## Chapter – 9

## **ANALYSIS AND RESULTS**

At present, self-employment has a great importance in India due to growing population along with jobless or unemployed growth. The government of India is implementing lots of schemes and programmes to increase self-employment so that employment opportunities can be increased as well as optimum utilisation of local resources can be done. In India, about 48.2 percent (2011) people are women (almost half). But in our society, women as a potential entrepreneur are indeed a long belated recognition. In the traditional Indian society, women are usually accorded inferior status in the family hierarchy. Women are considered as the weaker sex in Indian society. Such cultural and sociological traditions have kept women and their abilities dormant for quite a long time. After the social reforms took place in the nineteenth century, India rose against the evil practices. From Raja Ram Mohan Roy to Mahatma Gandhi, efforts were given to improve the status of women.

In twentieth century, due to globalisation and knowledge-based society spreading in the world, the realisation of women's crucial role in human development has been gaining acceptance. The emergence of women in the economic sector as entrepreneurs has earmarked a significant development in the history of emancipation of women while reserving a place for them in the society, which they have all along deserved. The importance of women to be developed as business entrepreneurs, both for addition to the family income and to improve their economic and social status cannot be over-emphasising. Field study reveals that the participation of women in the economic related activities is important to raise the standard of women in the society. Entrepreneurial activities of women help in raising the self-confidence, which improves the self-sufficiency quotient among women in the study areas. If adequate attention is paid towards the development of the women entrepreneurs, then the productivity of women entrepreneurs (better half of the society) can be explored for a larger benefit of the society – on a broader aspect.

This study is relevant in the context of Micro, Small and Medium enterprises in whose actual importance in Sonitpur is yet to be assessed. Sonitpur is a backward region that is characterized by agrarian economy, and about 80 percent (2011) of the total population is dependent on the agricultural sector. During field study, it was noticed that there has been a gradual rise in the participation of women in the small businesses, indicating at the immense potential for entrepreneurial development among women. Undoubtedly, the number of women entrepreneurs has been increasing, but due to untapped entrepreneurial abilities of women (in the study area) having resources and potentials, the Sonitpur district is not growing with the entrepreneurial activities there. On the basis of discussions made on various aspects of women entrepreneurship in Sonitpur district, the researcher had decided to conduct an in-depth study to find out the unknown hidden facets of women entrepreneurs in the study area with the following objectives:

1.To find out socio-economic factors that influence the women to become an entrepreneur;

2.To examine the infrastructural facility available for the development of women entrepreneurship,

3.To study the area of interest of women entrepreneur in traditional business as well as non-traditional business,

4.To study the impact of government policies and programmes for the development of women entrepreneurship,

5.To examine the role of financial institutions in women entrepreneurship development,

6. To analyses he challenges faced by the women entrepreneurs,

## 9.1. Analysis of data:

Table 9.1.1 (	Classification	of number	of respondents	(Urban / Rural)
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					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Rural	210	48.8	48.8	48.8
	Urban	220	51.2	51.2	100.0
	Total	430	100.0	100.0	

Source: Primary data





### Source: Primary data

### Interpretation:

Above table 9.1.1 and figure 9.1.1 show that about 48.8 percent of the respondents are from rural area while 51.2 percent of them are from urban area. This implies that the proportion of women entrepreneur in urban areas is more than rural areas.

		Frequency	Percent	Valid	Cumulative
				Percent	Percent
Valid	Non- Registered	281	65.3	65.3	65.3
	Registered	149	34.7	34.7	100.0
	Total	430	100.0	100.0	

 Table 9. 1.2 Classification of respondents based on legal structure

**Figure- 9.1.2 Pie Chart showing the legal structure of respondents** 



**Interpretation:** Table 9.1.2 and Pie Chart 9.1.2 show that higher percentage of the women entrepreneur's business operated were not registered representing 65.3 percent, while 34.7 percent of the small-scale businesses were registered.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30	111	25.8	25.8	25.8
	30-40	163	37.9	37.9	63.7
	above 40	156	36.3	36.3	100.0
	Total	430	100.0	100.0	

Table 9.1.3 Age-wise classification of respondents

Figure- 9.1.3 Age-wise classification of respondents



#### Interpretation:

Above Table-9.1.3 and figure-9.1.3 present the age group of the women entrepreneurs, about 25.8 percent of the respondents were in the age group 20 - 30, 37.9 percent in the age group of 30 - 40 while 36.3 percent of the respondents were above 40 years. Energetic ones of this age group of women entrepreneurs were forced to work to support their family financially and also to raise their standard of living.

				Valid	
		Frequency	Percent	Percent	Cumulative Percent
Valid	Below 10 <sup>th</sup> standard	34	7.9	7.9	21.6
	10 <sup>th</sup> standard	93	21.6	21.6	65.6
	12 <sup>th</sup> standard	155	36.0	36.0	57.7
	Graduate	133	30.9	30.9	96.5
	Post graduate	15	3.5	3.5	100.0
	Total	430	100.0	100.0	

 Table 9.1.4: Classification of respondents based on educational Level

Figure- 9.1.4. Percentage distribution of educational Level of respondents



#### Interpretation:

Table 9.1.4 and figure-9.1.4 present the educational level of the respondents. Majority of the respondents were 12<sup>th</sup> standard representing 36 percent of the sampled population. Likewise, 30.9 percent of the respondents were graduating together with 21.6 percent of the respondents who were 10<sup>th</sup> standard holder. However, fewer percentage of the respondents were post graduate representing 3.5 percent as well as 7.9 percent of the respondents who have below 10<sup>th</sup> standard certificate.

# Table 9.1.5: Classification of respondents based on technicaleducation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not trained	282	65.6	65.6	65.6
E	Trained	148	34.4	34.4	100.0
	Total	430	100.0	100.0	100.0
	Total	4J0	100.0	100.0	







**Interpretation:** Table and figure -9.1.5 show that most of the respondents were not trained representing (65.6 percent) while 34.4 percent were trained entrepreneurs. Due to lack of adequate education and training, entrepreneurship development is not expectedly increase.

## Table - 9.1.6 Classification of respondents based on marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	219	50.9	50.9	50.9
	Unmarried	152	35.3	35.3	86.3
	Widowed	59	13.7	13.7	100.0
	Total	430	100.0	100.0	

Source: Primary data





#### Interpretation:

The table and figure- 9.1.6 above reveal that, 13.7 percent of respondents were widow, 35.3 percent unmarried while majority of the interviewed respondents were married (50.9 percent). Married women were more because of their ability to maintain a balance between business and personal life. Moreover, their family income was

insufficient to meet their day to day expenditures and the rising prices of commodities in the market. Therefore, the married women were compelled to start a business. Field study reveals that the factors affecting marital status of respondents were mainly family support, type of enterprise run by them, and the time spent on their business.

 Table -9.1.7 Classification of respondents based on specialization

 of products

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Non traditional	172	40.0	40.0	40.0
	Traditional	258	60.0	60.0	100.0
	Total	430	100.0	100.0	

Source: Primary data



Figure- 9.1.7 Percentage distribution of respondents in specialization of products

#### Interpretation:

The above table and figure 9.1.7 show that majority of the respondents specialized on traditional productions representing 60 percent while 40 percent of the business specialized on non-traditional products. This is mainly due to availability of raw materials with comparatively low price and could be operated from their own houses.

					Cumulative
		Frequency	Percent	Valid Percent	Percent
<u>Valid</u>			<u>1</u>		<u>`</u>
	Partnership	62	14.42	14.42	14
	Sole Proprietorship	368	85.58	85.58	86
	Total	430	100.0	100.0	

 Table 9.1.8 Classification of respondents based on forms of business

Source: Primary data





## **Interpretation:**

Above table and figure- 9.1.8 show the forms of business of the respondents. Most of them were sole proprietorship representing 85.58 percent, 14.42 percent were into partnership business. Sole proprietorship was more because in this form of business, respondents can run their business according to their choices and preferences and can take own

decisions for the development of their business which is not possible in partnership business.

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Home based	165	38.4	38.4	38.4
	Owned outside	125	29.1	29.1	67.4
	Rented	140	32.6	32.6	100.0
	Total	430	100.0	100.0	

 Table -9.1.9 Classification of respondents based on location of enterprise

Source: Primary data





#### Interpretation:

Table and figure- 9.1.9 present the location of the enterprise, 38.4 percent were home based enterprise, 29.1 percent were owned outside enterprise, while 32.6 percent were rented enterprise. As most of the respondents were not financially sound so they prefer to run their business from their houses to reduce cost.

