

### **Socio-Economic Condition of Women Entrepreneurs of Karbi Anglong District of Assam**

#### **3.1 Introduction**

In the second chapter, the researcher presented the existing available literature and found out that socio-economic condition or environment persuades women in carrying out entrepreneurial activities. There are many factors which influence a woman to take up entrepreneurial ventures. In this light, Mali, D.D. (2002), in “Entrepreneurship – A Four-Stage Approach to Self Employment and Entrepreneurial Career” also states that there may be different factors to induce an individual to take up entrepreneurial career.<sup>1</sup> In the present chapter, the socio-economic condition of women of Karbi Anglong district is brought out and analysed the way it has influenced the women entrepreneurs in the district. However, in order to show the common socio-economic conditions that influence women entrepreneurs, some of the studies conducted by different scholars are presented below.

According to Batra (2000), factors such as caste, religion, education, experience, income, motivation, etc. Play an important role in promotion of right type of entrepreneurship<sup>2</sup>. Rani (1991) in “Potential Women Entrepreneurs – A Study of

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<sup>1</sup> Mali, D.D (2002), “Entrepreneurship – A four Stage Approach to Self Employment and Entrepreneurial Career,” Indian Institute of Entrepreneurship, Guwahati, pp. 34-38.

<sup>2</sup> Batra, G. S. (2000), *Development of Entrepreneurship* (Deep & Deep Publications: New Delhi), pp. 111-113.

Women and Development” found that most of the respondents came from middle class families, and they had desire to do something independent as prime motivating factor<sup>3</sup> while the study of Mathivannan (2008) argues that women entrepreneurs are mainly from backward community; and thus, women take up entrepreneurial activities<sup>4</sup> because of poverty. Jyoti Kumar and Lalhunthara (2012), in their study ‘socio-economic background of Micro-entrepreneurs in Aizawl district, Mizoram’ found that education, experience, age and family play an important role in shaping the entrepreneurial ambition of the aspirant<sup>5</sup>.

Robita and Nandita (2011), stated that among the various motivating factors like earning money, to increase self-esteem, to be independent, to increase one’s skill behind women entering entrepreneurial field, desire to be independent and earning money has been the major motivating factors.<sup>6</sup>

Many entrepreneurial theorists have also propounded motivational theories of entrepreneurship. According to David McClelland (1961), personality characteristics which are indicative of high need achievement is the major determinant of entrepreneurship development. He viewed that if the average level of need achievement in a society is relatively high, one would expect a relatively high amount

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<sup>3</sup> Rani, C (1991), “Potential Women Entrepreneurs – A Study of Women and Development,” cited in Chanu, A. Ibemcha (ed.), *Entrepreneurship Development in Conflict Regions: Issues and Challenges*, (Global Publishing: Visakhapatnam), pp. 96-97.

<sup>4</sup> Mathivannan, S. et. al. (2008), ‘A Study on Socio-Economy Background and Status of Women Entrepreneurs in Small Scale Industries’, *Indian Journal of Marketing, Volume 38*, No. 5, pp. 35-41.

<sup>5</sup> Kumar, Jyoti and Lalhunthara (2012), “Socio-economic Background of Micro Entrepreneurs in Aizawl District, Mizoram” *SEDME*, Vol. 39, No.2, June, pp. 1-17.

<sup>6</sup> Robita, S and Nandita L. (2011), “Women Entrepreneurs in Manipur, North East India”, cited in Chanu, A. Ibemcha (ed.), *ibid*, p. 96.

of entrepreneurship development in that society<sup>7</sup>. Further, David McClelland developed a three factor theory of motivation. He furthermore examines about achievement motivation in economic development and the role of the entrepreneur. His opinion on traits of successful entrepreneurs regardless of country and type of business is shown under in the form of table.<sup>8</sup>

<b>Pro-activity</b>	
1. Initiative	Does things before being asked or forced to, by events.
2. Assertiveness	Confronts problems with others directly. Tells others what they have to do
<b>Achievement Orientation</b>	
3. Sees and acts on opportunities	Seizes unusual opportunities, obtains financing, land, work, space, or assistance
4. Efficiency Orientation	Looks for or find ways to do things faster or at less cost.
5. Concern for high quality of work	States a desire to produce or sell a top or better quality product or service
6. Systematic Planning	Breaks a large task down into subtasks, or sub goals, anticipates obstacles, and evaluates alternatives.
7. Monitoring	Develop or uses procedures to ensure that work is completed or that work meets standards of quality.
<b>Commitment to Others</b>	
8. Commitment to work contract	Make a personal sacrifice or expends extraordinary effort to complete a job, pitches in with workers or work in their place to get the job done.
9. Recognizing the importance of Business Relationship	Act to build rapport or friendly relationship with customers. Sees interpersonal relationship as a fundamental business resource. Places long-term goodwill over short-term gain.

<sup>7</sup> McClelland, David (1961), cited in Khanka, S. S (2005), *Entrepreneurial Development*, (S. Chand & Company Ltd.: New Delhi), p. 37.

<sup>8</sup> McClelland, David (1960), cited in Chanu, A. Ibemcha & Terangpi, Monalisha (2010), “Women Entrepreneurship: An Effective Means for Women Empowerment”, *DGCCS's Journal of Commerce*, Vol. 7, No. 1, pp. 99-101.

Likewise, Sharma (1980) also classified the factors motivating the entrepreneurs into two types: They are Internal Factors and External Factors<sup>9</sup>.

(1) Internal Factors: These include the following factors –

- (a) Desire to do something new
- (b) Educational background
- (c) Occupational background or experience

(2) External Factors: These include as follows –

- (a) Government assistance and support
- (b) Availability of labour and raw material
- (c) Encouragement from big business houses
- (d) Promising demand for the product

### **3.2 Socio-Economic Environment of Women Entrepreneurs**

Today, women in India participate in all sorts of activities like academic, politics, administration, sports, social work etc. They have also started entering in the field of entrepreneurship, which was once considered to be a male dominated field. In the promotion of women entrepreneurship, social and economic environment play an important role.<sup>10</sup> The social and economic environments are discussed below:

#### **Social Environment:**

A favourable attitude of the society towards entrepreneurship and a wide spread public support for entrepreneurial activities are important to motivate people to

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<sup>9</sup> Sharma, R.A. (1980), *Entrepreneurial change in Indian Industry*, (Sterling Publishers: New Delhi), pp. 144-148.

