

**AN EVALUATIVE STUDY ON CHALLENGES OF WOMEN  
ENTREPRENEURSHIP–A CASE STUDY OF SONITPUR  
DISTRICT OF ASSAM**

**A**

*Thesis submitted to*

**THE UNIVERSITY OF SCIENCE AND TECHNOLOGY,  
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*For fulfilment of the degree of*

**DOCTOR OF PHILOSOPHY**

**Under**

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*Mala Mahanta*

Mala Mahanta

## DECLARATION

I declared that this thesis entitled “An evaluative study on challenges of women entrepreneurship – A case study of Sonitpur district of Assam” submitted by me for the Degree of Philosophy in Economics department is the result of my original and independent research work carried out under the guidance of Dr. Parbin Sultana, Associate Professor, University of Science and Technology, Meghalaya. I also declared that this thesis has not been submitted in part or full for the award of any degree, diploma, and associateship, fellowship to any other University or Institution.

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## CERTIFICATE

*We hereby certify that the work reported in the Ph.D. thesis entitled “An evaluative study on challenges of women entrepreneurship – A case study of Sonitpur district of Assam” submitted by Mala Mahanta in the department of Economics of University of Science and Technology, Meghalaya, is a bona fide record of her original work carried out under our guidance and supervision. We confirmed that the work is original and it has not been submitted for the award of any degree, diploma, associateship, fellowship of any other University / Institution.*

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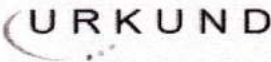
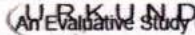
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## ABBREVIATION

- AFC----- Assam Financial Corporation
- ANEDC--- Assam, North Eastern Development Corporation
- ARWIND--- Assistance to Rural Women in Non-Farm Development
- CAPART--- Council for Advancement of People's Action and Rural Technologies
- CMSS--- Chief Minister Self Employment Scheme
- DICC-- Director of Industries and Commerce Centre
- EDP --- Entrepreneurship development programs
- GEM---- Global Entrepreneurship Monitor
- HTC--- Handloom Training Centre
- IA--- Industrial Area
- IE --- Industrial Estate
- IFCI---- Industrial Finance Corporation of India
- IIE----- Indian Institute of Entrepreneurship, Guwahati
- IRDP--- Integrated Rural Development Programme
- KMUCB--- Konoklota Mahila Urban Cooperative Bank
- KVIB--- Khadi and Village Industry Board
- MSME--- Micro, Small and Medium Enterprise
- MSDE--- Ministry of Skill Development & Entrepreneurship
- MUDRA---Micro Units Development and Refinance Agency
- MUN-- Mahila Udyami Nidhi

NAYE---- National Alliance of Young Entrepreneurs

NABARD--- National Bank For Agriculture & Rural Development

NEDFI--- North East Development Finance Corporation

NISIET-- National Institute of Small Industry Extension Training

NORAD-- Norwegian Agency for Development

NRDC--- National Research Development Corporation of India

NSIC---- National Small Industries Corporation Ltd

OECD--- Organization of Economic Cooperation and Development

PMKVY--- Prime Minister Kaushal Vikash Yojana

PMRY-- Prime Minister Rojgar Yojana

RMK--- Rastriya Mahila Kosh

RTCs--- Regional Training Centres

SGSY--- Swarnajayanti Gram Swarozgar Yojana

SIDBI--- Small Industries Development Bank of India

SISIs--- Small Industries Service Institutes

SNEHH--- Scheme for North Eastern Handloom and Handicrafts

SSI--- Small scale industries

STEP--- Support for Training and Employment Programme of Women

SWOT--- Strengths, weaknesses, opportunities and threats

TREAD--- Tread Related Entrepreneurship Assistance and Development

TRYSEM---- Training of rural Youth for Self-employment

WESU--- Weavers Extension Service Unit

WG--- Working Group

## **ABSTRACT**

Entrepreneurship is a creative process in which specific goals are achieved using different resources in a planned and coordinated manner to perform various functions in an efficient way. It is regarded as the engine of economic growth. All over the world, a revolution is driving by entrepreneurs in transforming and renewing economies.

At present self-employment has great importance in India due to increasing population along with jobless growth. Government of India has been implementing lots of schemes and programmes to increase self-employment so that employment opportunities can be increased as well as optimum utilisation of local resources can be done.