Table 9.1.10 Classification of respondents based on assistancereceived from Government

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	220	51.2	51.2	51.2
	Yes	210	48.8	48.8	100.0
	Total	430	100.0	100.0	

Source: Primary data

Figure- 9.1.10 Percentage distribution of respondents based on assistance received from Government



#### Interpretation:

Above table and figure- 9.1.10 reveal that about 48.2 percent of the respondents have received assistance from government while 51.2 percent of the entrepreneurs have not received assistance from government. Due to lack of awareness and knowledge about government schemes, majority did not receive assistance from government.

### 9.2. Descriptive Statistics:

#### Introduction.

Frequencies and percentages were calculated for Urban Rural, Legal structure, Educational Level, Technical Education, Family structure, Dependent family members, Forms of business, Origin of Business, and Assistance from Government.

**Frequencies and Percentages**: The most frequently observed category of Urban Rural was Urban (n = 220, 51%). The most frequently observed category of Legal structure was Non-Registered (n = 281, 65%). The most frequently observed category of Educational Level was12th standard (n = 154, 36%). The most frequently observed category of Technical Education was Not trained (n = 282, 66%). The most frequently observed category of Family structure was Nuclear (n = 230, 53%). The most frequently observed category of Dependent\_family\_members was 4-6 (n = 177, 41%). The most frequently observed category of Forms\_of\_business was Sole Proprietorship (n = 358, 83%). The most frequently observed category of Origin\_of\_Business was Self -Created (n = 223, 52%). The most frequently observed category of Assistance\_from\_Government was No (n = 220, 51%). Frequencies and percentages are presented in Table 9.11

Variable	N	%
Urban _Rural		
Urban	220	51.16
Rural	210	48.84
Missing	0	0.00
Legal_structure		
Registered	149	34.65
Non-Registered	281	65.35
Missing	0	0.00

 Table 9.2.1 Frequency Table for Nominal and Ordinal Variables

Educational Level		
Below 10th standard	34	7.91
12th standard	154	35.81
Graduate	133	30.93
10th standard	93	21.63
Post graduate	15	3.49
Missing	1	0.23
Technical Education		
Not trained	282	65.58
Trained	148	34.42
Missing	0	0.00
Family structure		
Nuclear	230	53.49
Joint family	200	46.51
Missing	0	0.00
Dependent_family_members		
3	156	36.28
4-6	177	41.16
Above 6	97	22.56
Missing	0	0.00
Forms_of_business		
Sole Proprietorship	358	83.26
Cooperative	12	2.79
Partnership	60	13.95
Missing	0	0.00
Origin_of_Business		
Bought	85	19.77
Self-Created	223	51.86
Inherited	122	28.37
Missing	0	0.00
Assistance_from_Government		
No	220	51.16
Yes	210	48.84
Missing	0	0.00

Note. Due to rounding errors, percentages may not equal 100%.

## **Table 9.2.2 RELIABILITY TEST**

**Reliability Statistics** 

Cronbach's Alpha	N of Items
.729	16

Results from the above table -9.2.2 shows that the Cronbach's Alpha value which is 0.729 indicates a high level of internal consistency for the scale with these specific samples.

## **Chi-square Test of Independence – 1**

A Chi-square Test of Independence was conducted to examine whether Assistance\_from\_Government and Capital Investment were independent. There were two levels in Assistance\_from\_Government: No and Yes. There were four levels in Capital investment: 10000, 10000-20000, 20000-40000, and 40000.

**Assumptions:** The assumption of adequate cell size was assessed, which requires all cells to have expected values greater than zero and 80% of cells to have expected values of at least five (McHugh, 2013). All cells had expected values greater than zero, indicating the first condition was met. A total of 100.00% of the cells had expected frequencies of at least five, indicating the second condition was met.

**Results.** The results of the Chi-square test were not significant,  $\chi^2(3) = 3.92$ , p = .270, suggesting that Assistance\_from\_Governments and Capital\_Investment could be independent of one another. This implies that the observed frequencies were not significantly different than the expected frequencies. Table 9.12 presents the results of the Chi-square test.

## **Table 9.2.3 Observed and Expected Frequencies**

CAPITAL_INVESTMENT	No	Yes	$\chi^2$	Df	Р
<10000	80[86.98]	90[83.02]	3.92	3	.270
10000-20000	59[60.88]	60[58.12]			
40000	41[34.79]	27[33.21]			
20000-40000	40[37.35]	33[35.65]			

## Assistance\_from\_Government

Note. Values formatted as Observed [Expected].

### **Chi-square Test of Independence - 2**

A Chi-square Test of Independence was conducted to examine whether Urban Rural and Origin\_of\_Business was independent. There were 2 levels in Urban Rural: Urban and Rural. There were 3 levels in Origin\_of\_Business: Bought, Self- Created, and Inherited.

Assumptions: The assumption of adequate cell size was assessed, which requires all cells to have expected values greater than zero and 80% of cells to have expected values of at least five (McHugh, 2013). All cells had expected values greater than zero, indicating the first condition was met. A total of 100.00% of the cells had expected frequencies of at least five, indicating the second condition was met.

Results. The results of the Chi-square test were not significant,  $\chi^2(2) = 2.96$ , p = .228, suggesting that Urban Rural and Origin\_of\_Business could be independent of one another. This implies that the observed frequencies were not significantly different than the expected frequencies. Table 9.2.3 presents the results of the Chi-square test.

	Urban Rural				
Origin_of_Business	Urban	Rural	$\chi^2$	Df	Р
Bought	40[43.49]	45[41.51]	2.96	2	.228
Self-Created	123[114.09]	100[108.91]			
Inherited	57[62.42]	65[59.58]			

## **Table 9.2.4 Observed and Expected Frequencies**

Note. Values formatted as Observed [Expected].

## **Chi-square Test of Independence - 3**

A Chi-square Test of Independence was conducted to examine whether Forms\_of\_business and Educational Level were independent. There were 2 levels in Forms\_of\_business: Sole Proprietorship, and Partnership. There were 5 levels in Educational Level: Below 10th standard, 10th standard, 12th standard, Graduate, and Post graduate.

Table 9.2.5 Educational Level \* Forms of business Crosstabulation

			Forms	of business	
			Partnership	Sole Proprietorship	Total
Educational		Count	1	0	1
Level	Level Expected Count		.2	.8	1.0
	10th standard	Count	8	85	93
		Expected Count	15.6	77.4	93.0
	12th standard	Count	36	118	154
		Expected Count	25.8	128.2	154.0
	Below 10th standard	Count	6	28	34
		Expected Count	5.7	28.3	34.0
	Graduate	Count	21	112	133
		Expected Count	22.3	110.7	133.0
	Post graduate	Count	0	15	15
		Expected Count	2.5	12.5	15.0
Total		Count	72	358	430
		Expected Count	72.0	358.0	430.0

## Table – 9.2.6 Chi-Square Tests-4

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	17.378 <sup>a</sup>	5	.004
Likelihood Ratio	18.818	5	.002
N of Valid Cases	430		

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is .17.

Results from the chi square test shows that there is a degree of association between the educational level and form of business of the women entrepreneurs since p - value (0.004) < 0.05.

Paired Differences									
					95 Confie	% dence			
		Mean	Std. Deviation	Std. Error Mean	Interva Diffe Lower	l of the rence Upper	T	Df	Sig. (2-tailed)
Pair 1	CAPITAL INVESTMENT - Monthly income	1.108	1.786	.104	.904	1.312	10.677	295	.000

Table 9.2.7. A Paired Sample T – test:

A paired sample T – test was conducted to know whether there is significant difference between capital investment and monthly income of the entrepreneurs. Results show that there is a significant difference in capital investment and monthly

income of the entrepreneurs. (df = 295, t = 10, p = 0.000). This implies that the capital investment does determine the monthly income of the entrepreneur.

	Mean	Std. Deviation	N
Capital investment	2.09	1.092	430
Monthly income	1.92	.835	430

### Table – 9.2.9 Correlations Coessicitnt

		Capital Investment	Monthly income
Monthly income	Pearson Correlation	.857**	1
	Sig. (2-tailed)	.000	
	Ν	430	430

\*\*. Correlation is significant at the 0.01 level (2-tailed).

The above table-9.2.8 and 9.2.9 shows that the Spearman correlation ratio 'r' is used to know the degree of relationship between capital investment and monthly income of the respondents. There is a positive correlation between capital investment and income generation. The same result found in Paied T test; hence it can be strongly concluded that higher the capital investment, higher is the monthly income.

### **Objectives:**

# 9.3. 1<sup>st</sup>objective: To find out socio-economic factors that influence the women to become an entrepreneur;

In the study area, self-employment opportunities in organized sectors is not encouraging. Employment in government sector is gradually diminishing, investment is very low due to paucity of funds, and lack of skilled man power. Therefore, selfemployment is the best and last resort which is gradually increasing among all sections of the society. With the increase of female literacy (60.73 percent, 2011), urbanization, and Self-Help Groups (SHGs), entrepreneurial activities on traditional and non-traditional sectors are increasing day by day among women.

