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## **Factors Influencing Social Inclusion of Women: A Study on Entrepreneurial Support System in Tripura**

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### **ABSTRACT:**

The research paper aims to find out the relevance of the existing support system for accelerating women entrepreneurship development and how these entrepreneurial support services of various Institutions expedite the process of social inclusion of women. The study has been conducted in the West Tripura District between January to August 2022. A total of 385 women entrepreneurs who were trained under government institutions were considered as the sample size. The primary data was collected directly from the field on basis of secondary information from Government Departments. The purposive sampling method has been deployed to identify the respondents for conducting the sample survey using a structured questionnaire. The study results extracted through Factor Analysis show that women entrepreneurship is highly influenced by training support (31.09%) followed by marketing support (12.52%). The compatible entrepreneurial support provided by the government (10.07%) is further determined by social support (7.11%). However, women's entrepreneurship growth stands at a margin of 5.03%, showing reasonable connectivity with the govt. support system. The outcome of the study revealed women's entrepreneurship development and the balanced entrepreneurial support system of the government are interlinked.

*Keywords: Entrepreneurial Support, Social Inclusion, Tripura, Women*

## **1. INTRODUCTION**

### **1.1 Background of Study**

Entrepreneurship is a tactical solution to economic sovereignty that paves the way for social inclusion (Bulsara et. al,2014) and it acts as a change agent for the development of women

in society. The range of entrepreneurial purposes has been deeply emphasized by entrepreneurial intentionality based on the value creation theory of entrepreneurship. Withstanding the intention of entrepreneurial effort and its modifications, an optimum level of entrepreneurial competence can be achieved (Mishra & Zachary,2014).

Women constitute 48.5% of the total population of India where female workforce participation is only 26% which is among the lowest in the world (Kapil et. al,2022). The Women Entrepreneurs in Tripura are mostly involved in home-based small business entrepreneurship and have an interest in enhancing their livelihood through various entrepreneurial activities, although several research scholars have pointed out that due to various detrimental factors, they face challenges in actualizing their goals. So, Social inclusion of women is an imperative way to create a good nation, with the empowerment of women the stability of society is assured. Women empowerment is a pre-requisite as their principled reasoning leads to the development of a dignified family, a stable society and a prosperous nation.

### **1.2. Statement of the problem**

Since the inception of the concept of women entrepreneurship, there have been several studies focusing on the entrepreneurial spirit (Vinze,1987), willpower (Siddiqui,2012), social status & social freedom, mobility, family support, and government role (Sharma,2013) but there has been no significant study based on the factors that influence the social inclusion of women supported by entrepreneurship. So, there is a huge literature gap in understanding the relation between entrepreneurship and social inclusion.

### **1.3. Objectives of the study**

- 1) To assess the impact of the entrepreneurial support system on the development of women entrepreneurship.
- 2) To reckon the influence of entrepreneurship on the social inclusion of women .

### **1.4. Hypothesis**

H1:- There is a positive relationship between women entrepreneurship and training support

H2:- There is a positive relationship between women entrepreneurship and marketing support

H3:- There is a positive relationship between women entrepreneurship and entrepreneurial support

H4:- There is a positive relationship between women entrepreneurship and social support

H5:- There is a positive relationship between women entrepreneurship & social inclusion

### **1.5. Significance of the study**

The study encompasses different aspects that influence the growth of women's entrepreneurship and its impact on the social inclusion of women. To date, there has been no such significant study in the entire region of Tripura on women entrepreneurship in the context of social inclusion. Apart from this, the outcome of the study would be helpful to draw suitable policy measures by the government for accelerating the growth of women entrepreneurship for social inclusion.

### **1.6. Scope of this study**

The study is based on the theoretical and empirical perspectives of Entrepreneurship & Social Inclusion. The purpose of this study lies in assessing the existing entrepreneurial support system for Women entrepreneurship. The study has initially conducted in the west Tripura district and may be extended to other districts of the state.