The present study is relevant in the context of Micro, Small and Medium entrepreneurs in whose actual importance in Sonitpur district is yet to be assessed. Sonitpur district is situated on the North Bank of Brahmaputra. It is a backward region characterised by agrarian economy and about 80 percent of total population (2011) is dependent on agricultural sector. During field study, it was noticed that there has been a gradual increase in the participation of women in small business indicating the immense potential for entrepreneurial development among women. No doubt the number of women entrepreneurs has been increasing but due to untapped entrepreneurial ability of women in the study area, having resources and potentials, the Sonitpur district is not growing with the pace of mainstream line. The significance of this study lies in the fact that all the women entrepreneurs that listed as respondents were subjected to an in-depth interview. A thorough and detailed study of the many facets of entrepreneurship among women was preferred. This study tries to focus on micro and macro factors which hinder women for undertaking their own enterprises. This study is an attempt to tap the unexplored areas and to identify their challenges which would go a long way in helping entrepreneurial

activities among them. Extensive literature review is done in this topic by the researcher and after doing vigorous literature review, the following objectives have been set up in this study.

### **Objectives:**

1. To find out socio-economic factors that influence the women to become an entrepreneur,
2. To examine the infrastructural facility available for the development of women entrepreneurship,
3. To study the area of interest of women entrepreneur in traditional business as well as non-traditional business,
4. To study the impact of government policies and programmes for the development of women entrepreneurship,
5. To examine the role of financial institutions in women entrepreneurship development,
6. To analyse the challenges faced by the women entrepreneurs,

### **Hypothesis:**

Keeping in view the above objectives of the study, the following hypothesis will be tested in this research work.

<sup>1st</sup>Hypothesis:

H<sub>01</sub>: The level of education has no significant impact on the growth of income of women entrepreneur of the study area.



2<sup>nd</sup> Hypothesis:

H<sub>02</sub>: Location of the business has no significant impact on the growth of income of women entrepreneur in the study area.

3<sup>rd</sup> Hypothesis:

H<sub>03</sub>: The measures taken by the government are not sufficient for the sustainable growth in income of women entrepreneurs in the study area.

Coming to the research methodology part, descriptive survey method is used in this research work. The population of the study are all registered and non-registered women entrepreneurs. The study is mainly based on both primary and secondary data. The primary data were collected from the greater Sonitpur district where 14 blocks are located. Out of these 14 blocks, 50 percent of blocks were selected randomly (7 blocks for study). These are (a) Barchala, (b) Dhekiajuli, (c) Bihaguri, (d) Gabharu, (e) Balipara, (f) Rangapara, and (g) Naduar. Within each block, the respondents under study were selected by simple random sampling technique. The total sample size was 430 (both registered and unregistered women entrepreneurs) and collected through a structured questionnaire. To draw primary data, the study adopted a personal contact method. It helps to collect the required primary data by going deeply into the feelings of the entrepreneurs. For making the study more meaningful and useful, there was an exchange of ideas. The researcher has selected both registered and non-registered women entrepreneurs for the present study so that the overall picture and status of women entrepreneurs reveal. Questions are prepared after reviewing enough research papers. The questions are used to identify the important variables which are considered in the present study. The collected data was analyzed to find out the demographic profile of the women entrepreneurs and to draw inferences by applying simple statistical techniques like percentage, tables, graphs, etc. Correlation-

Regression analysis, Chi-square, and ANOVA test are used to analyze the data and to find out the objectives of the study.

The result of this study revealed that the demography of Sonitpur district is not entirely homogeneous as several linguistic, religious, and ethnic communities and groups live in there. Primary data shows that with the increase of population and urbanisation, the market condition of small enterprises is gradually moving upwards. The number of women entrepreneurs has been increasing considerably during recent years. The most important factors that motivate women to be an entrepreneur are- to earn money, unemployment followed by to be independent, responsibility due to death of near relatives, get better life than before, special qualification attained for running a business/enterprise, business culture exists in the family, social status, being entrepreneur was a lifelong goal, possessing innovative skills or aspiration and challenges for something new, use of idle funds, availability of infrastructural facilities and dissatisfaction with current jobs.

Investigation revealed that the infrastructure facilities were not developed and sufficient. Though infrastructure facilities are not sound in Sonitpur, yet women entrepreneurs are moving ahead in all spheres with determination and focus. They were not only venturing into the traditional (or conventional) business ideas, but also, they were ready to explore various non-traditional (unconventional) fields and prove their best capacity.

Field study revealed that the government assistance was found beneficial to a small section of women entrepreneurs in urban and rural areas and in educated women. Due to lack of awareness, complicity in procedural formalities, lack of transparency and not getting benefits on time from government schemes and delay in implementation of policies discourages women to move one step ahead in starting and running enterprises. The impact of government policies and schemes were not favourable. Moreover, due to the ignorance, illiteracy, collateral, lengthy procedural complicity and not getting facilities on time, low repayment period; women entrepreneurs were not interested to avail loans from financial institutions.

