
**EPRA International Journal of
Socio-Economic and Environmental Outlook**

SJIF Impact Factor(2019): 6.124

Volume: 6 August - July 2019-2020

**MICRO ENTREPRENEURSHIP FOR WOMEN SELF RELIANCE:
WITH SPECIAL REFERENCE TO RURAL TRIPURA****Miss Sudipta Das***Research Scholar, Department of Rural Studies, Tripura University (A Central University), Suryamaninagar, Tripura, India***Dr. Barnali Roy***Guest Teacher, Department of Rural Studies, Tripura University (A Central University), Suryamaninagar, Tripura, India***Dr. Arobindo Mahato***Asst. Professor, Department of Rural Studies, Tripura University (A Central University), Suryamaninagar, Tripura, India*

ABSTRACT

Entrepreneurship Development has played very essential role in achieving the goals of inclusive growth and development by self-employment in industrial sector. In context of women entrepreneurs, for inclusive growth, entrepreneurship development is very much necessary. The paper entitles “Micro Entrepreneurship for Women Self Reliance: With Special Reference to Rural Tripura” traces the initiative of developing entrepreneurship among the poor women in two districts of Tripura i.e. West Tripura District and Gomati District. An attempt has been made to inquire about the problems and challenges facing by these rural women and their desires to bring about a change in their lives. The study is based on field survey and interview method with the single women entrepreneurs and also in groups from the selected district. The paper will also highlights the policy and programme presently running in Tripura for developing entrepreneurship for the rural women which promotes and improves their socio-economic condition.

KEYWORDS: *Entrepreneurship, Women Entrepreneurs, Inclusive Growth.*

1. INTRODUCTION

The greatest challenge faced by the Government of Tripura is inability in proper provision of social justice to the rural women. Though the constitution has given more than many articles for the redressed and upliftment of underprivileged with policies on positive discrimination and affirmative action with reference to rural women but still the rural women happens to be the weakest section of the society, where Tripura is no exception. India's population, from the ecological, economic and educational perspectives, where entrepreneurship development has played very essential role

in achieving the goals of inclusive growth and development by self-employment in industrial sector. In the context of women entrepreneurs, for inclusive growth, entrepreneurship development is highly necessary.

The entrepreneurship development programmes are converting occupational mobility over generations and promoting self-employment. Self-employment being a good choice as the substitute for employment generation is gaining popularity among all sets of unemployed people, where rural women are no exception. Thus, government and its different financial agencies need to play effective role in providing

proper support and training to rural women entrepreneurs to promote business activities and develop entrepreneurial abilities and skills among them. In other words, for the optimum welfare and mainstreaming of the rural women entrepreneurs, the institutions have to play a dynamic role by implementation of effective inclusive programmes and policies. Beside these, it is also important to promote the work participation by the rural women in order to motivate them to adopt entrepreneurship for their self-employment as well as development.

2. OBJECTIVES

- 1) To assess the policy & programme for developing entrepreneurship by rural women.
- 2) To assess the status of women entrepreneurs in the selected two district of Tripura.
- 3) To study the problems, challenges faced by the women entrepreneurs.

3. METHODOLOGY

The research methodology has been outlined in accordance to the objectives under study. The proposed study is based on, the composition of both secondary and primary data. The methodology adopted is both descriptive and analytical where both quantitative and qualitative data have been taken in account. For in-depth analysis, along with Survey method, Focus Group Discussions (FGDs) has also been attempted, keeping in view the qualitative nature of this study. Focus group discussions were held among the single women entrepreneurs and the groups of entrepreneurs. For the collection of data through survey method face to face interview has been attempted, using structured questionnaires, with the women entrepreneurs from the selected two districts of Tripura. Beside these, secondary data has been collected from the Districts Industrial Centers (DICs), and also from various governmental annual reports, census reports, National Sample Survey Organisation (NSSO) report, journal, articles, books etc. and also from Entrepreneurship Development Institute of Tripura (EDIT) and from rural development blocks.

