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Case Study NJEPDM

Entrepreneurship Development Initiative in Tripura: Special Reference to Finance Under "Swavalamban Scheme" in Unakoti District

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Abstract

Entrepreneurship Development is an essential pathway to create employment opportunities and accelerate economic development. The involvement of women in entrepreneurial activities is also important as like as the male entrepreneurs. Literature suggests that there are inconsistencies in distribution of financial benefits among the women in comparison to their male counter parts. The present study has taken an attempt to discover the representation of females in the entrepreneurial & self-employment schemes of the govt. Furthermore, the study stressed on role of banks and the Industry department in maintaining equality in case of finance for entrepreneurship development and it is based on secondary data of Industry & Commerce Department that shows gender biased attitude of Bankers and also the sponsoring agencies involved in the implementation process of the Swavalamban Scheme in Unakoti district of Tripura.

Keywords: Loan & subsidy, Govt. Scheme, Banks, Women Entrepreneurs, Socially Excluded

INTRODUCTION

Funding is one of crucial aspect in promoting entrepreneurship. Without financial support or inadequate quantum of finance may invite negative environment for entrepreneurship development. The role of the Government Agencies, their unbiased attitude in selecting candidates as a beneficiary under Govt. supported financial scheme, forwarding of proposals to the respective banks also matters in regard to entrepreneurial atmosphere where male & female entrepreneurs can share equal benefit from the govt. Not only the forwarding or sponsoring of loan applications to banks ensures non-discriminative practices to be adopted by various banks but also require close monitoring and strong support of Govt. agencies in creating awareness among the unemployed youths, protecting their rights etc. in the path of entrepreneurship development. The distribution process of loan as well as difficulties in the way of sanctioning and release of finance needs to be closely monitored from time to time in order to encourage the women and other socially excluded groups in gaining confidence on the pellucidity of the system. Gender biased attitude in any field of development would deny the rights and interest of women community and specially in case of small business in rural or semi-urban areas. Moreover, gender discrimination may dilute the interest level of the women to choose entrepreneurship as a reliable occupation to lead a dignified life.

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OBJECTIVES OF THE STUDY

1. To Identify the role of Banks in financing to the women entrepreneurs
2. To examine the distribution trend of finance under the scheme.
3. To investigate the participation of the Socially excluded groups, SC, ST, OBC, Minority & Women.

REVIEW OF LITERATURE

Muravyev, et.al (2009) [3] articulated their findings that indicates towards difficulty of getting a bank loan by the female managed enterprises. The authors have mentioned the issues of submitting Guarantor or Collateral inside the banks in a private manner is a serious issue to be managed by the women & that leads to deprivation in getting finance by the women.

Malach Pines, et.al (2010) [22] Stated that the prevailing gender differences in entrepreneurship, less participation of women in entrepreneurial field and gender discriminative approach of the financial Institutes often challenge the goal of bringing equality, diversity and Social inclusion.

Garba, A. S. (2011) [5]. Enunciated that women generally failed to fulfill the processing formalities prescribed by the banks and thus move backward from entrepreneurial aspirations.

Hussain, J.,et.al (2012) [15] hinted at gender inequality in financial dealings exist in the system that creates unwanted delay in financial service delivery and disproportionate financing trend by the financial Institutes demoralized the entrepreneurial goal of the women.

Singh & Raghuvanshi, (2012) [7] remarked that to get a bank loan in an adequate manner needs a proper approach and the women entrepreneurs face rejection due to defective approach in presenting their needs.

Stein, P et.al (2013) [10] call for an initiative to bridge the credit gap between women and men in Small & medium sector enterprises that would undoubtedly encourage entrepreneurship and employment generation in the developing countries.

Parveen, K. (2014) [23] voiced that women can be diverted from wage employment to Self-Employment if the agencies take initiative in creating more & more awareness on banking system, govt. schemes through effective training and forward support in order to let them acquire sufficient skills and knowledge to handle the issues of financial Institutions.

Lee, et.al (2015) [6] highlighted that in SME sector, female led entrepreneurial unit hardly found to get optimum finance from various banks and its effects on their entrepreneurial survival.

In the study ‘Sustainable Business Development through Leadership in SMEs’ (Kurowska-Pysz, J.et.al, 2016) [12] mentioned that there are influences of financial resources on business development in long-term.

Ghosh Vinod (2017) [16] in their study suggested that male centric gender perception is the main restraint in the path of access to finance for women owned enterprises and financial inclusion of women in India.

Malmström, M., &Wincent, J. (2018) [2] highlights that, there exist discriminative practices in financing by banks to women that discourage women to come up with entrepreneurial idea and implement it smoothly. The authors added that relationship with Banks is also having utmost importance to get good financing.