### **1.7. Review of literature**

According to Social Cognitive Theory, self-efficacy determines the rational, motivational, perceptual, and firmness in human action. These components of self-efficacy reflect whether the individuals feel complacency or discontented; the motivation that they inhibit in themselves during the trying times also emphasizes their inner self and the choices made during significant life points set the course of their life (Bandura,2022).

Women entrepreneurs are self-reliant, pioneer and the epitome of creativity who is capable of generating self-employment alone or in composite to initiate employment prospects for others, instituting the enterprise by keeping alignment with one's own family and social entities (Misal ,2016). The economic independence of women through entrepreneurial activities will create an environment where women could enjoy social status, social recognition & a respectful life (Koneru,2018).

World Bank (2013) particularized Social Inclusion as a method of improving ability, and opportunity wherein individuals and groups can take part in society and lead a dignified life.

Social Inclusion is a multi-dimensional social process of swelling the chances for social involvement and increasing capacities to fulfill normatively arranged social roles as well as expansion of social ties, respect, Integration, and recognition, at the collective level. Moreover, Social Inclusion also denotes the policy implications and implementation envisioned to influence institutions as well as change the insights that create and sustain exclusion (Beall, 2002). Thus, it can be reflected from the above definitions that social inclusion consists of multiple approaches to improve social characteristics, individual perceptions, communities & societies. So, there is an influential relationship between entrepreneurship and social inclusion.

Entrepreneurial activities lead to independent employment and enhance financial advancement reducing joblessness (Baptista & Thurik,2007) As Entrepreneurship & Social inclusion has a positive relationship (Fielden et.al, 2006) Several studies envisaged that the factors affecting entrepreneurship development are - Increase in income, increase in profit, revenue & valuable assets, increase in the number of employments generated, enhanced production, expansion of business & adoption of new technology, community support, family support, etc.

According to the OXFAM Inequality Report (2020), women are one of the socially excluded groups in India and women entrepreneurship is a vital tool for the economic and social empowerment of women (Debnath, 2021). Hence, entrepreneurship can play a vivacious role in economic development through employment generation (Sorin,2013) and thereby enable women to uplift their social status and social freedom mobility, and a respectable position in their families (Nourin et.al ,2021).

### **1.7.1. Theoretical framework**

This research paper is based on the theory of Entrepreneurship and the theories of social Inclusion. Several theories have been studied namely, theory of economic development by Joseph A. Schumpeter (1919), Achievement Motivation theory by David McClelland (1967), Behaviour theory by John Kunkel (1965), Cultural Theory of Entrepreneurship by B.F. Hoselitz (1951), Economic theory of Entrepreneurship by G.F. Papanek (1962) & Harris (1970) & Stage Theory by B.S. Venkata Rao (1975).

## **2. METHODOLOGY**

### **2.1 Research design**

### 2.1.1 Sampling Method

The sample size is 385 and a purposive sampling method has been used. List of a total of 8887 trained beneficiaries collected from Govt. Institutions like KVIC, DIC, RSETIs, Directorate of Skill Development.

### 2.1.2 Sample Size: -

In this study, the sample size has been determined based on the mathematical calculation of Trao Yamane (1970:886-87) (Ahuja, 2014).

$$n = \frac{N}{1+N(e)^2} = \frac{8887}{1+8887(0.05)^2} = \frac{8887}{1+8887 \times 0.0025} = \frac{8887}{23.217} = 382.77$$

Here 'N' is the total population *i.e.* 8887 entrepreneurs, 'e' is an error at a confidence level 95 percent or error (e) is 0.05, therefore the sample size 'n' is 382.77 or considered 385.

### 2.1.3 Tools of Data Collection

The data collection was carried out based on the research model and hypothesis followed by the formation of questionnaire for bringing out effective responses from the women entrepreneurs. The instrument was tested and validated after conducting the pilot survey *i.e.* 10 percent of the total samples were investigated by this pre-framed tool and then necessary addition and alteration were done. The primary data has been collected through a structured interview, based on the extensive literature review, followed by a pilot survey for testing the validity of the questionnaire. The questionnaire has been set up in the format of 7-point Likert scale.