<sup>10</sup> Mali, Archana (2013), “Socio-economic Environment for Promoting Women Entrepreneurship in Assam” in Das, Deepalee (ed.) *Women & Environment* (D.K. College, Mirza), p. 21.

take up entrepreneurial career. Social and family environment are related to each other. Family environment is influenced by the prevailing environment in the society. Negative social environment is a discouraging factor impeding the acceptance of women entrepreneurs in the society. However, there are also positive environments for accepting entrepreneurial activities by the female members in many families. In some society, there is positive environment for women entrepreneurship, viz in Manipuri and Khasi societies. In Manipur, there is a women's market known as Ima Market, where more than 800 women are engaged in trading and entrepreneurial activity. Similarly, the Kaleduh (Bara bazaar) is a women's market in Shillong.<sup>11</sup>

Some of the major non-economic (social environment) factors which influence the emergence of entrepreneurship are mentioned below:

**a) Legitimacy of Entrepreneurship:** The advocates of non-economic or social environment or factors emphasize upon the relevance of norms and values within a socio-cultural setting for the emergence of entrepreneurship. The social status of those playing entrepreneurial role has been considered as one of the most important contents of entrepreneurial legitimacy.

**b) Social Mobility:** Social mobility involves the degree of mobility, both social and geographical and the nature of mobility channels within a system, and it is crucial for the emergence of entrepreneurship. It is also viewed that high degree of social mobility is conducive to entrepreneurship. It is to be understood that the degree and nature of social mobility alone is not likely to influence entrepreneurship, but its

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<sup>11</sup> Mali, Archana (2013), *opcit*, p. 21.

influence is also determined by other non-economic or social factors or environment.<sup>12</sup>

**c) Marginality:** Apart from legitimacy and social mobility, social marginality also promotes entrepreneurship. It may be drawn from religious, cultural, ethnic or migrants minority groups, and their marginal social position is generally believed to have psychological effects, which make entrepreneurship particularly attractive for them. Legitimacy of entrepreneurship and social mobility – these two factors together influence marginality on entrepreneurship. In a situation where entrepreneurial legitimacy is low, mainstream individuals will be diverted to non-entrepreneurial roles and the entrepreneurial roles will be relegated to marginals. On the other hand, in case of high entrepreneurial legitimacy, mainstream individuals will assume the entrepreneurship and marginals will have to find other roles as means of mobility.

From social mobility point of view, marginal individuals and groups will be restricted from access to the established mobility channels in a situation. Thus, mainstream individuals and groups will have primary access to these channels. As such, marginals are likely to play entrepreneurial roles in a situation.

**d) Security:** Security is regarded as one of the significant factors for entrepreneurship development. This is because if individuals or groups are fearful of losing their economic assets or of being subjected to various negative sanctions and, or rules and

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<sup>12</sup> Khanka, S. S (2005), *Entrepreneurial Development* (S. Chand & Company Ltd.: New Delhi), pp. 35-36.

regulations, then entrepreneurs will not be persuaded to increase their insecurity by behaving entrepreneurially.<sup>13</sup>

### **Economic Environment**

Positive economic environment helps in the promotion of women entrepreneurship. According to the United Nations, economic development is closely related to the advancement of women. In nations where women have advanced, economic growth has usually been steady. By contrast, in countries where women have been restricted, the economy has been stagnant<sup>14</sup>.

One of the most important factors affecting entrepreneurship is economic environment. It comprises of different components like: (a) capital (b) labour (c) raw material and (d) market demand.<sup>15</sup>

**a) Capital:** capital is one of the most important factors of production. Availability of capital facilitates the entrepreneur to arrange the various factor of production like labour, raw material, machinery, etc. Capital act as a lubricant to the process of production. With an increase in capital investment, capital-output ratio also tends to increase. This results in increase in profit, which ultimately goes to capital formation. This suggests that as capital supply increases, entrepreneurship also increases.

**b) Labour:** Availability of labour also effect entrepreneurship. The quality rather than quantity of labour influences the emergence and growth of entrepreneurship. There is

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<sup>13</sup> Khanka, S.S (2005), *opcit*, pp. 36-37.

<sup>14</sup> Mali, Archana (2013), *opcit*, p. 24.

<sup>15</sup> Khanka, S.S (2005), *opcit*, p. 33.

also the potential advantage of cheap or low-cost labour and they are often less mobile or even immobile. Low-cost labours are negated by the deleterious effects of labour immobility. Another aspect of labour considered is division of labour as an important element in economic development. Division of labour which itself depends upon the size of the market leads to improvement in the productive capacities of the labour due to an increase in the dexterity of labour.

**c) Raw Materials:** Raw materials influence the emergence of entrepreneurship, and thus the necessity of raw materials needs emphasis for establishing industrial activity. In the absence of raw materials, neither enterprise can be established nor can an entrepreneur be emerged. However, in some cases, technological innovations can compensate for raw material inadequacies.

**d) Market:** The potential of market constitutes the major determinant of probable rewards from entrepreneurial activity. Both the size and composition of market influence entrepreneurship in their own ways. It is practical that monopoly in a particular product in a market becomes more influential for entrepreneurship than a competitive market.<sup>16</sup>

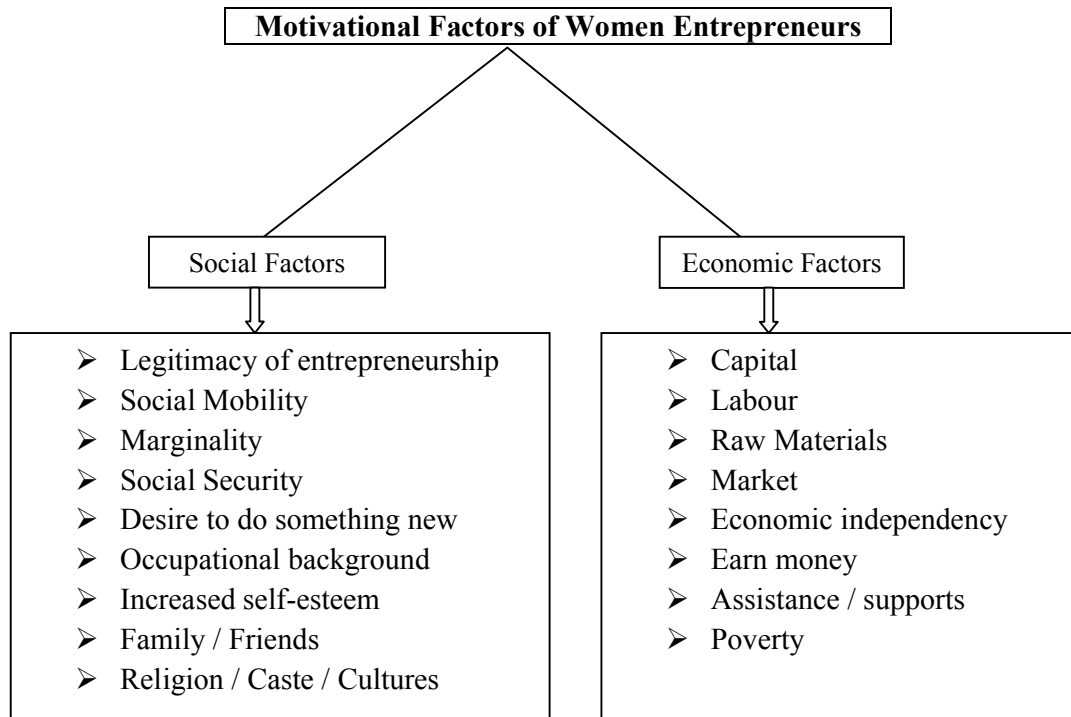
As seen above, entrepreneurship does not emerge and develop automatically and spontaneously. Its emergence and development depend upon the availability of certain factors, also called supportive conditions. These factors are broadly classified into social and economic factors. Socio-economic factors which motivate women entrepreneurs are shown in the form of a diagram (Fig.3.1).

