

# A Study of Women Entrepreneurship Among the Monpa Tribe of Arunachal Pradesh

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## Abstract

Arunachal Pradesh is a hilly state located in the North East India. Arunachal Pradesh became an independent state on 20<sup>th</sup> February 1987. The Monpa tribe is one of the major tribal communities inhabiting Tawang and West Kameng Districts. Traditional industries occupy an important place in the lives of Monpa tribe. Though agriculture and animal husbandry were the main source of livelihood along with trade and traditional industries. In recent years, significant changes have been observed in status and role of Monpa Women. They are no longer confined to household activities but are also increasingly participating in education, economic activities and entrepreneurship. They are engaged in Micro and small enterprises while also managing household responsibilities. This study explores the status of women entrepreneurship among the Monpa tribe of Arunachal Pradesh, focusing on West Kameng District. The study is descriptive in nature. It is based on both primary and secondary data. The data were collected through structured questionnaires, interviews, and observations. The findings reveals that most women operate micro enterprises as sole proprietors and rely primary on personal savings, with minimal awareness or utilization of government support schemes. self motivation and the desire for economic interdependence are the key drivers of entrepreneurship, while balancing family and business responsibilities remains a major challenge. The study highlights the need for greater institutional support, financial awareness and skill development to strengthen womes economic empowerment in the region.

**Keywords:** Entrepreneurs, women Entrepreneurs, Roles, Challenges, Monpa Tribe, Arunachal Pradesh

## Introduction

Entrepreneurs play a key role in the process of economic development of a nation. It is a moving force behind any economy. Entrepreneurs are persons who initiate, organise, manage and control the affairs of a business unit that combines the factors of production to supply goods and services. The entrepreneurs with the help of their strong initiative, drive, skill and spirit of innovation, can bring significant changes in the process of economic development. They not only look for opportunities but identify opportunities and capture opportunities mainly for economic gains. They are highly motivated individuals who are always action oriented and prepared to take all possible risks to attain their economic goals.

Women in India have been taking an active and direct role in the nation's economic and political fields, till recent times though in the latter field there have been stray incidents. It was Gandhiji who tried to inspire and instill in them a sense of self-confidence and awareness and to their capabilities. The development of entrepreneurship among women depends very much upon organisation, education,

stimulation and motivation of the clientele through concreted approach focussing on the individual and groups (Vivek Deolankar, 1996). Entrepreneurship development among women is one of the foundation stone for economic empowerment of women. A woman as an entrepreneur would be more economically independent as she is free to take decisions of her own. It is the most powerful tool to eradicate the problems of unemployment and vulnerability among women. Economically active women lead to better economy of the nation. Women are normally expected to look after their kids and do the household chores. In democratic system of government, women participation in all development activities is desirable and they have been in the forefront in economic and social activities. Advancement in women's education, industrialization and urbanization has led to social acceptance, mobility, political and social movement and changes in the value system. The women these days are stepping out of their traditional status.

Entrepreneurship had been popular among men for a long time but education among women has led to employment among both men and women. Hence micro entrepreneurship is the main route for eradication of unemployment of women. Women in the tribal societies contribute as much as or more than men to the family income. In a relative sense, they enjoy greater social and economic freedom than the women in the caste society in India. For instance, the women in North east India are in the forefront in running small business and trade. There is much scope to develop entrepreneurship among tribal women.

#### **Review of literature:**

Coughlin, Jeanne Halladey (2002) made an study on the rise of women entrepreneurship and the issues faced by them from a global perspective. The findings shows that no single factor inspire a women to build her own company. They establish business for many reasons like economic, social and personal. The changing nature of family, increasing educational level of women, changes in societal attitudes towards women working, and the women's own desire for personal satisfaction are some reasons.

Samuel Obino Mokaya, Mary Namusoge, Damary Sikalieh (2012), the purpose of their study was to find out a universal meaning of entrepreneurship. The study was secondary, involving detailed analysis of published materials. According to their findings, entrepreneurship is action-oriented, involving immense creativity and innovativeness. Entrepreneurship can either be opportunity based or necessity based but whatever the motivation, it is pursued by a viable carrier option by people of all works of live, levels and occupation.

