

# Management Convergence

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**A Study on Impact of Prime Minister's Employment Generation Programme (PMEGP) on Employment Generation and New Business Developments in Aizawl District of Mizoram**

Dr. Bidhu Kanti Das & C. Lalrinfela

**DEPARTMENT OF MANAGEMENT**

**Mizoram University**

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**India**

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The journal “Management Convergence”, an International Journal of Management, is an outcome of the long cherished desire and concerted efforts of the faculty members of the Department of Management, Mizoram University (A Central University established by an Act of Parliament), Aizawl. Since the day of its inception, this department has been continuously making efforts and streamlining various academic activities in order to place the Department on the map of quality and excellence in management education. The publication of the journal, “Management Convergence” is by all estimates a feather on its cap.

The primary objective of bringing out this journal is to provide a vibrant platform to the scholars, researchers, academicians, practicing managers and policy makers to disseminate knowledge about innovative and latest research in different areas of the management and also share their own expertise and experiences through it. Further, it aims at bringing out best management practices, which will help corporate managers in taking up the new global challenges effectively.

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## Editorial

Salutations from the Editorial Board of "Management Convergence," a prestigious International Journal of Management situated in the northeastern region of India. The principal aim of the journal is to showcase pioneering research through the examination of diverse domains within the discipline of management and its affiliated areas. Embracing the notion of a 'holistic' approach, which advocates for a comprehensive perspective, is regarded as the most effective means to address the predicaments encountered by corporations and practitioners in the field of management. This commendable approach is also expected to assist management researchers, academicians, and policymakers in advancing their respective domains. Consequently, the editors have undertaken a concerted endeavor to foster collaboration among all stakeholders, thus facilitating superior resolutions to the challenges faced within the realm of management.

Tejas Bhalla and Dr. Arvind Kumar's paper entitled "Perception towards Work-from-Home (WFH) for Employees in India during COVID-19" explores the perceptions of employees in India towards the work-from-home (WFH) format during the COVID-19 pandemic. The authors highlight the significance of understanding employee perceptions for decision-making and research purposes. Through a survey-based approach involving individuals from various cities in India, the study analyzes employee perceptions regarding the advantages and disadvantages of WFH, their preferences for work formats (in-office, WFH, or hybrid), and the challenges faced by organizations in implementing WFH. The findings suggest that the experience of WFH during the pandemic has shaped employees' perceptions, with a notable interest in continuing this form of work arrangement in some capacity. The introduction also provides historical context, indicating that WFH has undergone transformations over time influenced by historical and cultural factors. It concludes by emphasizing the role of technology in facilitating WFH and integrating it into organizational structures.

The article titled "Productivity Issues of Sustainability in Bell Metal Industry of Assam: A Case Study" by Dimpal Bharali, Dr. Sunildro L.S. Akoijam, and Dr. Rupam Roy examines the challenges faced by the bell metal industry in Assam, India, with a focus on sustainability and the artisans involved. The study highlights the historical significance of the industry, which has been a prominent occupation for the Moria community in Assam since ancient times. However, the industry is currently facing a decline due to the emergence of cloned items, limited earning potential for artisans, and a lack of interest among the younger generation. The case study analyzes various factors affecting the sustainability of the industry, including the unavailability of raw materials, poor working conditions, outdated technologies, and insufficient training and development opportunities for the artisans. The introduction provides historical context, tracing the origins of the industry back to the employment of Muslim prisoners with metalworking skills by the Ahom kingdom. The article underscores the need to address these issues to ensure the continued existence and growth of the bell metal industry in Assam.

The third article by Albert Nuntharmawia and Dr. Lalropuii explores the concept of social entrepreneurship, which involves applying a professional and innovative approach to

address social problems. Social entrepreneurs are individuals who identify opportunities for social innovation and strive to achieve social goals while utilizing entrepreneurial principles. Social enterprises are organizations or enterprises established by social entrepreneurs using business methods to achieve lasting social or environmental objectives. The focus of this paper is on the society in Aizawl, specifically the residents of Aizawl, Mizoram, who serve as the sample for this study. The article examines the perceptions and understanding of social enterprise among the people of Aizawl, including their knowledge of how social enterprises operate, their purchasing behavior from social entrepreneurs, their support for social enterprise, and their motivations for supporting such initiatives. The main objective of the study is to assess the level of awareness and perception of social enterprise among the people of Aizawl, Mizoram, and to provide recommendations for raising awareness and improving understanding of the concept and workings of social enterprise and social entrepreneurship.

The fourth article by Dr. Bidhu Kanti das and C Lalrinfela focuses on the impact of the Prime Minister's Employment Generation Programme (PMEGP) on employment generation and new business developments in the Aizawl district of Mizoram. Aizawl, as the capital of Mizoram, relies on micro and small enterprises as a significant source of livelihood alongside agriculture. The research aims to assess the direct and indirect impact of PMEGP on employment generation in Aizawl. Additionally, it examines the development and success of new ventures in the district. The study specifically considers family members involved in the business and the employment opportunities provided to full-time and part-time employees. The introduction highlights the significance of employment generation for economic progress, entrepreneurship, and infrastructure development, emphasizing its importance on a global scale, particularly in relation to the Sustainable Development Goals (SDGs) outlined in Goal 8: "Decent Work and Economic Growth."

We would like to extend our sincere appreciation to all the contributors for their invaluable input, and we look forward to producing more articles of similar significance for our appreciative readers in the future. We would also like to express our gratitude to everyone who assisted in the publication of this journal issue. We encourage readers to share their suggestions, comments, and feedback, as their involvement will greatly assist us in addressing any deficiencies in future journal editions.

**Prof. L. S Sharma**  
*Editor - in - Chief*

## Perception towards Work-from Home (WFH) for Employees in India during COVID-19

Tejas Bhalla \*  
Dr. Arvind Kumar \*\*

### Abstract

The COVID-19 concerns and restrictions have resulted in many major transformations for business organisations including the adoption of the work-from home (WFH) format. The perceptions of WFH by employees are an important aspect for businesses to consider for decision-making and also an opportunity for research. The objective of this research is to analyse the perceptions of employees towards WFH during the COVID-19 pandemic and explores the major themes of perceived advantages and disadvantages of WFH, their preferences of the format of work as compared to work in-office, WFH or hybrid format, and perceived challenges for organisations in WFH format. The data for analysis has been collected through a survey by the use of a semi-structured questionnaire distributed to a variety of people residing in various cities of India. It was found that the experience of WFH during the time period of COVID-19 induced various perceptions of employees towards WFH and overall it was found there is a large interest in the continuation of this format of work arrangement in some form.

**Keywords:** *Work-from Home, WFH, Hybrid Work, COVID-19*

### Introduction

COVID-19 and its associated health concerns and restrictions resulted in a major push towards the adoption of the Work-from Home (WFH) format by organisations and this also provided an insight that a lot of the work could be done at home and that people may find this mode of work more preferable (The Economist, 2020).

The concept of WFH is not a new phenomenon and was also present in the medieval period (Himawan et al., 2022) however there are differences in the nature of work undertaken through the WFH format over time, and this has largely been influenced by the historical and cultural aspects of the respective time period, for example in the early 19<sup>th</sup> century Britain the manufacturing of certain items such as chains were carried out in homes and now in the present period of time, development of both new technologies and practices in the strategy of management, such as outsourcing, have further transformed the potential scope of the WFH format. (Felstead & Jewson, 2000) The concept of working at an office of an employer for specific hours became common from the advent of the Industrial Revolution (Himawan et al., 2022).

WFH is a format of work arrangement that is an alternative to the conventional work arrangement that involves work for specific hours at a specified place for work. (Powell & Mainiero, 1999) The presence and usage of technology for communication have enabled and transformed WFH to allow for work to be done in the home setting that may now also be a part of a larger organisational structure (Harpaz, 2002).

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In contemporary times, WFH is viewed as the use of IT technology to do work-related tasks using a computer located at home. (Salomon & Salomon, 1984) This form of work-from home was initially termed as “telecommuting” along with the use of various other terminologies that also refer to it, but during the COVID-19 pandemic it has generally been referred to as “WFH” and it is likely that this term also will now be used for future references to it (Himawan et al., 2022).

The COVID-19 pandemic and its associated impacts resulted in a major impetus for the sudden introduction of the WFH format with the help of Information and Communication Technology (ICT) for several organisations. Initially WFH was seen as more of a sudden measure introduced by the business organisations primarily due to extraordinary COVID-19 circumstances, however it has persisted subsequently for businesses organisations in various forms, such as by having some employees continue in WFH, not only due to the COVID-related health concerns but also due to businesses getting more comfortable with this format of work arrangement along with advantages such as the realisations of the cost-savings on rent of commercial spaces for offices (PTI, 2020).

In the case of India, many organisations have persisted with offering WFH in some forms, even in 2022, such as by hybrid format having both work-from office and WFH, or continuous WFH for certain jobs, or voluntary WFH, etc and in overall WFH has been seen to have a high likelihood for continuation in some forms in the future periods of time too (Verma, 2022).

The experience of WFH for employees may result in various perceptions, such as employees may perceive disadvantages such as finding it difficult to handle the convergence between work and home life in WFH, along with other potential problems including the lack of suitable infrastructure for a home office in this format (PTI, 2020) while employees may also perceive advantages including the reduced time for commuting by transport, savings of expenses including fuel, enhanced job satisfaction, etc and are now reluctant to lose these perceived advantages by a return to the office. (Cramer & Zaveri, 2020)

The positive experiences perceived by employees while working in the WFH format during the COVID-19 period has also at times led to differences in the views between the management who intend for a return to the original format of work arrangement of the organisations and the employees who want a continuation of the WFH format of work arrangement. (Goldberg, 2022) A return to the complete in-office work arrangement format, as it may have been before COVID-19, risks losing both existing employees who have now experienced and adjusted to the WFH format and also some potential employees who may prefer jobs with business organisations who have or offer the WFH mode for its employees (Matta & Tripathi, 2022).

In addition, the WFH format has also brought along new emerging challenges for business organisations for management of this format of work arrangement. Such as a study had reported that many employees working-from home were confronting new mental and physical health problems due to this format of work, especially due to the lack of a separate space for work in their homes. (Myupchar, 2020) A study on the various perceptions of WFH for employees is important for aiding in proper decision making and management of the business with WFH, given the increased prominence of this format of work arrangement.

Despite of various research on the WFH format and its various aspects, relatively fewer researches have focused on the advantages and disadvantages or experiences of the WFH format for individual employees. (Kohont & Ignjatović, 2022; Tremblay & Thomsin, 2012) The COVID-19 induced shift to WFH by organisations of diverse types can be compared to a natural experiment (Gerich, 2022; Kohont & Ignjatović, 2022) and a research opportunity, especially for the context of cities with large populations, as previously the WFH format of work arrangement was not often considered for use by business organisations in these areas before the occurrence of the COVID-19 pandemic (Vyas & Butakhieo, 2021).

