

# Education as an Entrepreneurial Trait: Evidence from Rural Mizoram

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## Abstract

Rural entrepreneurs play an important role in the development of Indian economy although they face serious of problems and challenges. They are an important factor for the development of rural areas. They also help in checking the rate of migration by rural people to urban communities, thereby decreasing the problem of over-population. Many researches have shown the importance of education for all-round development. But, few researches are available for studying the impact of education on rural entrepreneurship. So, this study is conducted to find the relationship between education and rural entrepreneurship. This is a quantitative study with a population covering all the registered enterprises under District Industries Centre both from Lunglei and Kolasib districts of Mizoram state. Statistical tools like percentage, crosstabs and Pearson Correlation are used for analysis. In this study, education level of the target entrepreneurs is compared with various socio-economic variables to find their relationship. After a thorough analysis and testing of the collected data, it can be concluded that education has a positive relationship with the success of running enterprises.

**Keywords:** Rural entrepreneurship, Entrepreneurs, Education, Mizoram, Lunglei, Kolasib, District Industries Centre, Percentage, Crosstabs, Pearson Correlation

## Introduction

Rural entrepreneurship implies entrepreneurship emerging in rural areas or establishing industries in

rural areas (Lavanya, Hemalatha & Indumathi, 2014). A rural entrepreneur is the one who prefers to stay in the rural area and contribute to the creation of local wealth. Rural entrepreneurship helps in developing the backward regions of the country by creating jobs and opportunities. It also helps in lowering the number of migration to bigger towns and cities, which is a serious problem in a developing country like India (Mallikarjuna Reddy, 2016).

According to Wennekers and Thurik (1999, p. 46), "Entrepreneurship is the manifest ability and willingness of individuals, on their own, in teams, within and outside existing organizations, to:

- Perceive and create new economic opportunities (new products, new production methods, new organizational schemes and new product-market combinations) and
- Introduce their ideas in the market, in the face of uncertainty and other obstacles, by making decisions on location, form and the use of resources and institutions."

From the above definition, it is clear that entrepreneurs need to equip themselves with different kinds of knowledge to survive in today's competitive environment. So, education is indispensable for all-round development of the entrepreneurs. According to David Kirby (2003), the required entrepreneurial skills originate in education and involve a combination of critical, creative and empathetic thinking. Hence, this study tries to show the importance of education and how it has an effect on the establishment of rural enterprises by studying education with four parameters like age, marital status, gender and income from enterprises.

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## About the Study Area

Mizoram, situated in the high hills of the North-East corner of India, is a small state endowed with an endless variety of landscape, hilly terrains, meandering streams, the rich wealth of flora and fauna and many more to choose. Mizoram achieved its statehood and became the 23<sup>rd</sup> state of India only on 20<sup>th</sup> February 1987.

Located between Myanmar in the east and south and Bangladesh in the west, Mizoram enjoys an area of great strategic importance in the north-eastern corner of India. Aizawl, the capital of the state, is perched along a ridge and is home of the Mizo tribes.

The state of Mizoram covers an area of 21,087 sq.km. The commonly spoken languages of the state are Mizo and English, apart from the various local dialects. The state of Mizoram is divided into 23 sub-divisions and 22 blocks. There are 817 villages along with 22 towns and one city occupied by the total population of 1,091,014. It has a literacy rate of 91.58%, which is one of the highest among other states of India. The major population of Mizoram are Christian with almost 97%.

Lunglei district, the biggest district in Mizoram state, is bounded on the North by Mamit and Serchhip districts, on the South by Lawngtlai and Siahla districts, on the East by Myanmar and on the West by Bangladesh. It has an area of 4572 sq.km with a population of 1,61,428 (2011 census) and 186 villages. The literacy rate is 88.86%.

Kolasib district is one of the eight districts of Mizoram state in India. It is the smallest district in Mizoram with an area of 1386 sq.km. It has a population of 83,955 (2011 census) with literacy rate of 93.50%. Kolasib district is the only route to neighbouring Assam state and occupy an important position in terms of business for Mizoram state. Almost all the goods and items are brought to Mizoram through this district.

