



Women entrepreneurship development in Assam with special reference to Kamrup district, India

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Abstract

Entrepreneurship development among women can be considered a possible approach to economic empowerment of women. Although Indian women's are playing significant role in society, but their entrepreneurial activities are yet to be explored. Various plans and policies have been taken up by government at central and state for development of women entrepreneurship. Consequently there has been considerable growth of women entrepreneurship in Assam too, however the field of women entrepreneurs in Assam is full of problems. This paper is an attempt to trace the development of women entrepreneurs in Assam and also to find out the problems faced by women entrepreneurs. The researcher has mainly focussed on Kamrup district of Assam. The population of the study consists of both registered and unregistered women entrepreneurs. A sample of 96 women entrepreneurs both registered and unregistered were selected for the study on the basis on random sampling. On the basis of the findings of the study the researcher has also forwarded some suggestions for improvement of women entrepreneurs in Assam.

Keywords: Entrepreneurship, Kamrup district, small scale Industries.

1. Introduction

Entrepreneurship is a major strategy for economic development of the country. An entrepreneur is an important constituent of the development process and an integral part of the socio economic transformation process. As such entrepreneurship is a purposeful pursuit towards initiating, promoting, innovating and mainstreaming economic activities for production and distribution of wealth. No one will deny the fact that the development of society requires full participation of all sections of population including women. Entrepreneurship development among women can be considered a possible approach to economic empowerment of women. A women entrepreneur is economically more powerful than as a mere worker because ownership not only confers control over assets

but also give her the freedom to take decisions. This will uplift her social status significantly. Through entrepreneurship development a women will not only generate income for her but also will generate employment for other women in the locality. This will have multiplier effect in the generation of income and poverty alleviation. In this dynamic world women entrepreneurs are an important part of the global quest for sustained economic development and social progress.

In India though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. It is only from the Fifth Five Year plan that their role has been explicitly recognized with a marked shift in the approach from women welfare to

women development and empowerment. The development of women entrepreneurship has become an important aspect of our plan priorities. Several policies and programmes are being implemented for the development of women entrepreneurship. Under new economic regime the women participation in business has shown considerable improvement in India. Of course, women enterprises in India are mainly concerned in the Small Scale Industries (SSI). As per the 3rd SSI census, total number of women enterprises in the total SSI Sector was estimated at 10,63,721 (10.11%). The estimated number of enterprises actually managed by women was 9,95,141 (9.46%). In the states of Mizoram, Orissa, Karnataka, Goa, Lakshadweep, Kerala, Tamil Nadu, and Pondicherry, the share of women employment is significantly higher (more than 20%). However, there are several factors responsible for increasing the level of women entrepreneurship in India. These factors are motivation, empowerment, social conditions, economic conditions, literacy, education etc.

There has been also considerable development of women entrepreneurs in Assam in the recent years. However the field of women entrepreneurs in Assam is full of problems. It is therefore necessary to find out the problems faced by women entrepreneurs. This paper is an attempt to trace the development of women entrepreneurs in Assam and also to find out the problems faced by them. The researcher has mainly focussed on Kamrup district of Assam. On the basis of the findings some recommendations have also been forwarded.

2. Objectives of the study

1. To trace the development of women entrepreneurs in Assam
2. To find out the problems of women entrepreneurs in Kamrup district of Assam.

3. Research method

The present study was conducted under the descriptive survey method as the study attempted to know the existing condition of women entrepreneurs in Assam. Descriptive survey method is the most suitable method for such type of study.

3.1. Population and sample

The population of the study consists of all the women entrepreneurs in Kamrup district of Assam.

Sample of study was selected on the basis of simple random sampling. Kamrup district is one of the advanced district of Assam both educationally and economically and the Gateway of North East India. The district has also advanced in entrepreneurship development including women entrepreneurs. As per available statistics from the District Industrial & Commercial Centre of Kamrup district of Assam, the number of total registered enterprises in the district is 922 of which 238 are women entrepreneurs (2007 - 2011). Apart from the total registered enterprises, there are also unregistered women entrepreneurs. As such the researcher has selected both registered and unregistered women entrepreneurs in Kamrup district for the present study so that overall picture and status of women entrepreneurs is revealed.