To find out this objective, we have been carried out the following methods:

	Factors	Urban	1	Rura	Rural		Total	
		No.	%	No.	%	No.	%	
1	To earn money	70	31.82	73	34.76	143	33.25	
2	To be independent	27	12.27	20	9.52	47	10.93	
3	Unemployment	35	15.91	36	17.14	71	16.51	
4	Responsibility due to death of near relatives	12	5.45	10	4.76	22	5.12	
5	Special qualification attained for Running a business/ Enterprise	10	4.55	11	5.24	21	4.88	
6	Business culture exists in the family.	10	4.55	10	4.76	20	4.65	
7	Possessing innovative skills or aspiration and challenges for something new		4.55	10	4.76	20	4.65	
8	Get better life than before	10	4.55	08	3.81	18	4.19	
9	Social status	07	3.18	08	3.81	15	3.49	
10	Being entrepreneur was a lifelong goal	08	3.64	06	2.86	14	3.25	
11	To spend spare time	08	3.64	10	4.76	18	4.19	
12	Use of idle funds	04	1.82	03	1.43	07	1.63	
13	Availability of infrastructural facilities		1.82	02	0.95	06	1.39	
14	Dissatisfaction with current jobs		2.27	03	1.43	08	1.86	
	Total	220	100	210	100		100	
	Pearson Chi Square	$X^2$	$\begin{vmatrix} =3.2\overline{2}\\5 \end{vmatrix}$	Df=	13	P=	.997	

### Table 9.3.1 Classification of respondents based on motivating factors

Source: Primary data

			Urban	Rural	Total
Mot_fa	1	Count	70	73	143
ctor		% within Urban / Rural	31.8%	34.8%	33.3%
	2	Count	27	20	47
		% within Urban / Rural	12.3%	9.5%	10.9%
	3	Count	35	36	71
		% within Urban / Rural	15.9%	17.1%	16.5%
	4	Count	12	10	22
		% within Urban / Rural	5.5%	4.8%	5.1%
	5	Count	10	11	21
		% within Urban / Rural	4.5%	5.2%	4.9%
	6	Count	10	10	20
		% within Urban / Rural	4.5%	4.8%	4.7%
	7	Count	10	10	20
		% within Urban / Rural	4.5%	4.8%	4.7%
	8	Count	10	8	18
		% within Urban / Rural	4.5%	3.8%	4.2%
	9	Count	7	8	15
		% within Urban / Rural	3.2%	3.8%	3.5%
	10	Count	8	6	14
		% within Urban / Rural	3.6%	2.9%	3.3%
	11	Count	8	10	18
		% within Urban / Rural	3.6%	4.8%	4.2%
	12	Count	4	3	7

 Table - 9.3.2Mot\_factor \* Urban / Rural Crosstabulation

		% within Urban / Rural	1.8%	1.4%	1.6%
	13	Count	4	2	6
		% within Urban / Rural	1.8%	1.0%	1.4%
	14	Count	5	3	8
		% within Urban / Rural	2.3%	1.4%	1.9%
Total		Count	220	210	430
		% within Urban / Rural	100.0%	100.0%	100.0%

## Table- 9.3.3 Chi-Square Tests-5

	Value	Df	Asymp. Sig. (2- sided)
Pearson Chi – Square	3.225ª	13	.997
Likelihood Ratio	3.248	13	.997
Linear-by-Linear Association	.289	1	.591
N of Valid Cases	430		

a. 6 cells (21.4%) have expected count less than 5. The minimum expected count is 2.93.

#### Interpretation:

The above table 9.3.2. shows the 14 motivating factors out of which most important motivating factors are: - to earn money (33.25 percent), unemployment (16.5 percent), to be independent (10.9 percent), responsibility due to death of near relatives (5.12 percent), special qualification attained for running a business/enterprise (4.88), business culture exists in the family and Possessing innovative skills or aspiration and challenges for something new (4.65 percent), etc.

The above Chi-Square test reveals that area- wise there is no significant association of factors that motivate women entrepreneurs.

## 2<sup>nd</sup> objective:

## 9.4 To examine the infrastructural facility available for the development of women entrepreneurship;

In Sonitpur district, infrastructural facilities for entrepreneurial activities are not sound. Following methods are used to examine the infrastructural facility available for the development of women entrepreneurship.

Table 9.4.1 Infrastructure facilities available for different categories of entrepreneurs. (Sample size 430)

Sl.no	Respondents per Enterprise	А	vailability o	f infrastructur	e
		(up-to-the- mark)	%	(not-up-to- the mark)	%
1)	Beauty parlour (85)	32	37.65	53	62.35
2)	Handloom & handicrafts (traditional & non- traditional) (97)	42	43.30	55	56.70
3)	Restaurant <i>cum</i> Dhaba (19)	11	57.89	08	42.10
4)	Animal husbandry (36)	21	58.33	15	41.67
5)	Cutting, embroidery and tailoring (69)	25	36.23	44	63.76
6)	Stationery shop (35)	15	42.85	20	57.14
7)	Hobby (dance, art, music and yoga) teaching (16)	10	62.5	6	37.5
8)	Selling home-made items (35)	35	100	00	00
9)	Financial consultant (23) e.g. insurance agents, etc.	17	73.91	06	26.0
10)	Pre-primary school (07)	04	57.14	03	43
11)	Crèche (08)	08	75	00	25
	Pearson Chi Square	X=63.556		Df=.000	P=0.000

Source: Primary data

			Up-to_not up-	to	
			Up-to mark	Not up-to mark	Total
Infrastructur	1	Count	32	53	85
e		% within Up-to_not up-to	14.5%	25.2%	19.8%
	2	Count	42	55	97
		UCount3% within Up-to_not up-to1Count4% within Up-to_not up-to1Count1% within Up- to_not up-to5Count2% within Up-to_not up-to9Count2% within Up-to_not up-to1Count1% within Up-to_not up-to1Count1% within Up-to_not up-to6Count1% within Up-to_not up-to4Count3% within Up-to_not up-to1Count1% within Up-to_not up-to7Count1% within Up-to_not up-to7Count4% within Up-to_not up-to7Count4% within Up-to_not up-to7Count4% within Up-to_not up-to1% within Up-to_not up-to3% within Up-to_not up-to1% within Up-to_not up-to1% within Up-to_not up-to3% within Up-to_not up-to1% within Up-to_not up-to3% within Up-to_not up-to3	19.1%	26.2%	22.6%
	3	Count	11	8	19
		% within Up- to_not up-to	5.0%	3.8%	4.4%
	4	Count	21	15	36
		% within Up-to_not up-to	9.5%	7.1%	8.4%
	5	Count	25	44	69
		% within Up-to_not up-to	11.4%	21.0%	16.0%
	6	Count	15	20	35
		% within Up-to_not up-to	6.8%	9.5%	8.1%
	7	Count	10	6	16
		% within Up-to_not up-to	4.5%	2.9%	3.7%
	8	Count	35	0	35
		% within Up- to_not up-to	15.9%	.0%	8.1%
	9	Count	17	6	23
		% within Up-to_not up-to	7.7%	2.9%	5.3%
	10	Count	4	3	7
		% within Up-to_not up-to	1.8%	1.4%	1.6%
	11	Count	8	0	8
		% within Up-to_not up-to	3.6%	.0%	1.9%
Total	•	Count	220	210	430
		% within Up-to_not-up-to	100.0%	100.0%	100.0%

 Table- 9.4.2. Infrastructure \* Up-to\_ not up-to Crosstabulation

## Table- 9.4.3. Chi-Square Tests-6

	Value	Df	Asymp. Sig. (2- sided)
Pearson Chi-Square	63.556 <sup>a</sup>	10	.000
Likelihood Ratio	80.502	10	.000
Linear-by-Linear A Association	31.896	1	.000

				Up	-to_not up	-to		
				Up	-to mark	Not	up-to mark	Total
Infrastructur	1	Count		32		53		85
e		% within Up-to	o_not up-to	14.	.5%	25.2	%	19.8%
	2	Count		42		55		97
		% within Up-to	o_not up-to	19	.1%	26.2	%	22.6%
	3	Count		11		8		19
		% within Up- t	to_not up-to	5.0	%	3.8%	0	4.4%
	4	Count		21		15		36
		% within Up-to	o_not up-to	9.5	5%	7.1%	0	8.4%
	5	Count		25		44		69
		% within Up-to	o_not up-to	11.	.4%	21.0	%	16.0%
	6	Count		15		20		35
		% within Up-to_not up-to		6.8	\$%	9.5%	0	8.1%
	7	Count		10		6		16
		% within Up-to	o_not up-to	4.5	5%	2.9%	0	3.7%
	8	Count		35		0		35
		% within Up- t	to_not up-to	15.	.9%	.0%		8.1%
	9	Count		17		6		23
		% within Up-to	o_not up-to	7.7	′%	2.9%	0	5.3%
	10	Count		4		3		7
		% within Up-to	o_not up-to	1.8	\$%	1.4%	0	1.6%
	11	Count		8		0		8
		% within Up-to	o_not up-to	3.6	5%	.0%		1.9%
Total		Count		22	0	210		430
N of V	alid	Cases	430			•		

Table- 9.4.2. Infrastructure \* Up-to\_ not up-to Crosstabulation

a. 4 cells (18.2%) have expected count less than 5. The minimum expected count is 3.42.