Studies indicate that most of the women (on their personal front as individuals) are less likely to perceive themselves as the entrepreneurs and avoid supporting systems like training and courses targeted at the “entrepreneurs”. The impact of family life and childcare (on their personal front), as well as the lack of high-profile role models are other limiting factors in the study society. Women’s traditional “care-giver” roles; inequality in the sharing of these roles between men and women, as well as our perceptions of what are appropriate roles for women and men (stereotyping and hypocrisy) both at the home from and outside the home, continue to serve as the key constraints to women’s economic empowerment. Progress on these challenges can bring in a real difference to ensure equality and empowerment for women and it will ultimately help in building sustainable economies through the development of women entrepreneurship in the study area.

**Hypothesis summary:**

Sl.No.	Hypothesis	Result
1.	The level of education has no significant impact on the growth of income of women entrepreneur of the study area.	Rejected
2.	Location of the business has no significant impact on the growth of income of women entrepreneur of the study area.	Accepted
3.	The measures taken by the government are not sufficient for the sustainable growth in income of women entrepreneurs in the study area.	Accepted

This research reveals different challenges and puts forth some suggestions. These suggestions given by the researcher based on findings of the study. Some of the suggestions are as follows:

- Sound and continuous promotions of women entrepreneurship must be given priority to help in solving problems of unemployment in unorganized sector. Because entrepreneurship among women will not only enable them to get better jobs and economically self-sufficient, but at the same time, society will also gain by their creative and risky decisions. Their positive contribution in GDP will reduce social inequalities and will help in increasing standard of life of households. According to researcher, women entrepreneurship will help to achieve women empowerment in true sense.
- It is not the money matter only; it needs education and awareness among the people for entrepreneurship development in the society. The education system is responsible for preparing young people/first generation to build their successful lives. Expansion of entrepreneurship education is must. Entrepreneurship as a subject should be added in the curriculum to realize the importance and significance of entrepreneurship in economic development. Therefore, entrepreneurial orientation program in H.S. and College level must be included.
- Government must give emphasis on publicity of various schemes announced from time to time to encourage women to avail government policies and programmes for entrepreneurship development. This publicity should be done not only in Block level but also in grassroots level i.e., from Gram Panchayat level. Moreover, regular monitoring and supervising of implementation of these schemes is very important.
- Training programmes for entrepreneurial activities (irrespective of age and education) must be increased by providing stipends as incentives. It will definitely increase the participation rate of women. Training programmes must be related with the changing environments of the country and economy.

- The mind-set of the society must be changed over women. The burden of family i.e. caring of children, day-to-day household activities, etc. should be equally borne by all family members.
- Different financial institutions should create a supportive environment and enabling framework needed for healthy and sound entrepreneurship. Since women cannot provide required collateral for availing loan from financial institutions; therefore, financial institutions have to be more pragmatic about it by providing loan after considering feasibility and profitability of their business. It is imperative to liberalise loan procedures and formalities for women entrepreneurs.
- DIC, MSME, PMKVY, etc. should provide adequate training for different sectors in different places mainly in rural and backward areas so that women can easily choose to start a project requiring managerial skills, necessary financial support, credit related security, borrowing opportunities, etc.
- There should be frequent interaction between development agencies, respondents, expert from outside in relevant areas, which will be of much help for the success of entrepreneurship.
- In case of sanctioning and disbursement of loans, there should not be no delay by the state agencies when a project has been accepted for financial assistance.
- Marketing facilities such as sales, purchases and other required support for timely start of an enterprise, etc. are necessary for respondents. Government/NGOs should give emphasis on that.
- More commercial as well as industrial estates should be set up in various places (Block wise) of the study area.

- Raw material hub should be set up in both urban and rural areas so that the entrepreneurs can purchase required raw materials at lower prices.
- Workshop should be arranged in different places with the help of successful and renowned women entrepreneurs of different fields.
- Corruption and malpractices, which act as a major challenge for availing loan and other facilities from the respective agencies should be abolished by launching appropriate credit delivery-based incentive schemes for all the employees of that organisation. Strict vigilance is important for that.
- To enlarge the participation of women in small and medium enterprises a stronger coordinated role of government, financial institutions, NGOs, and educational institutions with an integrated approach is needed. Women need encouragement and support not only from the family members but also from the society, financial institutions, and government. Easy credit system, low rate of interest, collateral free and adequate marketing facilities should be available.
- To speed up women entrepreneurial activities, the first-generation women entrepreneurs should publicize their work and experiences. They must share their success stories in the newspaper, magazine, journals, e-journals, etc.
- Since the numerous challenges and opportunities provided to the women of 21<sup>st</sup> century is growing rapidly, so the job seekers are gradually turning into job creators. With the growing recognition that women have, unique talents, which could be harnessed for development and for creating employment opportunities for others, who are not suited for an entrepreneurial career, developing women as

entrepreneurs has become indispensable part of the national development planning and strategies. Therefore, policies and schemes that have been undertaken by the government should be formulated in such a way that the entrepreneurship among women could be increased with the pace of economic development in the 21<sup>st</sup> century.

