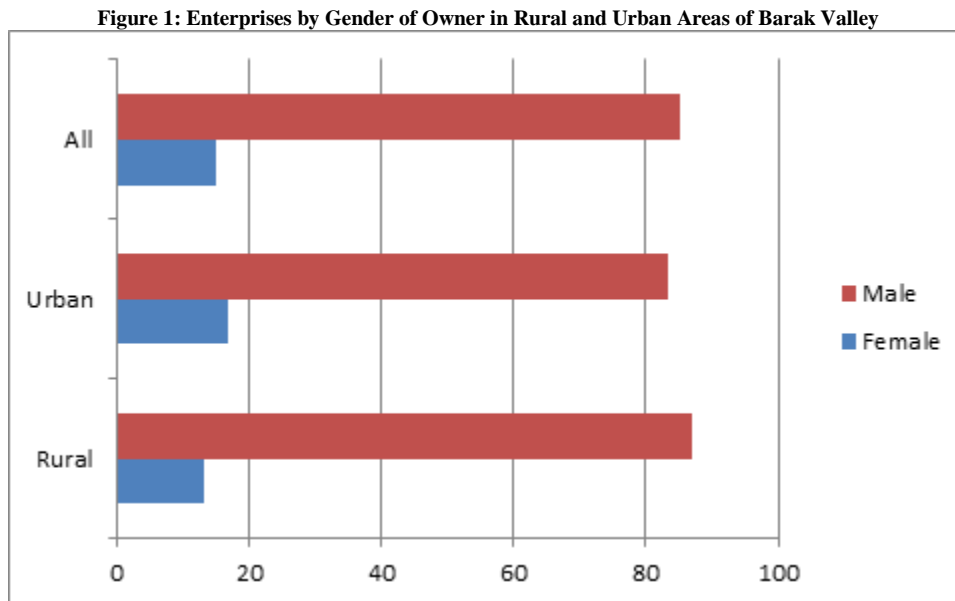
samples have been collected from Barak Valley. The following statistical analysis have done to bring the issues and challenges of women entrepreneurship in Barak Valley.

i) Percentage distribution of enterprises in rural and urban areas of Barak Valley.

Table 2: Enterprises by Gender of Owner in Rural and Urban Areas of Barak Valley

Area	Female	Male	Total
Rural	12.99	87.01	100
Urban	16.67	83.33	100
All	14.83	85.17	100

Field Survey, 2019



ii) Percentage Distribution of Entry factors for women entrepreneurs in Barak Valley

Table 3: Percentage Distribution of Entry factors for women entrepreneurs in Barak Valley

Entry Factors	Rural Females	Urban Females
Goal setting	22	23.15
Problem solving	28.14	18.52
Uncertainty bearing	19.17	16.67
Independence	11.27	15.74
Innovation	7.04	10.18
Involvement	12.38	15.74
Total	100	100

Field Survey, 2019

iii) Friedman Rank Test

Table 4: Problems of Women Entrepreneurs – Friedman Rank Test

Type of Problem	Urban Females		Rural Females	
	Mean Rank	Rank	Mean Rank	Rank
Financial Problem	4.28	2	4.57	2
Human Resource Problem	4.00	5	4.06	5
Marketing Problem	4.52	1	4.66	1
Production Problem	4.14	3	4.28	3
Social Problem	4.09	4	4.13	4

Field Survey, 2019

RESULT

1) Table-2 and figure-1 shows that 12.99 percent of women are engaged as entrepreneurs in rural areas of Barak

Valley while 16.67 are holding the enterprises in urban areas as per field investigation undertaken for the present study. Women entrepreneur who are less

in numbers in comparison to male counterparts, need to be encouraged more for owning enterprises in both the rural and urban areas of Barak Valley.