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<sup>16</sup> Khanka, S. S (2005), *opcit*, p. 34.



Figure 3.1 Diagram Showing Motivational Factors of Women Entrepreneurs



Source: Review of Literature

Keeping in mind the motivational factors of women entrepreneurs which have been from the review of literatures, the objective and hypothesis are drawn and the variables are selected so as to probe whether the socio-economic conditions of women are conducive or helpful for women entrepreneurship development in Karbi Anglong district of Assam.

The main objective of this chapter is to investigate whether the socio-economic condition of women helps to pursue and continue entrepreneurship in Karbi Anglong district and the working hypothesis is that the socio-economic conditions of women do not help to pursue and continue entrepreneurship in Karbi Anglong district.

### 3.3 Variables Considered

The variables considered for the purpose of this chapter are: Age, community, marital status, educational qualification, family type, family income, reason for

becoming an entrepreneur, category of the entrepreneur, location of the enterprise, types of enterprise, source of finance, support of family members and society.

### **3.4 Socio-economic Condition of Women Entrepreneurs of Karbi Anglong**

It is assumed that the socio-economic condition like age, community, marital status, etc. also highly influenced the women of the district like Karbi Anglong to become women entrepreneurs. Though there exists patriarchal social system in the district, it is seen that women participate actively in the economic activities and also contribute towards the family income. Entrepreneurship development in Karbi Anglong district helps in capacity building of the women entrepreneurs of the district. It also provides services in various forms, which may become a powerful weapon to reduce unemployment, poverty alleviation in the future.<sup>17</sup> Therefore, in this chapter, the researcher finds out the socio-economic conditions of women entrepreneurs of Karbi Anglong district.

#### **3.4.1 Social Conditions of Women:**

##### *3.4.1.1 Marital Status*

Table 3.1: Marital status of the women at the time of starting their entrepreneurial activity

<b>Marital Status</b>	<b>No. of women entrepreneurs</b>	<b>Percentage</b>
Married	145	88
Unmarried	20	12

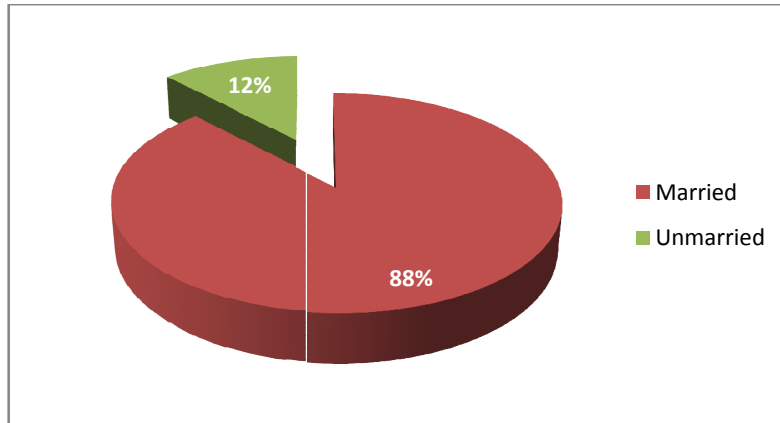
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<sup>17</sup> Chanu, Ayekpam Ibemcha; Terangpi, Monalisha (2012), “Women Entrepreneurship Development in Tribal Areas of Assam – An Alternative Approach Towards Poverty Alleviation,” *The Utkal Business Review*, Vol. 24, p. 276.

Total	165	100
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Source: Field Study

**Figure 3.2: Marital status of women entrepreneur**



The Table 3.1 reveals that most of the women entrepreneurs enter into entrepreneurial activities after getting married (88 percent), while only 12 percent of the women entrepreneurs were unmarried during the time of starting their entrepreneurial activities.

#### 3.4.1.2 Age

Table 3. 2: Age of the women who becomes an entrepreneur

Particulars (Age)	No. of Entrepreneurs	Percentage
Below 30	8	5
30 to 40	63	38
40 to 50	51	31
Above 50	43	26
Total	165	100

Source: Field Study

**Figure 3.3: Age of women entrepreneurs**

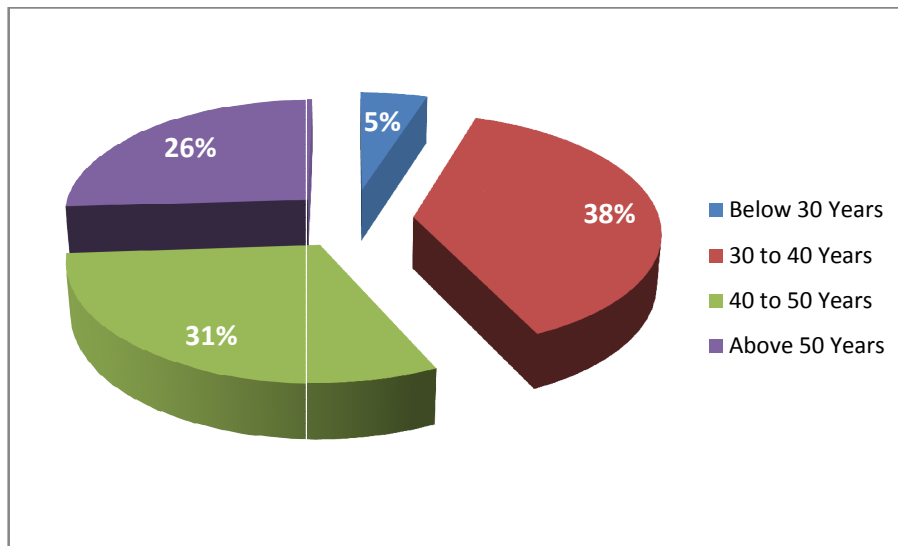


Table 3.2 which is followed by a pie chart (*Figure 3.3*) indicates that out of the 165 women entrepreneurs, most of them are between the ages of 30-40 years (38 percent); 31 percent are between 40-50 years and 26 percent are above 50 years. Only a few (5 percent) women are entrepreneurs below 30 years of age. It clearly indicates that women of the district take up entrepreneurial activities after getting married and the participation of unmarried women in entrepreneurship activities are very less.