This study has been divided into following chapters. The First chapter (Introductory in nature) deals with the concept and definition of entrepreneur and makes it clear that an entrepreneur is an individual who bears the risk of uncertainty in operating a business about future conditions and in turn rewarded accordingly by the outcome in terms of profits and losses.

This chapter also spells out the objectives of the study and explains the methodology adopted in the study. In this study, two types of data have been used; these are basically – primary data and secondary data. The second chapter consists of review of literature which is categorising as international, national, and north eastern perspectives. As the present inquiry is concerned with the challenges of women entrepreneurs, an attempt is made here to review the earlier studies on barriers of women entrepreneurs so that greater insight into the subject is obtained. The third chapter consists of socio-economic condition of women entrepreneurs. The demography of Sonitpur district is not entirely homogeneous as several linguistic, religious and ethnic communities and groups live. Due to existence of multicultural ethnic groups, the possibility of women entrepreneurship is high in different fields such as traditional as well as non-traditional sectors. The fourth chapter consists of women entrepreneurship and infrastructural facilities in the study area. Though infrastructure facilities are not developed and sufficient, yet women entrepreneurs are moving ahead in all spheres. They are not only venturing into traditional business idea but are ready to explore various non-traditional fields and prove their best capacity. The fifth chapter includes interest of women entrepreneur in traditional business as well as non-traditional business. The sixth chapter focusses on impacts of government

policies and schemes on entrepreneurship development among women. The seventh chapter includes the role of financial institutions in the development of women entrepreneurship. The eighth chapter consist of challenges of women entrepreneurship in the study area. The most important common problems of women entrepreneurs are paucity of adequate finance, lack of proper business knowledge, lack of knowledge about government policies and schemes for women entrepreneurship, social and cultural problem, lack of training facility, lack of family support, lack of self-confidence, marketing problems, fear of success, gender bias, lack of awareness among women, etc. Studies have shown that women are less likely to perceive themselves as entrepreneurs and avoid training and courses targeted at entrepreneurs. The impact of family life and childcare, as well as a lack of high-profile role models, are other limiting factors in the society. Chapter nine focusses on analysis and results. Tenth chapter includes suggestions and recommendations and direction of future research. Eleventh chapter includes bibliography.

**Key words: Entrepreneurship, Motivation, opportunities, Optimum utilisation, transformation, recognition.**



# **CHAPTER-1**

## **1.1: INTRODUCTION**

The term, “Entrepreneurship” holds much more under its umbrella than just the consonants and vowels vested in its making. It is a unique process in which specific goals are attained with the help of different tools and resources that are channelized in a planned and coordinated manner to perform various functions or operations efficiently. The twenty-first century is an entrepreneurial age, which is likely to set the steppingstone for the upcoming generations and centuries for entrepreneurs. At present, it is regarded as the engine of economic growth. Considering the advent of new technologies and products, the scope of entrepreneurship seems to have a permanent trigger for growth like the lifeblood of an economy. Across the globe, a revolution is being driven and led by the entrepreneurs in transforming and renewing economies. A lot of organizations and institutions engage in entrepreneurship development. A large number of people come forward to join these programmes, irrespective of male and female, to become entrepreneurs. An entrepreneur is an individual who bears the risk of uncertainty in operating a business about future conditions and in turn rewarded accordingly by the outcome in terms of profits and losses.

## **1.2: Evaluation of Entrepreneurship**

The word “entrepreneur” has originated from a French word, “entreprendre,” which means “between-taker” and “go-between,” i.e. “to undertake.” It also means to designate an organizer of musical or other entertainments. The first person to introduce the term “entrepreneur” was an Irishman, Richard Cantillon, living in France. In the early eighteenth century, he introduced his unique risk-bearing function in the study of economics. Though the term “entrepreneur” was first introduced by

Richard Cantillon, it was the first accorded prominence by J.B.Say. This term is of a relatively recent origin and is gradually evolving as well. It is primarily associated with the economic and industrial development of an economy. As such, the changes in the meaning of the term “entrepreneur” have to be parallel with the economics and industrial development taken place over the period of time. It was applied to those who were engaged in the military expeditions in the early sixteenth century. Not only that the civil engineering activities such as construction and fortification was also covered by it, in the 17<sup>th</sup> century. At the beginning of the eighteenth century, the word, “entrepreneur” was used to refer to economic aspects.