The investigator selected 20% of the registered women entrepreneurs i.e. 48 numbers on random basis while the 48 number unregistered women entrepreneurs were also selected on the basis of purposive random sampling as the population of unregistered women entrepreneurs is not known to the investigator. Thus the total number of sample selected for the study is 96.

3.2. Procedure of data collection

Present study was conducted on the basis of both secondary data and primary data. Secondary information was collected from different office records maintained in the Directorate of Industries & Commerce, Govt. Of Assam, District Industrial Centre of Kamrup district. The primary data were collected from the sample of 96 women entrepreneurs through a structured questionnaire.

4. Analysis and Discussion

4.1. Development of Women entrepreneurs in Assam

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 as against 10.11 percent in the country. Besides, the potential for developing women entrepreneurs in Assam is very high. The handloom sector in Assam is mainly handled by women. Women entrepreneurs in Assam are engaged mainly in traditional activities like weaving, knitting, embroidery, Jam Jelly and Pickle making etc.

In recent years it has been observed that women entrepreneurs of Assam are venturing into non traditional fields also. This is partly because of opportunities of training in different fields and partly because of enlargement of entrepreneurial opportunities. In Assam, very few women entrepreneurs are in big enterprises and most of them are mainly concentrated in the Small Scale Industries (SSI) sectors. In the SSI sectors, the participation of

women may be classified into three types –women as the owner of the enterprise, women as manager of the enterprise and women as employees. As per SSI India census, the total number of women enterprises in SSI sectors in Assam is recorded as 11,757 (Reference period 2001-02) out of which 2041 women enterprises are registered and 9716 enterprises are unregistered. Number of SSI units and women-run enterprises in Assam is presented in the following table :-

Table-1 : SSI and Women Enterprises in Assam (Reference period 2005-06)

Sl. No	Parameters	Distribution			Percentage distribution		
		Regd	Unregd	Total	Regd	Unregd	Total
1	Total No. of working enterprises						
	Manufacturing	12484	88072	100556	66.86%	15.06%	16.66%
	Services	6187	496798	50985	33.14%	84.94%	83.34%
	Total	18671	584870	603541	100.00%	100.00%	100.00%
2	No. of rural enterprise	11814	384669	396483	63.27%	65.77%	65.69%
3	No. of women enterprises	3968	12435	16403	21.25%	2.13%	2.72%
4	No. of enterprise managed by women	3687	N.A.	3687	19.75%	N.A.	N.A.
5	Employment by male and female						
	Male	103475	1028654	1132129	77.47%	93.45%	91.72%
	Female	30086	72141	102227	22.53%	6.55%	8.28%
	Total	133561	1100795	1234356	100.00%	100.00%	100.00%
6	Enterprises by type of social category						
	SC	1469	66095	67564	7.87%	11.30%	11.19%
	ST	1377	41677	43054	7.38%	7.13%	7.13%
	OBC	3608	132329	135937	19.32%	22.63%	22.52%
	Others	12217	331220	343437	65.43%	56.63%	56.90%

Source: Directorate of Industries, Govt of Assam

As seen from the above table, though there are considerable numbers of enterprises in Assam, most of the enterprises are not registered. Out of a total of 603541 SSIs, only 18671 are registered as per 2005-06 data. Again number of women enterprises in Assam is 16043, which is only 2.72% of the total enterprises. There are also a total of 3687 enterprises which are managed by women.

4.2. Problems of women entrepreneurs in Kamrup district

The present study assumed that the women entrepreneurs in Kamrup district of Assam are facing a number of problems. There are different categories of problems which prevent potential entrepreneurs from becoming actual entrepreneurs. The investigator

has classified the problems faced by women entrepreneurs and asked them to list down the problems faced by them during the course of starting and managing their business. The problems have been categorized as the (a) Socio-personal problem (b) Financial problem (c) Problem of skill and training (d) Marketing problem and (e) Infrastructural problem. The responses are shown in the following tables and discussion.