Furthermore, before COVID-19 the WFH format for work was mostly adopted by choice between the employees and employer unlike during the time period of the COVID-19 pandemic when it had to be implemented by organisations due to the extraordinary COVID-19 circumstances, irrespective of preferences (World Health Organization and International Labour Organization, 2021). Hence, the research on the WFH format before COVID-19 focused largely on aspects of employees who had chosen the WFH format by their own choice unlike in the duration of the COVID-19 pandemic due to which WFH format where it was adopted without much choice due to health concerns and restrictions resulting due to the exceptional circumstance (Waizenegger et al., 2020).

### **Review of Literature**

Salomon and Salomon (1984) analysed existing literature available and in addition surveyed a sample of people to study employee's perception of work-from home arrangements, along with the issues they may face with it. Overall, they noted that work-from home may cause role conflicts between the role a person plays in work and personal life and the impact of staying at home for long periods may be detrimental to the employee. In this case, work-from home may be more acceptable for employees who in any case have a weak division between their work and personal life. They also noted that work-from home will reduce the opportunities to socialise with co-workers and other people in the office spaces and this may also negatively affect some employees. They concluded by observing that work-from home may impose certain nonmonetary costs on the individual while its benefits accrue to the society at large.

Shamir and Salomon (1985) explored the effects that work-from home has on the quality of the working life of an employee. They analysed various related variables and noted that the hypothesised nature of the effect on the various variables by work-from home differs and may be either positive or negative for the quality of their working life. They concluded that work-from home may only lead to an overall improvement in quality of working life in only certain cases such as when there is a flexible work-from home arrangement and further research may shed more clarity on this topic.

Lim and Teo (2000) analysed that people's attitude towards work-from home was dependent on certain factors and noted that for employees perceived benefits for self or their organization by work-from home positively influenced their attitudes towards this work-format and conversely the level of their feeling of job insecurity and perceived disadvantages to self or their organization negatively influenced their attitude towards work-from home.

Felstead et al (2000) noted that work-from home often features in the discourse on work-life balance and employment conducive to family life. They formulated various hypothesis with the help of the literature and analysed them with the help of data from a survey. They concluded by stating that work-from home can only improve work-life balance when offered as a choice. Furthermore, they noted an optimal HR policy is to allow the employees to monitor and assess their own performance.

Harpaz (2002) discussed the various advantages and disadvantages of WFH and also noted that overall its advantages might be greater than disadvantages, for employees but also commented that further research may be possible for greater certainty.

Martin and MacDonnell (2012) conducted a meta-analysis of various research literature to analyse WFH and found that it has a positive relation to certain favourable results for the organization including employee performance, retention, etc and hence may be favourable for organisations.

Mahler (2012) analysed WFH in governmental organizations and noted that this format has many advantages but also has associated aspects of concern that need to be considered and managed effectively by the management. A major aspect they noted was the concern induced when a part of



the workforce who do not work-from home perceive the advantages received by WFH employees in the same organisation as unfair. This may have a negative effect on the organisations, such as by non-WFH employees reducing efforts towards their job.

Coelho, Faiad, Rego and Ramos (2020) analysed the perception of both advantages and disadvantages of WFH for employees in Brazil. They found various advantages perceived by employees including flexibility of timings and also disadvantages including the lack of in-person interaction.

is a vast and ever-increasing literature on ecotourism worldwide that has touched upon various issues related ecotourism including definition, dimensions, and relation with other form of tourism and environmental management principles (Boyd & Butler, 1996). The term ecotourism is defined by the International Society for Ecotourism (TIES) as “a responsible travel in natural areas that preserves the environment and supports local communities, involving interpretation and education” (What Is Ecotourism, 2022) and responds to emerging trends. It is mainly described as a sustainable type of tourism, which is witnessing a phase of fast growth in the tourism industry (Sharples, 2006; Weaver & Lawton, 2007; Perkins & Debra, 2009; Yeo & Piper, 2011; Cobbinah, 2015). Moreover, it presents a window to know destination through the nature and indigenous culture; implements the framework of sustainable tourism in terms of social, economic, and environmental nature (Pleșoianu et al., 2018), enabling sustainable development of the region (Pavlidis et al., 2022a). The subject of ecotourism can be classified as empowerment of marginalised sections, environmental protection, community involvement and cultural preservation (Mozumder et al., 2017). The World Tourism Organization in its recent report emphasized the need to enhance accessibility in preserved locations by underpinning the competitiveness and sustainability of tourist places, bringing a change in tourist’s attitudes, and uniting environmental intelligence into tourism via acute innovations and digital technology (UNWTO, 2021). Mateoc-Sîrb et al (2022) view ecotourism as opposite to conventional tourism, which primarily occurs in protected places, whereas Remus et al. (2009) assert that ecotourism is a reciprocal relationship between nature and tourism services. In recent years, a lot of interdisciplinary research in the domain of ecotourism has grown, which largely addresses issues including human intrusion of nature, ecosystem services, and sustainable growth (Coghlan & Carter, 2020). Lindberg et al. (1996) state the core objectives of ecotourism, which include, creation of economic support for preserving and organizing natural resources, creation of financial benefits for people residing in the vicinity of natural capital, and production of local underpinning for the preservation of natural resources.

Ecotourism as an academic field has received less attention in developing nations compared to that of developed nations (Choi & Sirakaya, 2006). Also, there are contradictions and different opinions of the contribution of ecotourism to environment preservation and its capacity to act as a tool for sustainable development. Despite the conflicting evidences, the concept of ecotourism is essential since it can perform as an economic incentive along with fulfilling social and environmental needs (Hornig et al., 2018).

### **Work-From Home during COVID-19 pandemic**

The WFH format introduced due to COVID-19 health concerns and associated restrictions including the lockdown has added new aspects and dimensions. The COVID-19 pandemic resulted in extraordinary circumstances that led to the WFH format being introduced without a significant choice for employees and organisations and hence its experiences both favourable and unfavourable may differ due to this aspect as compared to earlier experiences (Andrade & Lousã, 2021).

Tavares et al., (2020) studied WHF during the COVID-19 period in Portugal and found that employees found the transition simple and the challenges of this work arrangement format included issues in communication with colleagues, balancing work and family life, and also a shortage of

infrastructure for a home-office such as availability of a network connection for work.

Dubey and Shreya (2020) studied the sentiments towards the WFH format by analysing social media posts relating to this work arrangement format. They found that majority had expressed positive sentiment towards it.

Tunk and Kumar (2022) found work-from home to be in overall advantageous for both the employers and employees, despite certain challenges it posed and it also had a positive outlook for the presence of work-from home format after the COVID pandemic.

Ipsen et al., (2021) noted there was a lack of clarity in the literature on aspects inducing positive and negative experiences for WFH employees. For this, they analysed WFH in Europe during COVID-19 and identified major advantages (work-life balance, efficiency, etc) and disadvantages (limitations of home office, uncertainty of work).

Vyas and Butakhieo (2021) noted the feasible WFH approach in the future has to be different from its approach during COVID-19 and they studied the experience of WFH in Hong Kong for both employees and employers including its advantages, disadvantages and noted accordingly policy measures by the Government may also be considered for guidance.

Andrade and Lousã (2021) studied WFH introduced due to COVID-19 in Portugal and noted that this was of the form of compulsory WFH and this may bring about challenges in contrast to optional WFH, including difficulties in balancing work and family life by employees.

Moens et al., (2022) analysed compulsory WFH due to COVID-19 in Belgium and noted majority employees perceived it beneficial with advantages such as lesser exhaustion and many had a positive outlook for its continuation in the future, however some employees also had negative concerns such as on the possible negative impact on the social relationships of the co-workers and also the employer.

Kaluza and van Dick (2022) noted that there is a multitude of differences between researches on the positive and negative aspects of WFH and hence analysed the role of the factor of the voluntary choice for WFH. They found that there were fewer perceived disadvantages for WFH among employees who had a voluntary choice to choose WFH as compared to those who did not have a voluntary choice.

Kohont and Ignjatović (2022) studied various aspects of the WFH experience in Slovenia and noted that this work arrangement format has both advantages and disadvantages. They observed that the sudden introduction of WFH due to COVID-19 presented challenges to employees and identified disadvantages including long duration of work in WFH format, lack of social contact, difficulty in balancing family and work-life, etc while advantages included flexibility of timings of work, the possibility of better personal health, etc., however they noted the advantages were dependent on other external factors including family, personal predisposition, etc.

Rožman and Čančer (2022) analysed WFH in Slovenia and noted that work that is properly organised can positively influence both the work efficiency and satisfaction and conversely the employees feeling of concern towards WFH can have a negative influence on these two factors.

### **Research Objectives**

The objective of this research is an exploratory study on the various perceptions of employees in cities of India towards the WFH format by organisations with the use of Information and Communication Technology during the time period of the COVID-19 pandemic.

The research objectives include:

- To identify the various perceived advantages of the WFH format by employees

- To identify perceived disadvantages of the WFH format by employees
- To identify the challenges perceived by employees for the continuation of WFH for their organisations
- To find the preferred format of work by employees

### **Methodology**

Firstly, a pilot semi-structured questionnaire was distributed in June 2021 to 54 respondents selected by purposive and snowball sampling to help formalise the final questionnaire to be used for the research. Subsequently, the questionnaire was improved to enhance the clarity of the questions that were asked to respondents.

Subsequently, a semi-structured questionnaire was prepared and it consisted of an open text box for respondents to fill in their views relating to the perceived advantages and disadvantages of work-from home. The advantage of respondents writing their responses to obtain elicited texts is that respondents may feel relatively free from any inhibitions to reveal their true feelings (Charmaz, 2006).

This was followed by a set of structured questions expressed through a 5-point Likert Scale to obtain views of respondents on certain specific aspects of advantages and disadvantages of WFH noted during the review of existing literature on WFH. Concluding the questionnaire was the structured question with an option to choose the preferred format of work arrangement by the respondent as WFH, in-office, or hybrid.

Line-by-line coding was done on the obtained text of respondents from the open text box to identify the common themes and the responses for the questionnaires were collated to determine the number of people who perceived a stated advantage or disadvantage.

The responses to the structured questions were analysed through the use of relevant statistical techniques by the software IBM SPSS Statistics 20. Principal Component Analysis (PCA) was performed to analyse the data. The structured portion of the questionnaire had multiple statements to respondents about various perceptions about their experience of WFH in the COVID-19 period. The Principal Component method has been considered useful for analysis where no pre-existing model or theory is present (Williams et al., 2010).

Respondents having experience with WFH for some periods of time were selected by purposive sampling and snowball sampling and for this research, respondents were people located in various cities of India and in the working-age group (21 to 50 years of age). This questionnaire was distributed online from November 2021 to February 2022. The questionnaire was distributed to 302 people and the total number of respondents were 263 people.

