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## Marina Patir

Research Scholar, Department of Family Resource Management and Consumer Science, College of Community Science, Assam Agricultural University, Jorhat, Assam, India

## Babita Sharma

Assistant Professor, Department of Family Resource Management and Consumer Science, College of Community Science, Assam Agricultural University, Jorhat, Assam, India

## Bijoylaxmi Bhuyan

Assistant Professor, Department of Family Resource Management and Consumer Science, College of Community Science, Assam Agricultural University, Jorhat, Assam, India

## Corresponding Author:

### Babita Sharma

Assistant Professor, Department of Family Resource Management and Consumer Science, College of Community Science, Assam Agricultural University, Jorhat, Assam, India

## Opportunities for women entrepreneur and their perception: A micro level assessment

Marina Patir, Babita Sharma and Bijoylaxmi Bhuyan

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### Abstract

Today as entrepreneur women occupies almost every field and are gaining more attention and recognition for their contribution to economic growth of the nation. Literature proved woman as entrepreneur who faces many challenges in terms of balancing between family and career, socio-cultural barriers, male dominated society, illiteracy or low level of education, dearth of financial assistance, lack of technical knowledge, marketing and entrepreneurial skills, lack of self – confidence and many more. But, on the other side, opportunities for women entrepreneur cannot be ignored, which motivates and encourage many women into the field of entrepreneurship.

Eighty numbers of women entrepreneurs from Dhemaji district of Assam have been selected by adopting snowball samplings techniques in the present study, out of which 36 numbers are registered entrepreneur and 44 numbers are non registered entrepreneur. The study revealed that. entrepreneurs utilised multiple opportunities but highest percentage (i.e. 83.3 percent and 79.54 percent) of selected registered and non-registered entrepreneurs' availed opportunities such as awareness training, skill development training from different institutions, which help them in different aspects of enterprise management. Moreover both registered and non-registered entrepreneur strongly perceived that skill development trainings from different institutions are always helpful for growth of their enterprises.

**Keywords:** Women entrepreneurs, opportunities, perception, registered and none registered entrepreneur

### Introduction

Entrepreneurs are innovators, who can think differently to establish an existing products or services to new set of products and services. This innovativeness can be in various forms like production method, product development, source of raw materials or newer market, value addition of product and so on. The word “Entrepreneur” is derived from the French word “Entreprenre” which means “to undertake”. Entrepreneur is also known as “change agent” of the society. Women as entrepreneur have the quality of innovation, initiation, organise and can bear a risk in all types of challenges in the business. Technically, “women entrepreneur is any women who organizes and manages any enterprise, usually with number of initiative and risk. Though there are lot many challenges women face as entrepreneur the opportunities for growth cannot be underestimated. In recent years government, non government organizations, education institutions and social and financial institutions collectively taking initiative to support and encourage women in the field of entrepreneurship as well as growth of women enterprises. Implementation of different government schemes for women entrepreneur, training and development opportunities from institutions, emergence of micro finance institutions for door step financial support are different opportunities for the development of aspiring entrepreneurs. This study is to understand opportunities for entrepreneurs in study area and their perceptions towards such opportunities for sustaining and growth of their enterprises, because opportunities are the favourable situations and services that support to grow the enterprise.

### Materials and Methods

The study was carried out in Dhemaji district of Assam, Out of a total of five numbers of development block two blocks namely Murkong Selek Tribal Development Block and Sissiborgaon Development Block were selected randomly. Snowball sampling technique was adopted to locate the women entrepreneurs. A total of 80 women entrepreneur comprised the total sample of the study. Out of that 36 entrepreneurs were registered entrepreneur and 44 were non registered entrepreneurs. The primary information of respondents was collected with the help of an interview schedule. Registered entrepreneurs are those who have registered their

enterprise in the government sectors like DIC, NRLM etc to get benefits in terms of getting benefits of govt. scheme, credit facilities, etc. non registered entrepreneurs does not have such registration in government sectors. The interview schedule was prepared keeping in mind the objectives of the study. Prior to data collection, purpose of the interview was explained properly to the women entrepreneurs (respondent). The consent and cooperation of the respondent were sought for and an interaction (interview) was carried out as per the convenient time of the respondents. Five point 'Likert Scale' (considered on 1-5 points scale) was used to measure the perceptions of selected respondents to understand how they perceived opportunities for growth of their enterprises.