## Literature Review

According to Anna Jordan (2018), it is important to attain a significant qualification related to their business, but it is not imperative. Instead of pursuing (unrelated) education for many years, it is better to learn subject related to the business which will help in the management of the enterprise.

Vakili (2016) believes that education maximize the productivity of human resources in terms of different skills like technical, functional and behavioural. He also includes that it is not difficult to start a business when there is the capital but running a successful business or enterprise requires certain skills set which can be attained through education only.

Rogan (2015) thinks that although there are few exceptional entrepreneurs who are successful without having proper education, many other successful entrepreneurs are lucky enough to get good quality education which helps them in management of their business.

Jimenez (2015) also supports the importance of education on entrepreneurship success and development but highlight that all kinds of formal education that we received today do not have a positive impact on the successful establishment of entrepreneurship. It is important to choose specific line/subject depending on the type of business we want to set up. Their study also shows that entrepreneurs having at least secondary education are more successful than those entrepreneurs who do not undergo any formal education.

According to Dlodla (2014), the Global Entrepreneurship Monitor (GEM) Report 2013 highlighted that the highest percentage of early-stage entrepreneurs undergo secondary education. They also found that an educated workforce is important to improve an organisation's competitiveness, growth and productivity.

Chiliya (2012) found that education has a positive impact on the profitability of small grocery shops in South Africa because educated entrepreneur or employee can come up with new business ideas and innovation, which will differentiate their business from their competitors.

According to Arthur (2012), through deep research work, regardless of country of origin, it was found that out of many factors critical or necessary for entrepreneurship success, education is not the most cited factor but it is highly rated compared with other factors.

Muhammad, Akbar and Dalziel (2011) found that education as an entrepreneurial trait provides hope and prospects for entrepreneurs in Afghanistan amid long war and internal turmoil in the country.

Peltier and Scovotti (2010) found that educated entrepreneurs have a higher tolerance for risk and have

a greater chance of success in their business compared to uneducated entrepreneurs.

According to Pat H. Dickson, George T. Solomon and K. Mark Weaver (2008), there is strong evidence supporting the relationship between levels of education and several entrepreneurial success measures along with the choice to become an entrepreneur.

## Objectives of the Study

- To study the relationship between formal education and starting of enterprises by selected rural entrepreneurs;
- To study the relationship between the educational qualification of the selected entrepreneurs with other socio-economic variables.

## Research Methodology

### Type of Research

This study is quantitative, examining the various data collected from select districts – Lunglei and Kolasib. It is concentrated on the information collected from selected respondents through questionnaires, District Industrial Centre (DIC) and also from the concerned government officials.

### Universe of the Study

The universe/population of the study consists of all the enterprises registered under DIC at Lunglei and Kolasib. This total population includes 181 enterprises at Kolasib district and 372 enterprises from Lunglei district (District DIC Data, 2017).

### Sample of the Study

Though the study consists of all the enterprises registered under DIC at Lunglei and Kolasib districts, the actual scenario is different because there are some enterprises that are not functioning at the time of the study. So, for this study, 141 enterprises from Kolasib district and 150

enterprises from Lunglei district have been selected based on the fact that they have been operating regularly since the past five years till the date of data collection, i.e. January 2017.

## Sources of Data

This study is based on data collected from primary and secondary sources. The primary data is collected directly from the selected entrepreneurs by providing them with a structured questionnaire and through the personal interview as well as personal observation. Secondary data is collected from reports, journals, books, documents, published reports of government and semi-government bodies, and the internet.

## Data Analysis & Tools Used

For this study, various statistical tools like Percentage and Crosstabs are used to compare and correlate educational qualification of the selected rural entrepreneurs with regards to their age, gender, marital status and income from their enterprises.

Pearson Correlation is used to analyse whether there is a significant relationship between two variables like education and income from the enterprise.