4. SAMPLING DESIGN

For the purpose of research work the following 61 samples have been collected. And for the present study Purposive Random Sampling method was followed for selection of the women entrepreneurs in the study areas.

5. STATISTICAL DESIGN

The data has been analysed by using the tabular methods. The graphical presentations like line diagrams, pie chart etc. are also used for analysing.

6. GEOGRAPHICAL AREA

For the survey of the study, two representative districts were selected (i.e. West and Gomati districts) and from each district two rural development blocks were selected randomly, (i.e. Lefunga rural development block and Bamutia rural development block from West Tripura district and Killa rural development block and Matabari rural development block from Gomati District) where the population of women entrepreneurs are observed high.

7. RESULT

Table 1 describes the status of policy and programme for developing the rural and women entrepreneurship. There are 4 schemes from government under which the entrepreneurs take loan from the banks and financial institution; these schemes include Swavalamban, PMEGP, EDP and NMFP. And in west district, most of the entrepreneurs take loan

under PMEGP which constitutes 29.03 percent of the total entrepreneurs in the area, followed by Swavalamban and EDP with 19.35 percent and 16.12 percent respectively and NMFP has been found to be the least popular scheme in the West Tripura district with only 9.67 percent beneficiaries. Again in Gomati district the highest proportion of entrepreneurs take loan under EDP which constitutes 36.66 percent of the total number of entrepreneurs followed by Swavalamban scheme with 26.66 percent. And their sponsored agency is KVIC which is highest in west district and followed by DIC and at last by MSME. Whereas in gomati district DIC- gomati owes the highest portion i.e. 43.33 percent than the rest. It has been found in the study that subsidy is also provided to the beneficiaries but the amount is not fixed, it depends on their loan amount. Sometimes it is 5 percent on loan amount sometimes even more, which varies from bank to bank.

Table no 2 represents the different age groups of the women entrepreneurs of both of the districts. The table shows that in West district the highest frequency of women entrepreneurs come under the age group of 16-25 years of age and constitute 35.48 percent of the total population. And in Gomati district it is the age group of 26-35 years of age and constitutes 40 percent of the total population.

Table 3 reveals about the social category of the workers which shows that each and every category of women is engaged in this field. And it has been that maximum respondents were from Schedule Tribes category i.e. 41.93 percent in west district followed by OBC and SC with 22.58 and 16.12 percent respectively. Where as in Gomati district the highest proportion of women entrepreneurs belong to Schedule Caste category which is 33.33 percent followed by OBC with 23.33 percent and others.

Figure 1, discusses the education status of the entrepreneurs. It has been found that very less percentage of entrepreneurs attempt for higher education i.e. graduation and above and the proportion is only 3.22 percent in west district whereas there are no respondents found in Gomati district. A sharp distortion can be examined among the percentage of elementary level higher in both the district. It has been found in the survey that is 48.38 percent entrepreneur from west district and 40 percent entrepreneur from Gomati district have acquired only elementary level of education. And 16.12 percent from west district and 10 percent from Gomati district entrepreneurs are illiterate where as in both the district second largest proportion of respondents belong to secondary level i.e. 25.8 percent and 30 percent and followed by higher secondary.

Figure 2 reveals the economic category of the respondent which depicts that the percentage of BPL family is higher in both the district i.e. west district as well as Gomati district (74.19 percent and 63.33 percent) but it has also been observed from the survey that when compared to Gomati district the percentage of BPL families in west district is higher. Again, 25.80 percent of respondents in west district and 36.66 percent of respondents in Gomati district belong to the category of APL families. It is clear from the survey that the background condition of the entrepreneurs in both of the districts is not so well.

Table 4, describes the Occupation status of the respondents. It was found from the study that 100 percent of the respondents have chosen their primary occupation as entrepreneurship. Beside this, the other secondary activities include Agriculture, Daily wage labour and other professions in both the district.

