

CHAPTER: 1

INTRODUCTION

1.1 INTRODUCTION:

Women empowerment (WE) has been a topical issue in most of the countries of the globe. India is not anomalous one. Almost all the nations in the globe have been witnessing gender disparity, which is noxious to social harmony and economic development of a nation. A culture of dogmatism and fanaticism prevailing in the society is cultivating the discrepancy between men and women and prejudice against women, which is a stumbling block to WE. Women have been demanding civil rights as men already had in the society and coequality with men in matters of education, employment, inheritance, marriage, and politics and religion over the centuries (Bandyopadhyay, et al., 2008). But, still, WE has lingered just as a slogan. Anyway, amongst all other determinants, economic self-sufficiency is one of the salient determinants of WE. Therefore, now a day, women are stepping forward earnestly to partake in economic activities. Various women are involved in various types of economic activities according to their eligibility and financial capability. And entrepreneurship is one of them, which supports economic self-sustenance of a woman irrespective of any socio-economic and educational background. The economic development of a country can be significantly attributed to entrepreneurship, as entrepreneurship not only makes individuals self-employed but also generates employment opportunities for others, thereby solving the problem of unemployment and reducing pressure on government for job creation. Entrepreneurs may be classified into various categories on the basis of investment and turnover. Prior to 2006, it was divided into three categories (i) large scale, (ii) medium scale and (iii) small scale. Small and medium scale enterprises were called together SMEs (Small and Medium Enterprises).

In India the term micro-enterprise came into the literature subsequent to the definition of Micro Small & Medium Enterprise (MSME)¹ put forward by MSME Act 2006, Government of India. This research study is concerned mainly with the micro-entrepreneurs, more specifically women-micro-entrepreneurs (WMEs). Now, let us proceed towards women-entrepreneurship. According to previous literatures, women entrepreneurship is the latest approach which originated in India, after 1970's with 'The Feminist Movement', when feminists started explaining the problematic position of women in social institutions, and thus started questioning the romantic picture of social institutions like family, marriage and kinship, being created by functionalists. Women's subordination and insufficient reflection of women's needs, interests were felt deeply. Finally, women realized the fact that unlike an emotional and dependent woman, an educated and economically self-dependent woman can do much better for the welfare of a family and society, resulting women's participation in entrepreneurial activities with the thirst to be self-dependent. In this way, the approach of women entrepreneurship mostly picked up in the late 70's and 80's, but, the term **women micro-entrepreneurship** is the latest buzz word, came after the definition of MSME Act 2006, Government of India. With the economic progress and advancement of science, technology, research, invention and innovation, human needs or wants have expanded vigorously as well as women's interest, awareness and spirit towards economic activity and to be self-sufficient has bumped up tremendously. Therefore, in the recent period, especially after globalization in 1991, in India, both the literate as well as illiterate women belonging to all economic background are observed to emerge and to undertake micro-businesses at home, in the open marketplaces, and sometimes in the midst of *haats* to support their families contributing to their family income. The proportion of women participation in micro-entrepreneurship has been higher from the last decade. Because, women, now, have stepped towards those areas of businesses, which were earlier exclusively undertaken

¹ The Ministry of Micro Small & Medium Enterprise, a branch of the Government of India, is the apex executive body for the formulation and administration of rules, regulations and laws relating to micro, small and medium enterprises in India.

and maintained by males. Therefore, an endeavour is made by the researcher through the present investigation to delve deeper into women micro-entrepreneurship (WME) and uncover its role in women empowerment. For this purpose, Dhubri and Kokrajhar district of Assam is adopted as study area, so that a comparative study could be made based on these two areas. The main types of women enterprises observed in these two districts are *fruits & vegetable vendors, paan vendors, beautiparlour & boutique, tea & food stalls, grocery shops, tailoring, and laundry* etc.

1.2 DEFINITIONS OF VARIOUS TERMS:

For undertaking this research study, first of all, we must have to obtain a lucid conception and definition of some terms associated to the study viz. *Entrepreneurship, Micro-entrepreneurs, Women Entrepreneurship, Women Empowerment and Unorganized Sector/Informal Sector* on the basis of various definitions given by existing researchers. In this context, keeping compliance with the study area, if needed, for some terms, suitable definitions might be put forth by the researcher. Therefore, the definitions of all these terms are given below.

1.2.1 ENTREPRENEURSHIP: The word Entrepreneur is derived from the French word *enterprendre*. It means ‘to undertake’ (Dakle, 2011). In its economic sense the term entrepreneur was first introduced in the early 18th century by French economist Richard cantillion.

Cantillon (1755) viewed the Entrepreneur as a risk taker, observing that the merchants, farmers, craftsmen and proprietors buy at a certain price and sell at an uncertain price, thereby operating at a risk.

Adam Smith (1776) the father of political economy, used the terms employer, capitalism, the master, the merchant, the undertaker etc. instead of ‘Entrepreneur’ in his writings. Classical economists divided the income of the owner

into three parts: 1. Wage of Superintendence, 2. Risk premium & 3. Return on capital investment.