## Findings and Discussions

### Educational Background of Selected Rural Entrepreneurs in Mizoram

This section deals with the educational background of the selected rural entrepreneurs from Lunglei and Kolasib districts of Mizoram. But firstly, it is important to highlight why only two districts are selected for this study and how these entrepreneurs are selected. The selection of these entrepreneurs is solely based on the registration record of both DICs of Lunglei and Kolasib districts. In this study, data was collected from 150 entrepreneurs in Lunglei district and 141 entrepreneurs from Kolasib district. Below is the district-wise classification of entrepreneurs from whom data are collected:

## Lunglei District

Lunglei district is the second biggest district in Mizoram both in area and population. According to DIC record, there are 372 enterprises registered under DIC, Lunglei. Though the number may look great but in actual reality, many enterprises had closed down. Also, there are many enterprises under the handloom sector. So, depending on the availability of the enterprise and the type of products/services, this study includes 150 enterprises from different sectors.

The enterprises under study are located in different villages and town of Lunglei district. Since this study tries to highlight the effect of education on rural entrepreneurship by analysing the two district, enterprises from different villages were visited in order to represent the real and true colour of rural entrepreneurship in Lunglei district.

## Kolasib District

Kolasib district is one of the most important districts in terms of trade and commerce in Mizoram. It is bordered by Assam state and is the main route between Mizoram and other states. The rural enterprises are also developing at a good pace but the major setback is the low population in the district. Based on the record collected from DIC, there are 181 enterprises registered under DIC, Kolasib. Out of these 181 enterprises, this study can cover 141 enterprises which are located at different villages inside the district.

Coming to the educational background of the entrepreneurs, it is universally accepted that education plays a key role in the development of mankind. Education in the present world has become an intangible asset for every individual. Table 1 shows the district-wise classification of the respondents based on their educational qualification.

**Table 1: District-Wise Classification of Respondents Based on Educational Qualification**

District	Educational Qualification				Total
	Under Matric	Matric	Higher Secondary	Graduate and Above	
Lunglei	44 (29.4%)	35 (23.2%)	44 (29.4%)	27 (18%)	150 (100%)
Kolasib	29 (20.5%)	61 (43.3%)	34 (24.2%)	17 (12%)	141 (100%)
Total	73 (25%)	96 (32.9%)	78 (26.8%)	44 (15.3%)	291 (100%)

Source: Field Survey

Note: Figures in parenthesis indicate the percentage to total respondents from each district; under matric =below class-x standard, matric = class-x standard

In Lunglei district, the majority of the respondents, i.e. 44 (29.4% each), belongs to under matric and higher secondary categories. The minimum of the respondents, i.e. 27 (18%), are graduate and above. Respondents from matric category contributed 12% of the total respondents.

In Kolasib district, the maximum of the respondents, i.e. 61 (43.3%), belongs to the matric category and the least number of respondents (12%) are graduate and above. There are also 34 (24.2%) respondents from higher secondary category and 29 (20.5%) from under matric category.

From Table 1, it can be concluded that respondents from Lunglei constituted 51.5% of the total respondents whereas Kolasib makes up with 48.5%. The majority of respondents (32.9%) belongs to the matric category whereas the minimum respondents (15.3%) are graduate and above. It can also be seen that 73 (25%) respondents are from under matric category and 78 (26.8%) are from higher secondary category. This clearly shows that rural entrepreneurs are educated at least up to matric standard, and highlight the psychology of the people in Mizoram – to run a successful enterprise, education at least up to matric standard is required.

## District-Wise Analysis of the Respondents

In this section, the respondents from the two districts will be analysed based on different parameters, such as Educational qualification Vs Age, Educational qualification Vs Gender, Educational qualification Vs Marital Status and Educational Qualification Vs Income from enterprise (monthly). As mentioned earlier, the respondents are from the lists collected from DIC of the two districts. The analysis from these four parameters will show the effect of education on rural entrepreneurship in Mizoram.