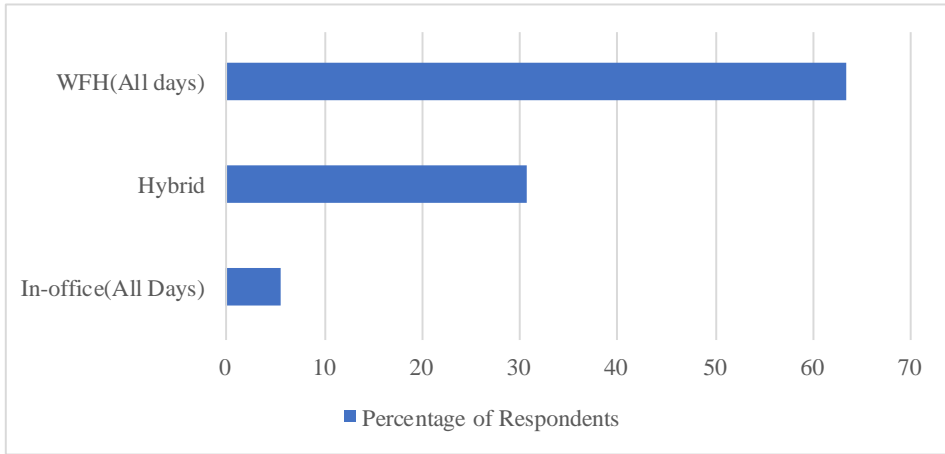
### **Findings**

#### ***Respondent Profile***

Respondents of the working-age group (21 to 50 years) were surveyed including all who had an experience with WFH implemented by organisations during the COVID-19 pandemic.

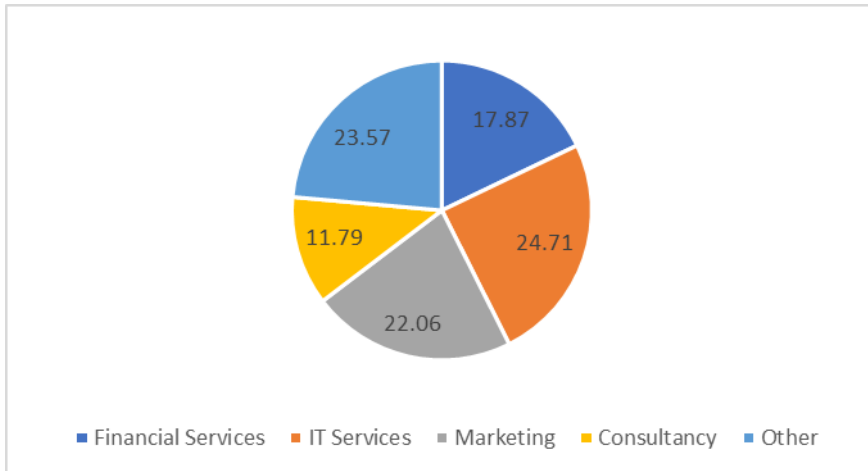
During the time period of the survey for this research, majority of respondents were currently working-from home or in a hybrid format including both work-from home and office. Only some respondents stated they were working in office on all days in this time period.

**Graph 1: Work format of respondents**



*Source: Primary Survey*

**Graph 2: Area of the occupation of respondents**



*Source: Primary Survey*

**Perceived Advantages of WFH for Respondents**

The main themes of the perceived advantages were related to time, lower expenses, and better work performance.

Extracts of Some Statements for perceived advantages include:

*“Time and money in commuting is saved, it is mutually beneficial for the employees as well as the company itself.”*

*“Lots of time at my disposal”*

*“Savings in terms of travel and food cost to name some”*

The various themes identified through the description of perceived advantages given by the respondent statements are summarized in Table 1.

**Table 1: Major themes of perceived advantages of the WFH format**

Perceived Advantage	Percentage of Respondents
Save Time on Travel	100%
Flexibility of Time Usage	88.97%
Lesser Expenses	88.97%
Home environment more conducive to work	50.57%

*Source: Primary Survey*

**Perceived Disadvantages of WFH for Respondents:**

Many perceived the disadvantage of work-from home as the time-duration of work hours over normal working hours as expressed by statements such as *“most of the weekends are occupied because of WFH”*. Another commonly perceived disadvantage was of people perceiving difficulties to balance personal and work life in the home environment. The time spent coordinating the work tasks through the work-from home format was also a disadvantage perceived as expressed in the statement *“too much meetings hinder work progress”*.

The aspect of lack of socialisation and missing seeing and meeting colleagues was mixed but highlighted for new workplaces such as by the statement: *“Don’t make meaningful connections if you join a new workplace.”*

Another relatively less common theme of perceived disadvantage but important as especially highlighted by people in jobs require teamwork was of the difficulties of collaboration when working together in the WFH format, such as evident in the statement by a respondent: *“Lack of communication with colleagues for coordination in work.”*

The various themes identified through the description of perceived disadvantages mentioned by the respondent statements are summarized in Table 3.

**Table 3: Various themes disadvantages of the WFH format perceived by respondents**

Perceived Disadvantage	Percentage of Respondents
Working hours exceeding normal working hours	88.97%
Difficulty to handle personal and work life in home environment	55.51%
Not regularly seeing and meeting colleagues	44.49%
Difficulty to collaborate	33.46%

*Source: Primary Survey*

### Principal Component Analysis:

In addition, the views on some on WFH by having a workspace at home were also collected through the 5-Point Likert Scale and the result of the analysis is summarised was analysed by Principal Component Analysis (PCA).

Firstly, the data has to be checked the suitability for the application of PCA. For this, the Kaiser-Meyer-Olkin (KMO) value and Bartlett's test result were computed and found to be suitable respectively. For KMO's value the minimum threshold of 0.50 has been suggested along with the Bartlett's test result that should be found to be statistically significant (Hair et al., 2018).

**Table 4: Kaiser-Meyer-Olkin and Bartlett's Test**

<b>KMO Measure</b>	0.706
<b>Bartlett's Test</b>	Approx Chi-Square: 361.926
	Degree of Freedom: 15
	Significance: 0.000

*Source: Primary Survey*

Subsequently, the PCA was conducted with Principal Component Extraction and Varimax rotation.

The Principal Component method has been suggested suitable for use for cases where no pre-existing model or theory is present (Williams et al., 2010). WFH during the COVID-19 period has been unique from WFH in the earlier periods, which makes this technique appropriate for application in this case.

Subsequently on conducting the Principal Component Analysis, two factors were identified with eigenvalues above the threshold of 1. The threshold of 1, is suggested by Hair et al(2018) as suitable to base the decision on selection of components. The cumulative percentage of variance explained by these two factors is 62.061%.

It is indicative of the overall perceptions of WFH during the COVID-19 period being shaped by its perceived advantages and disadvantages for respondents.

**Table 5: Analysis for Principal Component Analysis**

	Statement	Communalities	Component Loading	Eigenvalues	Variance Explained (%)
C1 (Perceived Advantage)	Feel that work is done better at home	0.682	0.795	2.331	38.843
	Freedom to structure doing things in own way	0.317	0.490		
	Less stressful in WFH	0.746	0.836		
	Feel better working in home environment as compared to office	0.735	0.851		
C2 (Perceived Dis-advantage)	Disturbance by others at home	0.673	0.799	1.393	23.218
	Difficulty to balance personal life and work life in WFH	0.561	0.748		

Source: Primary Survey

**Challenges for Continuation of complete WFH Format by organisations as perceived by employees:**

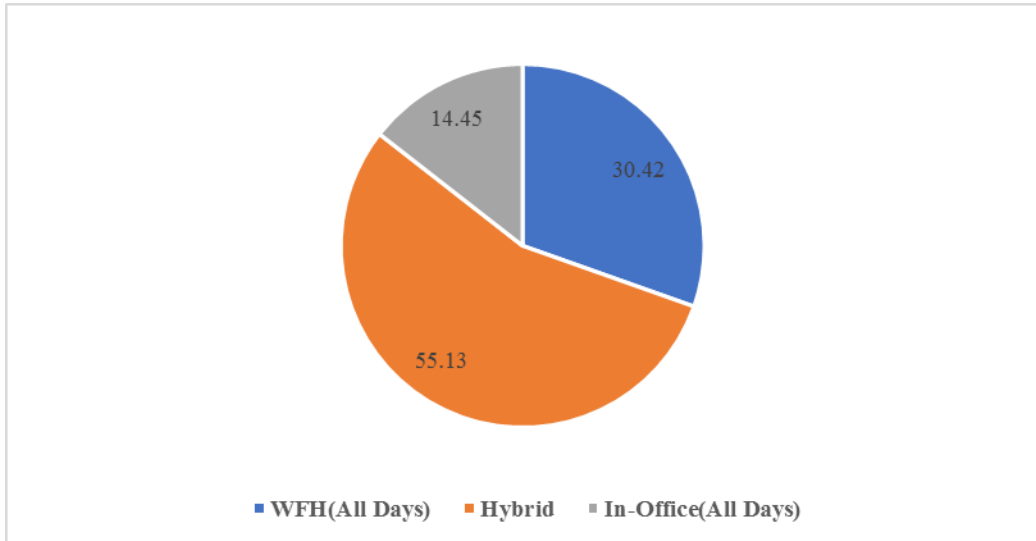
The major theme specified as a challenge for the continuation of complete WFH format was due to difficulties in collaboration and team-building. Such as expressed by the statement, a respondent stated that “*We are a huge team with lot of collaboration and we need to be at the same space to work! Online coordination always does not work for us*”.

In some cases, discontinuation of complete WFH was perceived to be due to a return to perceived normal pre-COVID-19 work arrangement format and was stated as a “*back to normal phase*” after relaxations of COVID norms by the Government permitted a return to in-office work.

However, nevertheless many organisations were stated to have continued with forms of WFH such as optional WFH or hybrid format.

**Mode of Format of Work Arrangement Preferred by Respondents:**

The majority of the respondents preferred the hybrid work format, including both WFH and work in office, followed by a preference of a work arrangement format comprising of complete WFH on all days.

**Graph 3: Mode of work arrangement format preferred by respondents**

*Source: Primary Survey*

## Conclusion

The experience of WFH during COVID-19 pandemic time period for employees in India has resulted in various perceived advantages and disadvantages of WFH.

In overall, as indicated by the findings, there is a large interest in the continuation of WFH format by employees in some forms, as a part of a hybrid format or else on all days, and it is crucial that organisations need to focus to understand these changes in employee perceptions induced by COVID-19 to avoid emerging challenges. For instance, the Great Resignation experienced by some countries of a sudden rise in employee resignation to change jobs due to a multitude of factors including discontinuation of WFH (Patel, 2022). A focus on addressing the major factors of advantages and disadvantages can aid the organisation decision-making on the continuation of WFH (Ipsen et al., 2021).