Say (1815) emphasised on the function of co-ordination, organisation, and supervision, and developed the concept of Entrepreneur as an economic agent who efficiently blends all the factors of production – labour, capital and land – and derives from them the value of the products i.e., profit, which is the result of his entrepreneurial skill.

Ricardo (1817) identified three factors of production and they are machinery, capital and labour, among which the whole produce is distributed as rent, profit and wages respectively. According to the view of Ricardo, profit leads to saving of wealth, which eventually goes to capital formation.

Knight (1921) described the entrepreneurs as specialised individuals who bear uncertainty. Uncertainty is defined as a risk which cannot be insured against and is incalculable.

In the 1933 edition of the *Oxford Dictionary*, an entrepreneur is defined as a person who undertakes an enterprise, especially a contractor acting as an intermediary between capital and labour.

Schumpeter (1959) analysed the theory of entrepreneurship from a new perspective. He published his work for the first time in Germany in 1911. Schumpeter makes distinction between inventor and innovator. An Inventor discovers new methods or new materials. On the other hand, an innovator is one who utilises innovations and discoveries in order to make new combinations. According to him, an entrepreneur produces newer and better goods which give him monetary profit and mental satisfaction. Innovation according to him takes place in five forms: 1. Introduction of a new quality of product, 2. Introduction of new methods of

production technology, 3. Opening of a new market into which the specific product has not previously entered, 4. Discovery of a new source of supply of raw materials, 5. Introduction of new forms of organisation of industry, like creation or dismantling of monopoly.

According to the **ILO**, “Entrepreneurs are people who have the ability to see and evaluate business opportunities, to gather the necessary resources, to take advantage of them and to initiate appropriate action to ensure success.” (Meredith et al, 1983).

The New Encyclopedia Britannica describes an entrepreneur as ‘an individual who bears the risk of operating a business in the face of uncertainty about the future condition’. In other words, entrepreneurship is the propensity of mind to take calculated risks with confidence to achieve a predetermined business or industrial objective (Desai, 1991, 2011).

Finally, on the basis of various definitions put forwarded by various thinkers in different time periods, the investigator would like to define **entrepreneurship** as a process of planning and operating a business venture, organising all other essential components needed for it, assuming a calculated risk. And the term **entrepreneur** may be defined as a person or group of persons who undertakes a business venture assuming a calculated risk, providing goods, services and employment to the society, but, with the motive to earn profit.

According to Steve Blank² entrepreneurship can be classified into four categories. They are as follows.

² Steve Blank is a Silicon Valley entrepreneur based in Pescadero, California. He is also an Adjunct Professor in the Department of Management Science and Engineering (MS&E) at Stanford University. He teaches courses on Lean Startups, Innovation and entrepreneurship in MS&E at Stanford. He is recognised for developing the customer development method that launched lean start-up movements. Blank is also globally famous as startup guru. (source: https://en.m.wikipedia.org/wiki/Steve_Blank & <https://msande.stanford.edu/people/steven-g-blank> retrieved on August 10, 2020 at 10:56 PM)

(i) Small business entrepreneurship: They undertake their business just to feed their families without any intention to grow. For example, grocery stores, carpenters, electricians, hairdressers, consultants, travel agents, plumbers, internet commerce storefronts, etc. They run their own business by their own, sometimes, hiring local employees or family members.

(ii) Scalable startup entrepreneurship: These entrepreneurs start a company with the vision to change the world. They are born to be big. Examples of scalable startups are Face book, Instagram and Uber etc.

(iii) Large company entrepreneurs: They grow through *sustaining innovation*, offering new products that are variants around their core products. Their main motto of business is ‘Innovate or die’. For example, Jio-mart.

(iv) Social entrepreneurship: Their main goal is to make the world a better place. They are also innovators, who focus on creating products and services that solve social needs and problems. For example, entrepreneurship relating to waste management, co-operative of farmers etc. (<https://steveblank.com/2010/06/10/you%E2%80%99re-not-a-real-entrepreneur/> & https://steveblank-com.cdn.ampproject.org/v/s/steveblank.com/about/?amp_js_v=a6&_gsa=1&usqp=mq331AQHKAFQCrABIA%3D%3D#aoh=16024397901264&referrer=https%3A%2F%2Fwww.google.com&_tf=From%20%251%24s&share=https%3A%2F%2Fsteveblank.com%2Fabout%2F).

It is worth mentioning in this context that the WMEs of the present study area can be categorized under small business entrepreneurship.

1.2.2 MICRO-ENTREPRENEURS: “Micro-enterprises can be defined differently depending on country’s stage of development, policy, objectives and administration” World Bank, 1978. In the context of India, the definition of micro entrepreneurship can be better understood by discussing the definition forwarded by

the MSME Act 2006, Government of India, and various other definitions put forth by the earlier researchers. They are discussed below.

According to MSME Act 2006, Government of India, Manufacturing enterprises have been defined in terms of investment in plant and machinery (excluding land & buildings). Regarding manufacturing sector, MSME Act 2006, Government of India defines that micro enterprises are those with investment up to Rs. 25 lakh.