This way the evolution of the concept of entrepreneurship took place over more than three centuries. Since then, in various ways and senses, this has been used. According to the English classical economists, an entrepreneur was the person who acts as suppliers of financial capital. Adam Smith defined an entrepreneur who thought for the future “is frugal (who accumulates capitals) and is an agent of slow, but steady progress” (p.35). Entrepreneurship is the process of innovating something different with a value by devoting sufficient efforts and time.

Robert Hisrich has quoted (adding to the definition) it is also about, “accompanying psychic, financial and social risks, receiving the resulting rewards of monetary and personal satisfaction and independence.” As history speaks, early trades were based on barter system. In a barter system, a trade is meant possible only when two parties had to want the other party had. This “coincidence of wants” often did not happen. Additionally, the wants often didn’t match. Hence, it led to the demand for the implemenetation of money system. And, the growing business and trade were anyway on the rise. The first known instance of humans trading comes from New Guinea, which happened around 17,000 BCE, where the locals exchanged obsidian, a black volcanic glass used to make hunting arrowheads for other needed goods. At the time, these entrepreneurs exchanged one set of goods for another and the original entrepreneurs were traders and merchants.

<sup>1</sup>According to the Oxford Dictionary (1897), an entrepreneur is a person who acts as a director or manager of the public musical institution, one who ‘gets up’ entertainments and musical performance.

<sup>2</sup>Webster’s Third New International Dictionary (1961) has defined an entrepreneur as the organizer of an economic enterprise, mainly the one who owned, managed, organized and assumed the risk of the business.

### **1.3: Concepts of Early Economists**

<sup>3</sup>Richard Cantillon in the eighteenth century defined an “entrepreneur” as an agent who buys factors of production at certain prices in order to combine them into a product with a view to selling it at uncertain prices in future’. According to Cantillon, the uncertainty is that the entrepreneurs buy at a certain price to sell again at an uncertain price, with the difference being their profit or loss (p.8). The essence of the functions of the entrepreneur was to bear uncertainty. He said that as risk acceptors, all the entrepreneurs seek to maximize their income/ revenue. From his studies, Cantillon excluded landlords and princes divided the rest between entrepreneur and hired labour.

<sup>4</sup>In the nineteenth century, Walrus was the first French economist, who gave a vital position to the entrepreneurs, i.e., as the “fourth sector of production.” The role and functions assigned to the entrepreneurs comprised mainly of recruitment of others. In this case, they were the buyers of productive services from the market and sellers of the goods produced. This was compatible with the “General Theory of Equilibrium” that was propounded by Walras, whereby under free competition, the entrepreneurs

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<sup>1</sup>Oxford Dictionary, 3rd Edition 2005 New York, Oxford University Press Inc., p. 476-477

<sup>2</sup>Rathore, B.S. and Dhameja, S.K.: Entrepreneurship in the 21<sup>st</sup> century”, page-5

<sup>3</sup>Richard Cantillon ‘Essai sur La nature du commerce on general, (Ca. 1730)”, Ed and frans. Henry Higgs, London: Frank Cass and Co. 1959, p.49

<sup>4</sup>Leon Walrus: “Elements of pure Economics or the Theory of Social Wealth”. London George Allen and Unwin

whose main goal is to earn maximum profits ensured that the free markets move towards equilibrium.

Thus, Walras forwarded a blending of the French School of Thought, which had until then considered the entrepreneurs as workers charged with the special task of managing firms, with that of the English economists, who equated entrepreneurs with capitalists. Although Walras had managed to bridge a significant gap between English and French economists, a few English economists have written on the concept of entrepreneur that is discussed below.

<sup>5</sup>According to Adam Smith, “The entrepreneur is a person who forms an organization mainly for the commercial purpose. He /she are proprietary capitalist, a supplier of capital and at the same time a manager who intervenes between the labour and the consumer”. Adam Smith believed that by furthering their selfish ends, individuals would unintentionally and inevitably be adding to the wealth and welfare of the nation; free industrialists from the stigma of exploitation; and instead presented them as the agents for social improvement.

<sup>6</sup>According to Alfred Marshall, “Entrepreneur is an individual who ‘adventures’ or ‘undertakes’ risks, which brings together the capital and the labour required for the work; who arranges or engineers its general plan, and who superintends its minor details”. With the growing necessity of division of labour, Marshall introduced a fourth factor that is ‘organization’. This concept was vague, and the functions attributed to the entrepreneurs were vast; ranging from the co-ordination of capital and labour to superintending tiny details. These organizers (entrepreneurs) introduced improved methods, for increasing their incomes. However, when competitors entered the markets, their incomes reduced. The concept of improved methods was the forerunner of the concept of Schumpeterian.