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Amiraslany et.al (2018) [11] pointed out that adequacy in bank financing to women as like as the men would enhance the motivation level to involve them in E- Entrepreneurship and it will encourage larger women community to take entry into entrepreneurship field.

A study on Rajsahi district of Bangladesh voiced that married women faces more difficulty in obtaining a bank loan as financing agencies have confidence lack about the recovery of the loans and series of rejections happens in case of women entrepreneurs (Karmakar, et.al, 2018) [4].

Pham, T & Talavera, O. (2018) [8] also admitted that discriminative practices in financing to women entrepreneurs are found to be quite common and that has an negative impact on entrepreneurial profession & achievement of women.

Munshi, K. (2019) [18] highlighted the issues related to caste based discrimination in selection or sanction of loans. According to the author Scheduled caste and Scheduled Tribes in India faced obstacles in multiple spheres due to their caste identity.

Chaudhuri, K et.al (2020) [14] pointed out that gender gap is a vital issue in the development and growth of women entrepreneurship. The authors added that women owned small business venture are disadvantaged due to traditional thinking of gender subordination and lack of access to adequate finance.

Kaur, S., & Kapuria, C. (2020) [21] opined that finance is an useful instrument for economic empowerment of women. Although the author highlighted an increase in gender participation in regard to financial accounts ownership but pointed out the gender gap in participation of females.

Ngono, J. F. L. (2021) [1] pointed out obtaining bank finance is a typical problem for women entrepreneurs and negative attitude or rejection by the bankers in many cases disappoints the women in starting an entrepreneurial unit.

Jaim, J. (2021) [9] unveils that, various gender specific impediments in both public and private places and gender biased attitude of banks discourage women in applying a bank loan for entrepreneurial expansion.

Singh, S., & Dash, B. M. (2021) [13] highlighted that while approaching for fund for creation and development of entrepreneurial venture, women usually confront the challenges of gender biased approaches of financial service providers and thus lag behind men.

A study by Mehrotra & Jaladi (2022) [24] revealed that females are taking less interest in applying finance for entrepreneurial activities as they failed to fulfill the expectations of banks in regard to offering satisfactory collateral /Guarantor or any sort of security deposit that ultimately create distance between females and the financial Institutions.

Chatterjee, R.et.al (2023) [19] in a study on Prime Minister Employment Generation Programme (PMEGP) described the ways of discrimination against women prevails in distribution of financial support services and how the socially excluded groups like SC, ST, and Minority people deprived from financial facilities of the government in a systematic manner.

In another article namely ‘Factors influencing Social inclusion of women: A study on Entrepreneurial support system in Tripura, the importance of adequate financial support in encouraging women work forces to take entry in the field of entrepreneurship Development.

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Willis RM, Stewart RA, Giurco DP, Talebpour MR, Mousavinejad A.2013 [20] opined that Socio-demographic variables like Gender, caste, Occupation, family background etc. directly or indirectly influences the entrepreneurial intentions and the authors' portrayed higher entrepreneurial intentions among males than the females.

From the literature review it is clear that women entrepreneur in various sector of business face multiple types of discrimination in obtaining finance from banks and the government agencies that resulted their state of backwardness in starting entrepreneurial activities, its management and expansion [17].

RESEARCH DESIGN

Research Questions

i. What are different types of benefit in Swavalamban Scheme for entrepreneurship development?
ii. What role played by the District Industries centre for encouraging women entrepreneurs?
iii. What is the participation rate of women entrepreneurs in the swavalamban Scheme?
iv. What the financing status is of socially excluded Class?
v. What role played by the Banks in regard to finance to the women entrepreneurs?
vi. What is the status of the people living in Below Poverty Line (BPL) in the financial scheme of the Government?

Research Methodology

The entire research is based on secondary data collected from Industry & Commerce Department, Government of Tripura. The data have been extracted from the website of the concerned department like the website of SLBC Tripura and downloaded the same from the 139th State Level Bankers Committee (SLBC) Agenda Notes to get the latest evidential status regarding implementation of the scheme in Tripura State. Data were sorted out through Microsoft Excel (2010) Analysis Tool Pack. Subsequently, scholarly written articles, conference papers, books, and online sources etc. have been considered to make the study more pragmatic and such evidential documents help to realize the actual gap of the past studies. There are eight districts in Tripura where Unokoti is the smallest district in terms of population and area. The mandated parameters have been highlighted to stress the actual entrepreneurial conditions related to ethnic classes and their social as well as financial performance of this tiny district.