#### Interpretation:

The above Chi-Square test shows that the association of distribution is highly significant. From the above analysis (Table-9.4.3.) it can be concluded that the

infrastructure facilities are not up to the mark. Area-wise more infrastructural facility was not up-to-the mark in rural area than in urban area.

## 3<sup>rd</sup>Objective:

## 9.5 To study the area of interest of women entrepreneur on traditional business as well as non-traditional business;

To find out the interest of respondents in the study area, the following methods are used.

## Table- 9.5.1 Classification of respondents based on the specialization of products (Traditional items / non-traditional items)

S	Items	Uı	rban	R	ural	То	tal	Pearson
N								Chi-
		Nos.	%	Nos.	%	Nos.	%	Squara
								Square
1	Traditional	98	44.55	160	76.19	258	60	X2 =
	items							44.83
2	Non-	122	55.45	50	23.81	172	40	Df = 1
	traditional							
	items							
	Total	220	100	210	100	430	100	P=0.000

Source: Primary data

### Interpretation:

Chi-Square test is significant at < than 1. The above analysis shows that most of the respondents (60 percent) were interested in traditional business. In this case, rural respondents were more (76.19 percent) than urban respondents (44.55 percent). On the

other hand, urban respondents were interested in non-traditional business. Field study also reveals that urban respondents were not only interested in doing business on nontraditional items but also in traditional items with modern looks.

# Table 9.5.2. Classification of respondents engaged in different sectors(Traditional & non-traditional) in the study area

Variables	Urban	women	Rural	women
	entreprene	ur	entreprene	ur
Traditional	Tradition	al		
	Number	%	Number	%
Handloom	23	10.45	39	18.57
Handicraft	19	8.64	23	10.95
Assamese cuisine	14	6.36	15	7.14
Cutting, Tailoring &	26	11.82	34	16.19
embroidery				
Curry powder	10	4.55	18	8.57
Indigenous snacks	19	8.64	20	9.52
(Tilpitha, tilorluddoo,				
narikolluddoo,				
goororpayash, etc.				
	Pearson (	Chi Square =	= 2.42 df= 5 p	=0.788
	Non-tradi	itional		
	Number	%	Number	%
Beauty parlour	29	13.18	22	10.48
Boutique	19	8.64	08	3.80
Financial	13	5.91	10	4.76
consultancy/agent				
Café	10	4.55	05	2.38
Crèche	10	4.55	00	00
Hobby classes	10	4.55	08	3.80
Restaurants/Dhaba (Fast	18	8.18	14	6.66
food)				
	Pearson (	Chi Square =	= 8.695 df <u>=</u> 6 p	=0.191

Source: Primary data

#### Interpretation:

The above Chi-Square test shows that all factors are not equally distributed. For traditional items p=0.788 and for non-traditional items p=0.191. Therefore, Chi-Square test is not significant.

## 4<sup>th</sup>objective:

# 9.6 To study the impact of government policies and programmes for development of women entrepreneurship;

For development of women entrepreneurship, government policies and programmes have great significance. The above objective is analised in the following ways:

Sl.	Variables	Urb	an	Ru	ral	То	tal	
No.								
		No. Of	%	No. Of	%	No. of	%	Pearson
		units		units		units		Chi-Square
1	Financial	78	35.45	19	9.04	97	22.56	X2 = 140.62
2	Infrastruct	0	0	0	0	0	0	Df=4
	ure							
3	Training	86	39.09	53	25.24	139	32.32	P=0.000
4	Marketing	30	13.64	08	3.81	38	8.84	
5	Technolo	10	4.55	06	2.85	16	3.72	
	gy							
6	No	16	7.27	124	59.05	140	32.56	
	assistance							
	at all							
7	Total	220	100	210	100	430	100	

Table – 9.6.1. Institutional assistance received by respondents

#### Interpretation:

The above Chi-Square test is highly significant. Study reveals that most of the respondents (32.56 percent) had not received any facilities. Training benefits were received by 32.32 percent respondents, followed by financial benefits received by 22.56 percent, marketing facilities by 8.84 percent, and technological benefits by 3.72 percent.

Sl.	Variables	Urban		Rural		Total		
No								
		No. of	%	No. of	%	No. of	%	Pearson
		units		units		units		Chi-Square
1	Offer more	34	15.45	2	00	36	8.37	X2 = 36.59
	opportunities							
	(competition							
	improved the							
	quality of the							
	product)							
2	Negative effect	70	31.82	59	28.09	129	30	Df = 3
	more							
3	No significant	40	18.18	68	32.38	108	25.12	P=0.000
	impact							
4	No idea	76	34.55	81	38.57	157	36.51	
5	Total	220	100	210	100	430	100	

Table 9.6.2. Opinion of respondents on new economic policy(liberalization and globalization)

#### Source: Primary data

The above Chi-Square test shows the distribution of variables is significant at <1. Majority of respondents (36.51 percent) have no idea about the impact of globalization and liberalization. About 30 percent respondents realized that new economic policy has more negative effect on the economy and only 8.37 percent have realized its positive effects.

Table 9.6.3. Awareness of	respondents about	government policies a	nd
schemes			

Level of awareness	Urb	an	Rura	al	Total		
	No. Of	%	No. of units	%	No. of	%	
	units				units		
Fully aware	21	9.54	04	1.90	25	5.81	
Partially aware	72	32.73	31	14.76	103	23.95	
Not aware	127	57.73	175	83.33	302	70.23	
Total	220	100	210	100	430	100	

Source: Primary data

## Table 9.6.4. Awareness about govt. Policies \* Urban / RuralCrosstabulation

	Urban		
	Urban	/ Rural	Total
	142	160	302
Awareness about govt. Not awareCountPolicies% within Urban / Rural	64.5%	76.2%	70.2%
	57	46	103
Partially Count aware % within Urban / Rural	25.9%	21.9%	24.0%
	21	4	25
Fully Count aware % within Urban / Rural	9.5%	1.9%	5.8%

Total	220	210	430
Count % within Urban / Rural	100.0%	100.0%	100.0%

## Table 9.6.5. Chi-Square Tests -7

	Value	Df	Asymp. Sig.( 2-
			sided)
Pearson Chi- Square	13.582a	2	.001
Likelihood Ratio	14.692	2	.001
Linear-by- Linear			
Association	11.540	1	.001
N of Valid Cases	430		

### Interpretation:

Primary data shows that only 22.56 percent respondents had received financial assistance, no one had got infrastructural facilities, technical facilities were received by 32.32 percent respondents. Moreover, 36.51 percent respondents had no idea about the impact of new economic policy due to their ignorance and illiteracy. Only 8.37 percent has realised the positive impact of liberalisation and globalisation. Primary data shows that a large section of respondents (70.23 percent) was not aware, 24.0 percent were partially awareand only 5.83 percent respondents were fully aware about government schemes and policies. From the above analysis it can be concluded that the impact of government policies and schemes have no remarkable effect on the development of women entrepreneurship. Chi-Square test is significant at < 1

## 5<sup>th</sup>objective:

## 9.7 To examine the role of financial institutions in women entrepreneurship development;

From the beginning of Five -Year Plan, Government of India has giving emphasis on the scope of entrepreneurship, and related developments. The financial sector has a great importance in the overall entrepreneurship development of a country. These institutions generally give financial assistance to buy sheds, industrial plots, required capital at low rates of interest, to attend counselling sessions, etc. The main objective of the financial institutions being established, is to create positive climate for the regular growth of the women entrepreneurs and should foster them and make them flourish. During investigation, it came to know that most of the respondents did not take financial assistance from the government as well as non-governmental institutions. With the help of following measures, the above objective is discussed.

Table – 9.7.1. Scheme-wise number	of respondents during 2017-18 in
Sonitpur district	

Schemes	Total no. of beneficiaries	No. of women	% to Total n umber of	Rate of interest	Total amount	Repayment
		entrepreneur	Beneficiaries	%	sanctioned (lacs)	
MUDRA	2824	1412	50.0	11	12,60,000	Regular
STAND-	55	33		10.85	843.82	Regular
UP-						
INDIA			60.0			
WCC	87	87	100.0		72	Regular
PMEGP	11	5	45.5	12.10	-	
SHGs	107500	10750	10.0		8412	Regular
Total	110477	12287	11.1			

Source: Lead Bank, UCO, Sonitpur

#### Interpretation:

Table-9.7.1 reveals that highest beneficiaries were in WCC (Weaver Credit Card) 100 percent, followed by MUDRA (50 percent), Stand-Up India (33 percent), PMEGP (45.5 percent) and SHGs (10 percent).