Since most of the women entrepreneurs are between the ages of 30 to 40 years, the findings shows that the women actively participate in the economic activities after they are mature, settled and relaxed from looking after their children. Though after becoming an entrepreneur, they have to look after their children and family too; but, by that age, their children would have grown up and the women are able to concentrate in their entrepreneurial activities.

### 3.4.1.3 Caste

Table 3.3: Caste of Women Entrepreneurs

Particulars (Caste)	No. of Entrepreneurs	Percentage
General	28	17
OBC	33	20
SC	46	28
ST	58	35
Total	165	100

Source: Field Study

Figure 3.4 Caste of Women Entrepreneurs

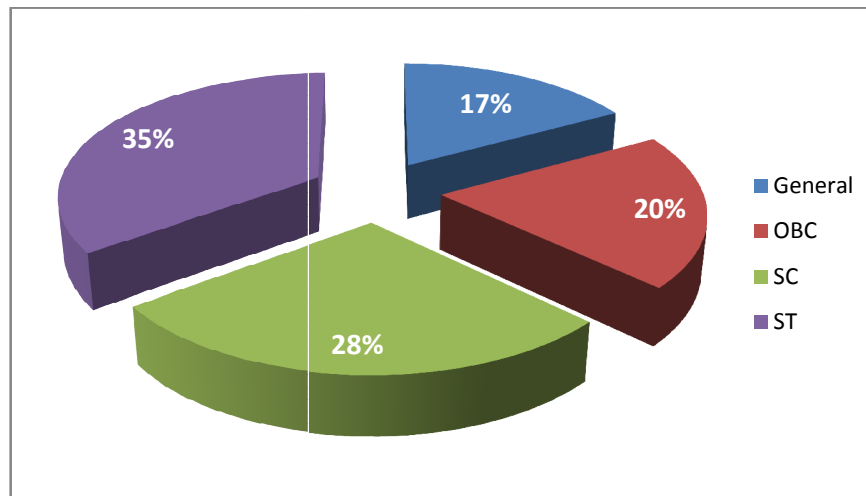


Table 3.3 shows that Scheduled Tribe (ST) population has the highest percentage (35 percent) in performing the entrepreneurial activity. It is because of the reasons like majority of the population in the district are ST, and at the same time the ST women are also now educated, started looking for self-employment and independent. The number of women from Scheduled Caste (SC) population is 28 percent, Other Backward Classes (OBC) is 20 percent and General is 17 percent respectively. It is also clearly portrayed in *figure 3. 4*.

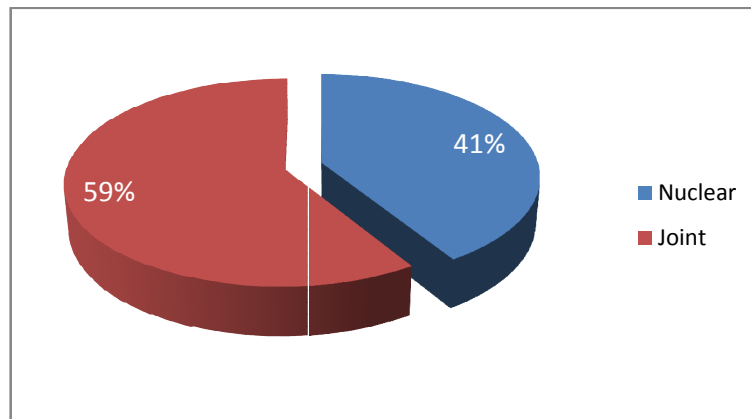
### 3.4.1.4 Family Structure

Table 3.4: Family structure of the Women Entrepreneurs

Particulars	No. of Entrepreneurs	Percentage
Nuclear	68	41
Joint	97	59
Total	165	100

Source: Field Study

Figure 3.5 Family Structures of Women Entrepreneurs



The Table 3.4 and figure 3.5 illustrates that 41 percent of the women entrepreneurs are from nuclear family whereas 59 percent of the women are from joint family set-up. From the findings, it can be derived that the family structure played an important role in entrepreneurial activities. From the above table, it is clear that most of the women entrepreneurs are in joint family. Women entrepreneur with a joint family get support from their family members in managing the house and family responsibility. And because of that the women are able to manage their time between

their family and their entrepreneurial activity. Women with nuclear family asserted that they could not manage the time properly as they have huge responsibilities towards their family as well as to their business venture. They further stated that it is very difficult to handle family responsibility and work together.

#### 3.4.1.5 Academic Qualification

Table 3.5 Academic Qualification of Women Entrepreneur

Academic Qualification	No. of Entrepreneurs	Percentage
Literate	17	10
Under Matric	74	45
Matric/H.S. Passed	49	30
Graduate	17	10
Above Graduate	8	5
Total	165	100

Source: Field Study

Figure 3.6: Academic Qualification of Women Entrepreneurs

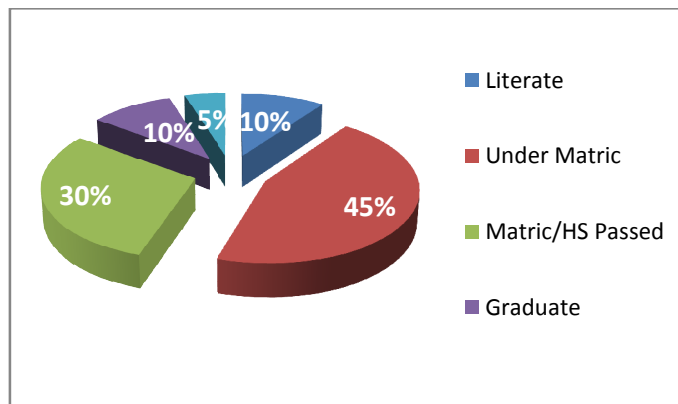


Table 3.5 and figure 3.6 shows the qualification or educational status of women entrepreneurs. It is found from the table that some women entrepreneurs (15 percent) have received higher education; it is also found that 45 percent of women

entrepreneur are under matric, while 30 percent are matriculates. It is also found that none of the women entrepreneurs are illiterate.