Universe & Target population

Unakoti district has been opted for study as Unakoti is the smallest district in Tripura in regard to its population (2,76,506 nos.) and area (591.93 Sq.km) as per report of Economic Review of Tripura 2017-18 (PP.192) retrieved from the website of Department of Economics & Statistics, Govt. of Tripura. As per the report of Industry & Commerce Department, Tripura, a total of 66 candidates received loan in Unakoti district during 2021-22. So extracted departmental data to flourish the research paper in the direction of Gender & participation of the socially weaker sections.

Problem Statement

Swavalamban Scheme is a scheme for Self-employment sponsored by the Government of Tripura. Generally the loan applications are processed through the District Industries Centre (DICs) of the district supported by public sector banks, Private Sector Banks, Regional Rural bank and Tripura State Cooperative Bank. The State Level Bankers Committee (SLBC), Tripura, data also highlighted the trend of Sponsoring, sanction, release as well as rejection of loans under swavalamban scheme. The trend of denial looks striking than the trend of acceptance of project for finance. There are deficiency in research on entrepreneurial finance specially finance by the Government in collaboration with Banks in Unakoti district which is the smallest district in Tripura state. Thus the study takes an attempt to acknowledge the actual status of entrepreneurial finance in district more specifically tried to find out the relationship between Gender, caste and Bank finance.

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Significance of the Study

Gender discrimination in entrepreneurial finance is a world-wide issue that needs to be addressed so as to encourage the women to come under the periphery of self-employment and something of their own so as to lead a dignified life. This particular study extracts ample information from Government data and it will definitely help the agencies to take preventive measures to restrict gender discrimination in financing and relative policy measures.

Limitation of the Study

The study conducted within vicinity of Unakoti district of Tripura State to identify various factors involved with entrepreneurial finance under swavalamban Scheme.

Scope of the Study

The present study conducted on Unakoti district of Tripura State, India. So based on research output and its relevance in society, further research may be conducted in new dimension in near future. Moreover the study will help the policy makers, Government Institutions to take protective measures to restore Gender equality in financing.

DECLARATION OF INTEREST

The Authors have no conflict of Interest.

RESULT DISCUSSION

Analysis: The share of Unakoti district in connection the state total finance is only 6.81 percent which found to be comparatively lagging behind than other districts of the state in terms of lending to the SC, ST, OBC & minorities as well as women (Table 1).

Table 1. Share of Unakoti district in the State.

Representation	Number	Percentage to state
Unakoti district	66	6.81
Tripura (2021-22)	969	

Table 2. Caste & Gender wise distribution of Beneficiaries.

Caste	Female	Male	Total
SC	3	10	13
ST	7	8	15
OBC	2	10	12
MINO	1	17	18
GENERAL	3	5	8
Total	16	50	66

Analysis: Table 2 demonstrates that the presence of women in all the social groups is comparatively less than that of males of the respective society.

Analysis: Figure 1, indicates an upward trend distribution of the swavalamban loan benefit by the banks to those applicants who are in Above Poverty Line (APL). Tripura Gramin Bank has sanctioned loan to 92.86 percent APL beneficiary out of their Bank wise target. The Chart also shows that Tripura State Cooperative Bank (TSCB) given loans to 67.86 percent APL beneficiary and all the public sector Banks (nationalized Banks) as a whole, sanctioned loan to 58.3 percent beneficiaries. The involvement trends of the Below Poverty Line (BPL) candidates are found to be poor in all the banks.

Analysis: In Figure 2, Caste wise Distribution beneficiary showing that out of total beneficiary 20 percent of the loans goes to SC, 21 percent availed by OBC, 23 percent by ST beneficiary and 27 percent of loan benefit taken by the minority candidates. General category candidates represent only 9 (Nine) percent of the loans.

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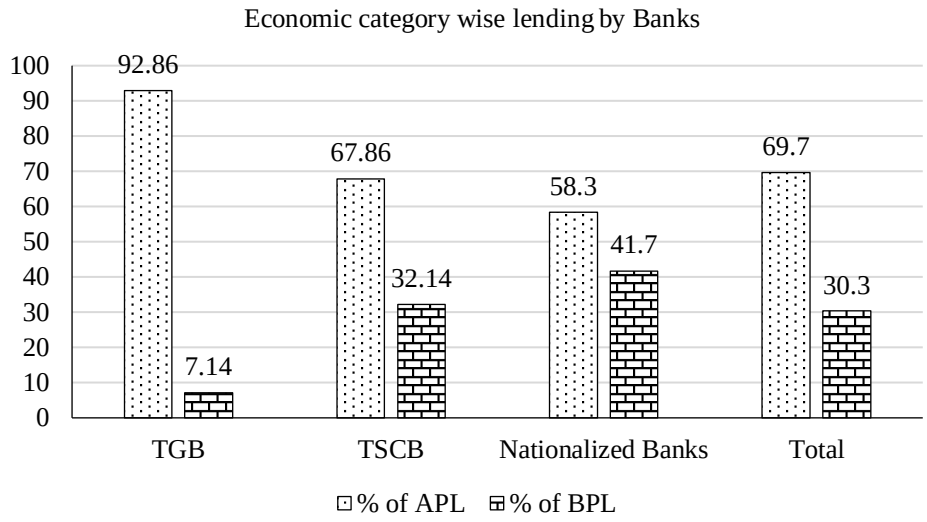