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<sup>5</sup> Adam Smith, *AN Enquiry into the Nature and Courses of the Wealth of Nations*, London: Bell and Sons, 1912, Vol. 1, pp.111-11

<sup>6</sup> Marshall, A.P. *Cit.*, Page- 293

From Cantillon to Marshall, everyone analysed entrepreneurship in the context of stationary situation. However, Schumpeter analysed the theory of entrepreneurship from a different perspective. He defined that a development is the outburst of economic activities. Development takes place only when the stationary equilibrium is disturbed. This disturbance comes forth in the form of 'Innovation'.

<sup>7</sup>Joseph A. Schumpeter (1961), the Moravian born economist, writing in Vienna, "Entrepreneur is a 'creative destructor,' who creates or causes a dynamic disequilibrium in the economy by taking innovation to the level of commercialization by embedding it in an environment where it did not exist previously." Schumpeter, for the first time, advocated the dynamic theory of entrepreneurship. At the beginning of twentieth century, he (1934) defined a person who destroys the existing economic order by introducing new goods and services by creating either new forms of organization or by exploiting new raw materials. Schumpeter says entrepreneurship can be defined as a creative ability. Schumpeter defines entrepreneurship by emphasizing the perception of new economic opportunities from the economic point of view. He also gives importance to the subsequent introduction of new ideas in the market. Entrepreneurs evaluate required resources, opportunities, implement a necessary action plan, and then enjoy the reward in a timely, flexible way (Sahlman and Stevenson, 1991, p.1). Schumpeter's view is relevant to the developed countries, where innovation needs to be encouraged. His theory emphasizes innovations and ignores the risk-taking and organizing aspects of entrepreneurship which have great importance.

<sup>8</sup>J.B. Say (1827) a French economist, defined an entrepreneur as "one who undertakes an enterprise, especially a contractor, acting as an intermediary between capital and labour" in the 19th century. J.B. Say said that due to the demand from the population, the entrepreneurs emerge and become leaders because they identify opportunities that available and are good positioned to take advantage of them. J.B. Say viewed an

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<sup>7</sup> Schumpeter, J.A., (1934) "The Theory of Economic Development", (Trans) Opie, R., Harvard University Press, Cambridge, M.A.

<sup>8</sup> Jean-Baptise Say's (1767-1832), "A Treatise on Political Economy or the Production, Distribution and Consumption of Wealth" ({1803} 1971)

entrepreneur as the coordinator of the system, who acts as an intermediary between all other agents of production and takes on the uncertainty and risk. According to Say, the profit that entrepreneur gained was the reward for the risk undertaken. A significant qualification is imperative for successful entrepreneurship. The most important quality as per him was the judgment or the ability to assess the requirements of the market and understand how these requirements could be met. J.B. Say's entrepreneur ends up as "a superintendent and an administrator" (p.19).

<sup>9</sup>Frank Knight (1942) stated "Entrepreneur is the economic functionary, who undertakes such responsibility as by its very nature cannot be insured or capitalized, or salaried; he also guarantees specified sums to others in return for assignments made to them." According to Knight, the entrepreneur is a person, who receives "pure profit," a residual left over after payments of costs are done. In Knight's model, the main role of an entrepreneur is to bear non-insurable risk and uncertainties for which he receives the profit (reward). He said that there are two types of risks: (a) insurable, and (b) non-insurable. Generally, insurable risk can be calculated statistically, and precautionary measures can be taken. On the other hand, non-insurable risk cannot be calculated; hence, no precautionary measures can be taken. In such a scenario, an entrepreneur has to play the role of a special functionary, and the consequent success or failure depends on the foresight and decision of the entrepreneur. Knight also added, "With uncertainty present, doing things, the actual execution of the activity, becomes in a real sense a secondary part of life. The primary function is deciding what to do and how to do it".

<sup>10</sup>Max Weber (1930) defined an entrepreneur as someone, who has different qualities such as becoming an innovator possessed with unusual will and energy, a Calvinist, a man with less capital, endowed with strong character, ability to act and have clarity of vision. He emphasized on the strong will power.

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<sup>9</sup>Knight, Frank H., "Risk, uncertainty, and Profit" Studies in Economic Development, Ed, Bernard Ivan & Richard W. Richardson, page- 245

<sup>10</sup>Lalitha Rani, Women entrepreneurs, pg-3

<sup>11</sup>Drucker's Views (1985) on entrepreneur is: "An entrepreneur is the one who always searches for change, responds to it and exploit it as an opportunity. Innovation is the specific tool of entrepreneurs, how they exploit changes as an opportunity for a different business or different service". Peter Drucker, the well-known management "Guru", revealed that management is the tool that is making the American economy entrepreneurial.

#### **1.4: Concept of Modern economists**

Modern economists have introduced a practical approach to understand the vast concept of entrepreneurship. They have analysed entrepreneurship from the existing conditions of the developing countries, where they face certain critical challenges like shortage of skilled labour and capital, imperfect market, etc. Generally, the entrepreneurs of such countries cannot afford large operation at the initial stage. They have to perform multiple functions to run a business successfully.