Table 5 reveals about the monthly income of the workers. It was observed from the survey that in west district the women entrepreneurs earn monthly in between Rs. 4000-6000, which has been found to be the highest percentage of respondents, whereas the scenario of Gomati district it is quite different from west district i.e. 50 percent of the respondents earns monthly in between the slab of Rs 6000-9000. And the second highest proportion is of the income group of Rs. 4000-6000. But very less percentage of respondents earns above 9000 per month, in any of the two districts.

Figure 3, describe about the monthly expenditure and saving of the women entrepreneurs in west district and Gomati district. It was observed that in west district the maximum proportion of the entrepreneur's monthly income is used in domestic consumption, as a result they face problem when investment is needed in business. But in Gomati district most of the entrepreneurs' highest proportion of income is invested for entrepreneurial purposes contributing to 43.33 percent followed by expenditure for supporting family. It was also observed that very less percentage of the entrepreneurs (only 6.45 percent in west district and 16.66 percent in Gomati district) have habits of saving.

Table 6, discusses about the problems and challenges faced by the women entrepreneurs. Some of the obstacles they have faced while starting their business in west district include unavailability of financial resources consisting of 41.93 percent. Whereas on the other side, in Gomati district 40 percent of the respondents have faced problem regarding right social network. And there is very less percentage of respondents who claimed that there was any effect of season on their business in both the districts, the respondents mentioned that only rainy season effect their business. It has also been found that maximum proportion of their profit goes on family support in west district i.e. some of the entrepreneurs take personal loan to expand their business. And in both the district the respondents face challenges and risk pertaining to the Variety in products.

8. SUGGESTIONS

1. The female-led enterprises should be supported more to become stronger, larger, extremely competitive enterprises by government and by different NGOs.
2. Government should take into account the concept of planning for and establishing new specialized cluster communities in underprivileged locations.
3. Financial help should be provided to female-owned enterprises and the micro enterprises (with fewer than five workers) and rural MSMEs by different financial institution.
4. More emphasis is needed on developing craft skills, for example, in traditional handicrafts such as spinning and weaving, plastic product, paper product and pottery production, hand-made textiles, food products, etc.
5. Entrepreneurial skill training should start at an earlier stage in the education process as foundation courses for later application.

9. CONCLUSION

Entrepreneurship has lately become a very popular activity among the women by virtue of its employability and the relative increments that come with it including self-reliance/sufficiency, empowerment, social security, awareness, independence etc. Identifying the importance of the entrepreneurship among the women, where a rural woman is no exception; various institutions have been working for the welfare of the rural women entrepreneurs. It has been found that numerous studies have been done in the field of entrepreneurship but no study has addressed the effectiveness of institutional support system towards development of rural women. Thus, the present study addresses this particular gap. The study has served as a base for the further planning and monitoring of the institutional support system active for the rural women of Tripura. Also it has attempted to acquaint the policy makers and concerned stakeholders regarding the problems and challenges of women entrepreneurs of Tripura, thus, giving a scope for combating the same.

10. FIGURES AND TABLES

Sl no	Particulars	Number of Respondents				Overall percentage (%)
		West District		Gomati District		
		No.	%	No.	%	
1.	Any govt. scheme for development of women entrepreneur					
	a. Yes	31	100	30	100	100
	b. No	0	0	0	0	0
2.	Schemes					
	a. Swavalamban	6	19.35	8	26.66	22.95
	b. PMEGP	9	29.03	5	16.66	22.95
	a. EDP	5	16.12	11	36.66	26.22
	b. NMFP	3	9.67	1	3.33	6.55
3.	Any Sponsored Agency					
	a. DIC	9	29.03	13	43.33	36.06
	b. KVIC	11	35.48	8	26.66	31.14
	c. MSME	3	9.67	4	13.33	11.47
4.	Any subsidy allowed					
	a. Yes	23	74.19	25	83.33	100
	b. No	0	0	0	0	0
5.	Whether taken loan under govt. scheme					
	a. Yes	23	74.19	25	83.33	78.68
	b. No	8	25.80	5	16.66	21.31

