

# Revolution of Women Entrepreneurship in Rural Assam; Challenges and Bounteous Opportunities: A Descriptive Study.

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**Abstract:** The magical term ‘entrepreneurship’ possesses a dominant energy in it to gear the development of any country. Entrepreneurship plays a crucial role in the creation of capital as well as in the acceleration of socio-cum political economic benefits. Entrepreneurship leads to industrialization and empowerment of a nation. However, the practice of entrepreneurship is not very common in the developing (and underdeveloped) nations like India, and more specifically agro-based state like Assam. Most importantly, the constituent of almost half of the population of India (and in specification, Assam), i.e. the women are very averter of entrepreneurship. Census - 2011’s data reflects that rural Assam constitutes 85.92% of State’s population, among which female are 48.88%. In contrast to the urban women staff, rural women are dominantly engaged in agricultural activities as family/or hired labour. There exists incredible opportunities of enhancing entrepreneurial practice among rural women which will definitely lead the economy of Assam to an industrialized one, along with enhancing women empowerment. This paper makes a serious attempt to examine the **present scenario** of women entrepreneurship in Assam. It also explores the **prospective** areas of entrepreneurship for women in Assam. The paper also makes an attempt to highlight the **challenges and opportunities** of women entrepreneurship in Assam. Finally, the paper suggests some future **criteria or recommended actions** for development of women entrepreneurship. The entire study, made on paper, is based on secondary data collected from various valid sources.

**Key words:** Women entrepreneurship, Rural Assam, Challenges, Opportunities, Recommended action.

## Prologue:

‘Women are the nuclei of a nation. They are the real builder and moulder of a nation’s destiny. The position and status of women in any society is an index of its civilization and progress.’(Dr. Sanjay Tiwari/ Dr. Anshuja Tiwari). International Labour Organization (ILO) defines entrepreneurs as those people who have the ability to see and evaluate business opportunities, together with the necessary resources to take advantage of them and to initiate appropriate action to ensure success. ‘Women entrepreneurship’ is the process where women organize all the factors of production, undertake risks, and provide employment to others. The definition of women entrepreneurship has never been differentiated on the basis of sex and hence could be extended to women entrepreneurs without any restrictions.

Assam is still a place of village. 2011 Census reflects the scenario of 26,395 villages against only 214 towns, which makes 86% population living in rural areas. If we see the data of population, the present sex ratio (female per 1000 male) of Assam is 958. 2011 Census shows,

Total Population = 31205576

Male = 15939443 (51.07%)

Female= 15266133(48.92%)

It is seen that almost half of the population consists of female population; hence without enriching the position of women, the socio economic development will be quite impossible. As the literacy rate of the female of the state is quite less than that of the male population, it makes them apart from service sector, particularly in rural areas. That’s why to make their position improved, in particular, and to improve the socio economic structure of the state, it’s a must done work to involve the women in entrepreneurship practice. A rural women entrepreneur is a women or a group of women who undertake to organize and run an enterprise in a rural area. Ashwini Machey and Anjan Kumar Bordoloi, two scholars from Assam, classify women entrepreneurship in the following forms:

1. Women who take to entrepreneurship because of dire economic activity.
2. Women who take to entrepreneurship because they had the family background tradition in some skill or trade, hence they would like to have extra money for themselves and their families.

3. Women, who take it up because they have certain personality characteristics such as need for achievement, need for power and influence, etc.
4. Women who take it up as leisure time activity.

In the villages of Assam, women involve themselves in small scale industries. Women Entrepreneurship is been a revolutionary concept for India, and in particular, Assam. Most of the rural women even don't aware of the word 'entrepreneurship'. They are simply housewives, or are working in their own paddy fields. There is an issue of lack of capital, but in the emergence of Self Help Group or Bandhan Bank, this problem is quite disappearing. But the proper knowledge for investment of the money in business is lacking among them. There are many reasons behind.