### 2.1.4 Study Area

The West Tripura District has been selected as it has the highest Human Development Index (0.873) as per Tripura Human Development Report (2018) in comparison with all other districts of the state. The area of the study majorly consists of rural and semi-urban areas covered under the 9 Rural Development Blocks of West Tripura.

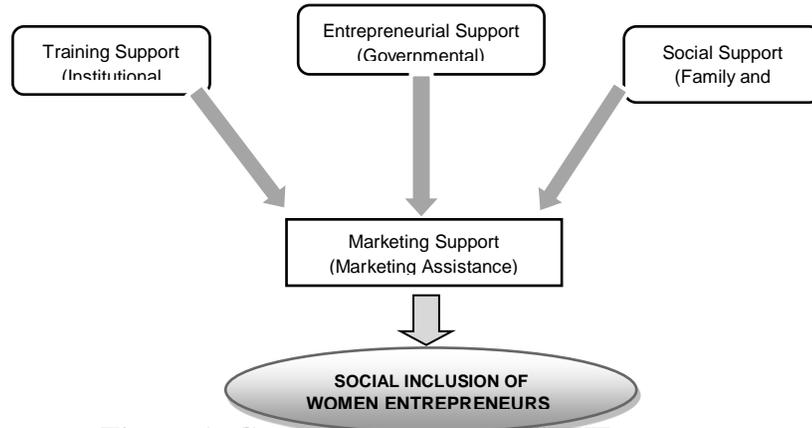
### 2.1.5 Scale of Measurement

The scale of measurement for determining the entrepreneurship ecosystem has been followed from Isenberg's Entrepreneurship Model (Isenberg, 2011) The domains of the entrepreneurship ecosystem that was considered in the study were human capital like educational qualifications, skill orientation, knowledge enhancement; markets like entrepreneurial networking, expertise in marketing, etc; Policy like government institutional, financial as well as Managerial support, etc.

Moreover, some additional units were considered from the Focused Group Discussion carried out with the women entrepreneurs.

## 2.2. Data Analysis & Tests

### 2.2.1. Conceptual Model:



**Figure 1: Conceptual model on SIWE**

## 3 RESULTS & DISCUSSION

### 3.1 Test of hypothesis

The hypothesis is tested by using Kaiser-Meyer-Olkin (KMO) and Bartlett’s test, Scree Plot and Rotated Component Matrix extracted through Exploratory Factor Analysis. The result of the tested hypothesis is explained well in the discussion segment (4) of the research paper.

### 3.2. Analysis of primary data

KMO and Bartlett's Test	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.818

#### 3.2.1 Instrument validation

The instrument used to validate the data was carried out by a questionnaire. A pilot study was carried out among 10 percent of the total respondents. After rigorous changes, the final questionnaire was established owing to the fulfillment

of the research objectives.

#### 3.2.2 Result of Factor Analysis

Bartlett's Test of Sphericity	Approx. Chi-Square	6559.198
	df	300
	Sig.	.000

The study was carried out with MS-EXCEL, SPSS (V.26), and SmartPLS for data analysis and tabulation along with subsequent output. As per Bartlett's Test of Sphericity, the null hypothesis is rejected as there is no significant correlation with the population. The approximate Chi-square statistic shows a result of 6559.198 with 300 degrees of

freedom, which is significant ( $p < 0.05$ ). The value of Kaiser-Meyer-Olkin of Sampling Adequacy Statistic (0.818) is also large ( $> 0.5$ ). Thus, it becomes significant that the factor analysis technique can be considered as a requisite technique for analyzing the data.