<sup>12</sup>Dr. J.E. Stepanek defined entrepreneurship as the capacity to take risk, "ability to organized and desire to diversity and make innovations in the enterprise".

<sup>13</sup>Leibenstein (1968) defined an entrepreneur as a person or group of persons with four characters that he connects different markets, he is also capable of making up for the shortages/ scarcity (gap-filling), he is an 'input completer,' and he expands or creates time binding input transforming entities for enterprises.

<sup>14</sup>Higgins says, "Entrepreneurship is meant for the function of seeing investment and production opportunity, organizing in enterprise to undertake a new production process, raising capital, hiring labour, arranging the supply of raw materials, finding

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<sup>11</sup> Drucker Peter F., *Innovation and Entrepreneurship*, UK, Elsevier Linacre House, 2006

<sup>12</sup> Stepanek, J.E., *Managers for small industry*, Asia Publishing House, Bombay, 1962, pp 9

<sup>13</sup> Leibenstein, Harvey: "Entrepreneurship and Development," *American Economic Review* 58,2, 1968:72-83

<sup>14</sup> Higgin Quoted in Tandon, B.C., *Environment and Entrepreneur*, Chugh Publication, Allahabad, 1975, page 43

site, introducing a new technique and commodities discovering new sources of raw materials and selecting top managers for day-to-day operations of the enterprise”.

<sup>15</sup>Professor Tandon defined entrepreneur as “an especially talented and motivated person who undertake the risk of a business by arranging and combining the factors to establish it and who sees and visualizes opportunities for inducing and accepting the new ideas with regard to production technique, nature of products, form of organization, acquisition of new managerial personnel, change in administrative organization, new sources of plans for the expansion of the enterprise. He need not be a person who employs his own capital; he need not be a scientist who produces machines. However, he is a person who knows the art of changing the production function for using the economic potential of various factors of production”.

<sup>16</sup>International Encyclopaedia defined “An individual who bears the risk of operating a business in the face of uncertainty about the future conditions”.

<sup>17</sup>Mc Clelland’s (1961) analysis of entrepreneurship is based on the identification of two features of entrepreneurship. They are a) doing things in a new and better way and b) decision making under uncertainty (Mc Clelland, 1961). According to him, the economicbehaviour of people can be explained by achievement orientation. The achievement motive is a tendency to strive for success. It is found that people with high sense or motive of achievement are not influenced by money rewards as compared to people with low achievement. People with low achievement are ready to work harder to earn money whereas people with high achievement consider profit as a measure of success and competency. A person who has a high need for achievement is more likely to succeed as an entrepreneur. McClelland states that the achievement motive is inculcated by the child-rearing practices, which stresses upon the standards of excellence, material warmth, and self-sustenance training and low father

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<sup>15</sup> Tandon, B.C., : Environment and Entrepreneur, Chugh Publication, Allahabad, 1975, p-43

<sup>16</sup> Donald F. Kuratkos, “Entrepreneurship” International Encyclopaedia of Business and Management (Landon: Routledge Publisher, 1997), p. 168-176

<sup>17</sup> Me Clelland, D.C. and Winter, D.C., Motivating Economic Achievement (New York: The Free Press, 1969).



dominance. People with high achievement motive tend to take a keen interest in situations of high risks and high responsibility.

<sup>18</sup>Mark Casson (1982), states that an entrepreneur is an individual, who specializes in taking judgemental decisions about the coordination of scarce resources. To study the character and role of entrepreneurs in economic and social development, Mark Casson has been enunciated “Functional Approach” and “Indicative Approach.” Functional approach specifies some functions of entrepreneurs. On the other hand, the indicative approach provides some description of an entrepreneur by which one can identify him.

### **1.5: Concepts of Entrepreneurships<sup>19</sup>**

From the analysis of above definitions of entrepreneurship and entrepreneurs, it can be concluded that an entrepreneur is an individual, who promotes a new enterprise, raises capitals, assembles the factors of production, controls different managerial affairs and sets the business growing profitability. The concepts of entrepreneurship and its theory have been evolving throughout the centuries. In case of emergence of entrepreneurship, there are different opinions, and these are basically classified into three categories:

- a) Economist’s view
- b) Sociologist’s view, and
- c) Psychologist’s view.

According to Economist’s view, economic growth and entrepreneurship will take place in those situations, where economic conditions are favorable. This theory is advocated mainly by G.F. Papanek and J.R. Harris. Economic motive guides entrepreneurial activities (Papanek, 1962). Sometimes it is not evident, but the person’s inner drives have always been associated with economic gains. These incentives and gains are generally assumed as the required condition for the

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<sup>18</sup> Casson, Mark C. *The Entrepreneur: An Economic Theory*. 1982. Reprint. 1991

<sup>19</sup>(<http://shodhganga.inflibnet.ac.in/bitstream/10603/22383/8/08>)

emergence of industrial entrepreneurship. Different types of problems like market imperfections and inefficient economic policies may not encourage vigorous entrepreneurship.