## Results and Discussion

Before analysing opportunities and their perception over opportunities, it was found important to understand few basic information about selected entrepreneurs and their enterprises. Few basic information about entrepreneur and their enterprises are revealed in Table 1. The highest number of selected registered respondents (i.e. 41.7 percent) were in the age group of 18-27 years followed by 27-36 years age group (27.8 percent), Among non-registered entrepreneur highest percentage of respondents (i.e. 36.4 percent) are in the category of 27-36 years of age group followed by 31.8 percent in the age group of 18-27 years. In both the categories respondents above 45 years are found lowest.

Regarding educational qualifications, all the entrepreneurs were found to be literate. Highest percentage of entrepreneur in both the categories were found to be under matric among registered (i.e. 41.7 percent) and 54.5 percent among non-registered entrepreneurs. 13.9 percent of respondents among registered entrepreneurs completed a technical diploma while only 6.8 percent among non-registered completed a technical course like ITI, polytechnic etc.

Primary source of income is referred as a source of earning from where the family received highest percentage of income. Table shows agriculture as primary source of income among highest percentage of respondent households i.e. 44.4 percent and 45.45 percent among registered and non-registered entrepreneur households respectively. Existing enterprise as primary source of income was found among 41.6 percent registered entrepreneurs. whereas, it was 38.6 percent among non-registered entrepreneurs. Secondary sources of income are referred as additional earning sources of the family apart from primary source of income. It was revealed that all the selected respondent households were engaged in one or the other activity as secondary source of income. Table 1 shows existing enterprise as secondary source of income among highest percentage (58.3 percent) of registered entrepreneurs which was also highest (61.38 percent) among non-registered entrepreneurs. Findings shows in all the households of selected entrepreneurs have both primary and secondary source of income.

**Table 1:** Distribution of respondents as per basic information

| Characteristics                                 | Registered entrepreneur (n=36) |            | Non -registered entrepreneur (n=44) |            |
|---|--------------------------------|------------|-------------------------------------|------------|
|   | Frequency                      | Percentage | Frequency                           | Percentage |
| <b>Age of the respondents</b>                   |                                |            |                                     |            |
| 18-27 years                                     | 15                             | 41.7       | 14                                  | 31.8       |
| 27-36 years                                     | 10                             | 27.8       | 16                                  | 36.4       |
| 36-45 years                                     | 6                              | 16.7       | 12                                  | 27.3       |
| Above 45 years                                  | 5                              | 13.8       | 2                                   | 4.5        |
| <b>Educational qualification of respondents</b> |                                |            |                                     |            |
| Under matric                                    | 15                             | 41.7       | 24                                  | 54.5       |
| Higher secondary passed                         | 7                              | 19.4       | 7                                   | 15.9       |
| Graduate & above                                | 9                              | 25.0       | 10                                  | 22.8       |
| Technical diploma                               | 5                              | 13.9       | 3                                   | 6.8        |
| <b>Primary source of income of the family</b>   |                                |            |                                     |            |
| Agriculture                                     | 16                             | 44.4       | 20                                  | 45.45      |
| Livestock rearing                               | 4                              | 11.1       | 5                                   | 11.4       |
| Existing Enterprise                             | 15                             | 41.6       | 17                                  | 38.6       |
| Government job                                  | 1                              | 2.8        | 2                                   | 4.5        |
| <b>Secondary source of income of the family</b> |                                |            |                                     |            |
| Agriculture                                     | 8                              | 22.2       | 8                                   | 18.8       |
| Backyard rearing                                | 3                              | 8.3        | 5                                   | 11.36      |
| Existing Enterprise                             | 21                             | 58.3       | 27                                  | 61.36      |
| Others  | 4                              | 11.1       | 4                                   | 9.1        |
| <b>Age of enterprise</b>                        |                                |            |                                     |            |
| Less than 5 years                               | 15                             | 41.7       | 8                                   | 18.2       |
| 5 to 10 years                                   | 7                              | 19.4       | 10                                  | 22.7       |
| 10 to 15 years                                  | 10                             | 27.8       | 20                                  | 45.5       |
| Above 15 years                                  | 4                              | 11.1       | 6                                   | 13.6       |
| <b>Location of the enterprise</b>               |                                |            |                                     |            |
| Rural   | 20                             | 55.6       | 38                                  | 86.4       |
| Semi urban                                      | 16                             | 44.4       | 6                                   | 13.6       |
| Urban   | 0                              | 0.0        | 0                                   | 0.0        |

