

Woman Entrepreneurship In Assam: Status, Empowerment And Challenges

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Abstract

Women, the backbone of emotional support of a family are generally perceived as home makers with little to do with economy or commerce. India being a well male dominated country, women are always considered backward. Social and economic development of women is necessary for the welfare of any society. Entrepreneurship is a powerful tool to empower women because it gives them a sense of economic independence. The Planning Commission of the Government of India also realized that economic development of country can take place only when women are brought in the mainstream of economic development. As a result, more and more policies have been taken up by the Government for the women entrepreneurial activity especially in medium and small scale enterprises. Consequently there has been considerable growth of women entrepreneurship in Assam too. Women entrepreneurs in Assam are engaged mainly in traditional activities like weaving, knitting, embroidery, tailoring, beauty parlour, readymade garments, jam, jelly and pickle making etc. But in Assam Women entrepreneurs are handicapped in carrying out their entrepreneurial work due to various socio economic constraints. The present study attempts to find out the development of women entrepreneurs in Assam with special reference to Barpeta district and also to find out the challenges faced by the women entrepreneurs and will try to provide suggestion to overcome their problems.

Keywords: *Entrepreneurship, Women*

Women, the backbone of emotional support of a family are generally perceived as home makers with little to do with economy or commerce. India being a well male dominated country, women are always considered backward. Social and economic development of women is necessary for the welfare of any society or a country. The Planning Commission of the Government of India realized that economic development of country can take place only when women are brought in the mainstream of economic development. Therefore entrepreneurship development among women can be considered a possible approach to economic empowerment of women.

Entrepreneurship refers to the act of setting up a new business or reviving an existing business so as to take advantages from new opportunities. It is an important process by which new knowledge is converted into products and services. Women entrepreneurs may be defined as a women or a group of women who initiate, organize and run a business enterprise by themselves and manages it independently. Entrepreneurial spirit is characterized by innovation and risk-taking and it is necessary to initiate the process of economic development of both developed and developing countries. So, contribution of both men and women is essential in economic activities for healthy nation building.

The emergence of women on the economic scene as entrepreneurs is a significant development in the emancipation of women and securing for them a place in the society. Entrepreneurial activities have been shown to influence economic development and growth. Various plans and policies have been taken up by government at central and state for development of women entrepreneurship in India. As a result, more and more women are taking up entrepreneurial activity especially in medium and small scale enterprises.

Consequently there has been considerable growth of women entrepreneurship in Assam too. Women entrepreneurs in Assam are engaged mainly in traditional activities like weaving, knitting, embroidery, tailoring, beauty parlour, readymade garments, jam, jelly and pickle making etc. But in Assam Women entrepreneurs are handicapped in carrying out their entrepreneurial work due to various socio economic constraints. The present study attempts to find out the development of women entrepreneurs in Assam with special reference to Barpeta district and also to find out the challenges faced by the women entrepreneurs.

OBJECTIVES:

The present study is undertaken with the following objectives-

1. To trace the development of women entrepreneurs in Barpeta district
2. To find out the challenges of women entrepreneurs in Barpeta district of Assam.
3. To suggest some ways of overcoming the barriers of rural entrepreneurship for women.

Area of Study:

Barpeta district of Assam is taken as area of the study.

Methodology:

Design of the study: The descriptive survey method is adopted to obtain information concurring the current status of the problem.

Sample: Primary data is collected through a survey following the multi-stage sampling technique. Hence, the entire district is divided into five zones for the study, i.e. East, West, North, South and Middle. Then, from each zone 10 samples is drawn by using simple random sampling method. Total number of sample is 50.

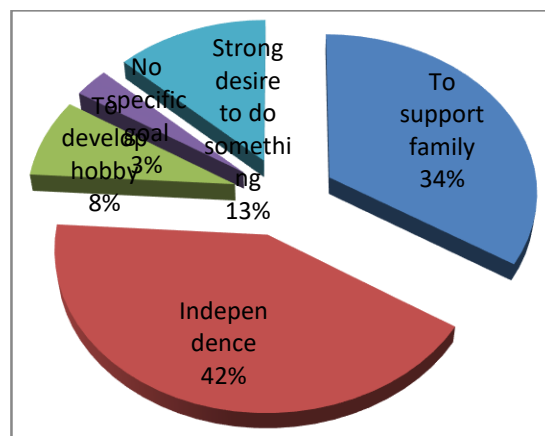
Tool: Information was collected through a self-developed questionnaire.