Table 1.1: Definition of Micro-entrepreneurship, MSME Act 2006, Government of India

Category/ Enterprise Size	Definition of Micro-enterprise according to MSME Act 2006, Government of India
Manufacturing	Investment less than INR 2.5 Million (\leq US\$ 50,000)
Services	Investment less than INR 1 Million (\leq US\$ 20,000)

Source: 1. Micro, Small and Medium Enterprise Finance in India, A Research Study on Needs, Gaps and Way Forward (November, 2012), International Finance Corporation, World Bank Group, 2. <https://www.indianeconomy.net/splclassroom/new-classification-msmes/>

In context of service sector, investment in micro enterprises should be less than equal to Rs.10 lakh. However, on February 2018, Government of India provided a new classification of MSME and thereby a new definition of micro-entrepreneurship on the basis of annual turnover to better suit with the GST Network (GSTN). It declared that for both manufacturing as well as service sector, annual turnover for a micro-entrepreneurship should be within INR 50 Million. Definitions are shown in table: 1.1.

Even though, the definition of MSME, by MSME Act 2006 has set the annual investment and turnover limit of micro-entrepreneurship Rs. 10 lakh, but, regarding

WMEs of the two study areas, as observed by the investigator, the scenario is something different. In these areas, the women are undertaking livelihood oriented and not growth oriented entrepreneurship, thus resulting a significantly very low level of investment and annual turnover, which is exceptionally lower than the amount expressed in the definitions of MSME, 2006. The reason behind this is that they do not start their business inspired by their own interest/enthusiasm, as an aim or ambition to grow up the business; rather they are deliberately pushed to do something by their family needs for sustenance. Thus, most often, these women micro-enterprises start as something and end as nothing, i.e., the business starts in very small volume, continues to be very small without any tendency to grow up, and ends as if there was nothing (no enterprise) before. Hence, to construct a definition of micro-entrepreneurship suitable for the study area, some other definitions as put forward by some other researchers are examined below.

“Micro-enterprise is small income earning ventures that are managed and operated by the owner, often with the help of their family (Cahn, 2006).”

Lawrence, (2000) defines micro-enterprise as typically labour intensive business units that are not part of larger business units. They usually operate in the local market, are financed by their owners and as a result, are often under-capitalised. In general, micro-enterprises employ between one and nine staff, most of who are members of the owners’ families and are managed by their owners and. Micro enterprises are small income earning ventures that are managed and operated by the owner, often with the help of his or her family. Micro-enterprise is a livelihood strategy that if successful and sustainable, can achieve the livelihood outcomes of the micro-entrepreneurs and their families.

Therefore, on the basis of the above definitions the researcher would like to define micro-entrepreneurs for the present study as owners of small businesses who work as independent/ self-employed, either with or without employees, but not more

than 10 employees, with small capital investment (capital investment according to the definition of MSME, Government of India).³

1.2.3 WOMEN ENTREPRENEURSHIP: In 1988, for the first time, the definition of women Enterprise was evolved that termed an SSI unit/industry –related service or business enterprise, managed by one or more women entrepreneurs in proprietary concerns, or in which she/they individually or jointly have share capital of not less than 51% as partners/shareholders/directors of private limited company /members of a cooperative society as a woman enterprise.

Indian study of women entrepreneurs defined women’s enterprise as “a small unit where one or more women entrepreneurs have not less than 51 per cent holding” (Mishra, 1996). Thus, in such a case the women’s enterprise is measured in terms of size and financial holding. Sometimes women’s enterprise is understood to mean not only majority ownership by one or more women, but also the comparative numbers of female employers. Thus a women’s enterprise can also be defined as an enterprise owned and administered by women entrepreneurs having a minimum of financial interest of 51 percent of the share capital and giving at least 50 percent of the employment generated in the enterprise to women” (Iyer, 1991).

Women entrepreneurs are those women who take the lead and organize the business or industry and provide employment to others. According to J.A. Schumpeter, "Woman who innovates, imitates, or adopts a business activity is called woman entrepreneur."Government of India defined women entrepreneur as "an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women" (Jyothy, 2014).

³ Innovation is one of the characteristics of entrepreneurship. But, innovation does not necessarily mean a very big one. Sometimes, innovation may be very small, which can just fulfil the basic needs of the entrepreneur as well as the society.

1.2.4 WOMEN EMPOWERMENT: The investigator would like to define women empowerment as “a multidimensional upgradation in all aspects of life of women like education, self-sufficiency, self-esteem, finance, decision-making, freedom of choice, realizing their own identity and power, having equal share in paid as well as unpaid work with their male counterparts, and obtaining equal status and respect by the society”.

The components of empowerment according to Embran, M.K. Krishnan (2003) are:

- (i) Women’s and men’s sense of internal strength and confidence to face life.
- (ii) The right to make choices.
- (iii)The power to control their own lives within and outside the home.
- (iv)The ability to influence the direction of social change throughout the creation of a more just social and economic orders nationally and internationally.