It can be derived from the table that all the women entrepreneurs of the study area are able to read and write and are educated in terms of modern education system. Women entrepreneurs realise that education is important, which helps them to express their mind and are able to negotiate with government policies and procedures and also convert their talents into entrepreneurial activities. Thus, low level of education may not act as a barrier to their entrepreneurial success.

#### *3.4.1.6 Motivational factors*

Table 3.6: Motivational factors in encouraging the women to become entrepreneurs:

<b>Reasons to become Entrepreneur</b>	<b>No. of Entrepreneurs</b>	<b>Percentage</b>
Unemployment	40	24
Poor income	46	28
Desire to have economic independence	58	35
To earn social status	18	11
Advice of family/ friends/ NGOs intervention	3	2
<b>Total</b>	<b>165</b>	<b>100</b>

Source: Field Study



Figure 3.7: Motivational factors in encouraging the women to become entrepreneurs

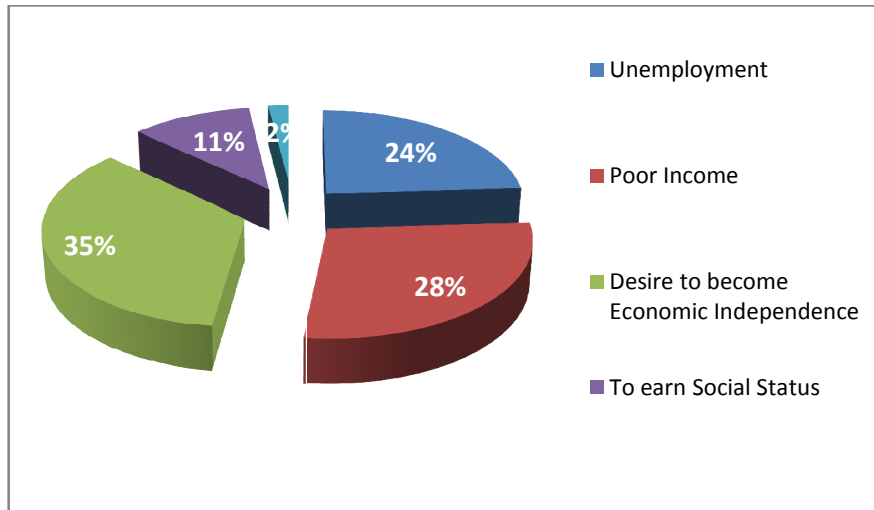


Table 3.6 and figure 3.7 indicates that 35 percent women become entrepreneur to become economically independent. It clearly shows that desire to be economically independent is the most important motivational factor behind the setting up of enterprises by women entrepreneurs. The second motivational factor behind setting up of enterprises in the district by women community is to earn more money so that they can afford a higher standard of living. 28 percent of women have become entrepreneurs because of poor income, 24 percent because of unemployment whereas 11 percent have become entrepreneurs to earn social status. Only 2 percent revealed that they started entrepreneurial activity because of advice from family and friends, and NGOs intervention.

Hence, it can be derived from table 3.6 and figure 3.7 that desire to attain economical independence has been the most important motivational factors to start the entrepreneurial activity. Need achievement among the women has also encouraged the women of the study area to become economically independent, which has pushed them to become entrepreneurs.

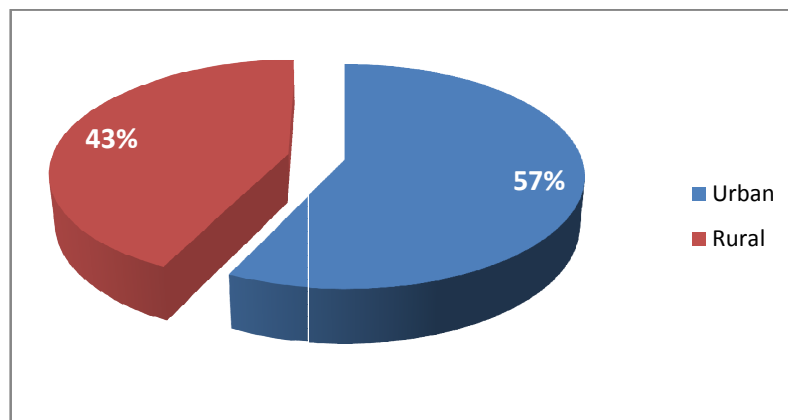
### 3.4.1.7 Location of enterprise

Table 3.7: Location of the enterprises

Particulars	No. of Entrepreneurs	Percentage
Urban	94	57
Rural	71	43
<b>Total</b>	<b>165</b>	<b>100</b>

Sources: Field Study

Figure 3.8: Location of the enterprises



From Table 3.7, it is found that 57 percent of the enterprises owned by women are located in urban areas, whereas 43 percent are located in rural areas. It is clearly portrayed in figure 3.8. This signifies that most of the women entrepreneurs are from urban areas. As urban areas are more developed than the rural areas in terms of education, technology, communication and transportation, these factors encourage the women to start more entrepreneurial activity as compared to rural areas.

The favourable environment for the development of entrepreneurship like education, technology, transportation and communication, availability of raw

materials, promoting agencies and investors makes the women aware about the process of entrepreneurship development and increase self confidence to start the business venture or entrepreneurial activity more in the urban areas.

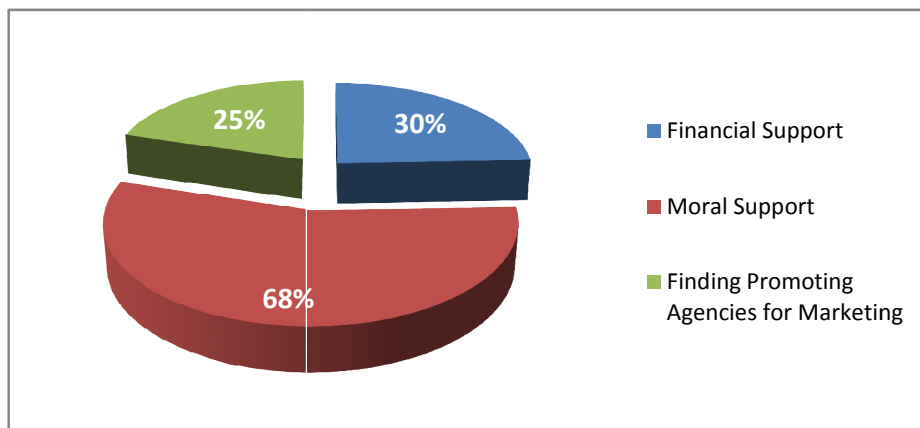
#### 3.4.1.8 Support of the family members

Table 3.8: Support from the family members

Particulars	No. of Women Entrepreneurs	Percentage
Financial support	50	30
Moral support	112	68
In finding promoting agencies for marketing of product	3	2
<b>Total</b>	<b>165</b>	<b>100</b>

Source: Field Study

Figure 3.9: Family supports to women entrepreneurs



The above table shows that 58 percent of the women entrepreneurs get moral support from their family members, whereas 30 percent get financial support and only 2 percent of women entrepreneur get support from their family in finding promoting agencies for marketing of their product.