Age of enterprise helps us to understand how old an enterprise is, it was found that 41.7 percent registered enterprises were less than five years old i.e. 3 to 4 years old, followed by 27.8

percent which were of 10 to 15 years old. Among non-registered entrepreneurs, majority of enterprises (45.5 percent) were 10 to 15 years old and only 13.6 percent

enterprise were found to be more than 15 years. It was also revealed that 55.6 percent enterprises of registered entrepreneurs were located in rural areas followed by 44.4 percent enterprise located in semi urban areas. Similarly, 86.4 percent enterprises of non- registered entrepreneurs were located in rural areas, followed by 13.6 percent enterprise in semi urban area. No enterprises were found to be located in urban areas.

### Opportunities for women entrepreneurs

Opportunities are the favourable situations or circumstances for entrepreneurs that helps them to find out ways of successful growth. Opportunities help to create and implement ideas and innovations for success in this venture. Therefore finding and utilizing possible opportunities before others is very important. Though in the study area there were lot many challenges women faced as entrepreneur, the opportunities for growth cannot be underestimated. Effort of government, non government organization, education institutions, social and financial institution etc. are bringing different opportunities in the field of entrepreneurship as well as growth of women enterprises. Implementation of different government schemes for women entrepreneur, training and development opportunities from institutions, emergence of micro finance institutions for door step financial support are different opportunities for the development of aspiring entrepreneurs. To understand whether entrepreneurs in study area availed such opportunities for sustaining and growth of their enterprises, information were gathered from both selected registered and non registered entrepreneur in study area. Findings of the information are presented in Table 2 Table 2 revealed that only 13.9 percent registered entrepreneurs availed opportunities of financial benefit from govt. scheme (subsidized scheme) in support of their enterprise in study area, which was found to be none among

non-registered entrepreneurs. This was probably due to of lack of awareness among respondents and in many cases it was found to be difficult to avail such benefits if enterprise was not registered. Technical support from other agencies/ institution included support from KVKs, department personnel, especially in the field of livestock rearing, handicraft and handloom, vegetable & tea growing and marketing as and when required. It was found that, 55.5 percent registered and 50.0 percent non-registered entrepreneur reported that they had availed opportunities of services of existing institutions in terms of technical guidance to run their enterprises. Gizaw *et al.* (2019) <sup>[8]</sup> revealed in a study conducted in south-central Ethiopia that, institutions support to women were considered as the opportunities to entry into business world. Support from NGO includes free distribution of materials, trainings, exposure visits etc. Some NGOs in study area were working on livelihood programme and under such programme they supported entrepreneur as beneficiary by providing materials related to their enterprises. Selected entrepreneurs in study area availed benefits of such opportunities for the growth of their enterprises. It was reported that 61.1 percent registered entrepreneur and 29.5 percent non-registered entrepreneurs availed such opportunities. All the entrepreneurs in study area usually sell their products locally but sometime they availed opportunities of selling their product at regional or even national level through *expo, mela* and different events. These platforms help entrepreneurs to gain experience in different form along with marketing of their product. 52.7 percent registered entrepreneurs and 20.45 percent non-registered entrepreneurs reported that they have availed such facilities. Opportunities in terms of guidance from successful entrepreneur are also found in study area, though limited percentage of responded reported of availing such opportunities but availability of such services really encouraging.