- 2) Table-3 however, indicates the various factors needed for enter into the field of entrepreneurship. It is observed from the above table that factors opted by the respondents were not similar in rural and urban areas of Barak Valley. 28.14 percent of rural respondents opted for problem solving as the major reason for taking up small enterprises followed by goal setting and uncertainty bearing while least percent that is, only 7.04 percent of rural females opted for innovation as their entry factor. On the other hand, in urban areas of Barak Valley, goal setting factor (23.15 percent) comes out as the major factor for women respondents as entrepreneurs followed by problem solving and uncertainty bearing. In urban areas too, innovation factor holds the least status.
- 3) Table-4 illustrates the major problem faced by women entrepreneurs in Barak Valley. From the Friedman Rank test, it is observed that major problem faced by women entrepreneurs in both the rural and urban areas of Barak Valley are marketing Problem followed by financial problem, production problem and the like.

DISCUSSION

A. Challenges faced by Women

Entrepreneurs in Barak Valley

Alike India, in a region like Barak Valley too, the gender gap in entrepreneurship persists at different levels and varying widely across the region. When women enter the field of entrepreneurship there are various factors or challenges or problems with which they are faced, some of them are thus mentioned in what follows.

1. Access to financial resources: A common challenge for women to establish and run a business is access and control over finance. Women entrepreneurs appear to have less access

to external sources of capital than men when securing finances.

2. Inadequate training and access to information: One challenge often mentioned in research on women entrepreneurs in the region is that they enjoy a relatively low level of education and skill training. This, combined with a lack of career guidance, generally seems to limit their access to various public and privately offered support services. Lack of experience and skills also accounted for the fact that women entrepreneurs had a preference in industry orientation and thus were less well represented in industrial activities. In particular professional agencies have not been efficient in disseminating information to entrepreneurs, and that the training and assistance provided by support services do not meet the specific needs of women entrepreneurs.
3. Work-family interface: Another more recently frequent mentioned challenge is the combination of the business with family responsibilities, which may undermine the success of the business. Women entrepreneurs indicate that they deploy several strategies to cope with the double workload and challenges deriving from combining business with family but while self-employment may provide flexibility. The amount of time spent caring for children are negatively related to success (as measured by self-employment duration). Furthermore, the location of the business at home may also undermine the legitimacy of the business as perceived by customers and creditors. Furthermore, in some cases, women strongly rely on support from husbands, partners, and relatives in order to successfully start and grow a business.
4. Women's safety and gender-based violence: Regarding the issue of safety and protection of women entrepreneurs, especially those operating in the informal economy, even though less documented in academic research, there

are numerous stories of killings, harassment and rape of female vendors and micro-business owners. This results in stress, constant fear and not having the opportunity to freely choosing their business location and time of opening hours which seriously limits the chances and choices of becoming a successful entrepreneur for women in a region like Barak Valley.

5. Lack of societal support Furthermore, normative constraints and societal attitudes based on cultural and religious beliefs are not supportive of the work of women in general or that of women in entrepreneurship in particular. In Barak Valley, the perception is that entrepreneurship is an appropriate career choice for men and not women, or only for the poor and not the educated, which in most cases are women. These perceptions are mostly based on the association of entrepreneurship with traditional male stereotypes.
6. Legal barriers and procedures Varying across region, the lack of government support in terms of policy, laws and services has been identified as a barrier for women entrepreneurs. Even though this varies greatly across country, it is pointed out that regulations, taxation and legal barriers can pose serious obstacles for running and starting a business.

B. Measures for Women Entrepreneurs

In order to promote women entrepreneurship, the different remedial measures have to be made at different levels of the economy, some of which are mentioned below.

1) Vocational Education.

The first measure would be to provide education, particularly vocational and technical education to girls. The curriculum should be restructured to include accountancy, management, computer science, small scale industry, entrepreneurial development, etc.

2) Entrepreneurial motivation in educational institutions

The girls in the educational institutions should be inspired to adopt entrepreneurship. Generally, women dream to become job seekers rather than job makers. To motivate the women, a coordinated effort should be made among the educational institutions, government departments, and the business world.