Weaver Credit Card is a very effective program that gives a loan to weavers. Under this scheme, a borrower can get a subsidy of a maximum of Rs.10, 000 in both rural and urban areas. In the study area, the Handloom and Textile department is very active. In 2015-16, Rs 51.07 lakh was sanctioned to 117 weavers out of 500 (targeted). In 2018-19, Rs. 72 lacs were sanctioned to 87 weavers.

MUDRA scheme is popular among the respondents and found it most effective who want to start small new enterprises and businesses like tailoring units, beauty parlours, tuition centres, etc. as well as a group of women wanting to start a venture together. The loan doesn't require any collateral security.

Table – 9.7.2. Block-wise number of SHGs in Sonitpur district till2019 July

Sl.	Blocks	Total	Total	% to		RF	CIF to SHGs	
No.		SHGs	VQ	Total	No	Amount	No	Amount
				SHGs				
1	BALIPARA	1614	83	5.14	422	74.10	0	0.00
2	BIHAGURI	912	41	4.50	384	59.40	162	81.50
3	BORCHALA	1909	135	7.07	1684	236.50	772	366.27
4	DHEKIAJULI	2789	116	4.16	1773	254.15	736	368.50
5	GABHORU	713	10	1.40	264	47.80	0	0.00

6	NADUAR	680	20	2.94	487	115.35	0	0.00
7	RANGAPARA	554	2	0.36	55	2.75	0	0.00
8	Total	9171	407	4.44	5033	790.05	1670	816.27

Source: DRDA, Sonitpur

#### Interpretation:

Above table-9.7.2. shows that the number of women involved in SHGs. Though it is a group work, it helps to increase the entrepreneurial attitude among women. It shows the block-wise percentage of SHGs. Highest percentage is 7.07 percent (Borchala), followed by 5.14 percent (Balipara), 4.50 percent (Bihaguri), 4.16 percent (Dhekiajuli), 2.94 percent ((Naduar), 1.40 percent (Gabharu)and 0.36 percent (Rangapara)

## Table – 9.7.3. Achievement of MUDRA Scheme in Assam – FinancialYear 2016-17

	India			
Shishu	Kishore	Tarun	Total	
1214502	34363	6889	1255745	539732
96.72	2.74	0.55		
3600.76	785.98	521.56	4908.3	41882.66
73.36	16.0	10.63		
3593.18	725.46	505.91	4824.54	40357.13
74 48	15.04	10 49		
	Shishu 1214502 96.72 3600.76 73.36 3593.18 74.48	Assa           Shishu         Kishore           1214502         34363           96.72         2.74           3600.76         785.98           73.36         16.0           3593.18         725.46           74.48         15.04	Assam           Shishu         Kishore         Tarun           1214502         34363         6889           96.72         2.74         0.55           3600.76         785.98         521.56           73.36         16.0         10.63           3593.18         725.46         505.91           74.48         15.04         10.49	Assam           Shishu         Kishore         Tarun         Total           1214502         34363         6889         1255745           96.72         2.74         0.55            3600.76         785.98         521.56         4908.3           73.36         16.0         10.63            3593.18         725.46         505.91         4824.54           74.48         15.04         10.49

Source: www.mudra.org.in



### Figure- 9.7.1. MUDRA Yojana Assam budget distribution

During the field study, it came to notice that recently women entrepreneurs were eager to take financial assistance from the MUDRA scheme. The number of women entrepreneurs under this scheme was 1412 out of 2824 in 2017-18. Moreover, the government allows a huge amount of money Rs. 12, 60,000 lakhs at the rate of interest 11 percent.

#### **Interpretation:**

The above table-9.7.3. and figure-9.7.1. shows the number of accounts opened under MUDRA scheme in Assam. The performance was satisfactory because under Shishu the total number of A/C is 96.72 percent, amount disbursed was 74.48 percent. In case of Kishore and Tarun, the percentage of A/C nos. was 2.74 and 0.55 percent respectively and the amount disbursed was 15.04 and 10.49 percent respectively for Kishore and Tarun. These figures show that performance of MUDRA scheme is not dissatisfactory (particularly in case of Shishu) in expansion of SSIs. Though it is a new scheme, but Government has got good response in his scheme.

The overall, performance of MUDRA scheme is very satisfactory. Repayment of loans is also satisfactory. Besides MUDRA, SHGs has also great importance in the development of women entrepreneurship. The number of respondents in 2017-18 was 10750 and their repayment was also regular according to bank officials. In case of Stand-up India, WCC and PMEGP, the percentage of respondents were 60 percent, 100 percent and 45.45 percent respectively. According to the bank officials, women are more regular in debt repayment than men.

Table- 9.7.4. Block/Town wise credit allocation for the year 2018-19,in Sonitpur district

Sl.No.	Name of block	Percentage
1.	Naduar	10
2.	Balipara	10
3	Rangapara	8
4	Gabharu	14
5	Bihaguri	9
6	5 Dhekiajuli 17	
7	Borchola	9
8	Tezpur town	23

Source: Lead Bank, UCO, Sonitpur

#### Interpretation:

Block-wise highest credit was allotted to Tezpur Town, followed by Dhekiajuli, Gabharu, Blipara, Naduar, Bihaguri, Borchala, Rangapara, respectively.

Presently, financial assistance is provided by SBI, UCO, UBI (Medium- and longterm loan), Bandhan bank (short term loan,), etc. which are quite important for promotions and development of the entrepreneurship, but the participation rate of women was very nominal (only 23.07 percent). The government has to launch more rational and motivational programmes for women entrepreneurship development.

### **Observation:**

Investigation revealed that around 60-70 percent of the problems faced by women entrepreneurs are credit related. Other challenges like collateral, lack of knowledge about the procedure of availing finance, delay in obtaining finance, inadequate finance, high rate of interest, low repayment period, negative attitude, absence of grace period, etc. This study also revealed that women operating a business may approach a local financial institution, like a local bank, Mahajan, landlord, etc. Moreover, some of the respondents took loans under the Stand-up India scheme from the financial institutions in their names, but practically, it was utilized by their husbands or near relatives. Though the field survey by bank officials is compulsory and necessary, but the survey has not been done regularly and also properly. Since this is going on, so proper evaluation of utilization of money has not been done at regular time periods which discourages respondents to take required money from banks and also it effects on repayment of their loans.

Therefore, it can be concluded that the role of financial institutions should be more conducive. An enabling framework is needed for healthy and sound entrepreneurship. The process of getting loans should be simple, easy, collateral free and at low interest rate.

## 6<sup>th</sup>objective:

### 9.8 To analyse the challenges faced by the women entrepreneurs

Being women is a mission in itself, then comes the most important undertaking of maintaining or surviving as a woman as hurdles keep coming in the shape of stereotyping, hypocrisy, societal frame of conducts and much more than that can be expressed in words. In this kind of scenario, a woman entering into entrepreneurship is difficult and a tough act. Women marketers face a wide array of demanding situations, so that they can increase their efforts to further develop and enlarge the firms they have established. These demanding situations and possibilities are developing rapidly. The high-level growth in India will be possible if all sections of the society, particularly women become equal components in the development process. it's a widely known indisputable fact that the societies, that discriminate on the idea of gender tend to expertise lower economic development and reduction of financial condition, than the societies that exercise equality among men and women. Despite the constitutional provisions, there's a discrimination against women. In India, the laws and rules associated with women employment are discriminatory. The foremost vital nevertheless common problems of women entrepreneurs are discussed below. An attempt has been made to analyse the challenges of women entrepreneurs. These challenges are divided into three broad categories, as given below:

- 1. Challenges faced at the time of starting enterprises
- 2. Challenges during the time of running enterprises
- 3. Other problems

## Table 9.8.1. Classification of challenges faced by respondents at the time of starting enterprises

Sl. N	Challenges	Urban		Rural		Total	
		Nos.	%	Nos.	%	Nos	%
1	Raising funds	35	15.91	32	15.24	67	15.58

2	Social and cultural	31	14.09	28	13.33	59	13.72
3	Lack of infrastructure	28	12.73	29	13.81	57	13.26
	facility						
4	Absence of entrepreneurial	24	10.90	22	10.47	40	10.70
	aptitude						
5	Lack of education on	19	8.64	20	9.52	40	9.07
	business management						
6	Choice of sectors and lack	23	10.45	19	9.05	42	9.77
	of being decisive						
7	Lack of motivation	15	6.82	17	8.09	32	7.44
8	Fear of success	20	9.09	20	9.52	40	9.30
9	Gender bias	25	11.36	23	10.95	48	11.16
	Total	220	100	210	100	430	100
	Pearson chi square	$X^2 = 0.7$	Df=8	P=0.9			
	_	74		99			

Source: Primary Data

#### Interpretation:

Primary data revealed that the main problems of respondents are- Raising funds, social and cultural, lack of infrastructure facility, gender bias, absence of entrepreneurial aptitude, choice of sectors and lack of being decisive respectively. Area -wise the distribution is equal. Since Pearson chi square $X^2$ = 0.774, Df= 8, p=0.999, so it is not significant.