Analysis:

When we analyse the data we find that:

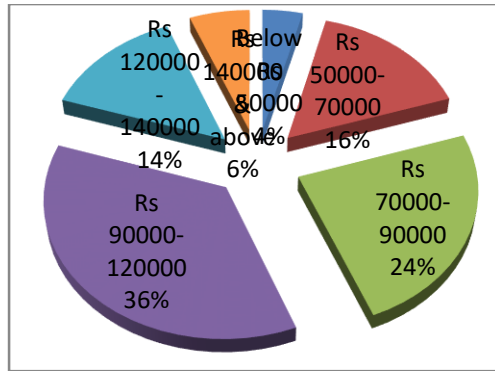
- 100% of the samples believe that entrepreneurship played an important role in the economic development of their family.
- Reason for entrepreneurship:

34% of the total sample undertook entrepreneurship to support family income, 42% of the sample for independence, 8% to develop hobby, and 13% of women had strong desire to do something by their own. While 3% of women did not have any specific goal.



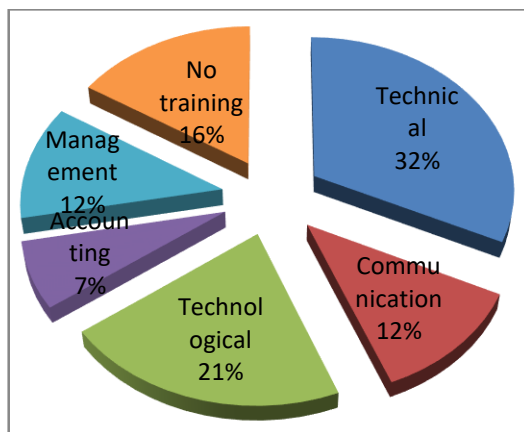
- Changes in the income status:

It is observed that the total annual income of 4% women entrepreneurs was below Rs. 50,000. 16% have annual income in between 50000 70000. The annual income of 24% women entrepreneurs were within the range of Rs. 70,000 – 90,000, 36% women entrepreneurs have annual income in between 90,000 – 1,20,000, 14% have annual income in between 1,20000-1,40000 and only 6% women entrepreneurs had annual income which exceeds Rs. 1,40,000.



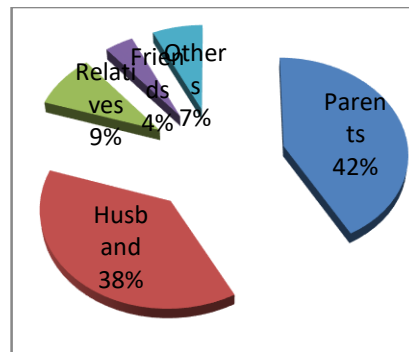
➤ Type of training received:

A total of 32% received training in technical skills, while 12% received training in communication skills. 21% received technological skills training, 7% women entrepreneurs received training in accounting skills. 12% received management skills training. While 16% of total sample did not received any training.



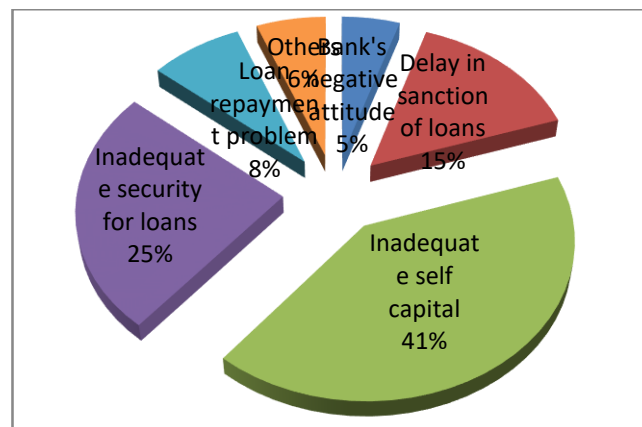
➤ Social Attitude And Support:

Social attitude, support and motivation play a prominent role in the development of entrepreneurial spirit. The most common problem which a woman faces is the no-cooperation from her husband or close family members. The sample in the study reveals following facts regarding support and motivation.



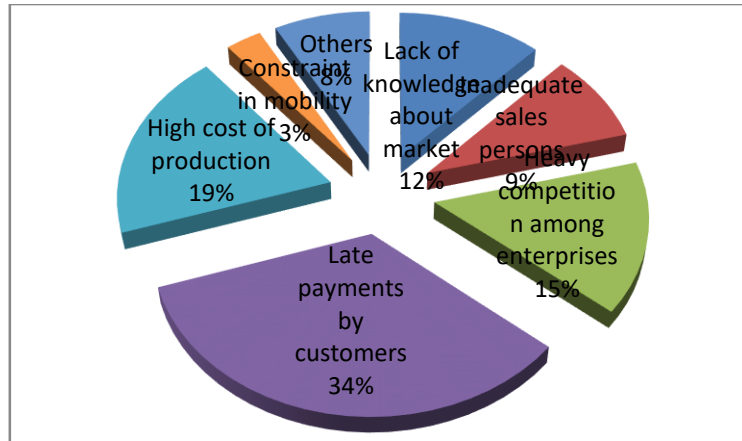
➤ Financial problems

During the field work, majority of the women entrepreneurs have identified financial problems in starting or running their business. The reasons are shown in the following diagram.