Neethu Lazar (2014), in her research explains the vital role of women entrepreneurs in India, particularly in Dairy industry. The objective was to find out the role and involvement of women in dairy Industry. Structured questionnaire, interviews and observation were used for collecting primary data. The result shows that women participation was maximum in caring of pregnant animals, followed by feeding, care of new born and sick animals, fodder collection, cleaning etc. It also concluded that family support and daily income were the motivational factors which insist women to take up dairying.

Hina shah (2013), the study was carried out with the aim to identify strategies and policies which could create an enabling environment for women entrepreneur in India. The study is based on literature review and the collection of both primary and secondary data through structured questionnaire. The study finds that socio-cultural factor represent important barriers to women entrepreneurs activities, while combining work and family life is also a challenge for a majority of women entrepreneurs. According to the study, support for starting an enterprise usually came from informal sources, with a very small

proportion of women having sought help from government schemes and programmes. It concludes with a wide range of recommendations to promote a more enabling environment for women's entrepreneurship in India.

Baby Sonowal Hazarika (2013). In her research article examines the economic activities and problems faced by the Kachari society in their various entrepreneur activities in the society. The study is based on primary and secondary sources of data. The study reveals that women are increasingly taking up entrepreneurial carrier for improving their economic status and also fulfilling their creative urge. The government and the non-governmental organizations are playing important roles in mobilizing women to become entrepreneurs through different programs. The number of women entrepreneurs has been increasing over the years it is expected that more women will be taking up entrepreneurial carrier in future.

Chigangbam Newgold Devi (2015), found in her study entitled 'women Entrepreneurs in Manipur' that women are actively participating in the entrepreneurial activities which helps them to improve their economic condition in the society. It also helps them in improving the economic condition of both the family and the society. The paper discusses the reason and sources of help women entrepreneurs receive while starting the enterprise. Becoming economically independent is the main motive of becoming entrepreneurs that is found in the society.

Claudia Muller (2006), conducted the study on factors affecting women entrepreneurs in establishing and expanding their business in Aceh province. Key finding were that women often started their business to supplement the family income, but eventually their business provided the major source of family income. These businesses most often are home based. Women entrepreneurs generally are accepted by Acehnese society as long as the family does not suffer. The majority of the business starter used their own savings as startup capital, only a marginal number of entrepreneurs accessed a formal loan from a finance institution. The reason for not receiving micro finance is the fear of small and micro entrepreneurs with low educational background to not being able to repay the loan as well as lack of knowledge on how to complete the loan application procedure. Only the most persistent and strongest personalities are able to run their business successfully in compared to entrepreneurs with disabilities, young and widowed women entrepreneurs who have to struggle against social stigma.

Sweta M., Jagan Mohan Reddy M. And Susharni V (2014), the study was an attempt to analyse the social and economic empowerment among the women entrepreneurs. The study showed that the respondents had medium to high level of social and economic empowerment. The significant level of primary and higher schooling, levels of commitment, medium level of awareness creation and self confidence might have influenced the medium to high level of socio-economic empowerment.

Suprava Sahu, Subhadarshini Pradhan (2016), in their research article on "Challenges faced by women entrepreneurs running micro enterprises" examines the problems of women entrepreneurs running enterprises in Cuttack district. From their study it can be concluded that women in Cuttack operate micro enterprises within the boundaries of their local area. Age factor does not put an impact on the women entrepreneur, at any age of their life they are facing personal psychological and entrepreneur problems. Despite the fact that the government has launched many developmental programs for increasing entrepreneurship, most of the women micro entrepreneurs were unaware about the policies and programmes of government regarding entrepreneurship. Similarly, family income has no association with the problems of the women entrepreneurs. Irrespective of less or more family income, yet women are facing problems.