Empowerment can be activated through five strategies. Education, to promote the level of awareness, knowledge, information and skills of women, is an important part of the strategy. Empowerment can take place at two levels, individual and collective. At Individual level, empowerment is a process of personal empowerment involving self-esteem, dignity, self- respect and self- perception. But the problems affecting the collectivity of women require collective empowerment. Restructuring power relations, changing social values and norms it require intervention at the collective level. Collective empowerment aims at transforming collective conciseness, values and attitudes. According to The United Nations Population Fund (UNFPA)⁴, Women's empowerment has five components: women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives,

⁴ The United Nations Population Fund (UNFPA) is an UN agency aimed at improving reproductive and maternal health and also committed to attack poverty and powerlessness, especially among women worldwide.

both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally (<https://eige.europa.eu/thesaurus/terms/1102>).

1.2.5 UNORGANIZED SECTOR/ INFORMAL SECTOR: According to National Commission for Enterprises in the Un-organised Sector (NCEUS) “the unorganized sector consists of unincorporated private enterprises owned by individuals or households engaged in the sale of goods and services operated on a proprietary or partnership basis and with less than ten total workers (<http://www.wiego.org>).”⁵

Generally, the informal sector, whether rural or urban, comprises small scale and micro-enterprises producing and distributing goods and services in unregulated but competitive markets. These enterprises are generally independent, largely family owned, employ low levels of skills and technology, and are highly labour intensive. These micro-enterprises are concentrated largely in low-income low productivity activities, especially in petty trades and services (Harvie, 2003).

1.3 ABOUT THE STUDY AREA:

Assam is situated to the North-Eastern region of India, neighbouring seven states viz. Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and West-Bengal and two countries viz. Bangladesh and Bhutan. The geographical area of the state is 78,438 square kilometer, of which 98% area is rural. According to 2011 census of India, the total population of Assam is 312.06 lakh of which almost 152.66 (48.92%) are female i.e., sex ratio is 958. According to 2011 census estimate, female literacy rate in Assam is 66.27% against male literacy rate 77.85% and general literacy rate 72.19%.

⁵ National Commission for Enterprises in the Un-organised Sector (NCEUS) is a national body commissioned by Indian government to address the issue of enterprises relating to un-organised sector. Source: <https://msme.gov.in/national-commission-enterprises-un-organised-sector/nceus> (Accessed on 22th April, 2015, at 10.45 PM)

Table 1.2: Religion-wise Distribution of Population in Dhubri and Kokrajhar District

State/ District	Hindu	Muslim	Christian	Sikh	Buddhist	Jain	Other Religion	Not Stated
Assam	61.47%	34.22%	3.74%	0.07%	0.18%	0.08%	0.09%	0.16%
Dhubri	19.92%	79.67%	0.21%	0.01%	0.01%	0.09%	0.00%	0.08%
Kokrajhar	59.64%	28.44%	11.40%	0.01%	0.19%	0.04%	0.01%	0.27

Source: Assam, Religion Census, 2011

Even though these two districts namely Dhubri and Kokrajhar are neighbours, they are different regarding geographical, demographical and socio-cultural aspects. According to the Assam Religion Census 2011, the population distribution of Dhubri and Kokrajhar district are as given in table 1.2.

In Dhubri district, greater proportion of population belongs to minority (79.67%), and then Hindu (19.92%) in the second position and percentage of all the other community is very negligible. But, in Kokrajhar district, percentage of Hindu population (59.64%) is highest, Muslim (28.44%) in the second position. It is worth mentioning that, percentage of Christian population, which is negligible in Dhubri district (0.21%), but is quite higher in Kokrajhar district (11.40%). Of the total population in Kokrajhar district, 32.37% is Bodo tribes, Bengali 21.06% and Assamese 20.28%. Even though “in Bodo society, father is the sole guardian of a family, the place of women in Bodo society is high” (Wary, 2013). Since the “pre-modernization period gender equity was prevalent in Bodo society. While male members were engaged in management of forest or common property rights, female members were solely responsible for leading family and bringing up children” (Paul & Sarma, 2013). Thus, female members have important role in family decision

making in Bodo societies. So, it can be said that male domination in Kokrajhar district is less as compared to Dhubri district.

1.3.1 A short description of Physiographical Area of Dhubri district:

Location & Geographical Area: Dhubri district⁶ stands on west south corner of the Assam. The district is bounded both by inter-state and international borders: Goalpara and Bongaigoan district of Assam and Garo Hills district of Meghalaya in the east; West Bengal and Bangladesh in the west; the river Brahmaputra, Bangladesh, State of Meghalaya and South Salmara-Mankachar district of Assam in the south; and Kokrajhar district in the north. Dhubri district occupies an area of 1664.10 square kilometers.

