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# Discussion on Women Entrepreneurship with special Reference to Assam

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**ABSTRACT**

The term 'entrepreneurship' indicates a foremost get-up-and-go in it to gear the development of a society as well as a nation. Entrepreneurship plays a vital role in the creation of capital as well as in the acceleration of socio-political and economic prosperity. Entrepreneurship leads to industrialization and development of trade and commerce along with employment. However, the practice of entrepreneurship is not very common in the developing countries like India, and more specifically agro-based state like Assam. Most importantly, they constituent of almost half of the population of our society, the women are far from entrepreneurship. According to 2011 Census, rural Assam constitutes 85.92% of State's population, among which female are 48.88%. In contrast to the urban area women, rural women are dominantly engaged in agricultural activities as labour or domestic worker. There exist 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. The present scenario in Assam on women entrepreneurship is not satisfactory. But the trend of such entrepreneurship has been rising day by day. This is a positive side of the entrepreneurial sector. This paper will highlight the Women Entrepreneurship: The growing economic prospect in Assam with a view to analyse different aspects relating to it.

## Introduction

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Women consist around 50% of global population. They share equal burden of living a life along with the man folk. Since time immemorial, we find them busy in housekeeping activities. Whenever we think about any activities other than housekeeping, it is been the man whose picture comes in our mind first. Even history reflects the same. Only few names of woman come in our mind against the thousand's names of men. It is true to India and its state of Assam too. In Assam, women's participation is significant only in agriculture, nursing and teaching. Women's contribution in other economic activities is very pitiable.

The 12th Five-year plan of India has given more thrust on inclusive growth. The term inclusive growth is not been defined in the plan. It can be understood as the participation of each section of the society in the country's progress and enjoying the benefit by all. One of the important dimensions of inclusive growth is women's direct participation in nation's progress. The participation of women in economic activities not only helps in propelling the economy of the country but at the same time, it will help in women empowerment. Empowerment refers to decision-making power. Economic independence will help the women to make their own decision. Government of India along with the state governments of different states has understood the importance of women empowerment and its impact and accordingly they have started to give importance to Women Entrepreneurship.

Entrepreneurship is the activities undertaken by the entrepreneur in the pursuit of entrepreneurial objective. Many writers in many ways have defined entrepreneur. According to JB Say, "An entrepreneur is an important agent of production who gets together other factors of production. He is the economic agent who unites all means of production i.e. the labour, the capital and he finds the value of products which result from their employment, reconstitution of the capital that he utilizes, the interest and the rent which he pays as well as profits belonging to himself." In the words of Joseph A. Schumpeter "The entrepreneur in an advanced economy is an individual who introduces something new in the economy- a method of production not yet tested by branch of manufacture concerned, a product with which consumers are not yet familiar, a new source of raw material orof new market and the like." So, in simple words entrepreneurs may refer to those who employs innovativeness in their business activities in the pursuit of earning profit. Innovativeness may be in the production method, product, or source of raw material or newer market. Women entrepreneurship refers to the activities related to managing and owning of business enterprise by a woman or group of women. Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. The definition given by the government of India lacks practical applicability because of employment generation clause. Requirement of providing 51% of total employment of the enterprise to woman is very irrational. So, in general understanding, the women

entrepreneur are those women who own and run their business enterprise in the pursuit of earning profit by taking risk and providing employment opportunities for others.

In Indian context, women entrepreneurship is a revolutionary concept. It provides many benefits to the women, the family and the society as a whole. In India, the role of woman in decision-making is very limited. Forget about family or social decision, many could not even take decision in their personal area of interest. The very first advantage of the women entrepreneurship is economic independence. Economic independence has very positive correlation with women empowerment. This economic independence will provide them with pride and confidence to take part in decision-making process. The process of entrepreneurship will help women to learn many things about the management. The entrepreneurial activities and experience earned has very positive effect on the development of personality. In the future, they shall not be treated as dependent part of the society or the object of oppression. That means lesser crimes against woman. They will gain more social space and recognition.