3) Accessibility to information

All possible access to information should be provided for women entrepreneurs. Government agencies, association of women entrepreneurs, NGO's and universities should assume responsibilities in this regard.

4) Awareness Programmes

Separate publication should be brought out and distributed to women entrepreneurs on subsidized rate in order to create awareness and encourage them to avail of the benefits offered to them. Media should be used to give maximum information for promoting the cause of women entrepreneurs.

5) Access to technology

Access to technology is low for women entrepreneurs. Due to lack of finance and information they cannot have proper tools and equipment to improve the products.

6) Simple formalities

Efforts should be made to simplify the procedures, formalities, rules and regulation etc. in matters regarding registration and getting assistance from different departments and government agencies.

7) Financial Assistance

Banks and financial institutions should offer 100% loans without collateral security to qualified technocrats. Similarly, term loans and working capital loans should be sanctioned liberally on different terms.

CONCLUSION

The emergence as well as development of women entrepreneurs is quite visible in India and their over-all contribution to

Indian economy is also very significant. Today in a region like Barak Valley too, the role of Women entrepreneur in economic development is inevitable because women are entering not only in selected professions but also in professions like trade, industry and engineering. The following observation appears from the above theoretical and statistical analysis:

- 1) Women entrepreneurs make a significant contribution to the Indian economy, yet in India, entrepreneurship is very limited amongst women especially in the formal sector.
- 2) Over the past decade, women-owned enterprises have increased from 14% to 20%, as per government sources.
- 3) Aspects of women entrepreneurs have broadened into new line from the traditional industry to non-traditional industry and services particularly projects with low investment, low technical know-how and assured market such as xeroxing, hotel line, beauty parlor business, incense stick making, candle making, production of soaps, detergents, ready-made instant food products including pickles, spices, papad, manufacturing of wooden goods, typing centre, job contracts for packaging of goods and distribution and household provision etc.
- 4) Women entrepreneurship in small scale enterprises plays a significant role low capital, low technical know-how and low skill.
- 5) Percentage of rural women entrepreneurs are less in comparison to urban women entrepreneurs in Barak Valley, although the women entrepreneur figure both in rural and urban areas in the region is not significant when comparable to male counterparts.
- 6) Majority of rural respondents opted for problem solving as the major reason for taking up small enterprises followed by goal setting and uncertainty bearing while least percent opted for innovation as their entry factor. On the other hand,

in urban areas of Barak Valley, goal setting factor comes out as the major factor for women respondents as entrepreneurs followed by problem solving and uncertainty bearing. In urban areas too, innovation factor holds the least status.

- 7) Major problem faced by women entrepreneurs in both the rural and urban areas of Barak Valley are marketing Problem followed by financial problem, production problem and the like.
- 8) Remedial measures like vocational education, entrepreneurial motivation in educational institutions, accessibility to information, awareness programmes, access to technology, simple formalities, financial Assistance need to be adopted for paving the way for women entrepreneurship in a country like India, in general and Barak Valley in particular.

It thus follows that the industrial structure and the enterprises are undergoing a radical change. Information Technology has transformed the very technique of doing business. Individually, business ownership provides women with the independence they crave and with economic and social success they need. Nationally, business ownership has great importance for future economic prosperity. Globally, women are enhancing, directing, and changing the face of how business is done today. Ultimately, female business owners must be recognized for who they are, what they do, and how significantly they impact the world's global economy. Hence, growth of women entrepreneurship plays a vital role in making the country self-reliant. The success of Vocal for Local largely depends upon the participation of women as the population of this section is almost half of the total. Other than looking towards white-collar jobs all possible steps need to be taken for inclusion of female population as women entrepreneurs as if India, in general and Barak Valley, in particular, wants to attain the self-reliant tag in a true sense, the most viable option is to empower women

economically through creating congenial opportunities for women entrepreneurs and to integrate them with the developmental goals of the nation and campaigns such as Atmanirbhar Bharat.

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