Table 2: Validity & Reliability Test

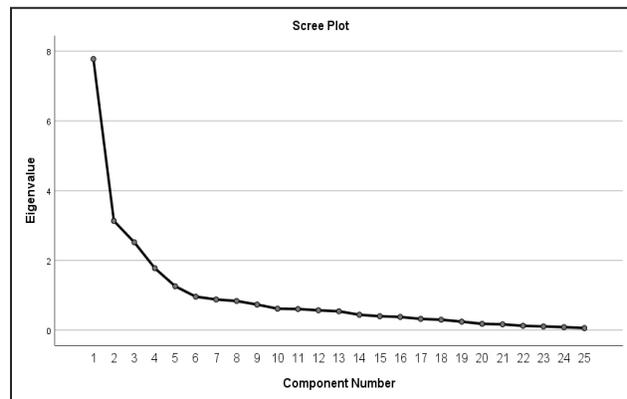


Figure 2: scree plot

### 3.3. Analysis of the findings from the primary data

The Table 3 (Appendix-1) represents that the variable having factor loadings above 0.6 has high significance. The exploratory factor analysis shows that 25 variables are loaded on 5 distinct factors thus explaining 66 % variance of the data. The Cronbach's alpha (0.856) shows a good reliability value ( $\alpha > 0.5$ ).

#### Factor 1: Training Support

From the rotated component matrix, it is found that *Fulfillment of Need, Enhancement of Skill, Availed Benefit, Enhanced Managerial Skill, Post Training Awareness & Financial Awareness,*

i.e., 0.910, 0.920, 0.913, 0.820, 0.892, 0.611 respectively, on factor 1 have high communalities making the first five variables highly significant. Therefore, the combination of these 6 variables represents the prospects of skilled training and financial literacy that the women entrepreneurs have undergone from various institutes.

**Factor 2: Marketing Support**

Variables *Enhanced marketing through Branding, Enhanced marketing through Packaging, Enhanced marketing through Selling, Marketing through Market Shed and Awareness of Entrepreneurial Opportunities* have high loadings, i.e. 0.819, 0.843, 0.779, 0.773, 0.503 on factor 2. However, it can be observed that Entrepreneurial Opportunities have a lesser effect compared to the other variables.

**Factor 3: Entrepreneurial Support**

Variables *Enhanced Educational Status, Fulfillment of Need, Aailed Subsidy on Loan Recovery, Project Support, License/Registration facilities* have high loading, 0.549, 0.542, 0.571, 0.604, 0.620. Though, it can be seen that the Registration facilities have comparatively less effect compared to other variables.

**Factor 4: Social Support**

Variables *Mental Support, Financial Support from family, Liberty on Mobility and Respect from a family* having loadings, 0.728, 0.725, 0.839, and 0.691 are highly significant. The variable Liberty on Mobility shows higher significance, which explains a more congruent relation among the other variables.

**Factor 5: Women Entrepreneurship**

Variables *Increase in Income Level, Increased Entrepreneurial Awareness, Enhanced Social Liberty and Quality control of the products* have high communalities, i.e., 0.692, 0.566, 0.655, 0.544. The combination among these 4 variables shows that with an increase in awareness level and product quality, the income level has increased supporting social engagement through mobility.

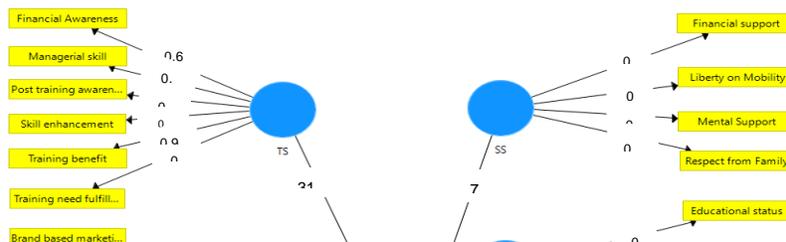


Figure 3: Model diagram with factor loadings

### **3.4. Results discussion**

Based on the findings and model diagram, the results are presented below:

H1: Training Support has an effect of 31.09 percent on the development of women entrepreneurship that clearly shows that an increase in programs for potential women trainers would promote social inclusion. Hence, H1 is tested to be true.