# Table 9.8.2. Classification of Challenges during the time of running enterprises

Sl.No.	Challenges	Urban		Rural		Total	
		Nos.	%	Nos.	%	Nos.	%
1.	Stiff competition	27	12.27	22	10.48	49	11.39
2.	Low risk-bearing ability	16	7.27	17	8.09	33	7.67
3.	Problem of working capital	23	10.45	24	11.43	47	10.93

4.	Lack of mobility	15	6.82	20	9.52	35	8.14
5.	Lack of utilizing connections	12	5.45	14	6.67	26	6.04
6.	Marketing problem	20	9.09	21	10	41	9.53
7.	Scarcity of raw materials	16	7.27	20	9.52	36	8.37
8.	The expectation to succeed at everything	11	5	10	4.76	21	4.88
9.	Confine in informal economy	12	5.45	11	5.24	23	5.35
10.	Pricing problem	22	10	19	9.05	41	9.53
11.	Lack of role model	10	4.54	08	3.81	18	4.19
12.	Time management and business-family balance	20	9.09	14	6.67	34	7.90
13	Day to day problems in workplace	16	7.27	10	4.76	26	6.05
	Pearson Chi Square	$X^2=4$ .730	Df=12	P=.966			
	Total	220	100	210	100	430	100

Source: Field survey

Table- 9.8.3. Ca	tegory * Area	Crosstabulation
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			Area		
			1	2	Total
Category	1	Count	26	22	48
		K,ll% within Area	11.9%	10.4%	11.2%
	2	Count	16	17	33
		% within Area	7.3%	8.1%	7.7%
	3	Count	23	24	47
		% within Area	10.5%	11.4%	10.9%
	4	Count	15	20	35

		% within Area	6.8%	9.5%	8.1%
	5	Count	12	15	27
		% within Area	5.5%	7.1%	6.3%
	6	Count	20	21	41
		% within Area	9.1%	10.0%	9.5%
	7	Count	16	20	36
		% within Area	7.3%	9.5%	8.4%
	8	Count	11	10	21
		% within Area	5.0%	4.7%	4.9%
	9	Count	12	11	23
		% within Area	5.5%	5.2%	5.3%
	10	Count	22	19	41
		% within Area	10.0%	9.0%	9.5%
	11	Count	10	8	18
		% within Area	4.6%	3.8%	4.2%
	12	Count	20	14	34
		% within Area	9.1%	6.6%	7.9%
	13	Count	16	10	26
		% within Area	7.3%	4.7%	6.0%
Total		Count	219	211	430
		% within Area	100.0%	100.0%	100.0%

	Value	Df	Asymp. Sig. (2- sided)
Pearson Chi-Square	4.730 <sup>a</sup>	12	.966
Likelihood Ratio	4.752	12	.966
Linear-by-Linear Association	1.543	1	.214
N of Valid Cases	430		

### Table – 9.8.4. Chi-Square Tests -8

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.83.

#### Interpretation:

Field study shows that respondents faced lots of problems during running their ventures. These were mainly- stiff competition, problem of working capital, marketing problem, pricing problem, the expectation to succeed at everything, time management and business-family balance, respectively. Chi-Square test reveals that area-wise distribution is equal and it is not significant since p=.966

Table- 9.8.5. Other problems of respondents

Sl.	Challenges	Urban		Rural		Total	
No.							
		Nos.	%	Nos.	%	Nos.	%
1	Selection of location	47	21.36	39	18.57	85	19.77
2.	Technology related	58	26.36	59	28.09	117	27.21
	problem						
3.	Lack of awareness	56	25.45	63	30	128	29.77
	about Government						
	schemes						
4.	Repayment of loan	59	26.82	49	23.33	100	23.25
Total		220	100	210	100	430	100
	Pearson chi square	X2=	Df=3	P=			
		1.859		0.602			

Source: Primary Data

#### **Interpretation:**

The above Chi-Square test revealed that area-wise distribution is equal.

Since  $X^2$ = 1.859, Df= 3, P= 0.602, there for its is not significant. Primary data revealed that the main other problems faced by respondents were lack of awareness about Government schemes, technology related problem, repayment of loan and Selection of location.

#### Hypothesis-1:

The level of education has no significant impact on the growth of income of women entrepreneur of the study area.

			Asymptotic Significance
	Value	Df	(2-sided)
Pearson Chi-Square	124.813 <sup>a</sup>	25	.000
Likelihood Ratio	114.914	25	.000
N of Valid Cases	430		

Table 9.9.1. - Chi – Square Test - 9

a. 22 cells (61.1%) have expected count less than 5. The minimum expected count is .00.

A Chi – square test was conducted to examine whether the monthly income of the entrepreneurs depend on the level of education. Result from the chi – square test shows that the monthly income of the respondent depends on the level of education since Pearson Chi – Square = 124.813, df = 25, p = 0.000. It is significant at 5 percent level. This implies that when the entrepreneurs are well educated, this will surely boost the business in the sense that they already have more exposure relating to doing

business. Therefore, it can be concluded that level of education has significant impact on the growth of entrepreneurship. Therefore, the said hypothesis is rejected.

### Hypothesis- 2:

Location of the business has no significant impact on the growth of income of women entrepreneur of the study area.

#### Table-9.10.1. Chi-Square Test -10

	<b>X</b> 7 <b>1</b>	Df	Asymptotic Significance
	Value	Df	(2-sided)
Pearson Chi-Square	62.689 <sup>a</sup>	6	.000
Likelihood Ratio	71.517	6	.000
N of Valid Cases	430		

a. 6 cells (42.9%) have expected count less than 5. The minimum expected count is .49.

A Chi – square test was conducted to check whether the location of business has significant impact on the income of women entrepreneurs. From the chi – square table shows that monthly income of the entrepreneur does not depends on whether they are from urban or rural area (Pearson Chi-square = 62.689, df = 6, p = 0.000). Therefore, this hypothesis is accepted.

## **Hypothesis-3:**

To test the measures taken by the Government are sufficient or not for the sustainable growth in income of women entrepreneurs, first relationship between different factors (Government assistance, technical education, awareness about Government policies and education of respondents) and growth in income have tested by using Correlation and Chi-sqare test. After that Multiple Regression Analysis was performed to see the impact of these factors on growth of income and also to see whether this impact was significant or not.

Table 9.11.1.	Descriptive	Statistics	(Monthly	income	and	assistance
from governn	nent)					

	Mean	Std. Deviation	Ν
Monthly income	1.92	.835	430
Assistance from Government	1.49	.500	430

		Monthly income
Assistance from Government	Pearson Correlation	080
	Sig. (2-tailed)	.096
	N	430

The above statistics (Table-9.11.1) shows that there is a negative correlation between getting government assistance and monthly income generation. Analysis reveals that government assistant is not sufficient for growth of monthly income of respondents.

# Table 9.11.2. Descriptive Statistic (Monthly income and technical education)

	Mean	Std. Deviation	Ν
Monthly income	1.92	.835	430
Technical Education	1.34	.476	430

		Monthly income
Technical Education	Pearson Correlation	092

Sig. (2-tailed)	.058
Ν	430

The above table-9.45 reveals that there is negative correlation between monthly income and the technical education received from Government.

Table-9.11.3. Case Processing Summary

		Cases					
	Va	ılid	Mis	Missing		Total	
	Ν	Percent	Ν	Percent	Ν	Percent	
Monthly income * Awareness about govt. Policies	430	100.0%	0	.0%	430	100.0%	
Specialisation of Products * Awareness about govt. Policies	430	100.0%	0	.0%	430	100.0%	
Educational Level * Awareness about govt. Policies	430	100.0%	0	.0%	430	100.0%	

## Table-9.11.4. Crosstab

## (Monthly income \* Awareness about govt. Policies)

			Awareness about govt. Policies			
				Partially	Fully	
			Not aware	aware	aware	Total
Monthly	10,000 - 25,000	Count	125	33	0	158
meenie		% of Total	29.1%	7.7%	.0%	36.7%

25,000 - 50,000	Count	111	45	5	161
	% of Total	25.8%	10.5%	1.2%	37.4%
50,000 - 100,000	Count	60	22	18	100
	% of Total	14.0%	5.1%	4.2%	23.3%
Above 100,000	Count	6	3	2	11
	% of Total	1.4%	.7%	.5%	2.6%
Total	Count	302	103	25	430
	% of Total	70.2%	24.0%	5.8%	100.0%

## Table-9.11.5. Chi-Square Tests – 11

			Asymp. Sig. (2-
	Value	Df	sided)
Pearson Chi-Square	45.246 <sup>a</sup>	6	.000
Likelihood Ratio	44.583	6	.000
Linear-by-Linear Association	25.925	1	.000
N of Valid Cases	430	2	

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is .64.