Source: Field Survey, 2019

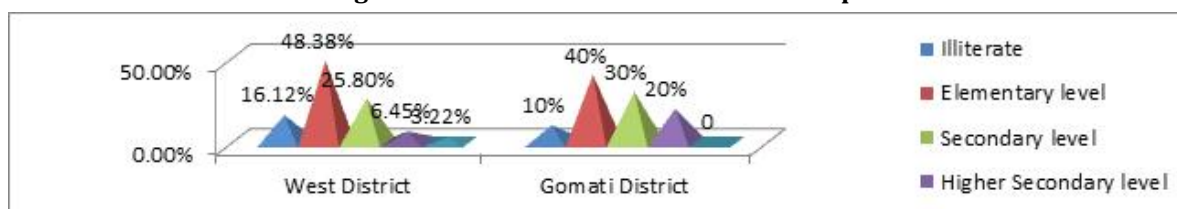
Age group	Number of Respondent				Overall percentage (%)
	West District	%	Gomati District	%	
16-25	11	35.48	7	23.33	18(29.50)
26-35	8	25.80	12	40	20(32.78)
36-45	6	19.35	4	13.33	10(16.39)
46-55	4	12.90	6	20	10(16.39)
56-65	2	6.45	1	3.33	3(4.91)

Source: Field Survey, 2019

Social Category	Number of Respondent				Overall percentage (%)
	West District	Percentage (%)	Gomati District	Percentage (%)	
ST	13	41.93	6	20	19(31.14)
SC	5	16.12	10	33.3	15(24.59)
OBC	7	22.58	7	23.33	14(22.95)
Gen.	4	12.90	3	10	7(11.47)
Minority	2	6.45	4	13.33	6(9.83%)

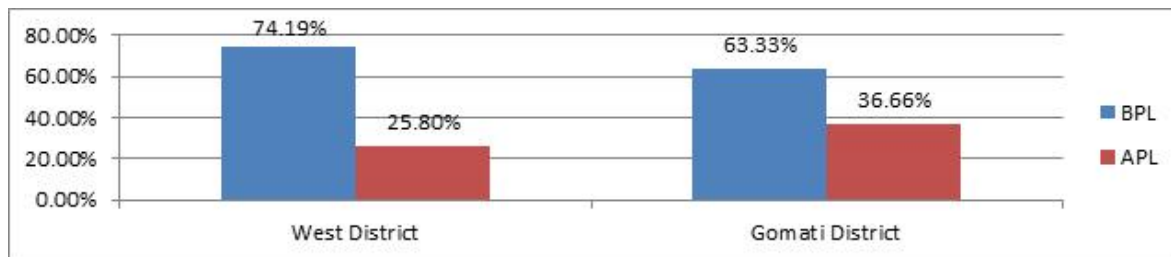
Source: Field Survey, 2019

Figure 1: Education Status of Women Entrepreneurs



Source: Field Survey, 2019

Figure 2: Economic Category of Women Entrepreneurs



Source: Field Survey, 2019

Table: 4 Occupation Status of Women Entrepreneurs

Variables	Number of Respondent								Overall percent age (%)
	West District				Gomati District				
	Primary		secondary		primary		secondary		
	No.	%	No.	%	No	%	No	%	
Enterprise	31	100			30	100			100
Agriculture			21	67.74			19	63.33	65.57
Daily wage labour			3	9.67			5	16.66	13.11
Others (Occasional cooking, Livestock business)			7	22.58			6	20	21.31

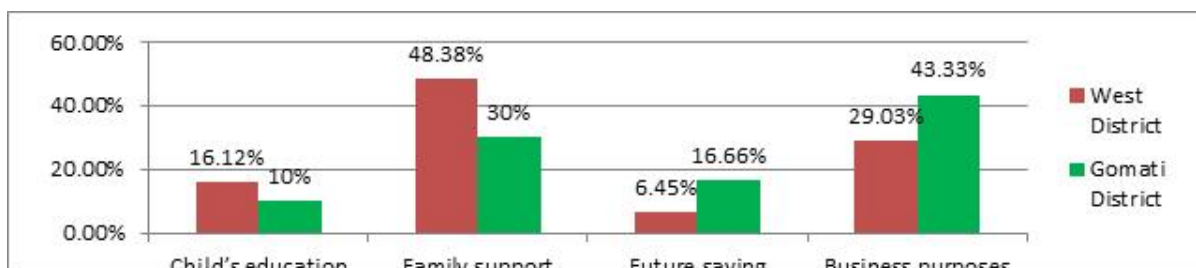
Source: Field Survey, 2019

Table: 5 Income Generation by the Enterprise (Monthly, in Rs.)