Therefore, from the table it is clear that support from the family members like husband, fathers or mothers depending upon their marital status has an important role in promoting the women to become entrepreneur. From the study, it has been observed that women are highly influenced by the nature of support system from their family members. It is through the moral as well as financial supports from their family members that the women gained confidence and determined to enter into the entrepreneurial activity.

#### 3.4.1.9 Family occupation

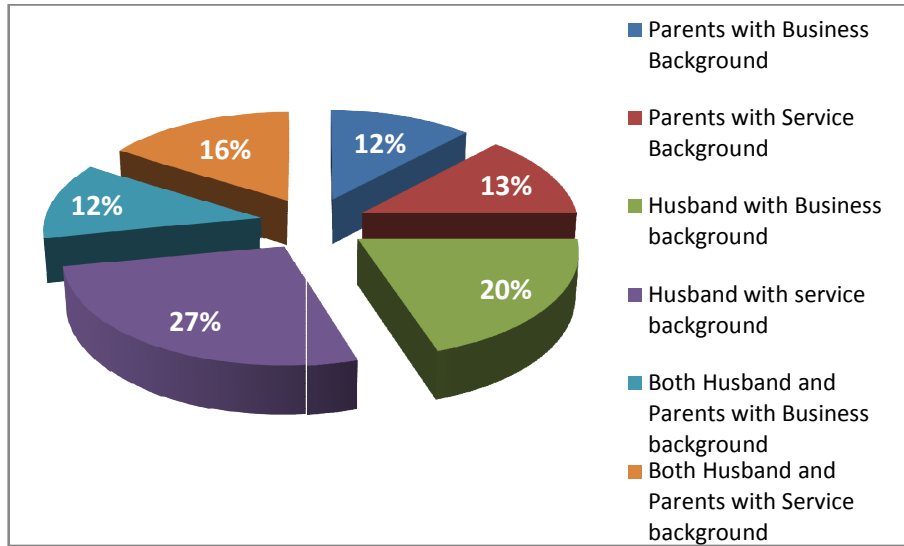
Table 3.9: Family occupation background of the women entrepreneur

<b>Particulars</b>	<b>No. of women entrepreneur</b>	<b>Percentage</b>
Parents with Business background	20	12
Parents with service background	21	13
Husband with business background	33	20
Husband with service background	45	27
Both husband & parents with business background	20	12
Both husband & parents with service background	26	16

Total	165	100
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Source: Field Study

Figure 3.10: Family occupational background of the women entrepreneur



The above table 3.9 reveals that 12 percent of the women entrepreneurs' parents involved in business, 13 percent of the women entrepreneurs' parents are in service whereas 20 percent of the women entrepreneurs have husband who are involved in business and 27 percent who are from services respectively; 12 percent of the total women entrepreneurs are from families where both their parents and family engaged in business and 16 percent of the women entrepreneur are from those families where both husband's family and parents involved in service.

Therefore, it has been observed from the study that family background is also a determining factor in women entrepreneurship development. However, it is the spirit, zeal and passion to achieve something in life that encourages women themselves to enter into the entrepreneurial activity and make them successful.

### 3.4.2 Economic Conditions of Women Entrepreneurs

Table 3.10: Economic status of women entrepreneurs

Economic Status	No. of Women Entrepreneurs	Percentage
Above poverty line (APL)	9	5
Below poverty line (BPL)	156	95
<b>Total</b>	<b>165</b>	<b>100</b>

Source: Field Study

Figure 3.11: Economic status of women entrepreneurs

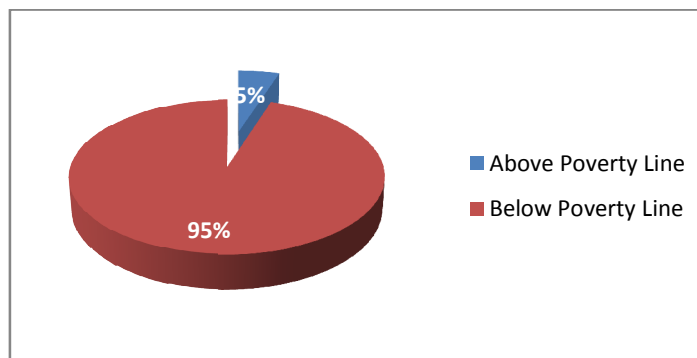


Table 3.10 and figure 3.11, which is the finding from the field study, shows the economic status of women entrepreneurs of Karbi Anglong. Table 3.10 shows that maximum women entrepreneurs are from families that are below poverty line. Out of the 165 women entrepreneurs, 156 (95 percent) are from BPL family while 9 women entrepreneurs (5 percent) are from APL family. These findings indicated that out of the 165 women entrepreneurs, 95 percent of them carry out their entrepreneurial activities for better economic and social status, and thereby lead to better standard of living.

### 3.4.2.2 Category of entrepreneur

According to Jain & Verma (2010), women entrepreneurs can be categorised in three groups. First group consists of women who are educated and professionally qualified, second group consists of women who may not have educational or formal training in management but have developed practical skills required for small or tiny enterprises and the third group consists of women entrepreneurs who work in cities and slums to help women with lower means of livelihood.”<sup>18</sup>. However, here, women entrepreneurs of the study area are divided into only two categories, because in Karbi Anglong there are no big cities and slums.