Above analysis of Chi-Square test-11shows that monthly income and awareness about government policies are significant at 5 percent level. Higher the awareness level, higher is the monthly income.

## Table-9.11.6. Crosstab

## (Educational Level \* Awareness about govt. Policies)

			Awarer	Awareness about govt. Policies			
				Partially			
			Not aware	aware	Fully aware	Total	
Educational	Below 10 <sup>th</sup>	Count	22	12	0	34	
Level		% of Total	5.1%	2.8%	.0%	7.9%	
	10 <sup>th</sup>	Count	73	19	2	94	
		% of Total	17.0%	4.4%	.5%	21.9%	
	12 <sup>th</sup>	Count	103	43	8	154	
		% of Total	24.0%	10.0%	1.9%	35.8%	
	Graduate	Count	100	20	13	133	
		% of Total	23.3%	4.7%	3.0%	30.9%	
	Post Graduate	Count	4	9	2	15	
		% of Total	.9%	2.1%	.5%	3.5%	
Т	otal	Count	302	103	25	430	
		% of Total	70.2%	24.0%	5.8%	100.0%	

## 9.11.7 Chi-Square Tests – 12

			Asymp. Sig. (2-
	Value	Df	sided)
Pearson Chi-Square	30.911 <sup>a</sup>	8	.000
Likelihood Ratio	31.837	8	.000
Linear-by-Linear Association	4.146	1	.042

## 9.11.7 Chi-Square Tests – 12

			Asymp. Sig. (2-
	Value	Df	sided)
Pearson Chi-Square	30.911 <sup>a</sup>	8	.000
Likelihood Ratio	31.837	8	.000
Linear-by-Linear Association	4.146	1	.042
N of Valid Cases	430		

a. 3 cells (20.0%) have expected count less than 5. The minimum expected count is .87.

The above crosstab-9.11.6. shows that higher the educational level higher is the awareness level. It is significant at 5 percent level.

Primary data revealed that number of respondents in 12<sup>th</sup> standard (who were partially aware, 10.0 percent) was more than graduate and post-graduate level. Moreover, the percentage of respondents were high ((29.1 percent) who were not aware about government policies and their income level was between Rs. 10,000 - Rs.25, 000.

## **Table-9.11.8 Regression**

Model Summary

				Std. Error of the
Model	R	R Square	Adjusted R Square	Estimate
		-		
1	.866 <sup>a</sup>	.750	.746	.421

a. Predictors: (Constant), Specialisation of Products, Family structure, Technical Education, Capital investment, Educational Level, Awareness about govt. Policies, Assistance from Government

## Model Summary

				Std. Error of the
Model	R	R Square	Adjusted R Square	Estimate
1	.866 <sup>a</sup>	.750	.746	.421

## Table-9.11.9. ANOVA

	Model	Sum of Squares	Df	Mean Square	F	Sig.
	1					
1	Regression	224.249	7	32.036	180.887	$.000^{a}$
	Residual	74.737	422	.177		
	Total	298.986	429			

 a. Predictors: (Constant), Specialisation of Products, Family structure, Technical Education, Capital investment, Educational Level, Awareness about govt. Policies, Assistance from Government

## Table-9.11.10. Coefficients

	Unstandardized Coefficients		Standardized Coefficients		
Model	В	Std. Error	Beta	Т	Sig.
(Constant)	.391	.115		3.406	.001
Educational Level	.093	.023	.111	4.079	.000
Technical Education	.007	.072	.004	.098	.922
Family structure	.065	.042	.039	1.557	.120
Awareness about govt. Policies	.066	.046	.046	1.438	.151

Assistance from Government	045	.062	027	739	.461
Capital investment	.612	.022	.801	28.129	.000
Specialisation of Products	048	.043	028	-1.130	.259

a. Dependent Variable: Monthly

income

Regression Table -9.11.8. to 9.11.10 measure the amount of total variation in dependent variable due to independent variable. These beta values indicate the amount of changes in the dependent variable (growth in monthly income) due to changes in Specialisation of Products, Family structure, Technical Education, Capital investment, Educational Level, Awareness about govt. Policies, Assistance from Government.

It can be interpreted from the table that except Education & Capital Investment (at 5 percent level of significance) other factors Specialisation of Products, Family structure, Technical Education, Awareness about govt. Policies, Assistance from Government have not any significant impact on sustainable growth of income of respondents in the study area.

Therefore, the hypothesis-3 may be accepted because the results obtained from all the tests viz Table: 9.11.1 to Table: 9.11.10, the identified factors don't have a significant relationship with growth of income. Hence, it can be concluded that the measures taken by the government are not sufficient for the sustainable growth in income of women entrepreneurs in the study area.

### The empirical findings/results of the study are as follows:

• Age of women entrepreneur

The percentage of respondents in the age group of 30-40 is highest (48.14 percent) in the study area. The more respondents in this age group were mainly due to support of their family in terms of money. Energetic of this age group of respondents were forced to work to raise their standard of living.

#### • Educational level of women entrepreneur

The majority of respondents were passing twelve standards (36.05 percent) in the study area. In rural areas, 11.43 percent of respondents were below 10<sup>th</sup> standard in terms of academic qualifications. They could not continue their study because they were forced to work to support their family expenses and leave their studies because of their poverty. Investigation revealed that, due to this, most of the rural respondents did not have knowledge about the latest programmes and the facilities given by the government. In urban areas, 39.55 percent (highest) respondents were graduate.

The number of respondents having minimum technical education, i.e., certificate course, was more (63.49 percent) both in urban and rural areas. Higher technical education was nil in both areas.

In Sonitpur district, respondents having post graduate or holding higher professional qualification, was very nominal. Highly educated women in the study area showed no interested in doing business.

It was found that a large section of respondents has availed no training (65.58 %) to formulate their thinking and aspirations for further improvements. Only 34.42 percent respondents have undergone training. Due to lack of proper training, most of the respondents do not know how to manage a venture.

• Family structure of women entrepreneur

Most of the respondents are belonging to nuclear family, 53.49 percent. On the other hand, joint family is 46.51 percent. Joint family is more in rural areas (58.57 percent) than in urban areas (35 percent). In urban area nuclear family is more (65percent) and less in rural area (41.43 percent). Due to gradual increase of urbanisation and higher cost of living, women in urban areas are forced to do entrepreneurial activities to meet their day to day needs. Moreover, in rural areas, due to illiteracy, poverty and lack of job opportunities, women are doing business (mainly in traditional sectors) to help their family.

• Legal structure of enterprises

The study shows that the number of registered respondents (34.65 percent) is lower than non-registered respondents (65.35 percent). Study reveals that registered respondents were more (58.64 percent) in urban areas than in rural areas (9.52 percent). Rural respondents did not give so much importance on registration of their enterprises. As they have lack of knowledge about the government's policies and programs for entrepreneurship development, therefore, they did not give emphasis on registration.

During 2013-14 to 2017-18, it was observed that out of 968 registered entrepreneurs, the total respondents was 643 (66.42percent, source: DIC Sonitpur). It's a positive indication of growth of women entrepreneurs.

• Assistance from government

Study states that the number of beneficiaries of government assistance is very low. It is confined to a small section of respondents mainly in urban and educated women. Financial assistance was getting by 22.56 percent respondents. But no one can get infrastructural facilities. Marketing and technological facilities have got only by 8.84 and 2.09 percent respectively which were negligible. In reality, it was also found that the assistance was not sufficient in sustainability of enterprises.

During the field study, it was observed that due to lack of awareness and education, complicacy in procedural formalities, lack of transparency and not getting benefits on time from government policies and schemes, etc., development and expansion of women entrepreneurship in the study area is not up to the expectation. Study shows another important problem that was the delay in implementation of policies which discourages women to move one step ahead in starting and running enterprises. Investigation revealsthat 67.67 percent respondents had not taken any formal training before starting their entrepreneurial activities.

• Employment generation of women enterprises

Field study shows that employment generation of women enterprises is not satisfactory because most of the enterprises are small size which were controlled and ran by individual respondent. This is mainly due to lack of adequate money; women were running business with their family members and not with hair labours. In spite of these problems, the employment generation in handloom and handicrafts sectors (Traditional sectors) is more (34.41 percent). Study reveals that in case of non-traditional sectors, i.e., beauty parlour, boutiques, crèche, hobby classes, financial consultancy, etc., employment generation of these businesses is more (57 percent).