## Direction for Future Research

This research was focused on the understanding the various perceptions towards WFH of employees in the cities of India during COVID-19 and therefore the research can be expanded to analyse perceptions in the rural and semi-urban areas and other countries. In addition, there is a scope to further expand the research on the perceived advantages and disadvantages by analysing the major specific advantages and disadvantages of WFH in detail individually that may also be analysed for specific segments of occupations.

Furthermore, this research was during the time period of the COVID-19 pandemic which has significantly influenced the WFH in this time period and there is also a scope to study the WFH format in the future post-COVID time period. The World Health Organisation (WHO) announced COVID-19 to be a pandemic on the 11<sup>th</sup> of March, 2020, and will determine based on various factors to declare the time of the end of the pandemic (AP, 2022).



## Conflicts of interest

The authors declare no conflict of interest.

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## Productivity Issues of Sustainability in Bell Metal Industry of Assam: A Case Study

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### Abstract

Sarthebari area located in the state of Assam in India is the home of the famous brass and bell metal industry since Maurayan period (321-185 BC). Currently, the industry is getting sluggish and stagnated due to emergence of cloned items and lesser scope of earnings for the hardworking artisans. The young generation is not fascinated to this industry due to fatigue and exhaustive nature of work. The artisans are not compensated with allowances and good remuneration for their hard works. This case study analyses various issues affecting the sustainability of bell metal industry in general and the artisans in particular. The case depicts how these factors such as the unavailability of raw materials, working conditions, outdated technologies used and inadequate training and development create the issues of sustainability to the ages old bell metal industry in Assam.

**Keywords:** *Bell metal industry, artisans, issues, sustainability, growth*

### Introduction

Assam is a state in India which had highly developed works of brass and bell metals throughout the state since ages. The ancestral occupation of Moria community of Assam is Brass metal works. Originally, the people associated with this industry were warriors of the battle of Hatbor and Dui Muni Sila of Silghat during 1532 AD. The Assam history depicts that during the battle, the Muslim invaders were fight off and their General Turbaq was killed by the powerful Ahoms. The brave Ahoms seized 900 Muslim soldiers and kept in jail. These prisoners were firstly given task to cut grass for King's elephants, but they were improper in that task. Secondly, employed as cultivators but they were also found unsuitable. These Muslim prisoners had talents, good knowledge and skills in gun making and cannon. Having realised their skills, the king employed them in that task of metal works. Later, the prisoners settled in different parts of Assam and even married local Hindu girls of the place and became constitutive part of the society. These people started manufacturing embellishing, decorative and various other items for household needs. With royal patronage, the brass metal works started to prosper gradually & flourish which later became a customary & traditional occupation in the society of Assam. With advancement of modern technology, globalization and urbanization in 20th century, the world economy and industries changed drastically. As

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a result, traditional indigenous industries were affected to large extent and many ethnic groups were impelled to quit their ancestral occupation for attaining better socio economic life. In the same measure, the Moria community of Sarthebari, Assam too faced challenges to sustain their age old industry and endure with changing technological and economical environment.

### **The Bell Metal Industry of Assam**

Sarthebari's bell metal industry in Assam is the familial traditional industry with talented artisans producing aesthetic & eloquent bell metal products. As per history, this industry originated during 7th century A.D., as Kanauj King; Harshabardhan was gifted bell metal product of Sarthebari by Kamrupa King; Bhaskar Barma. The Sarthebari's Bell Metal industry of Assam was first carried out under the patronage of the wealthy and affluent merchants or traders i.e. the Mahajans. The workers who were working under the rich traders were not given their respective proportionate shares in the earnings. Mr. Kohiram Das, a visionary gentleman started a Co –Operative society in the year 1933 to succor and provide assistance to brass and bell metal workers. The co-operative society was formed in the name of "Assam Co-operative Bell Metal Utensils Manufacturing Society Ltd" to help the skilled artisans. This enabled the workers to earn their proportionate share in earnings, remuneration and added benefits for their hard earned works for which they were not paid earlier. The cooperative society provided some of the benefits like availability of raw materials, distribution and credit facility. However, there were other important needs for artisans like training, modern technological know how, marketing knowledge, business skills, capacity building and standardization of product which were also required to be included for the improved work life of the artisans. After the establishment of the society, the artisans associated with cooperatives started living calmly in peace with the sustainable income earned through cooperatives support. The first secretary of the establishment was Mr. Kohiram Das. This society was inscribed and registered under the Co-Operative Act 1939. At the age of 77 years, Mr. Das died in 27 July, 2012 leaving his three sons. The first artisan to collect the Assam State Government artisan pension was Mr. Kohiram Das. Other than the society, the merchants or rich trader (Mahajans) was the other group dealing in procuring of raw materials from different suppliers for the industry. Both the groups; the Cooperative and the rich traders were playing the major roles in procurement of raw materials, providing credit and distribution dynamics. There were many artisans employed under the cooperatives and rich traders. Gradually, after the emergence of co-operative societies in the bell metal industry, the merchants started losing direct control over the artisans. The co-operative society and merchants were delivering the raw materials to various artisans on credit for producing the bell metal and brass products. In order to motivate the artisans, they were given an extra 30 gms of raw materials on average purchase of every 1 kg of raw material. Autonomy was also given to the artisans to give back their finished bell metals as per the convenience of artisans. The artisans were given wages in return according to the estimated set rate for various parameters particularly sizes, shape and weight of the bell metal products in the market. Altogether, 1720 artisans working daily were earning their sustainable livelihood income under the co-operative society. As per the society audit rule, the balance of the artisans were checked after every 6 months and accordingly, they were offered a payback or lump sum amount from the total earnings for maintaining their daily expenses while balance amount was kept reserve in the co –operative society. The artisans procured their raw materials from the co-operative society for producing the items as per the specific requirements of the society and delivering the orders on time. Remuneration to the artisans was provided as per the grades of work done and it varied on an average of Rs 300 to Rs 400 per kilogram of items produced. The average monthly income of each artisan ranged from Rs

10,000 to Rs 15,000. Mostly, the artisans started working in the bell metal industry on an early age of 13 to 15 years. The products manufactured from bell metal were mainly dispensed all over Assam through the listed 11 co-operative societies namely in Sarthebari New Market, Fancy Bazar (Guwahati), Dispur, Paltan Bazar, Ganeshguri Chariali, Jorhat, Sibsagar, Tezpur, Golaghat, Pathshala and North Lakhimpur. Moreover, the cooperative society sold the bell metal products to the retailers directly within their territory.

### **Issues of the Bell metal industry**

The Assam bell metal industry had been facing several issues because of which the performance of the industry was showing negative trend. Some of the major issues were discussed below:

#### ***Scarcity of raw materials in state***

The raw materials for Sarthebari bell metal industry were procured from outside the state as there was a scarcity of raw materials within the state. In Sarthebari area, there were about 280 bell metal units. 10 kilograms of raw materials were required by each unit per day and these units worked for 21 days per month. Hence, the estimated total monthly requirement of raw materials for 280 units was 58,800 kgs ( $10 \times 21 \times 280$ ). Other than the main raw materials used in the industry, the charcoal was the other important material used in the production of metal. The requirement of the charcoal ranged from 120-250 bags per month. The state of Assam didn't have these two categories of raw materials adequately within the state that affected the production process of the bell metal industry. Other than these two materials, some of the virgin raw materials like zinc, copper, lead, tin, and scraps of alloy were also found to be limited within the state. Even though, the industry procured raw materials from other states, there was no systematic way of procuring these raw materials that led to disruption in the supply of raw materials to the units that posed a hurdle in the smooth production process of this industry.

#### ***Outdated techniques of production***

The production techniques used in the bell metal industry of Sarthebari were outdated which led to reduced productivity. The industry lacked advanced tools, machineries and techniques for optimum production. Comparatively, the rate of adoption of new technology in the bell metal industry in Sarthebari was very slow as against other bell metal industry in the country.

#### ***Inadequate technical education and training programme***

Most of the artisans of the bell metal industry of Sarthebari were found to be uneducated and lacked adequate technical knowledge for working in the industry. There were limited training programmes like RAP (Rural Artisan Program) and DIC (Director of Industry) schemes meant for the artisans and their family members. In order to encourage these artisans, stipends were also offered during the training programmes. Government provided some necessary tools to the artisans after the training programmes to motivate the artisans and promote the industry. However, as reported by the artisans, those kinds of training programmes were very few which were not adequate for improving the technical skills of the artisans. Moreover, the implementations of those programmes were not done effectively by the concerned authority.

#### ***Paucity of Fund***

Severe scarcity of funds was witnessed required for the growth and development of the bell metal industry in Sarthebari. Taking the advantage of the situation, the money lenders provided loans to

the bell metal manufacturers but at a very high rate of interest. The artisans were also provided conditional loans by those lenders with an agreement that the artisans would supply the finished bell metal items at a pre-determined price. This led to artisans in getting a negligible profit for their hard works. There were two government banks; Assam Co-operative Apex Bank, Barpeta and State Bank of India, Nalbari Branch that were ready to provide credit assistance to the artisans of the bell metal industry. However, the artisans feared the paper works of banks and number of banks was very less in comparison to its customer base in Sarthebari.

### ***Futile Marketing system***

It was seen in all Industrial co-operative society that industrial workers of cottage industries bore the hardship in selling their products at good margin. Through the introduction of co-operative society, the middlemen were expected to be eliminated in the marketing system of the industry. However, the artisans did not have direct access to markets and as a result, the middlemen exploited them. The traditional marketing chain of selling finished products by traders (*beoparies*), middleman and wholesalers or distributor continued despite the establishment of co-operative society which was corrupt and defective against the hard working artisans. The money lenders or rich traders (Mahajans) and The Assam Co-Operative Bell–Metal Manufacturing Society were the two parties for buying finished goods and supplying scrap to the artisans out of which *mahajans* used to dominate the marketing system.

### ***Hefty tax***

The Sarthebari bell metal industry was suffering from high taxation in the name of local and sales tax. The finished bell metal products had to undergo huge sales tax which was an obstacle to the growth & development of the industry. The Assam Co-Operative Bell – Metal Utensil Manufacturing Society of Sarthebari, had enormous outstanding dues as sales tax was to be paid to the State Government of Assam.

### ***Excessive production costs***

In the bell metal industry of Sarthebari, a major issue affecting the industry was the high cost of production. The main reason attributed to this was the high prices of raw materials which were mainly procured from outside the state. Moreover, most of the procurement of raw materials took place through mahajans and other middlemen.

### ***Frequent power failure***

The main power supply in the bell metal industry of Sarthebari was electricity which was uneven and insufficient. Periodic power failure caused disruption in the production process of the industry as most of the machines and equipments used in the industry were electrical. As a counter measure to frequent power failure, the Department of Industries, Government of Assam installed furnace for melting metal for the artisans. However, despite such measure, a heavy operational cost kept incurring due to arrangement of alternative power supply for the industry.