Figure 1. Economic category & Bank wise finance.

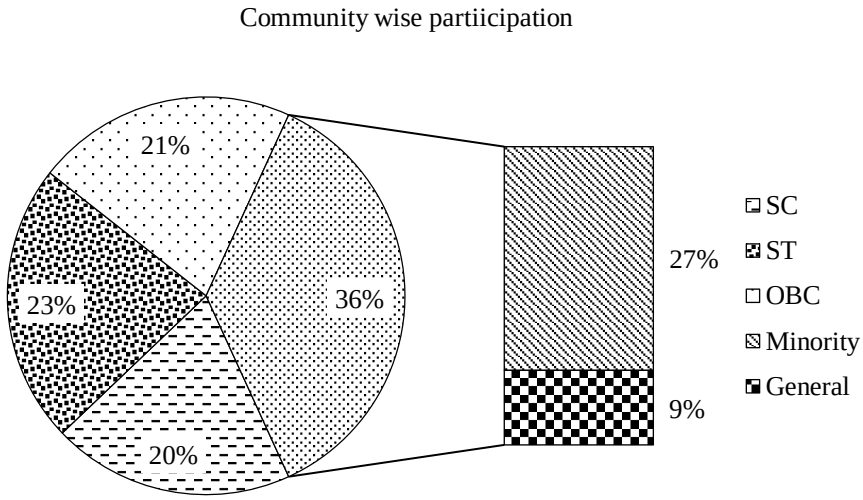


Figure 2. Community wise participation in Swavalamban Scheme.

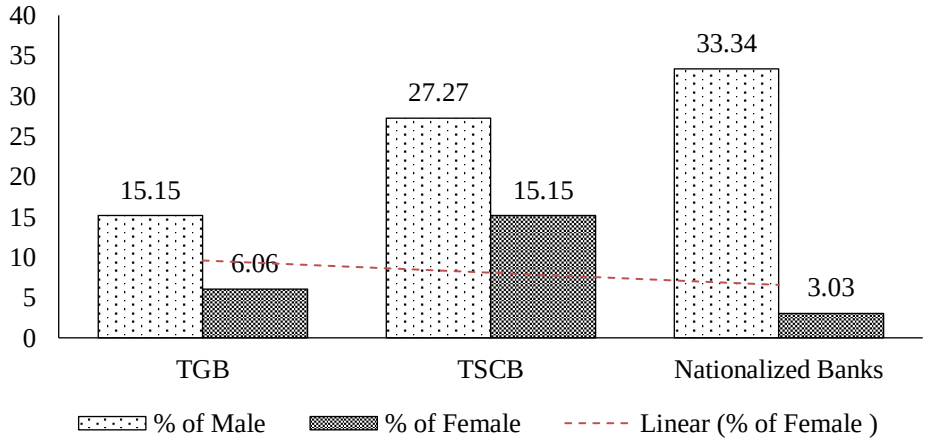


Figure 3. Bank wise finance & Gender in Unakoti district.

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Analysis: Figure 3 Shows the trend of Bank wise Gender wise finance for Self-employment & entrepreneurship. The Chart exposed a down trend of female beneficiary in comparison to their male competitor. Nationalized Banks has favoured loans to 33.34 percent male beneficiaries whereas female is only 3.03 percent, In case of Tripura Gramin Bank percentage of male borrower is 15.15 percent whereas female borrower is only 6.06 percent that demonstrate a gender gap of around 9.09 percent, followed byTGB, the Gender gap in case of Tripura State Cooperative Bank is 12.12 percent and Nationalized Banks loan distribution exposed around 30 percent Gender gap in regard to swavalamban Loan processing.