Table 3.11: Category of Women Entrepreneur

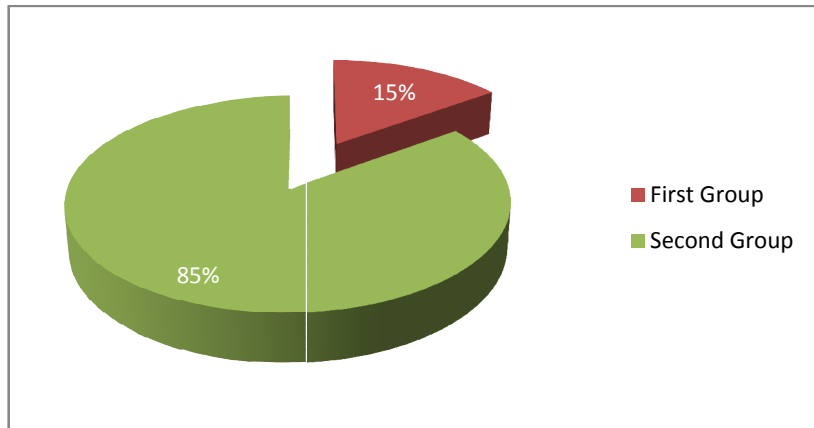
<b>Particulars</b>	<b>No. of entrepreneurs</b>	<b>Percentage</b>
First Group	25	15
Second Group	140	85
<b>Total</b>	<b>165</b>	<b>100</b>

Source: Field Study

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<sup>18</sup> Jain, Samata & Verma, Ratna (2010), “Entrepreneurship Development among Member’s of Self Help Groups in Vasanthagopal, R. & S, Santha (ed.), *Women Entrepreneurship in India*, (New Century: New Delhi), pp. 189-193.

Figure 3.12: Category of Women Entrepreneurs



From table 3.11, it is found that 85 percent of the women entrepreneurs belong to second group category, and only 15 percent in first group category of women entrepreneur.

#### 3.4.2.3 Nature of Enterprises

Table 3.12: Nature of Enterprises

Nature of Enterprise	No. of Entrepreneur	Percentage
Manufacturing	99	60
Services	66	40
Total	165	100

Source: Field Study



Figure 3.13: Nature of Enterprises

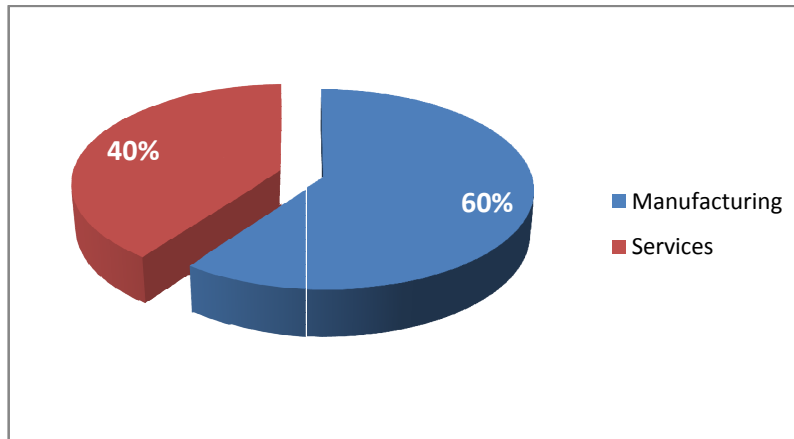


Table 3.12 confirmed that 60 percent of the women entrepreneurs involved in manufacturing sector like Handloom & Handicraft, Livestock Farming, Gardening and Screen Printing, and only 40 percent of the women entrepreneurs involved in Services sectors like Beauty Parlour, Schools and Restaurants.

From the above table, it is also found that women entrepreneurs of the study area are able to come out from the traditional way of doing business into a diversified field. The traditional way of doing entrepreneurial activities is only handloom & handicraft, rearing of livestock, etc. but with the passage of time, the women are able to cope with the changing of business environment and enter into the field of screen printing which required a computer knowledge, and service sectors like beauty parlour, schools, restaurants, etc. this signifies that the changing business environment influenced the women of the district to enter into the diversified field of entrepreneurial activities.

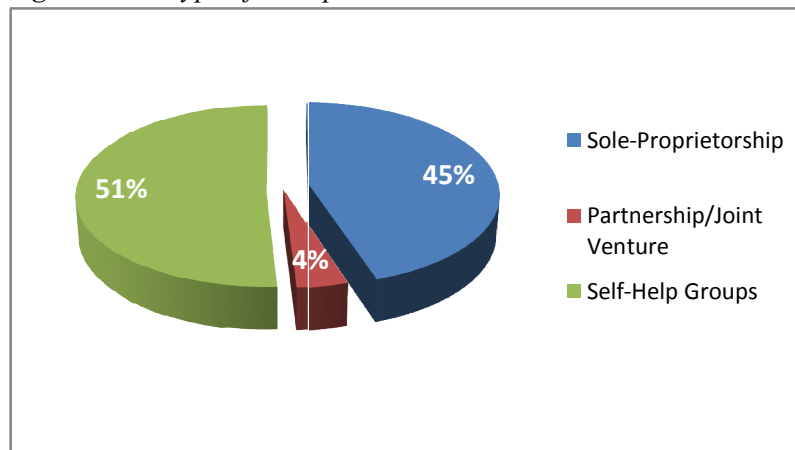
### 3.4.2.4 Types of Enterprises

Table 3.13: Types of Enterprises

Type of Enterprises	No. of Entrepreneurs	Percentage
Sole-Proprietorship	74	45
Partnership/Joint Venture	7	4
Self-Help Groups(SHG)	84	51
<b>Total</b>	<b>165</b>	<b>100</b>

Source: Field Study

Figure 3.14: Type of enterprises



The above table 3.13 reveals that 45 percent of the women are Sole-Proprietorship, 4 percent in Partnership or Joint Venture and 51 percent of the women are in Self-Help Groups. The Self-Help Groups are selected from those who are involved in production unit like Handloom & Handicraft, Agro based, Pisciculture, etc.

It is found that only 4 percent of the women are in Partnership or Joint Venture and 45 percent of the women are in Sole-Proprietorship. It means that women of the district do not have many ideas about different forms of business organisations. It is because of the lack of awareness and confidence that women of the district are

not able to adopt different types of enterprises in performing their entrepreneurial activity.

The table also reveals that 51 percent of the women are in Self-Help Groups, which is the highest percentage the women of the district are involved in. This signifies that women enter into the entrepreneurial activity through Self-Help Groups, which can help and encourage each other. As women usually face problem of mobility constraints, they get inspired to work together through Self-Helps Groups.