Women entrepreneurship in Assam is a growing driver of economic independence and rural development, though it remains heavily concentrated in micro-enterprises, handlooms, and self-help groups (SHG's). Rural women rely heavily on SHGs and micro-finance networks (such as Bandhan Bank and state-backed livelihood missions) to acquire initial capital and run small-scale group enterprises. Rural areas account for roughly 86% of Assam's population, where women make up around 48.88% to 49% of the demographic. Women represent approximately 18% of total entrepreneurs in rural regions. About 42% of women start businesses to seek personal and economic independence, while 34% do so to supplement household income. Most women-owned businesses focus on the service and micro-manufacturing sectors, specifically handlooms and handicrafts, food processing and preservation, tailoring, livestock like poultry farming, and retail. In tribal communities like the 'Bodo' and 'Mising', handloom micro-enterprises play a innermost role.

Advantage in the economic point of view are like contribution in the GDP, employment generation, resourceutilization, poverty reduction, improve standard of living, balanced regional growth, distribution of income and many more.

The benefits of women entrepreneurship are very much important in the development of the society as a whole. However, such activities in the state of Assam are very negligible. Whatever woman entrepreneurs are available in Assam, mostly are urban based. The situations in rural areas are very pathetic. As per 2011 census, more than 86% of total women population of Assam is residing in rural area. The contribution of such huge chunk of women population in entrepreneurial activity is nearly invisible. Such scenario is

however very detrimental in the growth of the state and at the same time against the spirit of inclusive growth. The poor figure of rural women entrepreneurship has immensely influenced the researchers to carry out this study.

- **Problems of Women Entrepreneurship:**

The growth of rural entrepreneurship among women in rural areas is not satisfactory. Women in rural areas suffer with many problems that create hurdles in their entrepreneurial activities. Many even could not start their venture. Failure rate is also very high in rural areas. The problems of women entrepreneurship in rural areas of Assam can be discussed at three different levels viz. Individual problems, social problems and Structural problems.

a) **Individual Problems:** Individual problems are personal in nature and the degree of control over it is very high. Such problems are very important as the entrepreneurship is highly about personal aspirations and lot depend or individual efforts. The individual problems suffered by rural Women entrepreneurs are as follows:

i) **Motivation:** Motivation is very important element of entrepreneurial activities. It is the only motivation which keeps an individual to work harder. Women rural entrepreneurs lack motivation.

ii) **Pre reserved:**Women rural entrepreneurs does not have much time for entrepreneurial activities as they have to attend other activities like household works, agricultural task, social ceremony etc.

iii) **Over burdened:**Women entrepreneurs in rural areas areover burdened with many task. Such condition does not allow thinking or concentrating on entrepreneurial activities.

iv) **Education:**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.

v) **Technical knowhow:**Many rural women entrepreneur suffers from technical problem. They do not possess marketing techniques too.

vi) **Awareness:**The women in rural areas are not much aware about the availability of opportunities for the development of entrepreneurship like financial assistance, training assistance and many more.

vii) **Inferior complexity:**The women entrepreneurs inrural areas are very stereotyped about their capability. They think they are inferior to man folk.

**viii) Emotional attachment:** The women entrepreneursin ruralareas are highly emotionally attach with the home, their family member and their household task. They feel restless even staying away for a day.

**ix) Feeling insecurity:**The women entrepreneurs in rural areas feel very insecure. The insecurity may be about physical insecurity or social insecurity or economic insecurity. They feel very much insecure while dealing with the men and at the same time they are afraid of social taboos. The loss aspect of the business always bothers them.

**b) Social Problems:** Society is a very strong factor in the development of entrepreneurial activities. They create opportunities as well as obstacles in the process of entrepreneurship development. Social problems are been better understood in following ways:

**i) Role Expectation:** An Assamese woman is always been expected to be a good homemaker. They are always expected to play with best the roles of mother, sister, daughter, daughter and laws etc. They are never expected to be business persons by family or society to run a business. This role expectation creates a big hurdle in the growth of entrepreneurial activities among the woman.

**ii) Social Taboos:** 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.

**iii) Male Dominance:** Assamese society is still patriarchal society. The women are still highly dependent on their male counterpart regarding decision-making. Many a times their decisions are overturned or suppressed. It is very difficult for them to move an inch without the permission of male member of the family. Prevalence of such situation is very high in rural Assam.

**iv) Social Norms:**Social norms are also creating problems for the rural women of Assam in their entrepreneurial venture. Social norms like, what the majority of women are doing you can do that. Women are busy in tailoring job, so a woman can start a tailoring business. However, to start a new business that is not a social norm is a hard nut to crack.

**v) Family Support:**The most important aspect for entrepreneurial activities isfamily support. Family supports provide them a base, a motivation to start their business. However, many a time family does not support such plans by the women. There may be many reasons as stated above for lack of support by the family. The lack of family support is causing hindrances in the growth of women entrepreneurship in rural areas of Assam.