(a) Socio personal problems

Women in our country are facing various socio-personal problems which have prevented them from becoming potential entrepreneurs. The various socio personal problems are related to family problems, child rearing, male dominance and limited freedom etc. The responses are shown in the table -2

Table-2 : Socio personal problems

Sl. No	Problems	No. of respondents		Percentage of respondents	
		Registered (48)	Unregistered (48)	Registered	Unregistered
1	Indifferent attitude of society	27	30	56%	62%
2	No support from husband	0	08	0	17%
3	No support from other family members	07	14	15%	29%
4	Conflict due to dual responsibilities	34	38	71%	79%
5	Lack of self confidence	0	10	0	21%
6	Male dominance	12	18	25%	37%
7	Lack of freedom	08	20	17%	42%
8	No risk bearing capacity	0	14	0	29%
9	Fear of social security	11	17	23%	35%
10	Lack of recognition and appreciation	30	36	63%	75%

Women entrepreneurs have to play the dual responsibilities of house-wives and entrepreneurs. This causes problems for the women entrepreneurs. This is revealed from the table-2 where it is observed that the majority of the respondents i.e. 79% of the unregistered and 71% of the registered women entrepreneurs have mentioned it as a problem. There

is also lack of recognition and appreciation to the women entrepreneurs. 75% unregistered and 63% registered women entrepreneurs have identified it as a problem. However, it is a welcome sign that most husbands support their wives in their business as only 17% unregistered women entrepreneurs have mentioned that they are not getting support from their

husbands. Again 29% unregistered and 14% registered women entrepreneurs have mentioned that they are not getting support from other family members in their business. Apart from this some other problems as identified by considerable number of respondents are indifferent attitude of the society (62% unregistered and 56% registered), lack of freedom (42% unregistered and 17% registered) and fear of social security (35% unregistered and 23% registered). However it is also observed that the unregistered women entrepreneurs face more socio personal problems as compared to the registered women entrepreneurs.

(b) Financial problems

(a) Financial support is required to start or run a business. It is true that many women are not able to start business in spite of their willingness due to the shortage of finance. Many women entrepreneurs start their own venture but they miss the route of success. In more than half the cases, the reasons identified can be attributed to financial problems. During the field work, majority of the women entrepreneurs have identified financial problems in starting or running their business. The responses are shown in the table-3.

Table-3 : Financial Problems

Sl. No	Problems	No. of respondents		Percentage of respondents	
		Registered (48)	Unregistered (48)	Registered	Unregistered
1	Shortage of capital in starting the business	20	28	42%	58%
2	Lack of own funds and resources	20	24	42%	50%
3	Limited working capital	18	28	38%	58%
4	Negative Attitude of Banks	35	30	73%	63%
5	Delay in sanctioning the loan	37	0	77%	0
6	Inadequate loan	35	0	73%	0
7	Lack of government assistance	27	40	56%	83%

Financial problem is the major problem faced by women entrepreneurs. 73% of the registered and 63% of the unregistered women entrepreneurs have claimed that Banks have negative attitude towards them. Again, 77% of the registered women entrepreneurs have mentioned that there is delay in sanctioning the loan and similarly 73% have mentioned that loan provided by Banks is not adequate. A considerable number i.e. 56% registered

and 83% unregistered have mentioned that they are not getting any government assistance.

(c) Problems of skill and training

Proper skill development and entrepreneurship training is very much essential to become a successful entrepreneur. Women entrepreneurs in this region are facing the problems of skill and training which are presented in the following table.

Table-4 : Problems of skill and Training

Sl. No	Problems	No. of respondents		Percentage of respondents	
		Registered	Unregistered	Registered	Unregistered
1	Not getting the opportunity of entrepreneurship training	12	38	25%	79%
2	Non availability of skill manpower	14	30	29%	63%
3	Lack of adequate skill to start new venture	10	30	21%	63%
4	Lack of knowledge of various government schemes	6	34	13%	71%
5	Experience workers leave the unit after sufficient exposure	24	28	50%	58%

Table 4 shows that problems of skill and training are another problem faced by women entrepreneurs which is more acute in case of unregistered women entrepreneurs. 25% of the registered and 79% of the unregistered women entrepreneurs have reported that they are not getting any opportunity for entrepreneurship training. They have also the shortage of skilled manpower to improve their production as reported by 29% registered and 63% unregistered women entrepreneurs. Most of the unregistered women entrepreneurs (71%) and 13% of the registered women entrepreneurs do not have the knowledge of the various government schemes. Both registered and

unregistered women entrepreneurs (50% and 58%) have reported that as the experienced workers leave the unit after sufficient exposure, they have to rely on inexperienced manpower.