### **Issues faced by the artisans of the bell metal industry**

The artisans of the bell metal industry also faced several issues working in the industry that had a major impact in the performance of the industry. Some of the issues were as follows:

***Unsatisfactory Working conditions***

The working conditions of the bell metal industry of Sarthebari were not healthy and supportive for the artisans that led to lesser performances and ultimately productivity. As per the reports from artisans, 109 units (39%) out of 280 units only had satisfactory facilities and working space inside the unit. In rainy season, nearly 61% of the units were closed due to poor and unsatisfactory working space, which compelled some of the artisans to carry out their works from home. This directly or indirectly affected the artisan's psychology, health, efficiency and quality of work significantly. As a result, it hampered relationship between employers and employees that led to industrial unrest.

***Lack of wage system***

In the bell- metal units of Sarthebari, almost 98% of works were done manually. Yet, there was no wage system to remunerate the artisans for their hard works. After the sale of products, the received cash was normally divided amongst the partners after deducting the production & capital input cost. In the bell metal units, master craftsmen were the partners in the production process and they were not directly recruited. Though it was a labor intensive industry, there was no benchmark for measuring output or performance of the artisans thereby affecting their motivation to put their best efforts in work.

***Lack of Sanitation and cleanliness in the units***

Proper hygienic sanitation and clean atmosphere were rarely seen in the Sarthebari bell-metal units. Proper sanitary toilets & other facilities were seen in very few units. The degree of cleanliness inside the units particularly the tools & equipments, machines, toilets, drainage and outflow of waste materials were not adequate and not properly maintained. This affected the health of the artisans working in the units.

***Lack of drinking water facility***

There was no provision of hygienic drinking water and even water for washing purpose in the units for artisans. Hand pumps and the earthen pitchers were the only available forms of arrangement in the units. Same sources of water arrangements were also used for washing, bathing and drinking purposes. Separate arrangement of bathing, washing and drinking water facility were not available in most of the bell metal units.

***Lack of canteen facility***

For any industry, canteens at subsidized price are very essential for the workers to have their lunch and tea- snacks break. Only small private tea stalls were seen in nearby bell metal units but canteens at subsidized rate were not available in all the units. This was a major issue faced by the hard-working artisans who could not afford adequate meal in the private hotels or restaurants in the nearby areas of the units.

***Absence of medical facility***

The Sarthebari bell metal industry failed to provide medical facility including primary facilities like dispensary and medical aid to their artisans. The artisans frequently suffered from eye problems due to strenuous craftsmanship and constant dust, fume and heat exposure which was evident from the report by eye specialist. Artisans had to bear all the medical expenses by themselves which was impossible for most of the artisans. For any emergency medical assistance, only the government hospital was the ray of hope. Occasionally, health check up facility was made free by the available



local clubs to the hardworking artisans. But, the industry did not have any medical facility arranged for their artisans who had frequent health issues because of the nature of work and workload.

### ***Lack of education facility***

The artisans of bell metal industry of Sarthebari were unwilling to send their children to schools as the education expenses were high. The industry did not set up any schools for the children of artisans where they could get education at subsidized fees. This influenced artisans in changing their professions to some other industries or changes the place of work for the sake of their children in many cases.

### ***Lack of adequate recreational facility***

Minimal recreation facility existed in the bell metal units of Sarthebari. Only form of recreations like mobile theatre groups and film were shown occasionally to amuse the artisans. This resulted in making the lives of artisans and their family members very stagnant and increasing boredom.

### ***Lack of social insurance programmes***

Social insurance was the most essential element in the lives of artisans due to the nature of risks involved with the industry. It normally offers emergency services related to accident, on the job injury, total or partial disability, sickness, maternity, old age and death of bread earners of the home. However, there was not any social insurance programme by any of the unit in Sarthebari. Rather, a basic insurance fund was maintained by the contribution from the artisans of Sarthebari to manage any unforeseen incidents.

### ***Lack of general /common facilities***

To boost the craftsmanship of rural artisans, general facility hub was required. It was an indispensable segment for this area as there was no such initiative from any public undertaking or private organization. As per the information from the artisans, some of the common facilities needed for the units were:

- a) Emporium or showrooms
- b) Community hall
- c) Recreation place
- d) Police outpost
- e) Departmental store or displays counter for bell metals
- f) Shopping complex
- g) Banks
- h) Post office
- i) Police outpost
- j) Residential & working shed or shelter.

### ***Low Living standard and indebtedness of Artisans***

Most of the artisans of the bell metal industry of Sarthebari came from low income group and joint family system. The artisans never received allowances as system of grades didn't exist in the industry. As a result, the artisan's standard of living remained very low. The income of the artisans was not able to meet the basic expenses of family and most of them borrowed money from money lenders at high interest rates to meet additional expenditures. However, it was also seen that the artisans

borrowed money from the money lenders for unproductive expenses like festivals, funeral, anniversaries, and marriages other ceremonies. The refund of the debt became a serious problem. Some artisans also faced ancestral debt. Unpaid loans from the money lenders (*mahajans*) became a serious threat to the artisans and indebtedness transferred from generation to generation.

### **Analysis and discussion on issues of sustainability in the bell metal industry**

The Sarthebari bell metal industry has been providing means of living since decades to the locals of that area. The older generation still relies on the industry for a means of livelihood. However, the young generation is not attracted to the industry anymore and they are reluctant to be a part of the industry in the future. There are several environmental issues that hinder the sustenance and growth of the business of the age old Assam bell metal industry. Some of the issues are general in nature, which are related with the entire bell metal industry in Assam and some are directly related to the artisans who are the main force behind the industry. The pertinent issues affecting the bell metal industry in Sarthebari are related to the business governance and management of the industry which are not effective. Some of major issues are scarcity of raw materials, use of outdated production techniques, paucity of fund, absence of effective marketing system, heavy taxes levied and lack of adequate training programmes. Other than these major issues faced by the industry, there are problems faced by the artisans which are acting as stressors thereby affecting their performances in the industry. Most of these issues are related with the basic requirements of an industry which its workers normally expect. The two of these major issues are unfavourable working condition and lack of wage system. Remaining issues are related to basic facilities requirement in an industry for its workers such as proper sanitation, medical facility, canteen facility, recreational facility, education facility for children, common facility and social insurance schemes. These issues may not be directly linked with the performance of the artisans of bell metal industry but they act as demotivating factors in contributing fully towards their performances and the overall development of the industry.

Other than these issues, there are some external environmental factors that affect the industry indirectly. In 1995, Sarthebari was declared township but still it has all the characteristics of a village. The benefits of Government's rural schemes namely IRDP, DRDA etc are lost as Sarthebari was declared town. The artisans are deprived of the other schemes like "Scheme for self-employment to educated unemployed youth". Another problem is that the urban poor of Sarthebari do not qualify for availing schemes of UCO bank. As a result, the only source of credit facility to the Sarthebari bell metal industry is the Assam Co-operative Apex Bank, Barpeta. Last but not the least, a major issue affecting the industry is the lack of systematic procurement and management of raw materials. The bell metal industry is such a industry which depend mainly on the quality and quantity of raw materials that are used for manufacturing metal items. The major raw materials necessary for the bell metal industry are tin & copper. Other than the tin and copper, the other important raw material requirements are borax, clay (hira-mati), charcoal, fiber, rice bran, and jute. The supply of adequate amount of raw materials is not regular for full use of the units. There are frequent cases of exhaustion of raw materials for the units that lead to the halt of processing of items and as a result, the employees also get unemployed during these days. There is no control of raw material trade by the artisans and The Assam Co-Operative Bell-Metal Utensils Manufacturing Society Limited. It is also noticed that there is no control of quality of raw materials at any level including dealer's levels as the most of materials are only scraps that leads to various issues in terms of its product quality of the final products. The scraps are normally collected by the artisans from Guwahati market. The scrap metal providers supply the scraps to the artisans with a condition that the finished products of

the units will be sold back to them at concessional rate. The artisans then return the semi finished materials to those markets again for rolling the soft melted materials which are sent later back again to Sarthebari units for final conversion. In this entire process, there is huge loss of time and money for the poor artisans.

Seeing the quality of work lives of these artisans and their personal growth, the children of these artisans and young generation in general are not interested to join the bell metal industry anymore. Taking into account, all the issues and circumstances prevailing in the bell metal industry of Sarthebari, Assam, the survival of the industry is at stake. There is a need for urgent interventions from various stakeholders in order to save the age old industry. The major strategic issues that must be addressed for resolving the issues of sustainability and growth of the bell metal industry in this case are:

- a) Can the authority of the bell metal industry resolve various issues of the industry? If yes, then how and to what extent?
- b) What should be the strategies to address the issues faced by artisans?
- c) What strategies should the industry adopt in order to sustain its business and marginal profit in today's competitive scenario?

### **Conclusion**

The case study analyses and presents various issues affecting the sustainability of bell metal industry of Assam. It also depicts how these issues can affect the sustenance and growth of ages old, bell metal industry. The Sarthebari bell metal industry of Assam has been playing a very significant role in the economic development of the region since ages. The industry has been serving as a means of livelihood for various families who are directly dependent on the industry. There are several issues that are acting as hurdles in the survival, growth and development of the industry. The industry needs to tackle all these environmental issues at the earliest and adopt strategies to revive the industry. For this, the interventions from various stakeholders are required to make the industry sustain and enable various families earn their livelihood from the industry who don't have any other source of income. The stakeholders include management authority, artisans, middle men, financial institutions and most importantly the state government of Assam whose intervention is the need of hour to save the age old industry. In this way, the age old bell metal industry in Sarthebari can sustain itself and gradually grow in the future and ultimately provide employment to the local people for their sustainable livelihood and continue its contribution in the economy as well.

### **Declaration of Conflicting Interest**

The authors declare that there is no any potential conflict of interest with respect to the research, authorship and publication of the case

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## Annexure

**Table 1: Production Trends of Bell-metal utensils in Sarthebari under co-operative society (2000 to 2018)**

Sl. No	Year	Finished Products (in Kgs)
1	2000-2001	28,888,000
2	2001-2002	35,018,000
3	2002-2003	35,183,000
4	2003-2004	35,237,000
5	2004-2005	35,120,000
6	2005-2006	33,154,000
7	2006-2007	34,838,280
8	2007-2008	24,807,580
9	2008-2009	31,441,580
10	2009-2010	32,005,590
11	2010-2011	36,923,300
12	2011-2012	41,638,820
13	2012-2013	41,878,925
14	2013-2014	42,158,029
15	2014-2015	42,586,118
16	2015-2016	43,268,865
17	2016-2017	40,998,987
18	2017-2018	43,960,600

Source: The Assam Co-operative Bell-Metal Utensils Manufacturing society Ltd, Sarthebari.