Structural Problems Structural problems refer here to the problems that are related to actions from the governments. Government is the sole authority to prepare and implement the policies regarding different sphere of the state. Unless and until government does not initiate and implement the policies effectively for the development of women entrepreneurship in rural Assam, the growth of such activities won't be achieved in reality. Some of the structural problems may be discussed as follows:

- Lack of Attractive Policy of the Government: Women entrepreneurship development in rural areas was not an attractive area of for policy making for the government of Assam. Very lately, the state government started to give importance to it. However, it is not sufficient to develop women entrepreneurs in rural areas through making policy only.
- Institutional Problem: The institutions available for providing training and development are inadequate. The entrepreneurial institutions are mostly urban centric in nature. Their concentration in rural areas is not appreciable. The lack of specialised institution in rural areas is also adding the problems.
- Communication Problem: Although the government prepares and adopts many financial schemes for training and development of entrepreneurs in Assam, but they are not reaching the proper places due to lack of communication link. Such information is not widely available with the women in rural Assam. Unavailability of proper information is prohibiting rural women to start and to grow in entrepreneurial activities.
- Lack of Infrastructure: Lack of scientific go-downs, warehouses, cold storage, road communication, electricity problems, irrigation problem, etc., is creating obstacles in the growth of entrepreneurial activities.

- **Prospects of Women Entrepreneurship**

Though there is lot many problems that are creating hurdles for the women entrepreneurship in rural Assam, the prospects of growth cannot be underestimated. The government of India and the banks and financial institutions are playing an important role for the development of women entrepreneur. The prospect for the development of women entrepreneurs is possible, when the government, social and financial institution collectively takes initiative. The central government have introduced several schemes for facilitating the women for setting up their business. Government of India has entrusted the responsibility for the development of micro, small and medium enterprise to Ministry of MSME. Ministry of MSME has launched many schemes for the development of entrepreneurship. More thrust is been provided to the assistance of women entrepreneurs. A few of the schemes are highlighted below:

**Entrepreneurship development schemes by different institution:** Under the MSE Cluster Development Programme by Ministry of MSME, the Ministry contributes up to 90% of the total project cost in case of soft intervention and hard intervention to women entrepreneurs and it is up to 40% assistance in case of infrastructure development.

Under the Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for women, the ministry of MSME grants up to 30% of the total project cost to the NGOs for entrepreneurship among women. Ministry also grant up to Rs.1 lakh per programme to training institutions / NGOs for imparting training to the women entrepreneurs. Up to Rs.5 lakh is also provided to National Entrepreneurship

Development Institutions and any other institutions of repute for undertaking field surveys, research studies, evaluation studies, designing of training modules etc.

Credit Guarantee Fund Scheme for Micro and Small Enterprises, promoted by SIDBI, the guarantee cover is generally available up to 75% of the loans extended; however, the extent of guarantee cover is 80% for MSEs operated and/ or owned by women.

The National Credit Fund for Women (NCFW) commonly known as Rashtriya Mahila Kosh (RMK) assists women in informal sector. RMK extends micro credit through MFIs for various activities including setting up of micro enterprises.

The 'SIDBI' has also launched women special schemes. Under Mahila Udyam nidhi, women entrepreneurs are been provided with equity finance for setting up new projects in tiny or small sector and rehabilitation of viable sick industry. Under Scheme for Women Entrepreneur, women entrepreneurs are been assisted in setting up of SSI unit.

The 'NEDFI' also provides women centred schemes like Women Enterprise Development Scheme (WEDS), Scheme for North East Handloom and Handicrafts (SNEHH) etc.

Government of Assam in general has provided with different schemes for the generation of employment and entrepreneurs. The schemes like Kalapataru (finance), Chief Minister Self Employment Scheme (stipend while training with travelling expenses), CM Special Schemes (power tiller), Handloom and textiles (yarn) etc.

Through different policies like Assam Industrial Policy 2008 and Assam IT policy 2009, the government of Assam has tried to develop the women entrepreneurship by giving various assistance and incentives.