Neha Dangi, Ritika (2014) in their study discusses the role of Micro, Small and Medium Enterprises (MSMEs) for economic development of a country. MSMEs are acting as specialist and sole of economic growth of India as well as in the world. In Modern India more and more women are taking up entrepreneurial activity specially in micro, small and medium scale enterprises. Their research focuses on the growth and performance in MSMEs in India and the problems and challenges which are faced by them. Though they face many problems and challenges in their path of becoming a successful entrepreneur but the government has taken many initiatives for the growth of women entrepreneurs.

### Objective of the study

The present study has the following objectives

1. To study the status of Monpa women entrepreneurship in West Kameng District.
2. To find out the factors which encourage women to become an entrepreneur.
3. To identify challenges faced by Monpa women entrepreneurs (running micro and small enterprises)

### Limitation of the study

1. The study focuses to access the situation pertaining to women entrepreneurs of West Kameng District only.
2. The study covers only a limited geographical area that is Kalaktang, Bomdila and Dirang Administrative headquarters only.

### Research Methodology

The present study is based on both primary and secondary data sources. It is both qualitative and quantitative and descriptive and analytical in nature. The empirical data for this study have been collected through extensive fieldwork in the West Kameng district. The study focuses on women entrepreneurship which plays an important role in economic empowerment of women in West Kameng District. To achieve this goal a survey of women entrepreneurs of Kalaktang, Bomdila and Dirang administrative circles was conducted and 40 women entrepreneurs were the participants as a sample unit based on the convenient sampling method. The primary data was collected through a structured questionnaire regarding the various aspects of women entrepreneurship and multiple challenges they face. The primary data for this research has been drawn from extensive field surveys through questionnaire which included both open and close ended questions, individual interviews and empirical observations. The available secondary data which includes books, articles, journals and internet reference on relevant topics were consulted in order to enrich the study.

**Table 1: Type of Ownership**

Forms	Respondents	
	Number	Percent
Sole owner	35	87.5
Partnership	-	-
Family	05	12.5
Cooperative	-	-
Company	-	-
Total	40	100

Source: Survey Data

Table 1 shows that sole ownership form of ownership is preferred by the Monpa women entrepreneurs in the west kameng district. A large proportion of women entrepreneurs about 87.5 percent are the sole proprietors of their business and a relative less proportion about 12.5 percent of the respondents have preferred to venture into family business activity.

**Table 2: Driving factors in women entrepreneurship**

Encouraging Factors	Rank
Profit/Money making	2
Self interest	1
Social status	6
Market availability	3
Good family background	4
Influenced by other entrepreneurs	5
Educational and technical knowledge	7

Source: Survey Data

The above table shows that the respondents were inspired by more than one driving factor. The study found that self motivation, profitability and good family background are the strong determinants of women engaging themselves in entrepreneurial tasks. Self interest as a driving force to enter into entrepreneurship received prime importance among the given factors. This is followed by good profitability, market availability, good family background, influenced by others and educational and technical knowledge received in descending order of rankings.

**Table 3: Sources of funds for setting up of venture**

Source	Response	
	Number	Percent
Bank loan	04	10
Own savings	34	85
Assistance from family, friends, etc.	02	5
Government schemes	-	-
Assistance from financial institution/ cooperative society	-	-
Total	40	100

Source: Survey Data

It is understood from the above table that majority of the respondents found their investment from their own source. The majority of the respondents completely relayed on their own investment and those who availed loan that too they availed the personal loan and not the loan that is given for the business startups. It can be concluded that the respondents on an average were not aware of the bank loan given for entrepreneurial activities.

**Table 4: Awareness on Entrepreneurship Development Programme**

Responses	Respondents	
	Number	Percent
Yes	02	5

No	38	95
Total	40	100

Source: Survey Data

A majority of the respondents 95 percent were unaware about Entrepreneurship Development Programmes offered by the government of India and the loan for business start-ups that has been benefitted for that particular area. It is noticed that only recently the programme by government for creating awareness about the availability of loan schemes are coming in that area. But majority of women entrepreneurs still have no proper information about the schemes.