The issue of women entrepreneurship is very vital for socio economic uplift of the state. This leads to the door of industrialization, makes the economy self reliant and liberal. 'It provides many good to the woman, the family and the society as a whole.' The main advantage of women entrepreneurship is the independence it brings among the women, which in turn positively impact women empowerment. Since, 86% population of Assam lives in village, hence women entrepreneurship in rural areas has real meaning. The poor figure of rural women entrepreneurship has immensely influence the researchers to carry out this study.

### OBJECTIVES OF THE PAPER:

The paper tries to address the following specific objectives:

1. To study the present scenario of women entrepreneurship in rural parts of Assam.
2. To explore the challenges and opportunities/prospective areas of women entrepreneurship in rural Assam.
3. To refer a few future criteria or recommended actions to be taken for development of women entrepreneurship.

### METHODOLOGY:

The study is both explanatory as well as descriptive in nature. The data presented here are basically collected from secondary sources like journals, research papers, books, websites of different banks, census etc.

### REVIEW OF LITERATURE:

The section is to identify the links in the existing literature and analysis, and to prepare a framework that could be relevant to the study and to identify the issues and aspects, which can contribute to better understanding of the research problem.

With the given objectives, a brief review of relevant literatures has been made as follows:

**Anjan Kumar Bordoloi and Ashwini Machey** in their study have shown the scenario and characteristics of women entrepreneurship in Assam, with special reference to some selected locations of Tinsukia District. They discussed the motivational factors underpinning and the operational problems related to it.

**Dr. Gour Krishna Saha** in his review article, named, 'Women Entrepreneurship in North Eastern States of India :A Vision' has focused on the present scenario of women entrepreneurship in the NE states of India and the prospective areas of entrepreneurship in the North East India along with the promotional policies relating to women entrepreneurship for the future.

**Subash Limbu and Nabasmita Bordoloi** tried to identify the factors responsible for slow growth of women entrepreneurial activities in rural Assam. The researchers also study the prospects and problems of the development of women entrepreneurship in rural Assam. They classified the problems into three categories: Individual problems, social problems and structural problems.

## RESULT AND DISCUSSION:

In this section of the paper, four main aspects are considered. They are:

- **Present Scenario of Women Entrepreneurship in Rural Assam.**
- **Prospective Areas of Entrepreneurship.**
- **Challenges and Opportunities.**
- **Future Criteria or Recommended Actions.**

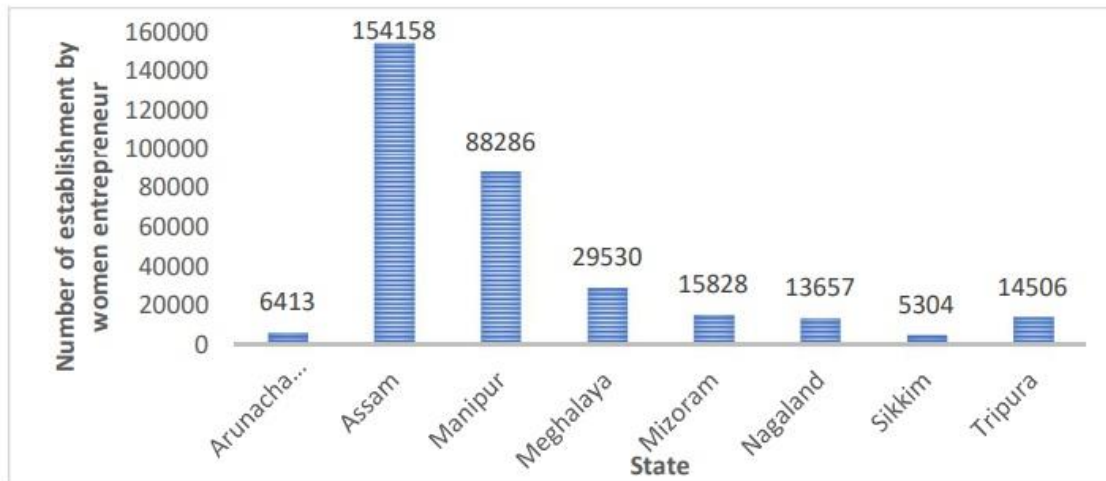
### 1. Present Scenario of Women Entrepreneurship in Rural Assam:

The modern concept of women entrepreneurship took shape North East region of the country on from the eighties. Contrary to the popular notion that women from the north east are still backward, they have come a long way now and have established themselves as successful and thriving entrepreneurs not only in the region but also beyond the boundaries of the nation.(Dr. Gaur K. Saha). Many research papers identify the **motivating factors** that have initiates women entrepreneurship in North East India. The rural part of Assam is not also much different from them. Some of them are like:

1. **To keep them (women) busy.**
2. **For Social Prestige:** As the girls of rural Assam are becoming educated increasingly, this makes them aware about their social status. Girls after marriage not only serve as housewives as earlier, but they wants to make them economically independent which can give them extra social status.
3. **Self Help Group:** Another motivating factor is the practice of SHGs in the rural areas in a huge number. There are 279819 SHGs in Assam, and more than 3/4<sup>th</sup> of it are in rural areas. By grouping themselves, the women get encouraged economically and socially to build enterprises or small scale industries.
4. **Bandhan Bank:** At present, Bandhan Bank is the most popular micro credit facilitator to the rural women in Assam. This banking system is able to make the women confident about banking services, which leads to introduction of small industries.
5. **Due to some circumstances beyond control,** like death of husband etc.
6. **Motivation from Rising Neighbour Entrepreneurs:** Another wonderful motivating factor for increasing women entrepreneurship in rural Assam is that the women gets motivation from the uprising female neighbour entrepreneurs to make their own industry.

### Present Scenario [a look]:

Assam is not lagging behind the rest of the country in respect of women entrepreneurs. This is evident from the fact that Assam accounts for 18 percent women entrepreneurs of the total number of entrepreneurs as against 10.11% percent in the country. In comparison to other North Eastern States, Assam possesses bigger number of women entrepreneurship. The Figure –I, and Table –I reflect the dominance of Assam in women entrepreneurship among NER of India.

**Figure-I: Number of establishment by women entrepreneurship in NE states.\***

Source: Sixth Economic Census, 2013-14. [Ministry of Statistics and Programme Implementation.]

**Table –I: State wise total number of persons employed under women entrepreneurship.**

STATE	Without hired worker	Work with at least one hired worker	Total Employment	% share in total employment by women entrepreneur in India
ARUNACHAL PRADESH	5439	8586	14079	0.1
ASSAM	162675	90397	253072	1.88
MANIPUR	96938	13884	110822	0.82
MEGHALAYA	28625	30076	58701	0.44
MIZORAM	15940	10387	26327	0.2
NAGALAND	14290	13233	27523	0.2
SIKKIM	5439	3627	9066	0.07
TRIPURA	14951	4929	19880	0.15

Source: Sixth Economic Census, 2013-14. [Ministry of Statistics and Programme Implementation.]

Since Assam is dominated by rural population by 86%, among which 49% is female population, hence bigger part of women entrepreneurship is captured by the rural women staff.

As per 4th SSI India census the total number of women enterprises in SSI sector in Assam is recorded as 16403 out of which 3968 women enterprises are registered and 12435 enterprises are unregistered. Number of SSI units and women enterprises in Assam is presented in the following table –