Commercial banks are also providing different type of schemes for the development of women entrepreneurs. Such schemes are tabulated as follows.

| Name of the Bank | Financial institution | Title | Scheme Description |
|---|---|---|---|
| Schemes for Women | State Bank of India | Stree Shakti Package | Aimed at supporting entrepreneurship among women by providing certain concessions |

| | | | |
|---|---|---|---|
| Schemes for Women | Punjab National Bank | PNB Schemes for Women | Various schemes for Women Entrepreneurs - To meet gap in equity, for purchase of required infrastructure, easier credit available for financing Crèches, for meeting working capital credit requirement of allied agricultural activities and margin concessions |
| Schemes for Women | Punjab National Bank | P&S Bank Udyogini Scheme | To encourage the women entrepreneurs to avail the loans on liberal terms and exclusive catering of credit under Direct agriculture activities, Tiny SSI sector, Business entreprises, Retail traders, Professional and Self employed etc. |
| Schemes for Women | Oriental Bank of Commerce | Scheme for Professional &SelfEmployed Women | Purchase of Fixed Assets(Term Loan) and for meeting Working Capital needs. |
| Schemes for Women | Oriental Bank of Commerce | Scheme for Beauty Parlour Boutiques SaloonsTailoring | To develop entrepreneur-ship among women and also to ensure the easy, timely and convenient access to institutional credit. |
| Schemes for Women | SIDBI | Marketing Fund for Women (MFW) | The assistance under the Fund is available to women entrepreneurs and organisations involved in marketing of products manufactured by women entrepreneurs to increase their reach, both in domestic and international markets. |
| Schemes for Women | Bank of Baroda | Akshaya Mahila Arthik Sahay Yojna | Financial assistance for professional, self-employed women and also those into retail trade and agricultural activities. |

**Prospects of Women Entrepreneurship in Assam:** Women entrepreneurship in Assam holds vast potential for economic and social growth, driven by rich indigenous crafts, growing government micro-finance initiatives, and active Self-Help Groups (SHGs), though rural areas still face steep structural and social barriers.

i) Handloom and Traditional Weaving: Assam has a deeply rooted tradition of weaving.

Women actively produce native textiles like - ‘Gamosa’, Mela Chadors, and Silk and Cotton Garments’- with expanding demand in regional and national markets.

ii) Jute and Natural Fibre Handicrafts: As the third-largest jute-producing state in India, Assam offers strong raw material availability for eco-friendly handicrafts, bags, and home decor items supported by the National Jute Board. Women have been trying their best to perform Excellency in some parts of the state.

iii) Government Support & Micro-Finance: State-led programmes, such as direct financial assistance and livelihood schemes like the 'Mahila Udyamita Abhiyan' provide seed money and help formalize micro-enterprises.

iv) Self-Help Group (SHG) Networks: Community-based SHG's have been serving as a primary catalyst for rural women to pool savings, access credit, and transition into self-employment in the state.

v) Service Sector Expansion: Urban and semi-urban women have been increasingly entering the service and retail sectors, including beauty parlours, boutique design, local food processing, and small-scale trading in Assam.

These are the main domain of entrepreneurial prospects in Assam. But as we all know that there are two sides of everything like a coin, so as the case of 'Women Entrepreneurship' in Assam. There are many problems and challenges in front of the issue of 'Women Entrepreneurship' in the State.

Establishment of the institutes like Indian Institute of Entrepreneurship at Guwahati, State Institute for Rural Development, etc., for providing the training and development programme has created an immense scope for the development of aspiring entrepreneurs. Even the institutions like Assam veterinary college, MSME Development Institutes, Etc., are providing the training and development programme in different spheres of business. The commercial banks are also conducting various training programme for the development of entrepreneurial activities in the state.

**Conclusion:**

The entrepreneurship development is a very noble concept. Such concept can also use to empower the women section of the society. The women in the rural areas are subject to lots of restrictions in Assam. They are not regarded as economic powerhouse, rather they are treated as dependent part of the society. Though they equally possesses the potentialities to become a successful entrepreneur but the problems they face which are not similar to the men's problems, creates hindrances in the growth of entrepreneurial activities. The women of rural areas face different types of problems in the path of entrepreneurial growth. But, at the same time their also exist opportunity for them in terms like assistances from different institutions in each sphere of entrepreneurial activity. However, the opportunity is not adequate. The numbers of women entrepreneurs from rural areas is very negligible. To increase the numbers of rural women entrepreneurs, theirs requires a coordinated action from different stockholders of the society. The society has to change its stereotyped mindset over women. The state governments have to take lead role in the development of

women entrepreneurship in whole of Assam. Than only, the possibility of increase in entrepreneurial activity by rural women can be achieved.

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