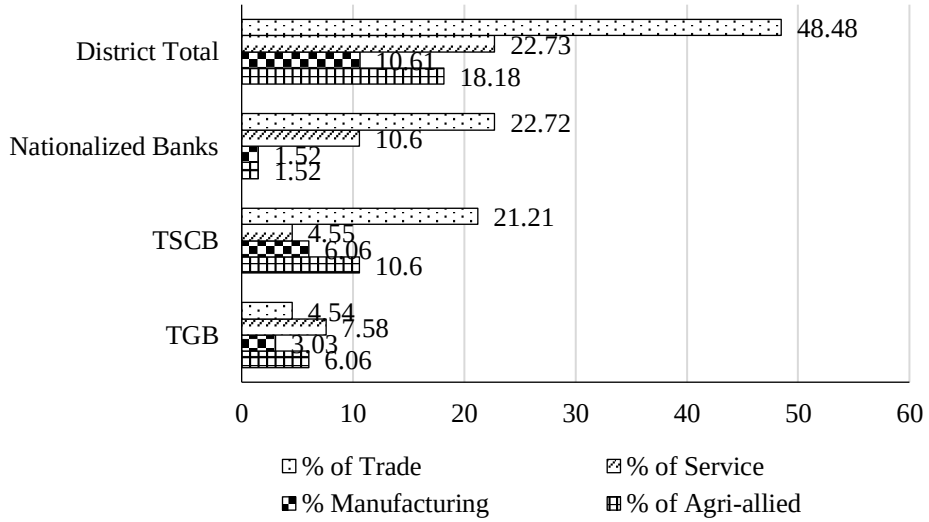


Figure 4. Sector wise distribution of benefits by different Banks.

Analysis: Figure 4 highlights the sector wise distribution of Swavalamban loans & relevant benefits by different banks in the district. Results showed that, except Tripura Gramin Bank (TGB), other participating Banks has sanction more loans in Trading sector at Unakoti district. Tripura State Cooperative Bank (TSCB) found to be the champion among all other banks in lending to Agri-allied sector enterprises. TSCB also overlaps the record of lending in manufacturing sector enterprises in the district in comparision to Nationalized bank and also TGB, although the contribution of all the banks in manufacturing is found to be poor in comparision to investment in other sectors. The public sector banks have given maximum loans to service sector loan aspirants.

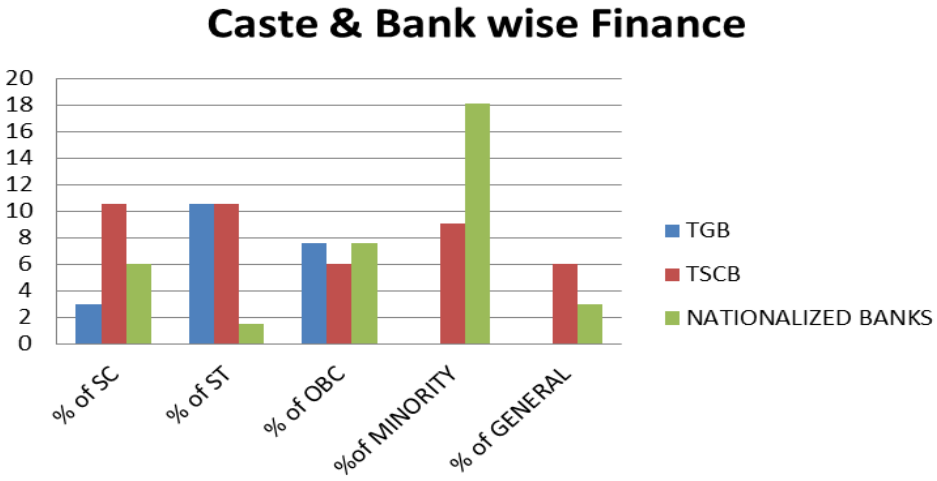


Figure 5. Caste & Bank wise finance.

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Analysis: Figure 5 Articulated the status of caste wise finance by different Banks that discloses that TSCB & the Nationalized Banks has supported the minority community loan aspirants for their self-employment purpose.