## Educational Qualification and Age of the Respondents

Education plays an important role in the all-round development of a person. From Table 2, we will try to analyse the educational qualification of the respondents based on their age group. In Lunglei district, there are no respondents in the age group of below 20 years. There are 44 respondents (29.3%) both in under matric and higher secondary category. The under matric and matric categories have only one respondent each in the age group 20-25 years. Respondents with above 35 years have a higher number in each qualification.

**Table 2: District-Wise Educational Qualification of Respondents on the Basis of Their Age Group**

District	Educational Qualification	Age of the Entrepreneurs at Starting Enterprise					Total	%
		Below 20	20-25	25-30	30-35	Above 35		
Lunglei	Under matric	0	1	9	14	20	44	29.3
	Matric	0	1	9	6	19	35	23.3
	Higher Secondary	0	3	7	17	17	44	29.3
	Graduation & above	0	3	7	7	10	27	18
	Total	0	8	32	44	66	150	100
Kolasib	Under matric	0	0	6	12	11	29	20.6
	Matric	1	1	20	16	23	61	43.3
	Higher Secondary	0	0	13	7	14	34	24.1
	Graduation & above	0	0	7	0	10	17	12.1
	Total	1	1	46	35	58	141	100
Total	Under matric	0	1	15	26	31	73	25.1
	Matric	1	2	29	22	42	96	33
	Higher Secondary	0	3	20	24	31	78	26.8
	Graduation & above	0	3	14	7	20	44	15.1
	Total	1	9	78	79	124	291	100

Source: Field Survey

In case of Kolasib district, there is one respondent below 20 years who passed matric examination. There are no respondents who are graduates and above in the age group 30-35 years. The maximum number of respondents (41.1%) are 35 years and above. The matric category has the maximum number of respondents (61) and with 17 respondents, graduation and above category have the least candidates.

To sum up, a category with above 35 years have the highest respondents (124) whereas below 20 years have only one respondent (0.3%). There are 96 respondents who passed matric examination, 44 respondents who are graduate and above, 73 under matric and 78 higher secondary.

Table 3 shows that out of 291 entrepreneurs, 96 (33%) entrepreneurs passed matric examination. These 96 entrepreneurs are of different age group with the maximum (42) from the group above 35 years. It indicates that most of the entrepreneurs started their enterprises when they attained above 35 years and also after completing their education. Thus, we can conclude that education is an important factor in starting an enterprise.

## Educational Qualification and Gender of the Respondents

Here, an attempt is made to analyse the educational qualification of the respondents based on their gender

both from Lunglei and Kolasib districts. In Lunglei district, there are more female respondents (82) in all categories than male respondents (68). This explains that female take more interest in starting an enterprise than male. The under matric category has 19 males and 25 females, occupying 29.3% of the total respondents. But, the rest 70.7% of respondents belong to a higher educational qualification.

In case of Kolasib district, there are more male respondents (96) than female respondents (45). The maximum number of respondents (43.3%) belong to matric category with 42 males and 19 females, whereas the minimum respondents with 12 males and 5 females (12.1%) are graduate and above. There are more male respondents in each category than female respondents. This makes it clear that males are more interested in rural entrepreneurship than females.

Considering the total outlook, there are higher male respondents (164) than female respondents (127). In the under matric category, there is not much difference (1.2%) between the number of male and female respondents. But in case of matric category, female respondents are 20.8% less compared to male respondents. In higher secondary and graduation and above category, there is gender difference of 10 and 6, respectively.

**Table 3: District-Wise Educational Qualification of the Respondents vis-à-vis Their Gender**

District	Educational Qualification	Gender of the Respondents		Total	%
		Male	Female		
Lunglei	Under matric	19	25	44	29.3
	Matric	16	19	35	23.3
	Higher Secondary	20	24	44	29.3
	Graduation & above	13	14	27	18.0
	Total	68	82	150	100
Kolasib	Under matric	18	11	29	20.6
	Matric	42	19	61	43.3
	Higher Secondary	24	10	34	24.1
	Graduation & above	12	5	17	12.1
	Total	96	45	141	100
Total	Under matric	37	36	73	25.1
	Matric	58	38	96	33.0
	Higher Secondary	44	34	78	26.8
	Graduation & above	25	19	44	15.1
	Total	164	127	291	100

Source: Field Survey

To conclude, males are more concerned and educated than females. There are 22.5% males who are under matric whereas there are 28.5% females in the under matric category. The higher secondary and graduation and above categories have almost an equal percentage of male and female population. But, there is a gap in the matric category with 35.4% male and 29.9% female.