Topography: The district sits on the globe between 89.42 to 90.12 degree east longitude and 26.22 to 25.28 degree north latitude and situated at 30 meters above the sea level on an average. General topography of Dhubri district is plain with patches of small hillocks like Tokorabandha, Dudhnath, Chandardinga, Boukuamari, Boropahar, Chakrasila, etc. All these are stationed in the north eastern part of the district. Mighty river Brahmaputra is flowing through this district from east to west with its headstreams like Champabati, Gourang, Gadadhar, Gangadhar, Tipkai, Sankosh, Silai, Jinjiram, etc. Total forest coverage land is 4.52 % of total geographical area (GA) in Dhubri district.

Administrative set up: Earlier to 15th August, 2015 there were three sub-divisions:

1. Dhubri (Sadar)
2. Bilasipara
3. South Salmara-Hatsingimari, Mankachar.

⁶The information on physiographical area of Dhubri district is collected mostly from the following two sources (i) MSME-Development Institute (Ministry of MSME, Govt. of India) “Brief Industrial Profile of Dhubri District”, & (ii) Government of India, North Eastern Council Secretariate “Basic Statistics of North Eastern Region 2015” pp. 34

But on 15th August, 2015 the state government announced the South Salmara-Mankachar as a new and separate district of Assam. So, at present there are two subdivisions viz. 1.Dhubri (Sadar) 2. Bilasipara.

Dhubri town is the Head Quarter of the district. The district has 8 revenue circles and 7 tehsils and 10 Community Development Blocks. It has 8 police stations and 4 basic towns.

The name of the Development Blocks under Dhubri district are:1. Agomoni Block, 2. Golakganj Block, 3. Rupshi Block, 4. Gauripur Block, 5. Jamadarhat Block, 6. Birsing Jarua Block, 7. Debitola Block, 8. Nayeralga Block. 9. Bilasipara Block. 10. Chapar-Salkocha Block.

There is no Large Scale Industries, Public Sector undertakings as well as Medium scale enterprises in the district available at present.

1.3.2 A short description of Physiographical Area of Kokrajhar district:

Location & Geographical Area: Kokrajhar district is located on the northern bank of the Brahmaputra River. It is the gateway to the Seven Sister States. The district is bounded on the north by the Himalayan kingdom of Bhutan, by Dhubri district on the south, Bongaigaon district on the east and the Indian state of West Bengal on the west. The present geographical area of Kokrajhar district is estimated to be 3,169.22 square km. Total forest coverage land is 35.39% of total geographical area (GA) in Kokrajhar district.

Topography: Kokrajhar district is located on the north bank of the river Brahmaputra. The district lies between 89.46' E to 90.38' E longitudes and 26.19" N to 26.54" latitudes.

Administrative set up: Kokrajhar city is the Head Quarter of Kokrajhar district as well as the Bodoland Territorial Council (BTC). The district now has three sub-divisions- 1. Kokrajhar (Sadar), 2. Gossaigaon and 3. Parbatjhora.

Name of Development blocks under Kokrajhar district: 1. Kokrajhar (Titaguri), 2. Dotma, 3. Kachugaon, 4. Gossaigaon, 5. Hatidhura, 6. Bilasipara (part), 7. Chapar-Salkocha (part), 8. Rupshi (part), 9. Mahamaya (part), 10. Golakganj (part), 11. Debitola (part).

The district has 5 revenue circles, 11 (Full: 5, Part: 6) Community Development Blocks. It has 8 police stations, 10 police outpost (Retrieved from http://www.kokrajhar.gov.in/district_profile.html & <http://www.assaminfo.com/districts/17/kokrajhar.htm>).

1.4 RESEARCH GAP:

After anatomization of the existing documentary review, it is absolutely limpid that very few researches have been accomplished on women micro-entrepreneurs in India, and specifically in Assam. The few researches done in India are concentrated to South Indian states like Tamilnadu, & Kerala. And the researches in Assam are condensed in kamrup district, Guwahati Municipal Corporation, Sivasagar, Sonitpur district etc. But, no research is found to examine and compare the role of micro-entrepreneurship in empowering the women of rural semi-urban types nearby two regions or districts. No research is found yet to delve into the fact, *whether the women of two neighbour regions or districts turn out to be equally empowered when they are equally financially self-sufficient*. Therefore, the investigator attempts to study in this area through the present research.

1.5 RATIONALE OF THE STUDY:

Since women consists half of the total population of a Nation, without empowerment of women all round development of a nation is not possible. For empowerment of women, economic self-sufficiency of women is one of the dominant factors. An economically empowered woman can support her family in the aspects like contribution to family income, education of the children, healthcare of the family members, and decision making in the family etc. and thereby contributes towards the development of a society and a Nation. Thus, today, women empowerment has been a robustly recommended area of study.