H2: The market-related support has an impact of 12.52 percent on women's entrepreneurship indicating that with the positive support from the market enterprises, the growth of entrepreneurship would rise emphasizing the inclusive growth of women entrepreneurs. Thus, H2 is tested to be true.

H3: Compatible Support leading to proper development with the needful resources entails to be the key factor in the progress of entrepreneurship that promotes the environment for sound growth in entrepreneurial activities. Therefore, Entrepreneurial Support has a positive influence of 10.07 percent over the proliferation of entrepreneurship. Hence, H3 is tested to be true.

H4: To undergo the social obstruction, the social support having an impact of 7.11 percent shows the social bond among the women entrepreneurs and their families and localities. Hence, H4 is tested to be true.

H5: The factors of women entrepreneurship show significant loadings ( $>0.5$  to  $0.8<$ ) and 5.03 percent effect on the social inclusion of women that shows reasonable connectivity with the development of entrepreneurship. Hence, H5 is tested to be true.

The positive result of the hypothesis indicates that each and every variable has an impact on entrepreneurship development implying social inclusion. The study unearthed various aspects, like there is a positive relationship between women entrepreneurship and training support (H<sub>1</sub>), marketing support (H<sub>2</sub>), entrepreneurial support (H<sub>3</sub>), social support (H<sub>4</sub>) & social inclusion (H<sub>5</sub>) that provided good results and hence the extracted study results are more relevant from the statistical analysis.

## **4 Conclusion and Recommendation**

### **4.1. Conclusion**

The entire study has highlighted the fact that women entrepreneurs faced so many challenges in case of getting easy finance and mitigating legal formalities that need to be addressed by the Government/Policy makers through liberalizing existing red tape in the system so that the lion's share of the women feel comfortable in opting for entrepreneurship as an alternative means to enjoy a better life. The outcome of the study revealed that women entrepreneurs are highly encouraged due to two factors training and social support that made them confident in choosing entrepreneurship as a career and helped them to enhance their social interactions and economic advancement through perceived social skills as well as business skills. Involvement in entrepreneurial activity has upgraded their income level, social status, economic status and thereby mainstreaming them with the greater social phenomena.

### **4.2. Contribution to the knowledge**

There are so many studies conducted by different scholars that have shown that there is a nexus between Entrepreneurship and Social Inclusion. But this study extracted some new domains of social science research related to Entrepreneurship and Social Inclusion of women like Training (31 percent), Marketing (12.5 percent), Entrepreneurial Support (10 percent), and Social Support (7 percent). Hence this contribution in the academic arena which was not considered by the scholars erstwhile would now add a new feather to the concepts of social inclusion and women entrepreneurs.

### **4.3. Recommendations**

- On the basis of findings, it can be suggested that policymakers need to establish MOU for better financial assistance. A better financial strategy needs to be figured out to reach the unreached women in the rural & semi-urban areas of Tripura.
- Only a balanced approach to the support system may bring extensive social inclusion of women. First, more awareness program is essential in rural and urban area to avoid social stigma, unnecessary interference of society related to women's problem, family faith, and support to women member, which intrude on the willpower, dignity, and inspiration of the women. The result depicts that the social support system is the main hindrance to women entrepreneurship development.
- Technical support in terms of more feasible schemes, project support, modern technological support, easy licensing, and registration facilities should be ensured.
- Marketing support system should be more active in terms of packaging, branding, maintaining goodwill, product selling facility, quality control of the product and market shed.
- The proposed model may help policymakers devise probable pathways for strengthening social inclusion through women's entrepreneurship development. Social support is the stronger hindering factor that may interlink the other factors cohesively.

#### **4.4. Limitation of the study**

The study limits itself to the vicinity of West Tripura District as the proportion of women entrepreneurs in the district is comparatively highest among all the other districts of Tripura.

#### **4.5. Competing Interest**

No potential conflict of interest was reported by the author.

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