**Table-2: SSI and Women Enterprises in Assam( Reference period 2006-07) in percentage.**

PARAMETERS	REGISRERED(%)	UNREGISTERED	TOTAL
<b>Total No. of working enterprises</b>			
<b>Manufacturing</b>	<b>66.86</b>	<b>15.06</b>	<b>16.66</b>
<b>Services</b>	<b>33.14</b>	<b>84.94</b>	<b>83.34</b>
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>No. of rural enterprises</b>	<b>63.27</b>	<b>65.77</b>	<b>65.69</b>
<b>No. of women enterprises</b>	<b>21.25</b>	<b>2.13</b>	<b>2.72</b>
<b>No. of enterprises managed by women</b>	<b>19.75</b>	<b>NA</b>	<b>NA</b>
<b>Employment by male and female</b>			
<b>Male</b>	<b>77.47</b>	<b>93.45</b>	<b>91.72</b>
<b>Female</b>	<b>22.53</b>	<b>6.55</b>	<b>8.28</b>
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Enterprises by type of social category</b>			
<b>SC</b>	<b>7.87</b>	<b>11.30</b>	<b>11.19</b>
<b>ST</b>	<b>7.38</b>	<b>7.13</b>	<b>7.13</b>
<b>OBC</b>	<b>19.32</b>	<b>22.63</b>	<b>22.52</b>
<b>Others</b>	<b>65.43</b>	<b>56.63</b>	<b>56.90</b>

Source: Directorate of Industries, Govt. of Assam.

## CHALLENGES FACED:

Lots of challenges surround the rural women entrepreneurship system in Assam. Sometimes the problems are individual, sometimes social, cultural or operational. The challenges are discussed as under:

**1. Lack of Motivation and Time:** In villages, it is natural to experience the lack of motivation to start a business. This is because of many factors like primitive social structure, lack of idea about goods from business etc. Besides, the rural women lack time because they are basically treated, or thought by themselves, as 'house-worker.' From morning to night, they are busy with fulfilling the satisfaction of their families, for which time constraint creates big challenges before them to open a enterprise.

**2. Health Issues:** Rural women do not have much scientific knowledge about health. They think their special-health –issues as an obstruction before them.

**3. Lack of Education and Technical Knowhow:** "Though, it is been said that to be an entrepreneur you may not need education but it is been observed that education also plays very important role in entrepreneurial activities. The education rate among women entrepreneurs in rural areas is very low." Besides, in technological knowhow, they are very poor.

**4. Emotional Attachment:** The women are highly emotionally attested with their family, children or parents. They also feel insecure to work like an entrepreneur with risk. These types of attachments create challenges in the women entrepreneurship system in rural Assam.

**5. Operational Problems:** "It seems semi-educated or uneducated class of workers cannot visualize a 'female boss' in their field of work." The village women find difficulties in establishment and running their enterprise. Some operational problems are like:

- Buying raw materials and selling products.
- In making profits.
- To attract the customers.

- Lack of finance and skilled labours, etc.

6. **Social Constraints:** An Assamese woman is always expected to be a good home-maker. A preserved rural society does not easily accept women to go outside for business purpose. “While carrying out entrepreneurial activities, a woman has to undertake journeys, have to meet many men or women, and have to spend times outside home. Such acts are still been considered as taboos in Assamese society and especially in rural Assam.” Moreover, it’s a big challenge to bring or do some new, which is against the flow, by women. Male dominance is also a big issue.

7. **Lack of Training and Awareness:** Though government of Assam have made many schemes to improve the condition of rural living women, yet these opportunities have not been properly reached to the poorest of the poor. They are typically unaware about the initiatives taken by Government or by some other institutions. This is a big challenge.

8. **Problem of Communication:** Another challenge arising before women entrepreneurship comes from its poor communication system with big industries.

### OPPORTUNITIES/ PROSPECTIVE AREAS:

North East India is a place of ‘sleeping giant’. Assam, an agrarian economy, is abundant with natural resources. The economic uplift of Assam totally depends on the development of its rural areas. The opportunities for development are found everywhere. The main areas that are carrying bounteous prospects for the development of women entrepreneurship are discussed below:

1. **Food Processing:** There is vast scope for women to start food processing industry easily. Village women staff generally makes pickles for home-use. With proper technique, it can easily be made business oriented. Moreover, Assam is full of diversified traditional food culture among diversified people. These foods are full of nutritional values. If women focus, with an entrepreneurship mind, there is huge scope. Some women from Assam have been doing work on this also. That is very appreciating.