Again, in a over populated country like India, with the rapidly growing number of unemployment and lower number of job creation, undertaking entrepreneurship, now a days has been an urgency for an individual to be economically self-sufficient. Micro-entrepreneurship is a type of entrepreneurship that can be undertaken by individuals belonging to any educational and socio-economic background, with minimal capital investment and sometimes zero-investment. Thus, women belonging to any socio-economic and educational background, who have thirst for self-reliance, and who are, generally, risk averse by nature, can easily undertake micro-entrepreneurship. Thus, micro-entrepreneurship can play a vital role in empowering women. Of the total number of WMEs only 3-5% WMEs is likely to be registered. Since the present research attempts to examine the role of WMEs in women empowerment, therefore, it targets to represent those 95%-98% population of unorganized WMEs, and not those 3%-5% registered WMEs⁷. Studies on micro-entrepreneurs are very much important as, it is the micro-entrepreneurs, specially unorganized micro-entrepreneurs, who carry and supply goods and services to consumers belonging to every corner of a nation and thereby

⁷ According to an Economic Survey, of the total number of workforce, 93% is engaged in unorganised sector. And of course this percentage would be higher for women engaged in economic activity. Moreover, by looking into the registered number of WMEs and actual number of WMEs in the study area, it could be easily gussed that 95%-98% of total WMEs is undertaking their business in unorganised manner.

helps in equal distribution of goods and services among the people of a country, though in exchange of money. Unorganised micro-entrepreneurs are the tiny business owners, who make possible, various day to day necessary commodities and services reach the hands of their customers, waiting all the day sincerely, promising to serve their customers. Micro-entrepreneurs are those agents of an economy, without whose presence, some commodities & services would have been farfetched for the consumers. Ergo, micro-entrepreneurs are small pillars of an economy on which it is standing. In a nutshell, if an economy is compared to a human body then, micro-entrepreneurs can be compared to the blood vessels, which carry blood to the whole body. In other words, we cannot even imagine an economy without micro-entrepreneurs.

In this sense, it can be stated that women entrepreneurship has robust contribution to make a nation self-sufficient. This is a very good sign that, these days, most of the women in India in general and in Assam, in particular are noticed to come forward and undertake all those entrepreneurship, which were earlier exclusively undertaken by their male counterpart. Since, all the women are not equally educated, not financially strong and even they don't have enough qualification to obtain jobs in government sector or private sector, but they have adamant enthusiasm to contribute to their family income and thereby playing a vital role in family decision making, ergo they opt for undertaking micro-entrepreneurship with minimum investment, according to their capability. Even though micro-entrepreneurship plays a fantabulous role in making women economically self-sufficient, but in India and specially in the study area (Dhubri and Kokrajhar district of Assam), condition of WMEs is observed to be very depressing, as they are engaging themselves in livelihood entrepreneurship just to feed their family and not growth oriented entrepreneurship. Anyway, globally, nearly 50 percent of employed women are in vulnerable employment. Ergo, it could be perceived that to be self-employed by taking up micro-entrepreneurship has been a preferable and recommendable course of action for the empowerment of a woman. So, researches and studies on women

micro-entrepreneurship (WME) and WE has been an alarming need for the contemporary literature, through which an analysis & estimation could be made on the magnitude, direction & quality of work, cost-benefit analysis of different types of WMEs, developmental/ training programs on micro-entrepreneurship, opportunities and challenges of WMEs, characteristics of successful WMEs, scope & potentialities of WMEs, and role of women micro-entrepreneurship in women empowerment etc. so that an awareness and enthusiasm could be stimulated amongst the poor and middle class women for engaging them in economic activities, specially micro-entrepreneurship. After literature review, a research gap is found on the topic, *whether the women of two neighbour regions or districts turn out to be equally empowered or not when they are equally financially self-sufficient*. Therefore, through the present study, the researcher attempts to compare the empowerment condition of WMEs belonging to two neighbor districts namely Dhubri and Kokrajhar district. Since, most of the areas in Assam as well as in India belong to rural and semi urban type (as according to 2011 census 68.84% Indians live in villages), so, two rural or semi-urban type districts, Dhubri and Kokrajhar district have been adopted as geographical area of the study, so that this study could be generalized to represent the WMEs of Assam in specific and India in General. Moreover, Women have been observed to undertake micro-businesses increasingly for the last two decades, in these two regions. Therefore, throughout this research, a comparative study is made to explore the role of Micro-entrepreneurship in WE and examine whether micro-entrepreneurship could be able to equally empower the women of two neighbour regions or not and thereby generalize the outcome.

1.6 RESEARCH QUESTIONS:

This research study tries to find out the answers of the following questions:

- (i) What is the family and socio-economic background of those women, who undertake micro-entrepreneurship in Dhubri and Kokrajhar district?
- (ii) Is there any difference amongst various types of WMEs in volume of cost, revenue and profit within a district?
- (iii) Is there any difference between the similar types of WMEs belonging to two nearby districts, Dhubri and Kokrajhar in volume of cost, revenue and profit?
- (iv) Is the level of empowerment attained by the WMEs belonging to Dhubri district and Kokrajhar district equal?
- (v) What are the problems they experience in their day to day business and their solutions?