**Table 2: Rate of productions of Bell-metal Industry in Sarthebari**

Size (in gm)	Name of Utensils	Rate of wage (per kg) in January 2013	Rate of wage (per kg) in January 2019
400-500	Saroj Nag Feti Bata (tray with foot)	254.00	650.00
700-5000	Saroj Nag Fetibata (tray with Foot)	241	1850
700-900	Charia (wash bowl)	298	850
1100	Charia ( wash bow)	303	650
1000	Bhortall (large cymbal)	279	419
1500	Bhortall (large cymbal)	284	424
1000-2000	School Bell	230	305
500 -2500	Kahi (plate)	253	655
200-500	Khutitaal (cymbal)	329	476
100 - 1300	Bati (cup)	272	445

*Source: Kahar Silpi Sangha Sarthebari, 2019*

**Table 3: The details of loans borrowed by the units**

Income group (Rs)	No. of Units	Units	Amount (Rs)	Monthly interest rate (in %)
Less than 15,000	10	5	5,000 to 10,000	5-15
15,000 to 20,000	10	7	10,000 to 20,000	5-15
Above 20,000	10	9	25,000 to 45,000	5-15

*Source: Field work 2019*

**Table 4: Common items of bell – metal produced in Sarthebari**

Sl No.	Name of Item	Size/Weight (gm)	Sl No.	Name of Item	Size/Weight (gm)
1	Sorus Bet Ban Bati	150-1300	20	Bheri, Chimet Pasang Tall	100-4000
2	Bet Kanar Ban Bati	100-500	21	Sadha Jalil Kahi	200-3000
3	Lata Kata Ban Bati	200-900	22	Saros Kahi	900-2500
4	Selo Lota	250-900	23	Asli Kahi	500-2500
5	Chanda Pahia Lota	500-900	24	Jali Ban Kahi	700-2500
6	Dog Dogi Lota	700-1800	25	Saros Ban Kahi	900-2500
7	Kahar Kalah	1400-1800	26	Asli Ban Kahi	900-2500
8	Gota Kanar Saria	500-1800	27	Pandhowa	200-1300
9	Jul KhundaSaria	700-4000	28	Jul Khanda Pan-dhowa	400-1300
10	School Bell	1000-4000	29	Pirish Thal	200-500
11	Plate Ban Kahi	1000-4000	30	Hati Khujia Bati	200-1800
12	Plate Bata	150-700	31	Bahir Kanar Bati	200-1100
13	Saros Plate Bata	200-1100	32	Saros Bahir Kan Bati	200-1100
14	Jari Plate Bata	300-1100	33	Aslisoros Bahir Kan Bati	200-1100
15	Nag Feti Bata	400-1800	34	Jail Bati	100-1500
16	Saros Nag Feti Bata	400-1800	35	Saros Jali Bati	200-1100
17	Asli Nag Feti Bata	400-6000	36	Bet Kanar Da Bati	100-599
18	Bhortal	200-500	37	Sarosbet Kanar Da Bati	200-500
19	OjaPali, Khuti And Juri Tall	200-500	38	Saros Banbati	150-1100

*Source: Price list, The Assam Somabay Kohar Sangha, 2019*

**Table 5: The price of items of the bell - metal products (2018-19)**

<b>Sl No.</b>	<b>Item</b>	<b>Size per weight (gm)</b>	<b>Price/ kg (in Rs)</b>
1	Plate Bata (tray with foot)	150-700	600-1850
2	Bhor Tal (large cymbal)	200-4500	1750
3	Saros Kahi (special dish)	900-2500	1950-2050
4	Asli Kahi (plate)	500-2500	1350
5	Jail Ban Kahi (dish with a foot)	900-2500	2050
6	Saros Ban Kahi (dish with a foot)	900-2500	2150
7	Pandhowa (tray)	200-1300	1380
8	Asli Nag Feti Bata (tray with foot)	400-6000	2150
9	Nag Feti Bata (tray with a foot)	400-1800	1800
10	Jail Bati (cup)	100-1500	1350

Source: Field survey with the retailers at Sarthebari, 2019



# View of Society's action on Social Entrepreneurship and Enterprise in Aizawl, Mizoram

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## Abstract

Social entrepreneurship has been defined as an activity involving application of professional and innovative outlook to social problems to make a contrast. Accordingly, Social entrepreneurs are made up of individuals who are heads of groups, networks, organizations, or conglomerates of organizations who identify opportunities and explore everlasting social innovation based on entrepreneurship principals by minimising social goals (Noruzi, Westover, & Rahimi, 2010). Researchers conclude that Social entrepreneurs are individuals who have entrepreneurial traits; who explore opportunities arising from certain social ills, utilising existing sources to produce solid social innovation. Therefore, Social Enterprise refers to organizations or enterprises, built by Social entrepreneurs by utilising business methods to attain social goals or lasting environment (Page & Katz, 2010). This paper focus on the society in Aizawl with related to Social Enterprise. Thus, the sample of this study are the residents or people of Aizawl, Mizoram. It highlights the various perception and understanding of Social Enterprise by the people in Aizawl, Mizoram. It includes the various perception statement like their understanding on the working of Social Enterprise, their buying behavior from Social Entrepreneurs, their support level for Social Enterprise, the motivation for their support etc. The main objective of this paper is to study the level of awareness and perception of Social Enterprise by the people living in Aizawl, Mizoram, as well as to recommend various awareness strategies and improvement for understanding on the concept and working of Social Enterprise as well as Social Entrepreneurship.

**Keywords:** *Social Enterprise, Social Entrepreneurship, Mizoram Business Competition, Perception, Awareness, Buying behavior, Society*

## Introduction

The entrepreneurship has many other types as well; it is divided on different traits and criteria, one of the criteria being Social. This type of entrepreneurship is very unique in nature and has different blends of components. The prime objective of social entrepreneurship stands different than the usual objectives of entrepreneurship; here social benefits are clubbed with economic benefits. Most of the times, social entrepreneurship is used in synonymous with social service/work. The similarities are there, but the biggest difference is existence of profits. In social work, NGOs or social workers only focus on work which is being done for the poor or deprived section; it is not for profits, but for service. On the contrary, social entrepreneurship includes profits in social service together and puts non personal benefits in focus.

The concept of social entrepreneurship is relatively new compared to its cousin 'conventional' or 'commercial' entrepreneurship (Roberts & Woods, 2005), inventiveness that use entrepreneurial

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qualities to eradicate social menace have long been finding place in the history of mankind (Shaw & Carter, 2007). Yet, there is no clear or unifying definition of the term or a universally accepted conceptual framework and the concept is still considered to be at its infancy (Shane & Venkataraman, 2000). The lack of distinct definition (Alegre & Chiva, 2013), and representation of 'different things to different people' (Dees, 1998), make the concept not only complex but also a multi-interpreted construct. For example, while some of the researchers have restricted the scope of social entrepreneurship only to non-profit organizations (Dees, 1998; Lasprogata & Cotton, 2003), some others confine it to philanthropic activity (Ostrander, 2007; Dacin et al., 2010), or CSR (Lindgreen & Swaen, 2010; Mitra & Borza, 2011).

Social entrepreneurs undertake various innovative initiatives to build social enterprises to fill the gaps arising between private and public sector services. In the process they not only exhibit all behavioural dispositions of an entrepreneur viz. personal resourcefulness, strategic visioning, opportunity seeking, achievement motivation and innovation (Kanungo, 1998), but also play the role of catalysts in bringing about a transformation in the society (Seelos & Mair, 2004; Haugh & Talwar, 2014). For this societal significance, role and outcome, the individual actors (social entrepreneurs), their objects/creation (social enterprise) and their process of creation (social entrepreneurship) are increasingly receiving attention of contemporary academic researchers. Social entrepreneurs, the individuals behind conception, development, promotion and management of those social enterprises are conceptualized in three related ways (Brown et al., 2004). The first understands social entrepreneurs in terms of their traits, skills and competence responsible for combining social impact with commercial enterprise (Waddock, 1988; Sagawa & Segal, 2000). The second, as emphasised by Dees (1998; 2001; 2003), focuses on the innovation of social entrepreneurs for social impact, regardless of the economic feasibility and stability of their ventures. The third understanding is mainly concerned with their potential to "catalyze social transformation, well beyond the solutions of the social problems that are the initial focus of the problem" (Brown et al., 2004).

To increase the social impact of such enterprises, supporting society as well as their buying behavior or consumer behavior is expected. But studies on consumer behavior usually focus on traditional enterprise's goods. Very few studies are available in academic world, which addresses the responses toward the goods produced and marketed by the social enterprises.

Social enterprises are those who have applied business models with the prime objectives of reducing social problems through inclusive market mechanism (that is, unemployment, market access of poor consumers, and investment opportunity for poor entrepreneurs), environmental solutions (through organic and ecological products) and ethical market mechanism (fair trade) without putting main emphasis on profit maximization rather focusing on reinvestment of profit.

Social enterprise is an emerging global trend to solve society's major problems through the means of business. Social enterprise is a new form of business entity, which not only operates a business but also pays attention to reducing society's major problems such as unemployment, malnutrition, poverty, education, environmental pollution, etc. through the means of business. Although the concept is being familiarized by only few social entrepreneurs, mass people, from the viewpoints of consumer, are still not familiar with the term, especially when they buy products that are provided by such social enterprises.

Social enterprises are ventures that are created by social entrepreneurs. Nobel Laureate Professor Yunus identified social enterprises as ventures that are not only created by social entrepreneurs but also are following clear guidelines of “social business.” According to him, it is a business designed to meet a social goal (for example, Gramee Danone, whose goal is to improve the nutrition of poor families in the villages of Bangladesh).

In India, social enterprises have been growing at an exponential rate in the last decade (Intellect, 2012). Social enterprises’ ability to achieve both a social and financial return (hybrid) is considered as relevant to developing countries to attain a sustainable solution to social problems (Roy & Roy, 2010). Over the years these businesses have established a niche of their own in the development sector.

Enterprise in Mizoram is relatively very young. The state itself is only two and a half decades old and is at a very early stage of industrialisation. The economy is highly skewed towards agriculture and there is predominance of agro based industries using raw materials such as bamboo, cane, timber and fruits such as passion fruit and pineapples. The state though relatively more peaceful than other north eastern states is extremely remote and lacks connectivity with the rest of the country. There is very poor infrastructure in the state, poor roads, serious power and water shortage. Despite various promotional measures and financial as well as fiscal benefits, entrepreneurs in the state feel that they are being treated shabbily by the central government and most of the benefits meant for the north east are actually being cornered by Assam. The traditional industries of the state are high cost and are run using primitive technologies. The entrepreneurs face unavailability of proper marketing platforms and are not aggressive marketers themselves. Local market is their primary target, though there are a few progressive entrepreneurs who are looking beyond the state. Moreover, the concept of Social Enterprise or even social entrepreneurship is not greatly familiarized in the state. Therefore, even though movements or actions have been implemented, most of people are blinded by the concept.