**Table 5: Functioning of the enterprises**

Nature of functioning	Respondents	
	Number	Percent
Functional throughout the year	30	75
Seasonal variations in sale	10	25
Complete stoppage in sales	0	-
Total	40	100

Source: Survey Data

The above table clearly shows the method of functioning of women enterprises. 75 Percent of the units function evenly throughout the year but the sales go up during specific period such as Tawang festival, Torgya and Buddha Mahotsav in Bomdila due to heavy influx of tourist on such period of the year and also one can see the hike in the demands of goods such as Shinka (the traditional dress worn by the Monpa women), and Khanjar(the traditional jacket worn by Monpa man) and the exportation of these items to the neighbouring district i.e., Tawang increases during such events. The hike in the demand is seen not just in the traditional dress and crafts but also seen in the areas like fooding and lodging as the need to accommodate the needs of more people increases. But the rest of the time the business runs on the same scale.

**Table 6: Problems in running the business**

Obstacles/problems	Response number
Lack of support(family/spouse)	-
Combining family and work life	40
Financial problem	05
Being a women/gender discrimination	-
Lack of information/ advice on how to start an enterprise	10
Total	

Source: Survey data

To start up a business, it is necessary to have proper information and support. Women hold an immense power to start up a business but in order to thrive at this path, they must have proper information and many other things that these women's are lacking in. Most of the women are facing problem in balancing family life and work life as most of them are married and have children so it becomes difficult for them to take care of both the business and the family simultaneously. While interacting with them it has been

known that some of them had an issue regarding the initial financial investment as they lack in proper information, management and entrepreneurship skill.

**Table 7: Total number of employees in the enterprise**

Number of employees	Number	Percentage
Nil (No employees)	20	50
1-5	5	12.5
6-10	7	17.5
11-15	8	20
Total	40	100

Source: Survey Data

It can be said from the above table that 20 units (50%) lead by women do not have any employees and their business is solely run by themselves. So, the table clearly indicates that most of the Monpa women are engaged in micro to small business.

**Table 8: Response about Government support for entrepreneurship**

Government help in entrepreneurship	Respondent	
	Number	Percent
Yes	-	-
No	40	100
Total	40	100

Source: Survey data

The presented data indicates that these women are completely unaware of the schemes and help provided by the government in establishing the business. Almost all the business venture in the study area were owned and created by the female entrepreneurs on their own. It is commendable to see that these women without any proper knowledge and guidance and with zero help from any external factors have achieved so much in this field.

### Conclusion

The study has brought into light the condition of women entrepreneurs through an intensive exploratory field study on the women entrepreneurs of West Kameng District, Arunachal Pradesh by considering various variables like age, marital status, educational level, annual income, family type, business type, type of ownership, nature of ownership, income level, awareness on Entrepreneurship Development Programmes (EDPs), encouraging factors and the problems faced by them. The analysis of data on variables collected through field survey has been done with the help of statistical tools like percentage.

The study reveals that out of the total respondents, 75 percent of the women are engaged in service sector which includes cloth shop, hotel, restaurants, wine shop, parlour and schools. And very less number of women participations in manufacturing sectors which includes handloom and textile. With the onset of modernization people prefers to wear western cloths over the traditional clothes. Moreover, the traditions clothes are very expensive that is why they are worn only on special occasions. This is one of the main reasons that the cloth shops run quite well in the West Kameng district.

Out of 40 women entrepreneurs age profile of women entrepreneurs reveals that 35 percent of women entrepreneur are under the age group between 31 to 40, 32.5 percent of women are under the age group

below 30 years, 20 percent under the age group of 41 to 50 and 12.5 percent respondents who are above 50 years. Thus, it can be said that the young and middle aged women are more active in their chosen field.

Most of the Monpa women entrepreneurs are in Kalaktang which constitute about 52.5 percent, followed by Dirang, i.e., 27.5 percent and about 20 percent of entrepreneurs are in Bomdila. When visited to these areas it is found that most of the businesses were actually run by the outsiders, including the Tibetans and the Nepalese. There are only few businesses that are owned by the local people, the original inhabitants of the place.