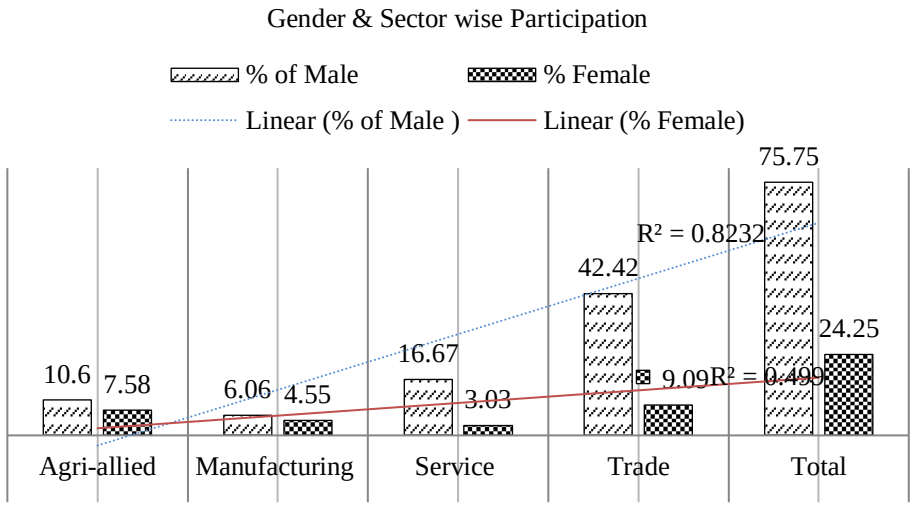


Figure 6. Sector wise participation & Gender.

Analysis: Figure 6 represents sector wise participation of the beneficiaries in terms of gender **.**The trend line-I in the chart exhibits a uptrend in case of male beneficiary in all sectors right from Agri-allied (10.6 percent) enterprises to manufacturing (6.06 percent) ,service sector (16.67 percent) & in trade sector enterprises (42.42 percent) with a R squared value of 0.8232 and Trend line-II demonstrated a R squared value of 0.499 and exhibits lower representation of women in all sector in comparison to male.

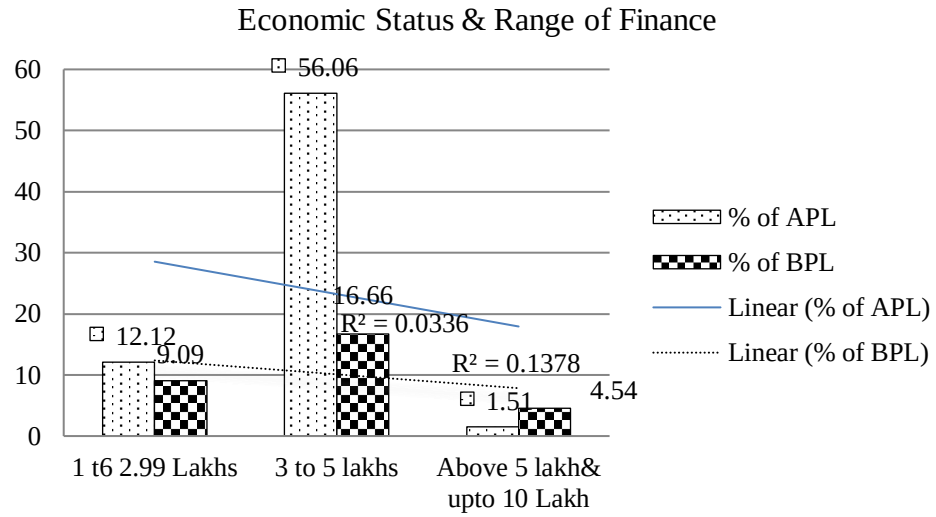


Figure 7. Economic category & Range of Finance.

Analysis: Figure 7 shows that, Total finance amount divided into 3(three) ranges that shows the fact that 12.12 percent APL beneficiary got bank loans in 1to 2.99 lakhs range and BPL 9.09 percent BPL came under this range. Again in Category 3 to 5 Lakhs ,APL beneficiary found in the peak point (56.06 percent whereas BPL is only 16.16 percent . In the highest range of finance i.e above 5 lakhs & upto 10 lakhs, BPL category aspirants are 4.54 percent which higher than the APL candidates. So it is

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visible that data reflects a higher –low trend in case financing to the APL candidates and a Lower-high Trend in case of BPL aspirants.

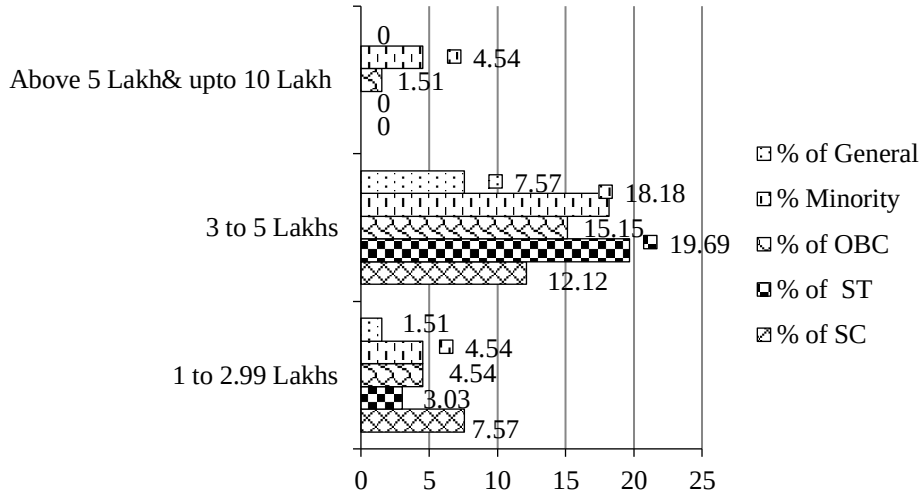


Figure 8. Social Category & Range of finance.