Now, the Government of Mizoram has taken much effort to support the ecosystem of Entrepreneurship in Mizoram. As the outcome, Mizoram’s first ever business plan called “Mizoram Kailawn” was launched in the year 2017. Mizoram Kailawn is a multi-stakeholder initiative under the New Economic Development Policy (NEDP) implemented by Mizoram State Entrepreneurship Development Monitoring Committee (MEDMOC), a nodal body of the Government of Mizoram, and executed by knowledge partner Indian Institute of Management Calcutta Innovation Park (IIMCIP), with local partner Mizoram Consultancy Group (MZCG). (“Mizoram Kailawn - A Platform To Promote Entrepreneurship,” 2017). Thus, this results in the outcome of lots of new entrepreneurs as well as promoting social well-being, resulting to increase in growth of social entrepreneurship and thus, social enterprise. There is a new way of saying here in the environment of Mizoram which states to support the local, and thus, lots of Mizo society are adopting to support local entrepreneurs in forms of purchase, promotions, growth etc., thus in return, the entrepreneurs contribute largely to societal norms and well-being.

## Literature Review

Venkataraman (1997) states that Social entrepreneurship being a social science concept has been understood in different ways by scholars depending upon their respective disciplinary training and experiences, as a result of which no universally acceptable definition has emerged.

Schumpeter (1934) also defines Social entrepreneurs are those reformers and revolutionaries but with an exclusive and explicit social mission. Santos (2012) states that the social entrepreneurship confronts the rigid problem of conceptualizing and measuring economic and social values unlike commercial entrepreneurship, where financial return is the sole indicator of the performance of the enterprise (Dees, 1998).

Social enterprises are largely seen as potential source of viable solutions to subjects that are impeding the development of society. Alvord et al., (2004) believe that social entrepreneurship results in alleviation of social problems and social transformation. Brinkerhoff (2001) identifies innovative means of serving stakeholders and adding value to existing service, taking calculated risks, realize social and economic outcomes of investment, and give attention to social mission and financial sustainability. Anderson (1998) states that in order to serve the mission, social entrepreneurs need to explore new opportunities, innovate continuously, adapt and learn, demonstrate proactiveness with limited resources in hand.

Leadbeater (1997) states in his study that social entrepreneurship is regarded as the process of applying entrepreneurial behaviour for achieving social and economic objectives. In other words, economic returns generated from market-based actions are employed for the welfare of a particular marginalised and excluded group.

Thake and Zadek (1997) on their study finds that social entrepreneurs are stimulated by their want for social justice. They attempt to develop a direct relationship between their activities and upliftment in the quality of life for those who belong to deprived section of the society. They pursue them by offering viable solutions which are considered to be sustainable not only economically but also in terms of social, environmental and organizational.

Brinkerhoff (2001) and Certo and Miller (2008) theoretically support both social and economic missions as important for social enterprises, whereas empirical investigation by Stevens et al. (2015) unearth the reality that, “the social is largely taken for granted and the economic is considered as a crucial framework condition”. This triggers the question of the extent to which social and economic missions are targeted to the actual mission of the social enterprises.

## Objectives of the study

The objectives of this study is to know the level of awareness and perception of society to social enterprises – their buying behavior for social enterprises product/service, their support for social enterprise, their motivation for supporting and buying from social enterprise as well as to give suggestions on increasing awareness.

## Methodology

This research is based on the descriptive study and thus, the study employed data collected from

Primary as well as Secondary sources. Primary data is collected through online questionnaires and short interview from the local people/public/society. Secondary data for the present paper was collected using journal articles, periodicals, reports, books and other relevant documents available online and offline. Sampling is done by Convenience sampling method and 100 samples were used for conducting the mode of research.

**Data Analysis**

**Table 1. Awareness of Social Enterprises by Age Group**

Age Group	Yes (%)	No (%)
18-24	72	28
25-30	76	24
31-35	78	22
36-40	70	30
41-50	64	36
51-60	59	41
60 and above	44	56

Source: Field Survey

**Table 2. Media Contributing to Society’s Awareness of Social Enterprises**

Mode of Media	%
Internet	50
Word-of-Mouth	28
Print Media	11
Broadcast Media	10

Source: Field Survey

**Table 3. Buying Behaviour and Intent to Purchase from Social Enterprises by Society**

Level of Buyer	%
Buyers	32
Potential/ Ready Buyers	43
Non Buyers	25

Source: Field Survey

**Table 4. Reasons for Purchasing from Social Enterprises over Traditional Business**

Reason	Yes (%)	No (%)
Contribute back to society	60	40
Believe in the social cause of a social enterprise / supporting local	70	30
It meets my needs	43	57
The price is competitive	41	59
The quality of the product or service	42	58
The service	39	61
Easy to find	34	66
The packaging or design	42	48
The brand	64	36
Others	15	85

*Source: Field Survey*

**Table 5. Motivations for Buying from a Social Enterprises**

	%
Supporting in their social mission	28
Feel good buying from Social Enterprises	25
Uniqueness in goods and services offered	19
Price and Quality	16
It doesn't matter to me	9
Others	4

*Source: Field Survey*

### **Findings and Discussions**

Based on the survey result, as also expressed in percentage, the findings highlights the major factors for each data.

i. On the level of awareness of Social Enterprises by age group, it shows that majority of the age between 31-35 (78%), are aware of social enterprise on their surroundings and understand the concept and workings. The least aware groups are from the age of 60 and above, and it is understandable as this concept is young in this state.

- ii. On the factor of media contributions to awareness of Social Enterprises, it shows that Internet has the biggest impact with 50% from the respondent, while Broadcast Media being the lowest with only 10%.
- iii. While comparing the number of buyers, non-buyers and potent buyers with the factor of buying behavior, Ready/ Potential buyers occupies the highest (43%), as they are aware of new concept and being a rational consumer, are on a decision factor stage, while non-buyers being the lowest with 25%.
- iv. On finding the reasons for purchasing or choosing Social Enterprises over the Traditional Business, 70% of the respondent (which occupies the largest) believes in the social cause of a social enterprise where they are supporting local, meaning they wish to support local entrepreneurs which aims are to have a good impact on the society. The lowest is the 15% respondents in which they have other reasons which are not described.
- v. On the factors of motivation which drives to purchase from Social Enterprises, 28% respondents (and being the largest) are supporting the Social Enterprises in their Social Mission, and is their main motivation. The lowest which is 4% are not defined and have other reasons for the motivation.

### **Conclusions and Suggestions**

- i. Converting Non buyers to Ready/Potential Buyers or even to Buyers, Creating a unique and better quality social cause or adopting a better social mission may not work for social enterprises to convert non-buyers, so by improving quality in the product might have an impact.
- ii. As we can observe from the data findings, quality and uniqueness of product really matters, so Social Enterprise need to make a strategic action on these.
- iii. A Social Enterprise must ensure that its mission resonates with public perception of Social needs, as Social enterprises with a mission that resonates with the public perception of greatest social needs are more likely to garner support for their operations.
- iv. Social enterprises can potentially grow their customer base and increase their viability by differentiating themselves from traditional businesses. They must Focus on Differentiation. One of important tactic social enterprises can use to differentiate themselves from traditional businesses include securing media coverage, choosing a name that clearly identifies them as a social enterprise.
- v. Social Enterprise must able to step up their public marketing efforts. Given the evolution of the media environment where communication has become increasingly conversational (two-way) and centred around credible influencers and passionate advocates, these enterprises need to take strategic approached to public communications based on Marketing as well as other functions.

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# A Study on Impact of Prime Minister's Employment Generation Programme (PMEGP) on Employment Generation and New Business Developments in Aizawl District of Mizoram

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## Abstract

Aizawl is state capital of Mizoram and as a developing city, micro and small enterprises have been the bread earning livelihood of the many people apart from agriculture. The study aims to examine the impact of employment generation by PMEGP in Aizawl directly and indirectly. Also, the study has a focus on new venture development and its success in the Aizawl district of Mizoram. The present study also confines to family member involved with business, direct employment provided to fulltime and parttime employees only.

**Keywords:** *Prime Minister's Employment Generation Program (PMEGP), Employment Generation, Self-employment, Micro, Small and Medium Enterprises (MSME), Sustainable Development Goals (SDG)*

## Introduction

Much like the confluence of rivers leading to a bigger ocean, the spectrum of employment generation brings forth economic progress of a nation, innovation in the field of entrepreneurship, development of infrastructure in industrial and service sectors and mostly, earning opportunities for communities of people dwelling both in rural and urban areas. It has been an important agenda on global point of view. Goal 8 "Decent Work and Economic Growth" of Sustainable Development Goals 2030 (SDGs) gives employment generation a crucial consideration with an aim to create an effective and decent work for all men, women, youth and the disabled for work of equal value (United Nations Regional Information Centre for Western Europe).

Micro, Small and Medium Enterprises (MSMEs) have a dominant role to the scenario of employment generation by helping in eradication of poverty through job creation and economic growth. Small and Medium Enterprises (SMEs). Small and Medium Enterprises (SMEs) contribute to more than 50% of employment on worldwide basis (World Bank). They are the significant propellers of employment generation, economic growth and innovation (Bayraktar & Algan, 2019). In times of crisis, when the conditions of developed countries become unstable, lacking investment for capital

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intensive and industrial progress, the growth of micro, small and medium enterprises become the remedial boon for economic revival, opening windows in the form of enterprises enhancing employment generation (Harper, 1991).

India as a developing country, micro, small and medium enterprises play an important role in employment generation. The sector is the second largest employment generator next to agriculture (Govindarajan, 2020). As per the annual report, MSME, Government of India (2021-22), micro sector contributed the largest employment generation with 630.52 lakh estimated enterprises to 1076.19 lakh persons accounting around 90% of employment in the sector. Small sector contributed 3.31 lakh while medium sector with 0.05 lakh in an estimation of providing employment to 31.95 lakh (2.88%) and 1.75 lakh (0.16%) persons in total.

Microfinance is a crucial element that has elevated that a better livelihood to individuals and small businesses with low and moderate incomes, providing services to small and medium sized businesses leading to social and economic development (Adnan and Kumar, 2021). Access to finance for micro, small and medium enterprises have been a concern by the Government of India to enhance employment generation and self-employment (Singh and Wasdani, 2016). Prime Minister's Employment Generation Programme (PMEGP) is one of the schemes initiated by the Government of India to enhance employment.

### **An overview of PMEGP**

On 2008, the Government of India launched a credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by incorporating two schemes namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP). Khadi and Village Industrial Commission (KVIC) acts as the nodal agency at national level. At the state level, the scheme has been executed by State KVIC Directorates, State Khadi, Village Industries Boards (VIBs) and identified banks. The Ministry of Micro, Small and Medium Enterprises (MoSME) is the salient administrator in promoting micro and small enterprises (Vikaspedia, Indian Brand Equity Foundation).