About 17.5 percent of the entrepreneurs are graduates or have studied up to the college level. Another 17.5 percent of them have the qualification of under matriculation and majority of the women entrepreneurs, i.e. 32.5 percent are class12 passed, 5 percent of them have the qualification of matriculation and the remaining 27.5 percent have no formal education.

The factors of age, educational level of women have also caused significant effects on the choice of business type undertaken by the women entrepreneurs. It has been found that different age groups have chosen different business types due to different reasons.

A vast majority (about 95 percent) of the entrepreneurs stay in nuclear families and 5 percent hails from joint families. Over 87.5 percent of the entrepreneurs have no background of business in the family of birth and are the sole owner of their business. About 12.5 percent of the entrepreneurs had a background of business either in their family of birth and in their family of marriage.

In the majority of cases, the enterprise remains almost functional throughout the year. The study has also revealed that self- interest and economic interest were the most important aspect for entering into the entrepreneurial activity. Individual and family wealth constitute major source of finance among women entrepreneurs and they rarely sought for help from the banks or other similar sources.

The majority of women running an enterprise in the West Kameng district have two or three children. This simply shows that there is negative co-relation for having children affects women in running a business as these women entrepreneurs have the ability to look after both the family and their business as well.

The annual income of most of these women is above 50,000. Thus, it can be said that without proper knowledge and training they are doing pretty well in their field. The survey also found that most of the women, about 85 percent of them, were a simple housewife before taking up business and only 15 percent of them were government employees as well as business of their own and are managing both well.

Women have been engaged in business from different time periods. The categorization of women has revealed that only in the recent time women are venturing into this field. About 50 percent of them have started their business in the year 2011-2017, and 45 percent have started their business in the year 2001-2010 and only 5 percent of them had their business from 1991-2000. So it can be said that previously the exposure of the Monpa women in this field were very less as they used to rely more on agricultural sector.

It has also been found that the majority of the women (90%) run the business by themselves without the involvement of their husband. And only a few i.e.; 10 percent runs the business with the help of the husbands. This is significant in terms of women empowerment among the Monpa women.

From the above discourses of discussion, it may be said that entrepreneurship for women development is an essential part of human resource as well as for a rapid economic development of the nation. These

days women empowerment is one of the most talk about issue that is going on all over the world. Micro entrepreneurship is the need of the hour to eradicate poverty and to raise the status of women in economic, political and social field in any given society. It can be achieved only if they are made independent and are able to stand for them self. For this they either have to seek for a job or to go for entrepreneurship. Getting a job can be quite difficult so going for entrepreneurship seems a better alternative for women to empower themselves. The role of government in motivating the women to enter in the business line has been found to be negligible in West Kameng district. They lack in proper information, management and entrepreneurial skills. Finance is one of the main issues as most of the women entrepreneurs have no knowledge or else have not been linked with the financial institutions, such as co-operative societies, banks, etc. so that they could have taken loan from for the investment. These are the precise reasons why most of the women started their business with their own savings. With a plethora of funding options available with the banks and financial institutions, especially meant for starts-ups and entrepreneurship development, there are respondents who admitted that they have taken personal loan to start their business. On visiting the bank in order to know what facilities do the government provides for setting up entrepreneurship, it is found that no women entrepreneurs have taken loans for the purpose of initiating or sustaining a business of their own. Factors being lack of awareness of such facility among the women and also some are aware of such schemes but they don't want to go through the long processing system of the banks. Self motivation is one of the key factors that led these women to take up the venture. The study has shown that motivational factors have led women entrepreneur to do something on their own and help their family. There is a need to intensify the efforts to increase the level of awareness of various source of finance available to women entrepreneurs. It is noticed that only recently the programme by government for creating awareness about the availability of loan schemes are coming but majority of women entrepreneurs still have no proper information about them. Though there is difficulty in combining family life and work life, in spite of all these obstacles the Monpa women are becoming more career oriented but still they have a long way to cross the boundaries of their lives to make their own space and identities of their own in the field of business.

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