The study also shows that women operate in an environment which is not entirely free from gender bias. The macro business environment is not favourable for women entrepreneurs. These circumstances make it more difficult for women in their entrepreneurial endeavours.

It is found that 62 percent women entrepreneurs were having decision making power in terms of selling and marketing of their products. This decision- making power is more (40 percent) in urban area than in rural area (22 percent).

Field study shows that 58 percent respondents had invested their own funds in the business and 22 percent respondents had taken loans from relatives, friends and private money lenders. Only 20 percent had taken loans from financial institutions

This study shows that 61 percent respondents were having high respect in the society, 32 percent were having moderate respect and 7 percent respondents had low respect in the society.

This study shows that most of the respondents (93 percent) sold their products within Sonitpur district. Only 7 percent respondents sold their products both at state and national level. In rural area all most all respondents sold their products locally.

• Caste of respondents

Women entrepreneur belonging to SC community is more 32.02 percent both in urban and rural areas in the study areas. Due to illiteracy, poverty and upbringing of their children women were compelled to do entrepreneurial activities followed by ST and general 23.72 percent each and OBC by 19.53 percent.

• Origin of business

Self- created respondents were more 43.72 per cent both in urban and rural areas followed by inherited 28.37 per cent, bought 19.77 per cent and proxy owner 8.14 per cent. During the field study, it came to know that first generation respondents (self-created) were interested to do entrepreneurial activities on non-traditional items.

• Location of business

Most of the respondents, 33.95 per cent were having enterprises located in their own residences. Number of such entrepreneurs were more both in urban and rural areas, it was 30.91 per cent and 37.14 per cent respectively. It was mainly to operate their enterprises economically and also to maintain a balance between business and their household activities. Moreover, they were able to get family support at needy times. The study shows that this situation has a negative impact on the development of entrepreneurial activities because operating enterprises from home do not help to expand their markets of products which adversely affects the growth and expansion of their business. Rented outside or nearby to the daily bazaar have potential to earn more. But in the study areas, such enterprises were 32.56 per cent. In urban areas, it was 36.36 per cent which was higher than the rural areas that were 28.57 per cent. Because of the high cost of the rented room, most of the respondents were not able to arrange suitable premises in roadside and nearby markets.

• Interest of women entrepreneurs (Choice of business)

The choice of business made by respondents is found in diverse business sectors such as traditional as well as non-traditional. These types of businesses have potential for high growth not locally but also internationally. It would be possible if these businesses can get all types of support they needed during the starting and running of their businesses. Besides, it refutes the notion that women entrepreneurs cannot create ambitious businesses that have potential for high growth and can be of economic importance to the country.

The interest of respondents in the study area is basically on traditional items (60 percent). It was more in rural area than urban area. About 76.19 percent of rural respondents were engaged on traditional items whereas, in urban area it was 23.81 percent. Most of the rural respondents were interested in the production of traditional items like handloom and handicrafts, tailoring, embroidery, Assamese cuisine (traditional food items), etc. with a primitive method which is conducive. Moreover, the cost of production of traditional items is comparatively lower than non-traditional items because of availability of raw materials. Therefore, rural respondents were interested mainly on traditional items like indigenous snacks (tilpitha, tailor luddoo, Narikolor luddoo, etc.), weaving, tailoring, and embroidery, different food items like a pickle, jam-jelly, curry powder (rice, jeera, turmeric powder, etc).

Urban respondents, on the other hand, were interested in both traditional as well as non-traditional items. They were mostly interested in non-traditional items like boutiques, beauty parlour, crèche, hobby classes (yoga, music, dancing, art etc.), financial consultancy, cafe, restaurant, doll making, gift shop, etc. Urban respondents were also interested in traditional items with modern looks like a boutique, Assamese cuisine, etc.

During the field study, it came to know that urban respondents were interested to do their business activities in modern shapes according to the tastes and preferences of the consumers. At present traditional items with modern looks like mekhela-chadar and handloom salwar-kurta piece, muga shawl, men's kurta, shirt, etc. have higher demand in the market. But the problems of entrepreneurs in this sector are the high cost of production, the paucity of funds, lack of well-arranged room, shortage of weavers, high prices of raw materials, and power supply. Due to the existence of higher demand and market opportunities, urban respondents were interested in nontraditional items. Moreover, trained and skilled respondents in urban areas try to explore new innovations, therefore, they were interested basically in non-traditional and also on traditional items in different looks.

Interest of rural respondents on non-traditional items is comparatively lower than traditional items. The reason behind is that lack of adequate market for such products, the high cost of production, the absence of sufficient skilled personals and the paucity of funds.

• Implementation of government schemes and policies

After thorough study of both primary and secondary data, it was observed that the different schemes and programmes are not achieving their targets levels. In the study area, various entrepreneurial development programmes are not performing up to the marks and nobody has made accountable for this under performance. The percentage of respondents who had taken training facilities was 33.32 percent. Financial assistance got by 22.56 percent respondents. But no one can get infrastructural facilities. Marketing and technological facilities have got only by 8.84 and 2.09 percent respectively which were negligible.

During the investigation, it came to know that most of the respondents did not take financial and technical assistance from the government as well as non-governmental institutions. Due to ignorance, illiteracy, collateral, lengthy procedural and complicacy, not getting facilities on time, low repayment period, etc., women entrepreneurs were not interested to take loans from financial institutions. Though, short-term technical assistance and training facilities that are provided by commercial banks, micro finance and DIC, MSME, PMKVYS, etc. respectively which are very important for promotion and development of entrepreneurship. But the participation rate of women was nominal. It was only 23.07 percent.

• Challenges of women entrepreneurs

A multiple response analysis has been conducted (weighted ranking method) on the challenges faced at the time of starting enterprises and the results are shown on the table -8.2. Respondents were asked to identify challenges faced at inception of their

enterprises. The following is the ranking of the top three challenges; ranking first on the list of challenges was "raising funds" which 15.58 percent of respondents experienced (15.91 percent in the urban, 15.24 percent in the rural). Followed by "social and cultural" challenges which ranked 2<sup>nd</sup>, 13.72 percent of respondents experienced this (14.09 percent in the urban, 13.33 percent in the rural). 3<sup>rd</sup> on the rank of challenges is "lack of infrastructure facility" which 13.26 percent of respondents identified (12.73 percent from urban, 13.81 percent from the rural). The least three challenges included the following; "fear of success" which 9.30 percent of respondents identified (9.09 percent in the urban, 9.52 percent in the rural) followed by "lack of education on business management" which 9.07 percent of respondents identified as challenge (8.64 percent in the urban, 9.07 percent in the rural). Lastly, the least challenge faced by respondents is "lack of motivation" which 7.44 percent of respondents identified (6.82 percent in the urban, 8.09 percent in the rural).

Challenges during the time of running enterprises that are shown on table-8.4 (Weighted Ranking Method). Respondents were asked to identify challenges faced during the operational phase of their enterprises. The following is the ranking of the top 3 challenges; ranking first on the list of challenges was "stiff competition" which 11.39 percent respondents selected (11.27 percent in urban, 10.48 percent in rural), ranked second is "problem of working capital" which 10.93 percent of respondents selected (10.45 percent in the urban, 11.43 percent in the rural). Ranked 3<sup>rd</sup> is "marketing problem" which 9.53 percent of respondents identified as a challenge (9.09 percent in the urban, 10 percent in the rural). The least three challenges included the following; "confine in the informal economy" which a total of 5.35 percent of the responded identified (5.45 percent in the urban, 5.24 percent in the rural). Followed by "time management and business family balance" which a total of 4.88 percent identified as challenge (5 percent in urban, 4.76 percent in the rural). The least ranked challenge is "role model" which 4.19 percent of respondents identified as a challenge (4.54 percent in the urban, 3.81 percent in the rural).

Other challenges (shown in the table-8.6) includes lack of awareness about government schemes (29.77 percent), technology related problem (27.21 percent), repayment of loan (23.25 percent), and selection of location (19.77 percent) in that particular order.

#### 9.13 Observations:

During investigation, it was observed that the problems like shortage of skilled manpower, availability of seasonal markets, lack of infrastructural facilities, lack of mobility, and lack of knowledge about the globalisation and its impact on business are also very important challenges of women entrepreneurs.

Moreover, it was also observed that most of the respondents have multiple qualities in different fields (traditional as well as non-traditional sectors), but they could not focus on their qualities due to socio-cultural/household problems. Generally, husband or elder people do not give permission to do business or to move other places outside home for business purposes. Due to suppression and lack of access of money, a large section of respondents could not do entrepreneurial activities according to their choices. Therefore, the growth of income and employment generation of women enterprises is not expected and also not satisfactory.