Groups	Number of Respondent				Overall percentage (%)
	West District		Gomati District		
	No.	%	No.	%	
4000-6000	17	54.83	11	36.66	45.90
6000-9000	11	35.48	15	50	42.62
Above 9000	3	9.67	4	13.33	11.47

Source: Field Survey, 2019

Figure 3: Expenditure & Saving pattern of Women Entrepreneurs



Source: Field Survey, 2019

Table: 6 Problems & Challenges faced by the Womenfolk						
Sl no	Particulars	Number of Respondent				Overall percentage (%)
		West District		Gomati District		
		No.	(%)	No.	(%)	
1	Obstacle faced when started business					
	a. Availability of financial resource	13	41.93	7	23.33	32.78
	b. Availability of time	0	0	2	6.66	3.27
	c. Lack of information	2	6.45	0	0	3.27
	d. Family pressure	5	16.12	9	30	22.95
	e. Right social network	11	35.48	12	40	37.70
2	Any effect of season on your business					
	a. Yes	5	16.12	7	23.33	19.67
	b. No	26	83.87	23	76.66	80.32
3	Which season affect the most					
	a. Rainy season	5	16.12	7	23.33	19.67
	b. Summer season	0	0	0	0	0
	c. Winter season	0	0	0	0	0
4	Problem in managing work in both household and workplace					
	a. Yes	7	22.58	3	10	16.39
	b. No	24	77.41	27	90	83.60
5	Currently facing any problem in running the business					
	a. Yes	13	41.93	8	26.66	34.42
	b. No	18	58.06	22	73.33	65.57
6	Problems					
	a. Bad behaviour from customer	3	9.6	5	16.66	13.11
	b. Credit payment	9	29.03	7	23.33	26.22
	c. Delivery problem	1	3.22	0	0	1.63
	d. Marketing problem	11	35.48	13	43.33	39.34
	e. Proper packaging, levelling etc.	5	16.12	2	6.66	11.47
	f. Not getting raw material in regional price	2	6.45	3	10	8.19
7	Maximum proportion goes for which purpose					
	a. Child's education	5	16.12	3	10	13.11
	b. Family support	15	48.38	9	30	39.34
	c. Future saving	2	6.45	5	16.66	11.47
	d. Business purposes	9	29.03	13	43.33	36.06
8	Type of challenges/risks					
	a. Varity	11	35.48	13	43.33	39.34
	b. New Design	7	22.58	9	30	26.22
	c. Quality	5	16.12	2	6.66	11.47
	d. Taste	3	9.6	4	13.33	11.47
	e. Quantity	5	16.12	2	6.66	11.47

Source: Field Survey, 2019

REFERENCES

- Agrawal. K. (2013), "A Reflection of Indian Women in Entrepreneur World," *International Journal of Business Management & Research*, 3(4), p.p:75-92.
- Kumar. Anil. (2008), "Awareness of Supporting Agencies among Women Entrepreneurs in Small Businesses", in the *ICFAI University Journal of Entrepreneurship Development*, Vol. (4), pp. 6-17.
- Datta. Sukamal. (2001), "Women Entrepreneurship in India with Special Reference to West Bengal," *Kurukshetra*, Vol. 32, No. 8, p.p:13-15.
- Singh. D. V. (2015), "Status and Scope of Women Entrepreneurship," *Universal Journal of Management*, p.p:43-51.
- Siti Rohima. A. S. (2013), "Vicious Circle Analysis of Poverty and Entrepreneurship," *IOSR Journal of Business and Management*, 7(1), p.p:33-46.