1.7 OBJECTIVES:

On the basis of the research questions and after review of literature and finding out the research gap the main objectives of present research are determined as follows:

- (1) To compare the cost, revenue & profit/income of various types of WMEs between the two districts namely Dhubri and kokrajhar (inter-district comparison of WMEs).
- (2) To compare the cost, revenue & profit/income of various types of WMEs within the district (intra-district comparison of WMEs).
- (3) To examine the factors affecting monthly return of WMEs in Dhubri district and Kokrajhar district.
- (4) To find out the role of micro-entrepreneurship in women empowerment in Dhubri district and Kokrajhar district.

1.8 HYPOTHESIS

The research study will test the following hypotheses

- (1) There is no significant difference in profits between same types of WMEs of Dhubri district and Kokrajhar district.
- (2) There is no significant difference in profits of various types of WMEs within a district.
- (3) Monthly return of WMEs is not significantly affected by the factors like age, Education, number of family members, monthly investment and working hours of WMEs.
- (4) Micro-entrepreneurship does not play equal significant role in empowering the women of Dhubri district and Kokrajhar district.

1.9 SIGNIFICANCE OF THE RESEARCH STUDY:

- The expected outcomes of the study will signify the socio-economic conditions of the women micro-entrepreneurs and highlight their problems and needs.
- The expected outcomes of the study will help to identify the role of micro-entrepreneurship in empowering economically/otherwise backward women of rural and semi-urban areas.
- The desirable outcomes are expected to help the policymakers belonging to government and non- government organizations, banking and non-banking financial institutions to design and implement policy suitable for WMEs.

1.10 CHAPTER PLAN:

The research study contains a sum total of seven chapters. They are mentioned below:

Chapter I: *Introduction:*

Chapter II: *Review of Existing Literature*

Chapter III: *Data Compilation & Research Methodology*

Chapter IV: *A Short Description of the Socio-economic Condition of Women and Women Micro-Entrepreneurs in Dhubri District and Kokrajhar District*

Chapter V: *Cost, Revenue and Profit of the Women Micro-entrepreneurs of Dhubri District and Kokrajhar District*

Chapter VI: *Role of Micro-entrepreneurship in Women Empowerment in Dhubri District and Kokrajhar district: Problems and prospects*

Chapter VII: *Findings, Recommendations and Conclusions*

1.11 CONCLUSION:

Regarding Dhubri and Kokrajhar, it has been observable from the above discussion that Kokrajhar district is much richer in respect of forest resources as compared to that of Dhubri district, as forest land coverage is very much higher in Kokrajhar district (35.39% of total GA) than that of Dhubri district (4.52% of total GA). Regarding WMEs, the types of WMEs in the study area are *fruits & vegetable vendor, paan vendors, beautiparlour & boutique, tea & food stalls, grocery shops, tailoring, and laundry etc.* Therefore, on the basis of the entrepreneurial concept of Steve Blank, it can be clearly stated that the WMEs of Dhubri and Kokrajhar district are mainly small business entrepreneurs i.e., their main motive of business is not to innovate and grow, but to feed their family, earning small amount of profits. If innovation is still assumed to be a compulsory characteristic of entrepreneurship,

then, a question may arise that, what type of innovation is undertaken by these tiny WMEs of the present study area? To answer this question, in the words of Vishakha Raina⁸, “innovation need not be a very big one. This innovation may be a very small one. Sometimes, it may just fulfill a basic need of the entrepreneur or the society or both”. If it is asked what type of innovation is done, for example, by a Women Vegetable Vendor (WVV) of the present study area, or, why these types of retail trade services are taken under service enterprises by the MSME? To answer this question, in researcher’s own language, she would like to state that innovation refers to seeking solution of a problem. It is sometimes considered as discovering opportunity amidst problems or crisis. It is about finding solution of a problem with our innovative mind and converting problem itself into a solution or opportunity. In this context the investigator would like to forward an example related to WVVs of the study area. The WVVs comes from remote and interior areas to the market places for selling vegetables. Generally, the people living in the remote villages have to come to the market places for buying their day to day necessities (non-agricultural goods and services). Prior to undertaking entrepreneurship, on the one hand, these women were undergoing financial crisis; on the other hand, they had to visit distant market places for buying daily needs resulting a very high expenditure for buying a very small quantity of goods and services due to high transportation costs. Earlier this was a problem for them. The WVVs overcame this problem with their innovative mind, when they decided to come to the market not only to buy necessities, spending higher money (due to transportation cost) but to carry out some agricultural goods from their villages (which are cheaper at their villages) and sell into the market and thereby, they not only solved the problem of higher travelling costs involved in buying goods and services from the market places but also had been capable of taking some extra income to their home. Thus, they converted their problems into opportunity. And, yes this is a kind of innovation.

⁸ She is presently Associate Professor and Dean (Academics), School of Biotechnology, Kalinga Institute of Industrial Technology, Deemed to be University of Bhubaneswar. The researcher listened to her in an online Faculty Development Programme, on Entrepreneurship, Incubation and Innovation, held in 23rd-29th June, 2020.

References:

Bandyopadhyay et al. (2008). *Gender Equity in Education: A Review of Trends and Factors*. Consortium for Research on Educational Access, Transitions and Equity. NUEPA, Research Monograph No 18.