Under the PMEGP, the beneficiaries residing belonging to the general category, the rate of subsidy is 15% and 25% for those residing in urban areas where 10% shall be the beneficiaries contribution. For those belonging to categories of SC, ST, OBC, NER, Minorities, physically handicapped, women and hill and border areas, the rate of subsidy is 25% for the beneficiaries residing in urban areas and 35% for those residing in rural areas making 5% as the beneficiary's contribution. (Indian Brand Equity Foundation).

### **Review of Literature**

Aggarwal and Okozum (2022) in the study "Impact of PMEGP on Tribal Beneficiaries Entrepreneurial Development: A study in Kohima District, Nagaland" highlighted that PMEGP provides a door of opportunity though many are still not aware of the scheme. The study also shows that the young educated youth attain the benefit that help them in establishing their own enterprises.

Salunkhe (2016) stated that PMEGP has uplifted the lives of people living in rural areas. Through a survey of 40 PMEGP respondents of Kolhapur district in Maharashtra, the study concluded that the scheme is highly benefitted in employment generation and entrepreneurial development.

Sharma and Daizova (2014) on a period of study between 2009 to 2014 concluded that Mizoram Khadi and Village Board Industry Board had helped a good number of micro unit enterprises in making a success of the scheme in financial start up.

Agithan (2014) demonstrated that PMEGP had been benefitted by the unemployed youth in elevating employment opportunities. It had improved the lives of women as well in building self-confidence, moral values and decision making.

Viswabhaman (2019) performed an opinion survey among 16 respondents in Kerala. The study opined that the scheme had been successfully benefitted by the beneficiaries in improving their standard of living and earning.

### Objective of the Study

1. To study the new venture developed through PMEGP scheme in Aizawl during the study period.
2. To study the direct employment generation by PMEGP in Aizawl
3. To study the average family members involved with the business of the PMEGP Loan beneficiaries.

### Research Methodology and Data Collection

This study is confined to Aizawl only. The research is conclusive oriented in nature and simple random sampling is used for the sampling method. The sampling size includes 36 respondents of PMEGP beneficiaries of the financial year 2018-2019. Both primary and secondary methods were used for data collection. The primary data include interview through structured questionnaires and the secondary data includes journals and websites.

### Data Analysis and Discussion

**Table 1: Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-28	1	2.8	2.8	2.8
	29-38	11	30.6	30.6	33.3
	39-49	18	50.0	50.0	83.3
	50 above	6	16.7	16.7	100.0
	Total	36	100.0	100.0	

**Table 2: Educational background**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-28	1	2.8	2.8	2.8
	29-38	11	30.6	30.6	33.3
	39-49	18	50.0	50.0	83.3
	50 above	6	16.7	16.7	100.0
	Total	36	100.0	100.0	

**Table 3: Residence**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Urban	20	55.6	55.6	55.6
	Rural	16	44.4	44.4	100.0
	Total	36	100.0	100.0	

**Table 4: Monthly Income**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Up to 20,000	5	13.9	13.9	13.9
	20,000 - 50,000	28	77.8	77.8	91.7
	50,000 - 1,00,000	3	8.3	8.3	100.0
	Total	36	100.0	100.0	

**Table 5: Business Profile**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Manufacturing	21	58.3	58.3	58.3
	Agriculture and Allied	5	13.9	13.9	72.2
	Services	6	16.7	16.7	88.9
	Retail outlet	4	11.1	11.1	100.0
	Total	36	100.0	100.0	

**Table 6: Application of Loan**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	To start a new business	30	83.3	83.3	83.3
	To expand the existing business	5	13.9	13.9	97.2
	To diversify the existing business	1	2.8	2.8	100.0
	Total	36	100.0	100.0	

**Table 7: Business Profile**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Micro	36	100.0	100.0	100.0

**Table 8: Type of Business**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sole-proprietorship	36	100.0	100.0	100.0

**Table 9: Age of enterprise**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 - 5 years	32	88.9	88.9	88.9
	6 - 10 years	1	2.8	2.8	91.7
	More than 10 years	3	8.3	8.3	100.0
	Total	36	100.0	100.0	

**Table 10: Family**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Nuclear family	25	69.4	69.4	69.4
	Joint family	11	30.6	30.6	100.0
	Total	36	100.0	100.0	

**Table 11: Number of family members**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	5.6	5.6	5.6
	3	3	8.3	8.3	13.9
	4	8	22.2	22.2	36.1
	5	5	13.9	13.9	50.0
	More than 5	18	50.0	50.0	100.0
	Total	36	100.0	100.0	

**Table 12: Families having Government employees**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	27	75.0	75.0	75.0
	1	8	22.2	22.2	97.2
	2	1	2.8	2.8	100.0
	Total	36	100.0	100.0	

**Table 13: Time allocation in business**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5 hrs and more	36	100.0	100.0	100.0

**Table 14: Full time employees**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 (Self-managed business)	14	38.9	38.9	38.9
	1-3	14	38.9	38.9	77.8
	2-4	6	16.7	16.7	94.4
	More than 5	2	5.6	5.6	100.0
	Total	36	100.0	100.0	

**Table 15: Duration of employees in six months**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 (Self-managed business)	14	38.9	38.9	38.9
	1-3	14	38.9	38.9	77.8
	2-4	5	13.9	13.9	91.7
	More than 5	3	8.3	8.3	100.0
	Total	36	100.0	100.0	

**Table 16: Duration of employees for three to six months**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 (Self-managed business)	14	38.9	38.9	38.9
	1-3	13	36.1	36.1	75.0
	2-4	6	16.7	16.7	91.7
	More than 5	3	8.3	8.3	100.0
	Total	36	100.0	100.0	



**Table 17: Duration of employees for one to three months**

		Frequency	Percent	Valid Percent	Cumulative Percent
Val- id	0 (self-managed business)	14	38.9	38.9	38.9
	1-3	13	36.1	36.1	75.0
	2-4	6	16.7	16.7	91.7
	More than 5	3	8.3	8.3	100.0
	Total	36	100.0	100.0	

Table 1 provides an overview of the age distribution of the respondents. It reveals that out of the total participants, 2.8% fall within the age range of 18 to 28 years, while 30.6% belong to the age group of 29 to 38 years. Additionally, 50.0% of the respondents are between 39 and 49 years old, and the remaining 16.7% are 50 years or above. Moving on to Table 2, it illustrates the educational qualifications of the participants. According to the data, 13.9% of the respondents have not completed class 10, while an equal percentage have finished matriculation. Furthermore, 30.6% have completed class 12, 33.3% hold graduate degrees, and 8.3% possess qualifications from other disciplines. Table 3 provides insight into the residential backgrounds of the respondents, indicating that 55.6% come from urban areas, whereas 44.4% hail from rural regions. Shifting focus to Table 4, it depicts the monthly income distribution of the participants. The data reveals that 13.9% earn up to Rs. 20,000, a significant majority of 77.8% fall within the income range of Rs. 20,000 to 50,000, and 8.3% have incomes between 50,000 and 1,00,000. Table 5 presents the different sectors of businesses represented by the respondents. It shows that 58.3% of the businesses are engaged in manufacturing, 13.9% in agriculture, 16.7% in the service sector, and 11.1% are retail outlets. In Table 6, the respondents' reasons for applying for a loan are illustrated. It indicates that 83.3% of the participants applied for a loan to start a new business, 13.9% sought funds to expand their existing business, and 2.8% applied for financing to diversify their current business operations. Table 7 reveals that all the businesses represented in the study are micro enterprises. Similarly, Table 8 highlights that all the businesses are sole-proprietorships. Table 9 provides information about the duration of the businesses. It shows that 88.9% of the businesses have been in operation for 1 to 5 years, 2.8% for 6 to 10 years, and 8.3% for over 10 years. Table 10 presents the composition of families among the respondents. It indicates that 69.4% of the participants belong to nuclear families, while 30.6% come from joint families. The data further reveals that 5.6% of the families consist of 2 members, 8.3% have 3 members, 22.2% have 4 members, and a majority of 50.0% have more than 5 members. Moreover, Table 11 shows that 75.0% of the families do not have any government employees, while 22.2% have 8 members who work in the government sector. Table 12 signifies that all the respondents dedicate more than 5 hours to their business on a regular basis. Moving to Table 13, it demonstrates the management structure and employment patterns within the businesses. The data reveals that 38.9% of the businesses are self-managed, 38.9% employ 1 to 3 full-time employees, 16.7% have 2 to 4 employees, and 5.6% have more than 5 employees. Table 14 shows that 38.9% are self-managed business, 38.9% have 1-3 employees, 13.9% have 2-4 employees and 8.3% have more than 5 for a period of six months. Tables 13 and 14 provide

insights into the management structure and employment patterns within businesses, indicating a mix of self-managed and employee-based setups.

### **Major Findings of the Study**

The data analysis of the loan sanctioned in the Aizawl district of Mizoram during the financial year 2018-19 revealed several key findings. Firstly, the majority of beneficiaries of the PMEGP loan belonged to the age group of 29 to 49 years. Secondly, most entrepreneurs had educational qualifications ranging from Class 12 to graduation. Thirdly, a significant portion of the business ventures were concentrated in urban areas, accounting for 55.6 percent. Additionally, a majority of business owners generated a monthly income between Rs. 20,000 and Rs. 50,000. Manufacturing emerged as the dominant sector for business ventures, representing 58.3 percent. Furthermore, a substantial 83.3 percent of the businesses were new ventures, while only 16.7 percent were existing businesses seeking expansion or upgradation through loans. All the business ventures identified in the study were categorized as micro enterprises, and they were exclusively owned by proprietors. Most of the businesses had been in operation for 1 to 5 years. Moreover, the majority of families associated with these businesses were nuclear families, often consisting of more than five members. Approximately 75 percent of entrepreneurs did not have any government employees within their families. Additionally, all entrepreneurs dedicated more than 5 hours to their business ventures. In terms of management structure, around 39 percent of businesses were self-managed by the owners, while a similar percentage employed 1 to 3 permanent employees. Furthermore, approximately 39 percent of businesses had 1 to 3 employees for a duration of six months, and a similar percentage employed 1 to 3 employees for a period of three to six months. Lastly, roughly 39 percent of businesses were owner-managed, while around 36.1 percent had 1 to 3 employees for a duration of one to three months.

### **Conclusion**

Aizawl is a developing district where micro and small enterprises occupy majority of the business. Self-managed enterprises are on a common ground and MSME enterprises are the major employment generator after the agriculture. Though PMEGP are solely self-managed business and family business but it contributes employment generation directly to other skilled and unskilled workers. The study analysed and found the scenario of employment generation through PMEGP scheme in Aizawl District of Mizoram. The scheme has helped the beneficiaries in establishing their own successful micro businesses, and provided employment to many people like owner of the business, their family members, and others.

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