### Educational Qualification and Marital Status

In Lunglei district, there are more married respondents (108) than unmarried respondents (42). It is interesting to know that there are more unmarried respondents (15) than married (12) in the category of graduation and above. We have 44 respondents in two categories – under matric and higher secondary, where the numbers of married respondents are 41 and 28, respectively. Also, the numbers of unmarried respondents are 3 and 16, respectively. The least number of married respondents (8%) falls in the category of graduation and above, whereas the maximum number of respondents (27.3%) belongs to under matric category. On the other hand, the minimum numbers of unmarried respondents (2%) are under matric and the maximum respondents (10.7%) belong to the higher secondary category.

In the case of Kolasib district, there are also more married respondents (115) than unmarried respondents (26). In every category, the numbers of married respondents (81.6%) are more than unmarried respondents (18.4%). The maximum number of respondents (43.3%) belongs to matric category, whereas the least number of respondents (12.1%) are graduate and above. The majority of married respondents (50) are matric passed and the lowest number of married respondents (13) are graduate and above. On the other hand, the maximum numbers of unmarried respondents (11) are matric passed and the minimum numbers of unmarried respondents (3) are under matric.

Looking at both the districts, there are more married respondents (223) compared to unmarried respondents (68). Respondents belonging to matric category constitute 33% of the total respondents whereas respondents who are graduate and above makes only 15.1%. The maximum numbers of married respondents (77) are of matric category, while the minimum number of married respondents (25) belongs to graduate and above. On the other hand, the majority of unmarried respondents

(24) passed higher secondary, and the least number of unmarried respondents (6) are under matric.

Table 4 highlights the relationship between educational qualification and marital status. In Lunglei and Kolasib

districts, unmarried respondents are more educated than married respondents. Thus, it clearly shows that although unmarried respondents are less in number than married respondents; they are more educated compared to them.

**Table 4: District-Wise Classification of Entrepreneurs Based on Their Educational Qualification and Marital Status**

District	Educational Qualification	Marital Status		Total	%
		Married	Unmarried		
Lunglei	Under matric	41	3	44	29.3
	Matric	27	8	35	23.3
	Higher Secondary	28	16	44	29.3
	Graduation & above	12	15	27	18
	Total	108	42	150	100
Kolasib	Under matric	26	3	29	20.6
	Matric	50	11	61	43.3
	Higher Secondary	26	8	34	24.1
	Graduation & above	13	4	17	12.1
	Total	115	26	141	100
Total	Under matric	67	6	73	25.1
	Matric	77	19	96	33
	Higher Secondary	54	24	78	26.8
	Graduation & above	25	19	44	15.1
	Total	223	68	291	100

Source: Field Survey

### Educational Qualification and Income from Enterprise

From Table 5, the income of the respondents from enterprise with their educational qualification in both the districts can be seen. In Lunglei district, the category of respondents with the highest percentage of earning (74.1%) is graduate and above with a monthly income of above Rs. 50,000/-. The category of respondents with the lowest percentage of income from the enterprise is under matric earning below Rs. 20,000/-.

In Kolasib district, educational qualification up to matriculation has the highest respondents (61) earning above Rs. 40,000/- per month, while that of graduate and above has 17 respondents with an average earning above

Rs. 50,000/- per month. The highest percentage of earning (88.2%) by a particular educational category is graduate and above and the respondents with the lowest category of earning in percentage is matric with 1.6% only.

To sum up, in case of under matric category, 48 (65.7%) respondents earn above Rs. 50,000/- per month. In matric category, 57 (59.4%) respondents earn above Rs. 50,000/- and in higher secondary category, 48 (61.5%) earn above Rs. 50,000/-. Also, in graduate and above category, 35 (79.5%) out of 44 respondents earn above Rs. 50,000/- per month.