(d) Marketing problem

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. Women entrepreneurs mostly face the problem of marketing. Some of the related problems as identified by the women entrepreneurs are shown in the table-5

Table- 5 : Marketing problems

Sl. No	Problems	No. of respondents		Percentage of respondents	
		Registered	Unregistered	Registered	Unregistered
1	Lack of knowledge of how to market the product	18	28	38%	58%
2	Shortage of manpower for selling the products	30	34	29%	71%
3	Heavy competition with big enterprises	28	38	58%	79%
4	Late payment by the customers	26	30	54%	29%
5	High production cost	30	32	29%	67%
6	Inadequate publicity	28	36	58%	75%
7	Difficulty in travelling	30	38	29%	79%

It is revealed from the table-5 that most of the respondents have reported the problems of marketing although the problem is more acute in case of unregistered women entrepreneurs. 58% unregistered and 38% registered women entrepreneurs have lack of knowledge about marketing. Inadequate publicity and competition with big enterprises are the major problems as reported by majority of the registered and unregistered women entrepreneurs.

(e) Infrastructure problems

Adequate infrastructure is a must for any enterprise to run successfully. These will include adequate space, equipments, electricity, water and other facilities. However many women entrepreneurs are facing the problems of infrastructure. During the present investigation, the researcher tried to find out the infrastructure problems faced by women entrepreneurs. Their responses are shown in the table 6.

Table-6 : Infrastructure problems

Sl. No	Problems	No. of respondents		Percentage of respondents	
		Registered	Unregistered	Registered	Unregistered
1	Inadequate space & building	25	35	52%	73%
2	Inadequate power supply	30	32	63%	67%
3	Inadequate communication facility	18	22	38%	46%
4	Inadequate water supply	20	22	42%	44%
5	Shortage of equipments or machines	25	28	52%	58%

From the table-6 it is found that women entrepreneurs also face the problem of adequate infrastructure. 73% unregistered and 52% registered women entrepreneurs have reported that they are facing the problem of adequate space and building. Other major problems related to infrastructure as reported by the respondents are inadequate power supply (63% registered and 67% unregistered), inadequate water supply (42% registered and 44% unregistered), inadequate communication (38% registered and 46% unregistered) and shortage of equipments and machines (52% registered and 58% unregistered).

5. Recommendations

In view of the analysis and findings, it is felt necessary to adopt appropriate measures to accelerate the development of women entrepreneurship. The following recommendations may be forwarded for the development of women entrepreneurship in the state.

(1) It is necessary to create awareness among the

women as well as other people in the society about the importance of women entrepreneurship. Women must be aware of the different entrepreneurial activities. The schools and colleges must take initiatives to generate awareness among the girl students.

(2) Bank and other financial organizations must help and encourage the women by giving them financial assistance. If necessary, they can guide women entrepreneurs to modify or change their project instead of rejecting them.

(3) Entrepreneurship development training especially for women entrepreneurs must be organized by government organizations. Training programme for women entrepreneurs should give emphasis on management procedure, project formulation, finance generation, innovative production and marketing.

(4) All the unregistered women entrepreneurs must be encouraged to register their enterprises so that they can avail the government facility and bank loan.

(5) Moral support from the family members,

especially from the husband is of utmost necessity.

(6) Knowledge of entrepreneurship should be imparted to the students through curriculum of formal education. It will create an awareness and motivation among the female students for taking up entrepreneurial activities.

6. Conclusion

Economic independence of women can only ensure equality among men and women which is absolutely essential in our society where there is a huge gender gap. In spite of various schemes offered

by the government entrepreneurship, development among the women is still not much encouraging. Therefore awareness among the women regarding economic independence through various entrepreneurial activities is a must. Women can take up various innovative ways to produce new things for which training programmes should be organized. However it is a matter of satisfaction that at present, a number of women are coming forward to start their own venture. But all kinds of support will be needed from the government, banks and society to encourage the women entrepreneurs.

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