Cahn, M. (2006). *Sustainable rural livelihoods, micro-enterprise and culture in the Pacific island: Case studies from Samoa* (doctoral thesis). Massey University, Palmerston North, New Zealand. Pp.1

Cantillon, R. (1971). In Peter Kilby (ed.). *Entrepreneurship and Economic Development*. New York: The Free Press. p. 2.

Desai, V. (1991). *Entrepreneurial Development*, Mumbai: Himalayan Publishing House

Desai, V. (2011). *Small-scale Industries and Entrepreneurship in the twenty-first Century*. Mumbai: Himalaya Publishing House. p. 260

Harvie, C. (2003). *The Contribution of Micro-enterprises to Economic Recovery and Poverty Alleviation in East Asia* (Working Paper). Department of Economics, University of Wollongong, Research Online

Knight, F.H. (1957). *Risk, Uncertainty and Profit* (8th Impression). New York: Houghton Mifflin Co. pp. 231-32 and 268-71.

Kumar, P. Raj. (2012). Women Entrepreneurship in India: An Analysis. In D. Pulla Rao (Ed.), *Women Entrepreneurship in India Problems and Prospects*, p. 74

Meredith, G. G., Nelson, R. E. and Neck, P. A. (1983). *The Practice of Entrepreneurship*, Geneva: International Labour Office, p. 3

Ministry of Home Affairs, Government of India. (2011). *Assam Religion Census*

Mishra, S.P. (1996). *Studies on Women Entrepreneurs – Factors Affecting Women Entrepreneurship in Small and Cottage Industries in India*. ILO/SIDA Publications

MSME-Development Institute, Ministry of MSME, Govt. of India. (nd). *Brief Industrial Profile of Dhubri District*. Bamunimaidam, Guwahati (Retrieved on August 12, 2016, from <http://www.msmedi-guwahati.gov.in>)

North Eastern Council Secretariat, Government of India. (2015). *Basic Statistics of North Eastern Region*, p. 34

Oxford English Dictionary (1897).

Oxford Dictionary Supplementary (1933)

Paul, J. & Sarma, G. (2013). A comparative assessment of status of Bodo women in pre and post modernization period. In D. Brahma (Ed.). *The tribal at the threshold of the millennium*. p.180

P. Naga. J. (May, 2014). Women Entrepreneurship in India. *Abhinav International Monthly Refereed Journal of Research in Management & Technology*, 3 (5), P.117

Ricardo, D. (1817). *Principles of Political Economy*, London: John Murray Albemarle Street, p. 47.

Say, J.B. (1827). *Production, Distribution and Consumption of Wealth*, Philadelphia: John Grigg, 9 North Fourth Street. pp. 285-86.

Schumpeter, J.A. (1959). *The theory of Economic Development*, Cambridge, Mass. Harvard University press, pp. 89-105.

Smith, Adam. (1776). *An Enquiry into Nature and Causes of Wealth of Nations*, London: Routledge and Sons Ltd. p. 7.

Sunita P. D. (2011). *Socio-Economic Study of Jain Women Entrepreneurs: With Reference to Pune District (A Ph. D thesis)*. Tilak Maharashtra Vidyapeeth Under the faculty of Social Sciences

Tondon, B.C. (1975). *Environment and Entrepreneurs*. Allahabad: Chug Publications, p. 34.

Wary, R. (2013), The impact of modernity on the tribal Assam: With special reference to the Bodo community of Assam. In D. Brahma (Ed.). *The tribal at the threshold of the millennium*. (P.17)

Web Address:

http://www.kokrajhar.gov.in/district_profile.html retrieved on 22 September, 2016, at 8.40PM

<http://www.assaminfo.com/districts/17/kokrajhar.htm> retrieved on 20 September, 2016, at 9.45PM

<http://www.wiego.org> retrieved on 12 January, 2016, at 8.47PM

<http://www.whatisconomics.org/microeconomics/entrepreneur/> retrieved on 9 September, 2016, at 10.40PM

<https://msme.gov.in/national-commission-enterprises-un-organised-sectornceus> (Accessed on 22th April, 2015, at 10.45 PM)

<http://www.nuepa.org/new/Download/Publications/Create/PTA%20April%202008/PTA18.pdf>) retrieved on 2 October, 2016, at 8.40PM

<http://www.un.org/popin/unfpa/taskforce/guide/iatfwemp.gdl.html> retrieved on 28 September, 2016, at 9.40PM

<https://steveblank.com/2010/06/10/you%E2%80%99re-not-a-real-entrepreneur/>, retrieved on 28 June, 2020, at 9.40PM

https://steveblank-com.cdn.ampproject.org/v/s/steveblank.com/about/?amp_js_v=a6&_gsa=1&usqp=mq331AQHKAFQCrABIA%3D%3D#aoh=16024397901264&referrer=https%3A%2F%2Fwww.google.com&_tf=From%20%251%24s&share=https%3A%2F%2Fsteveblank.com%2Fabout%2F, retrieved on 28 June, 2020, at 9.40PM