From Table 5, we can find out that higher the educational qualification of the respondents, higher is the income from the enterprise. This shows that education has a positive impact on rural entrepreneurship.

**Table 5: District-Wise Classification of Entrepreneurs Based on Their Educational Qualification and Income from Enterprise**

District	Educational Qualification	Income from Enterprise (per month)					Total	%
		Below 20000	20000-30000	30000-40000	40000-50000	Above 50000		
Lunglei	Under matric	3	5	4	5	27	44	29.3
	Matric	0	6	5	7	17	35	23.3
	Higher Secondary	0	5	5	10	24	44	29.3
	Graduation and above	0	0	1	6	20	27	18
	Total	3	16	15	28	88	150	100
Kolasib	Under matric	0	1	2	5	21	29	20.6
	Matric	1	1	5	14	40	61	43.3
	Higher Secondary	0	0	1	9	24	34	24.1
	Graduation and above	0	0	0	2	15	17	12.1
	Total	1	2	8	30	100	141	100
Total	Under matric	3	6	6	10	48	73	25.1
	Matric	1	7	10	21	57	96	33
	Higher Secondary	0	5	6	19	48	78	26.8
	Graduation and above	0	0	1	8	35	44	15.1
	Total	4	18	23	58	188	291	100

Source: Field Survey

**Table 6: Relationship Between Educational Background of Entrepreneurs and Income from Enterprise**

Variables	Statistical Tool Used	Educational Qualification	Income from Enterprise
Educational Qualification	Pearson Correlation	1	.164**
	Sig. (2-tailed)		.005
	N	291	291
Income from Enterprise	Pearson Correlation	.164**	1
	Sig. (2-tailed)	.005	
	N	291	291

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Pearson Correlation is used because both the variables – educational qualification and income from the enterprise are normally distributed. Table 6 above shows a positive relationship between educational qualification and income from enterprise at  $p = 0.01$  level.

Using the statistical textbook, every correlation coefficient between 0.1 and 0.29 is having positive weak relationship. So, it can be sum up that educational qualification and income from enterprise are positively (weak) related and hence educational qualification of the entrepreneur is an important factor in determining the starting of an enterprise.

## Conclusion

Through this study, it has been found that the maximum number of respondents (32.9%) belongs to the matric standard and the lowest number of respondents (15.3%) is graduate and above. Respondents with higher secondary education (26.8%) are more than under matric respondents (25%).

Further, the majority of the entrepreneurs started their enterprise when they attained the age of 35 years (32.9%) and have matric qualification (42.6%). It also shows that male entrepreneurs are more educated than female

entrepreneurs. There are 22.5% males who are under matric whereas there are 28.5% females in the under matric category. The higher secondary and graduation and above categories have almost an equal percentage of male and female population. But, there is a gap in the matric category with 35.4% male and 29.9% female.

In both districts, unmarried respondents are more educated than married respondents. The maximum numbers of married respondents (34.5%) are of matric category while the minimum number of married respondents (11.3%) belongs to graduate and above. On the other hand, the majority of unmarried respondents (35.3%) passed higher secondary and the least number of unmarried respondents (8.8%) is under matric.

Also, the higher the educational qualification of the respondents, the higher is the income from the enterprise. In case of under matric category, 48 (65.7%) respondents earn above Rs. 50,000/-. In matric category, 57 (59.4%) respondents earn above Rs. 50,000/- and in higher secondary category, 48 (61.5%) earn above Rs. 50,000/-. In the case of graduate and above category, 35 (79.5%) out of 44 respondents earn above Rs. 50,000/- per month. This shows that education has a positive impact on rural entrepreneurship.

Lastly, Pearson Correlation analysis between educational qualification and income from enterprise shows that there is a positive correlation between the two variables at  $p = 0.01$  level. Thus, it can be concluded that there is a positive relationship between formal education and successful running of an enterprise in rural areas.

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