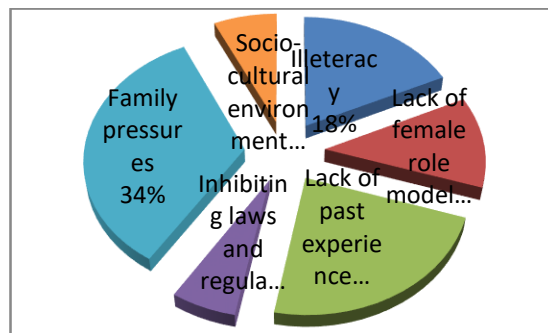
➤ Marketing problem:

Success of any enterprise depends on adequate marketing. Women entrepreneurs mostly face the problem of marketing. Some of the related problems as observed during the study are



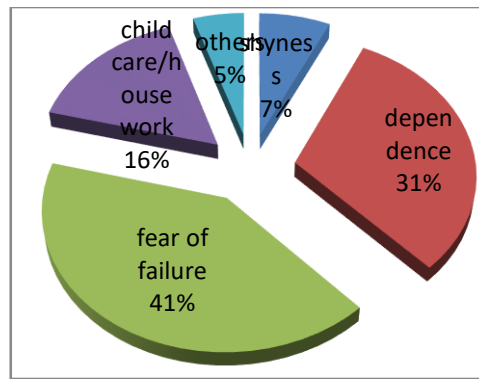
➤ Lack of business management skills:

Lack of business management skill is another problem faced by the women entrepreneurs. 18% of the total sample agreed that illiteracy is the major hindrance in the way of entrepreneurship. 34% of the women face the problem of family pressure, A total of 23% women entrepreneurs are inhibited by a lack of past experience, 12% believed in lack of female role models, 6% faced the problem of inhibiting laws and regulations and 7% faced socio cultural problems.



➤ Other Problems:

Apart from the above mentioned problems, the following problems are also observed during the survey:



Main findings:

- Economic growth has been regarded as the main reason for entrepreneurship in rural areas for women.
- The reasons frequently cited for starting a business were for the sense of self-achievement, for economic independence, and to support family income.
- Training plays a significant positive role in promoting women entrepreneurs. The skill training can lead to the improvement in the quality of entrepreneurship.
- Motivation and family support is very essential in entrepreneurship development.
- The banks can play an important role by lending money to women entrepreneurs. It has been observed that the growth of female entrepreneurs is hampered due to the existence of gender related issues. They experience difficulties in obtaining loans.
- Women entrepreneurs faced many challenges, specifically in marketing their products. Success of any enterprise depends on adequate marketing. Apart from quality products, marketing also depends on adequate mobility, knowledge of market, adequate manpower to sale the product, advertisements or publicity etc.
- The women find it increasingly difficult to adjust themselves to the dual role that they have to play as traditional housewives or mother at home front and as a entrepreneur.

Suggestions:

- Better educational facilities and schemes should be provided to women. Only educated women can have the knowledge of new marketing and business tactics.

- It is necessary to create awareness among the women about the importance of women entrepreneurship and her contribution towards the economic growth and development of country.
- Entrepreneurship development training for women entrepreneurs on management procedure, marketing skill, project formulation, finance and innovative production must be organized by government organizations.
- Making provisions of micro credit system & enterprise credit system to the women entrepreneurs at local level.
- More governmental schemes to motivate women entrepreneurs to engage in small scale and large scale business ventures.
- Entrepreneurship development cell should be established at all village level. The established and successful women entrepreneurs can act as advisors for the upcoming women entrepreneurs
- Bank and other financial organizations must help and encourage the women by giving them financial assistance at concessional rates of interest and on easy repayment.
- Making provisions of marketing & sales assistance through exhibitions or Melas for displaying the products produced by women entrepreneurs of rural areas.
- Moral support from the family members, especially from the parents and husband is of utmost necessity for women entrepreneurship.

CONCLUSION:

The emergence and development of entrepreneurship is an important phenomenon in contemporary economies. Entrepreneurship happens to be one of the best ways towards self sufficiency. Economic development of women increases their decision making power in the family and hence leads to empowerment of women. It is true that in spite of various government schemes and policies, women in Assam are still facing many obstacles. Therefore awareness among the women regarding economic independence through various entrepreneurial activities must be raised and they must be trained and encouraged to take up the challenges of the new economic policy.

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