**Table 2:** Distribution of entrepreneurs as per business opportunities availed

| Characteristics  | Registered entrepreneur (n=36) |            | Non-registered entrepreneur (n=44) |            |
|--|--------------------------------|------------|------------------------------------|------------|
|  | Frequency                      | Percentage | Frequency                          | Percentage |
| Financial benefit from govt. scheme                      | 5                              | 13.9       | 0                                  | 0          |
| Technical support from agencies/ institutions            | 20                             | 55.5       | 22                                 | 50         |
| Support from NGO   | 22                             | 61.1       | 13                                 | 29.5       |
| Marketing opportunities and exposure                     | 19                             | 52.7       | 9                                  | 20.45      |
| Guidance from successful entrepreneur                    | 3                              | 8.3        | 7                                  | 15.9       |
| Availability of material resources                       | 12                             | 33.3       | 16                                 | 36.36      |
| Availing training facilities from different institutions | 30                             | 83.3       | 35                                 | 79.54      |
| social marketing   | 6                              | 16.6       | 20                                 | 45.45      |
| Door step financial support from institutions            | 19                             | 52.77      | 30                                 | 68.18      |

Availability of material resource in study area depicts raw material availability for their enterprise and transportation facilities. It was found that, 33.3 percent and 36.3 percent reported that they have taken this as an opportunity for supporting in growth of their enterprises. Availing training facilities from different institutions in different aspects of enterprise development was found among majority of the registered (83.3 percent) and non- registered (79.54 percent) respondents. Utilization of social marketing as opportunities was found among 16.6 percent registered entrepreneur and 45.45 percent non-registered entrepreneur. Years back Women entrepreneurs face a major problems in raising and

meeting the financial needs of the business, now emergence of micro finance institutions working at grassroot level provide financial support to women group to promote women entrepreneur. In the study area 52.77 percent registered and 68.18 percent non- registered entrepreneur utilize this opportunity for growth of their enterprise. Amlathe. K.S. (2017) <sup>[1]</sup> revealed in study that availability of financial help from financial institutions also encourages the women to become a business women. Findings of Table 2 revealed that, entrepreneurs utilized multiple opportunities available in the study area.

**Table 3:** Distribution of respondents as per their perception

| Statements  | Registered Entrepreneur<br>(n=36) |    |    |    |    |       | Rank | Non Registered<br>Entrepreneur (n=44) |    |    |    |    |       | Rank |
|---|-----------------------------------|----|----|----|----|-------|------|---------------------------------------|----|----|----|----|-------|------|
|   | 1                                 | 2  | 3  | 4  | 5  | Total |      | 1                                     | 2  | 3  | 4  | 5  | Total |      |
|   | SD                                | D  | N  | A  | SA | score |      | SD                                    | D  | N  | A  | SA | score |      |
| Government policies/schemes play a vital role in encouraging women entrepreneurs                      | 0                                 | 3  | 5  | 22 | 6  | 139   | ii   | 0                                     | 4  | 6  | 22 | 12 | 174   | iv   |
| It is easy to get benefits of government schemes  | 10                                | 13 | 10 | 3  | 0  | 78    | xiii | 18                                    | 15 | 11 | 0  | 0  | 81    | xiv  |
| Awareness training from different institutions are always helpful for growth of enterprise            | 7                                 | 12 | 10 | 5  | 2  | 91    | xii  | 3                                     | 7  | 5  | 22 | 7  | 155   | vii  |
| Skill development training from different institutions are always helpful for growth of enterprise    | 0                                 | 4  | 8  | 22 | 2  | 139   | ii   | 0                                     | 3  | 3  | 28 | 10 | 177   | ii   |
| Getting technical help from concern expert of the department is very easy.                            | 4                                 | 7  | 0  | 21 | 2  | 112   | x    | 8                                     | 10 | 8  | 18 | 0  | 124   | xiii |
| Entrepreneurs are aware about most of government programme especially designed for women entrepreneur | 0                                 | 6  | 12 | 16 | 2  | 122   | ix   | 6                                     | 8  | 15 | 15 | 0  | 127   | xii  |
| Road connectivity and infrastructure facilities helping in marketing the product                      | 0                                 | 3  | 3  | 27 | 3  | 138   | iii  | 4                                     | 9  | 9  | 22 | 0  | 137   | x    |
| All entrepreneurs analyze opportunities from where they can take benefit                              | 2                                 | 6  | 3  | 15 | 10 | 133   | iv   | 7                                     | 8  | 10 | 19 | 0  | 129   | xi   |
| Opportunities are the great motivation towards entering in the field of entrepreneurship              | 0                                 | 6  | 5  | 21 | 4  | 131   | v    | 0                                     | 3  | 4  | 27 | 10 | 176   | i    |
| Participation in <i>expo mela</i> and other event always helpful to grow business                     | 3                                 | 7  | 3  | 17 | 6  | 124   | viii | 0                                     | 0  | 6  | 29 | 7  | 169   | v    |
| Participation in different programme bringing confidence for development of enterprises               | 0                                 | 3  | 3  | 19 | 11 | 146   | i    | 6                                     | 7  | 0  | 22 | 9  | 153   | viii |
| Material support from others always helpful in growth of enterprise                                   | 5                                 | 11 | 3  | 17 | 0  | 104   | xi   | 0                                     | 4  | 5  | 23 | 12 | 175   | iii  |
| Availability of financial institutions for micro loan   | 0                                 | 8  | 3  | 21 | 4  | 129   | vii  | 0                                     | 0  | 12 | 28 | 4  | 168   | vi   |
| Social marketing is an important opportunity for entrepreneur   | 0                                 | 5  | 7  | 21 | 3  | 130   | vi   | 0                                     | 7  | 15 | 18 | 4  | 151   | ix   |