#### 3.4.2.4 Sources of finance

Table 3.14: Sources of finance in starting their enterprises

Sources of Finance	No. of Entrepreneurs	Percentage
Own	99	60
Promoting agencies	49	30
Relatives and Friends	17	10
<b>Total</b>	<b>165</b>	<b>100</b>

Source: Field Study

Figure 3.15 Sources of finance in starting business enterprises

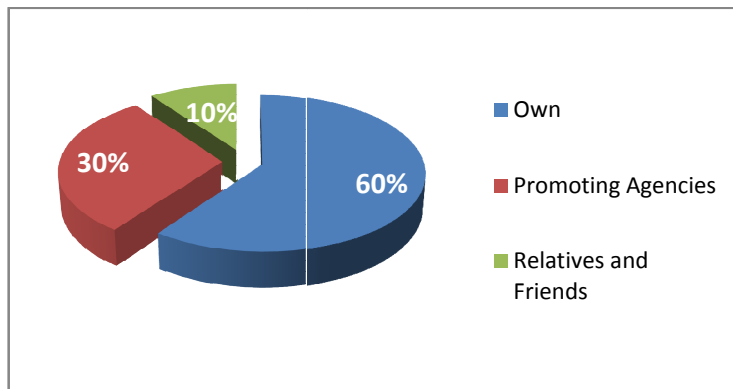


Table 3.14 shows that 50 percent of the women started their entrepreneurial activity from their own source of funds. And 40 percent women started their

entrepreneurial activity with the help of promoting agencies like Banks and NGOs, and only 10 percent women established their entrepreneurial activity with the help of funds from relatives and friends.

### 3.5. Benefits of Women through Entrepreneurship Development

There are many benefits which women entrepreneurs can get after becoming an entrepreneur. The findings of the field survey in this regard are shown in Table 3.15

Table 3.15: Benefits through women entrepreneurship development

Statement	Strongly Agree	Agree	Cannot Say	Disagree	Strongly Disagree	Total
It helps to send children to school	84 (51)	81 (49)	X	X	X	165 (100)
It increases self confidence among women	58 (35)	77 (47)	15 (9)	15 (9)	X	165 (100)
It helps to improve communication skills	79 (48)	81 (49)	X	5(3)	X	165 (100)
It helps to enhance leadership quality	76 (46)	82 (50)	7 (4)	X	X	165 (100)
It helps to increase ability to take decisions making in family affairs	54 (33)	81 (49)	X	30 (18)	X	165 (100)
It helps to get social recognition	82 (50)	79 (48)	X	4 (2)	X	165 (100)

Source: Field Study. Fig. in brackets shows percentage.

The above table 3.15 indicates the benefits received by the women entrepreneurs of the study area. The table reveals that out of 165 entrepreneurs, 51 percent indicated ‘strongly agree’ and 49 percent ‘agree’ with the statement that ‘women can send their children to school through their participation in entrepreneurial

activities'. It means entrepreneurship development among women can be used to bring reforms in the society. Further, 35 percent 'strongly agree' while 47 percent 'agree' to the statement that entrepreneurship development among women can increase self-confidence among women. It means entrepreneurship development among women may be considered as tool for improving self-confidence among women.

From the findings, it is clear that entrepreneurship development among women gives an opportunity to improve their knowledge and even women empowerment is possible through entrepreneurship development. Similarly, it is found in the study of Chanu & Terangpi (2010) that entrepreneurship development among women may also be considered as a means of women empowerment.<sup>19</sup>

As mentioned in the beginning, the objective of this chapter is to investigate whether the socio-economic condition of women helps to pursue and continue entrepreneurship in Karbi Anglong district, it is found from the analyses that it tremendously boost up the women to carry on entrepreneurship in the district. It is revealed from the study that with regard to economic status of the family, majority of women entrepreneurs are from families which are under the BPL category and ST community. It clearly indicates that women of the study area have taken up entrepreneurial activities because of poverty. It can also be mentioned that the mobility constraint is very less in tribal society; according to the present study, the women who get involved in the entrepreneurial activities are mostly married and from urban areas. The findings also show that business family background also highly

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<sup>19</sup> Chanu, Ayekpam Ibemcha; Terangpi, Monalisha (2010), "Women Entrepreneurship: An Effective Means for Women Empowerment," in *DGCCS's Journal of Commerce*, Vol. 7, No. 1, p. 104.

influence the women to take up entrepreneurial activities. The hypothesis testing result through descriptive statistics is shown in Table 3.16.

Table 3.16. Descriptive Statistics result of different socio-economic variables in helping to pursue and continue entrepreneurship by women of Karbi Anglong

Variables	N	Range	Minimum	Maximum	Mean		Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
Marital Status	165	2.00	1.00	3.00	1.7152	.06974	.89583	.803
Age	165	3.00	1.00	4.00	2.7818	.06935	.89083	.794
Caste	165	3.00	1.00	4.00	2.8061	.08593	1.10375	1.218
Nature of the Family	165	1.00	1.00	2.00	1.5879	.03844	.49372	.244
Qualification	165	4.00	1.00	5.00	2.5515	.07612	.97784	.956
Economic status of family	165	1.00	1.00	2.00	1.9455	.01773	.22778	.052
Family Occupation Background	165	5.00	1.00	6.00	3.6182	.12112	1.55576	2.420
Valid N (listwise)	165							

The test result shows that except two variables (caste and family occupation background), the standard deviation result is very low, which means there is less variation in all the socio-economic variables. Hence, the working hypothesis that the socio-economic conditions of women do not help to pursue and continue entrepreneurship in Karbi Anglong district is rejected.

### 3.6 Conclusion

From the findings, it is cleared that the socio-economic condition of women helps to pursue and continue entrepreneurship in Karbi Anglong. Therefore, the socio-economic condition has a great impact on moulding the women to become entrepreneurs. Employment gives economic status to women and economic status gives way to social status and brings empowerment; hence, it is the economic status that leads the women to take up entrepreneurial activity.<sup>20</sup> However, in the present study, it is clearly revealed that both social and economic statuses are responsible for women to take up entrepreneurial activities. Women empowerment is highly required for raising socio-economic status of women in the society. Empowering women entrepreneurs is essential for achieving the goals of sustainable development and inclusive growth. Since Karbi Anglong is one of the most backward districts, women entrepreneurship is required to utilise available resources and provide employment opportunities to the unemployed section of the society.

Promoting women entrepreneurship development can only be possible when there is favourable environment for entrepreneurs. Encouraging environment can be created when all the stakeholders of the society including Government, NGO's and various promoting agencies for entrepreneurship development are aware of the importance of the entrepreneurship development and encourage the entrepreneurial talents as well.

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<sup>20</sup> Charantimath, Purnima M (2009), *Entrepreneurship Development: Small Business Enterprise*, (Dorling Kindersley Pvt. Ltd: New Delhi), p. 110.

It is understood that entrepreneurship provides one of the best solutions to tackle with the problems of unemployment and poverty alleviation. Therefore, to enhance or promote rapid entrepreneurship growth, Government, Non-Governmental Organisations and other promoting agencies has an important role to play. Thus, the next chapter deals with the role of promoting agencies for women entrepreneurship development of Karbi Anglong District.