Analysis: Figure 8 exposed ranges of finance and the representation of different sections of the society that shows in 1 to2.99 lakhs range, percentage of SC (7.57 percent) which is highest than the other social groups. In3 to 5 Lakhs range SC occupied (19.69 percent) proportionately higher than other social groups and top range of finance, the minority community (4.54 percent) benefited than the other caste. The OBCs hold good position in 1st and 2nd finance range of finance.

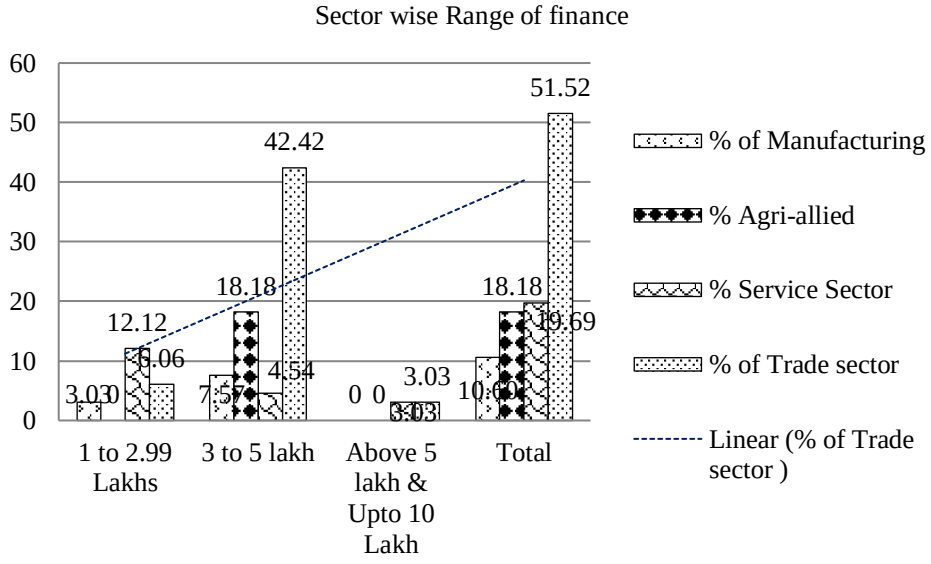


Figure 9. Sector wise range of finance.

Analysis: Figure 9 shown the trend of sector wise finance in different ranges that disclosed the fact that maximum investment goes to trading sector (51.52 Percent) enterprises. Only, 18.18 Percent investment found in agri-allied sector enterprises, Service sector (19.19 percent) and finance in manufacturing sector (Including all range) 10.60 percent found to be poor in comparison to other sectors. In the range of 1to2.99 Lakhs, maximum finance provided to Service sector projects, In second range (3 to 5 Lakhs) maximum finance provided to Trading sector enterprises and in 3rd Range

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(Above 5 Lakhs & Upto 10 Lakhs) finance provided in Service and trade sector whereas Agriculture & Manufacturing sector enterprises have no presence.

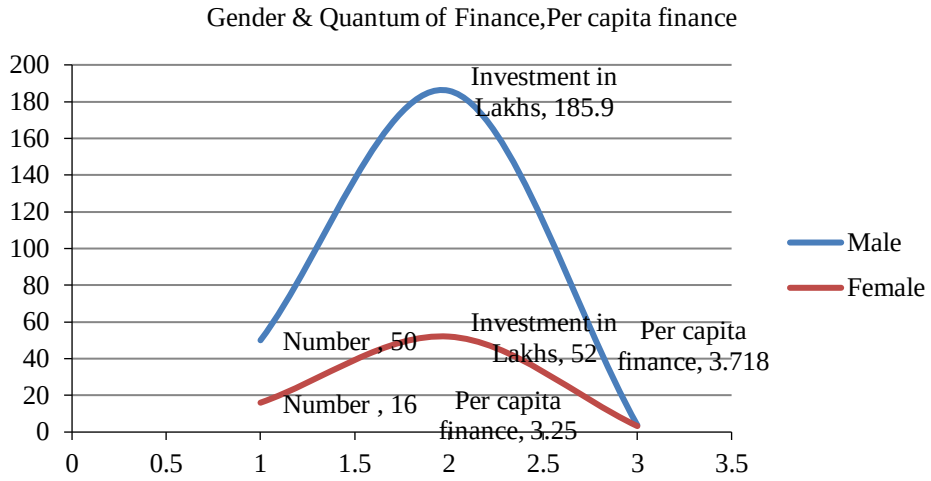


Figure 10. Gender & Per Capita finance.