2. **Handloom and Handicraft:** Handloom of Assam is a hallmark of Assamese culture. Earlier, in almost all the houses, handloom was being practiced for domestic uses. In present scenario, people, being dependent on cheaper imported products, are neglecting the handloom culture. But, this industry has a big scope for capturing international market. Some enthusiast women have been working hard on it. Like that, handicraft is possessing huge prospects due to abundance of raw materials in Assam required for it.

3. **Cutting, Tailoring, Embroidering:** Another prospective area of women entrepreneurship is cutting, tailoring and embroidering. These are some works which are much known to village women in a domestic basis. This field can be given a huge scope for opening up ‘Cutting, tailoring, embroidery Centre’, along with its training to the other willing girls. This will ensure economic independence of the rural women.

4. **Livestock and Poultry Farming:** Some livestock and poultry farming are very suiting for rural women entrepreneurship. They are like goat farming, duck-farming, chicken- farming etc. Through cooperative farming system or with SHGs, village women can supply raw products at a huge amount; or they may themselves also start a micro industry for making finished products.

5. **Herbal Cosmetics:** One of the prospective areas for rural women entrepreneurship may the production of herbal cosmetics. For that, women should be well educated and trained regarding making of cosmetics. Assam is a place full of diversified trees and highly medicinal herbs. In villages, still in 21<sup>st</sup> century, herbs are highly used for cosmetic use. This is a field, full of scope, for future prospects of rural women entrepreneurship.

6. **Spice Production:** The soil and climate of Assam is good for production of spice trees, which are carrying scopes for rural women entrepreneurship on their back. Some of them are Red chilli, Black pepper, Capsicum, Indian Bay Leaf (“*Tez Pat*”), Cloves, Garlic, Ginger, Mustard Seed, Mint, Tulsi, Turmeric, Coriander etc.

“The prospect for the development of women entrepreneurs is possible, when the government, social and financial institution collectively takes initiative.” The Central Government, Ministry of MSME as well as

Government of Assam take many schemes for development of women entrepreneurship. Some schemes are named as under:

- *Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for women.*
- *Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for women.*
- *The National Credit Fund for Women (NCFW).*
- *Women Enterprise Development Scheme (WEDS), Scheme for North East Handloom and Handicrafts (SNEHH).*
- *Assam Industrial Policy of Assam and Assam IT policy.*
- *Industrial Estate for Women Entrepreneurs.*
- *Udyog-Jyoti Scheme.*
- *Mukhyamantrir Karmajyoti Achani.*
- *Multi Disciplinary Skill Development Programme.*
- *Angel Fund.*

### **RECOMMENDED ACTIONS FOR DEVELOPMENT OF RURAL WOMEN ENTREPRENEURSHIP IN ASSAM:**

The findings and discussion of the study refers some recommended actions to be followed for the development of women entrepreneurship in rural Assam. A few such recommendations are:

1. Approach should be taken to make women motivated to start enterprises. For that, meetings, seminars should be held in villages so that women are attracted to the idea of entrepreneurship.
2. Approach should be taken for selecting enthusiastic women in villages; they should be properly trained so that they can further motivate women in their own areas to entrepreneurship.
3. Technological knowledge should be given to the women so that they become confident enough with the use of technology.
4. To reduce operational problems, help hand should be extended by the Government at any point of time of their business. Government should ensure the proper investment of money by the entrepreneur and should show the right track to move.
5. A good communication system should be made between small women enterprises and big industries. Linkage should be made among Government, women enterprises, and big industries.
6. A local Government authority should be made which can take queries, problems and can give immediate solution to village entrepreneurs.
7. Well doing entrepreneurs should be encouraged by the Government so that gets motivation to work more.

### **CONCLUSION:**

From the above discussion, it is observed that though Assam is doing good in women entrepreneurship in comparison to other North Eastern States, yet it is not a good scenario in comparison to other developed states of India. The development of women entrepreneurship in rural Assam is surrounded by hundreds of challenges. To get the true result of women entrepreneurship, which is in abundance of prospective areas to grow, the problems faced has to be reduced or eliminated. Village and women are the souls of Assam, and by practicing women entrepreneurship, the socio economic culture of Assam can be highly boosted up.

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