Source: Field survey

SA- Strongly agree, D- Disagree, N-Neutral, A-Agree and SA- Strongly agree

Perception is a process by which people translate sensory impressions into a coherent and unified view of the surrounding/system/situation etc. as outcome or as process. Thus, this aspect was considered in this study to understand the perception of the selected women entrepreneur towards available opportunities specially government and other institutes. A five point Likert scale where 1 represent strongly disagree and 5 represent strongly agree was used to analysis the perception of both selected registered and non registered entrepreneur and their perception were documented in a comparative mode. Those who strongly agreed on the point were awarded five points and reducing by one point to the subsequent lower grade opinion. Table 3 is a representation of perceptions of selected women entrepreneur with regard to opportunities. Ranking was based on total score of each statement. Ranking of the table depicts that respondents (registered entrepreneur) perception on Participation in different programme bringing confidence which in turn helps for development of enterprises is very high (rank i) followed by current government policies play a vital role in encouraging women entrepreneurs (rank ii), Road connectivity and infrastructure facilities helping in marketing the product ( rank iii). Their perception that all entrepreneurs analyze opportunities from where they can take benefit (rank iv) and Opportunities are the great motivation towards entering in the field of entrepreneurship (rank v). On the other side respondents (non-registered entrepreneurs) strongly perceived Opportunities are the great motivation towards entering in the field of entrepreneurship (rank i) followed by Skill development training from different institutions are always helpful for growth of enterprise (rank ii), Material support from others always helpful in growth of enterprise

(rank iii), current government policies play a vital role in encouraging women entrepreneurs (rank iv), Participation in *expo/ mela* and other event always helpful to grow business (rank v). From the findings it can be concluded that respondents perceived their opportunities in different manner but both the categories of respondents strongly perceived that that skill development trainings from different institutions is always helpful for growth of their enterprises.

### Conclusion

Women entrepreneurs are trying to open the door to newer jobs and success for themselves and others too. Various opportunities like government schemes, institutions, technical support etc. were available in the study area but very few entrepreneurs were aware about that and thereby lesser women were availing these opportunities. Awareness level among non registered women were less and most of the time as they were non-registered they get deprived from many government opportunities. Availability of financial institutions i.e. micro finance institutions though reducing financial constrains of women entrepreneur in study area, but practice of diversified loan into unproductive work sometimes brings burden of paying more interest. Thereby huge portion of earnings were used for repaying of loans. There are ample opportunities for women to support them to be an entrepreneur, strengthen them to realize their dreams and help them to shine.

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