Analysis: As per Figure 10, Per capita finance in respect to female is Rs.3.25 lakhs which is lesser than the male (Rs 3.718 Lkhs). In regard to investment by Banks for female entrepreneurs is Rupees 52 lakhs and for male the figure is 185.9 Lakhs. The scatter plot demonstrates a conspicuous gender gap in distribution of finance at Unakoti district.

CONCLUSION & RECOMMENDATION

The findings of the study has highlighted the fact that the participation of women in swavalamban scheme is comparatively poor than the male that directly or indirectly protecting the interest of the males by the agencies and become a cause of deprivation of the female entrepreneurs.

Caste wise segregations of the beneficiaries revealed that in every community the presence of women is noticeably disheartening in entrepreneurial field that indicates towards the need for generation of much more awareness on self-employment in the rural areas to enable women and ensure their active participation in govt. schemes. It may be the reasons that the participation of female entrepreneurs in involving with the process of bank loan & subsidy for entrepreneurial growth mostly controlled and dominated by the family & social restrictions. So, not only awareness but also there is a need for family counseling as well as social counseling to enhance the participation of the women in various facilities of the Government to enjoy a better identity and status in the society.

Entrepreneurial finance is extremely influenced by the economic condition of the beneficiaries in all cases BPL (Below Poverty Line) borrowers found to be remarkably less than the APL borrowers. Banks exceedingly favoured the APL (Above Poverty Line) borrowers as such they got higher advantage than the BPL. Economic status of the borrowers and Range of finance suggests that, the share of APL category borrowers found to be 56.06 percent whereas BPL is only 16.16 Percent.

Bank wise number of finance suggest that Tripura Gramin Bank (TGB) has provided finance to 92.86 percent APL Beneficiaries out of their Bank wise target, Nationalized bank provided loans to 69.7 percent APL beneficiaries and Tripura State Cooperative Bank (TSCB) given loan to 67.8 percent APL beneficiaries that demonstrated a high trend of lending to the people who are living Above Poverty Line (APL). So maintaining equality between APL & BPL is rarely looks in Banks' lending culture.

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The presence of Minority Community loan aspirants found to be 27 Percent in Unakoti district, ST (23 Percent), OBC (21 Percent), SC (20 percent) respectively which is an indication of the positive effort of the Government agencies in promoting social Inclusion by means of enhanced participation of the socially excluded people in availing benefits provided by the state.

Institutions play significant role in bringing people in the mainstream development but the distribution of finance in case of number of females (24.24 Percent) and the quantum of finance availed by the females (3.25 Lakhs per females on an average) , total investment by banks for female is only 52 lakhs whereas for male ,the figure is 185.9 Lakhs etc. suggest that bankers negative attitude towards women entrepreneurs as obviously it raise a question on Gender equality in the system. Bank wise characteristics of lending revealed that the Nationalized banks as a whole provides least percentage (3.03 percent) loans to females , Tripura Gramin bank has provided 6.06 percent loans to beneficiaries out of their bank wise target and Tripura State Cooperative Banks stood first position (15.15 percent) in financing to the women entrepreneurs .This trend of financing to women entrepreneurs reflects the presence of gender biased attitude among the bankers where males found to be in forward position and females holds a backward position.

Manufacturing sector investment can open the path of employment for others in the entrepreneurial set-up but study results shows that there is consistency in in lowest level of financing in all the range of finance by different Banks.

It is a good sign for promotion of social inclusion that each and every bank financed at higher range & quantum too in case of the SC, ST, OBC & Minorities in comparison to the general category loan aspirants. Especially Tripura Gramin Bank (TGB) and Tripura State Cooperative Banks (TSCB) extremely supported the SC & STs and nationalized banks have a minimal support to the SC & STs in comparison to the Minorities.

Data analysis suggests that Banks given maximum finance to the Trade sector borrowers. A total of 48.48 percent finance provided to trade sector enterprises.

In conclusion, it may be suggested to review the ongoing process lending by the banks with special attention to maintain the equality as well as equity so as to encourage greater participation of women entrepreneurs and the BPL category people. District Industries Centre (DIC) may take initiative in organising awareness camps on self-employment and engaging RSETIs (Rural Employment Training Institutes) of the district concerned so as to gear up the involvement of the women and BPL candidates in the financial support process of Swavalamnban Scheme in Tripura.

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