According to Sociologists, entrepreneurship is likely to emerge under a specific social culture. Sociologists define social sanctions and cultural values are responsible for the emergence of entrepreneurship. A

According to Psychologists, entrepreneurship emerges when a society has sufficient supply of individuals possessing particular psychological features. These psychological features are basically self-confidence, intelligence, rebellious, innovative, and creative. Psychology plays an significant role in determining the success of a business.

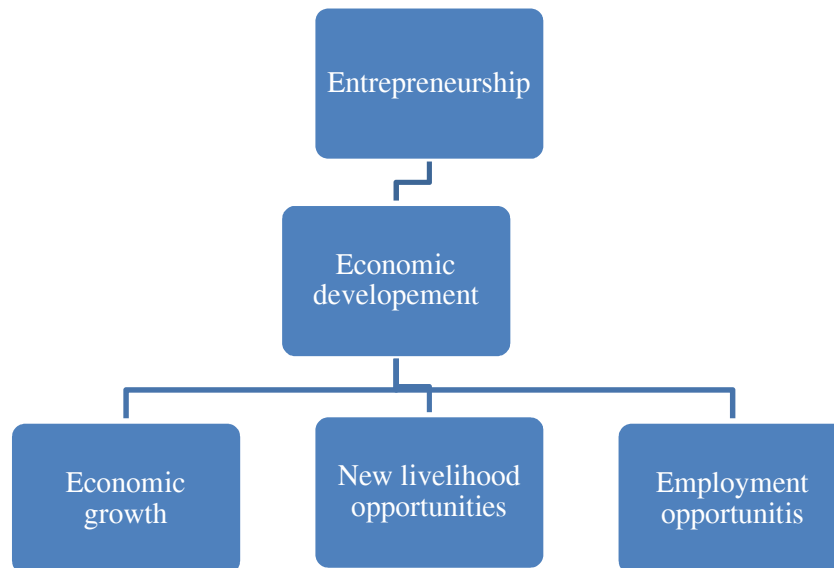
Entrepreneurship is influenced by various factors, and therefore, no single factor by itself can generate entrepreneurship. Thus, entrepreneurship is the outcome of complex and different combinations of socio-economic and psychological factors. Generally, the emergence, development and growth of entrepreneurship depend on micro and macro level factors. At the micro level, entrepreneurship depends on knowledge, education and skills of entrepreneurs. On the other hand, macro level entrepreneurship depends on the creation of an environment and entrepreneurial class that develops private initiatives, free enterprise and business innovations. Entrepreneurial background is not the pre-condition for the emergence of entrepreneurship. Over the last couple of decades, there has been a restructuring of economic and social systems in a way that it has led to increased levels of business formation, innovation, new organizational forms, and more change in the attitudes and behaviour. In the 1970s, a transition happened from a managerial to an entrepreneurial society, which was evident in the USA. It was described as an entrepreneurial explosion by Naisbitt (1982). According to Timmons (1994), the transition to a silent revolution which may affect the twenty-first century was probably more than the Industrial Revolution of the nineteenth century. This revitalizing economy created millions of employment opportunities and forged new prosperity. It is possible on the

back of dynamic fast-track companies driven by ambitious entrepreneurs. Such entrepreneurs are willing to take risks on the road to success. Across Europe, entrepreneurs are launching businesses that grow at well over 25 percent per annum, and are operating in all industrial sectors (European Foundation for Entrepreneurship Research, 1996). Entrepreneurship is about commitment, patience, and risk-taking. For ensuring wealth creation and distribution, entrepreneurship serves as a major mechanism. For sound economic development in the rural economy of a country, entrepreneurship is regarded as a prerequisite condition (Anand Bansal, 2012). Many studies on entrepreneurship have analysed the fact that entrepreneurship has a dynamic economic perspective in terms of growth, employment generation, innovation, productivity (C. Mirjam Van Praag H. Versloot, 2008).

### **1.6: Significance of Entrepreneurship:**

Entrepreneurship plays multiple roles in the economic development of a country. Not only, it acts as one of the livelihood opportunities, but also provides employment opportunities to others in the economy. Since it improves the productivity level in the economy, therefore, it also acts as a catalyst for income generation. Improvement in the productivity level improves the per capita income level, which improves the standard of living of the population. Hence, entrepreneurship could be a significant contributor to the development and growth of the economy to a great extent. It can be shown in the following figure.

**Figure – 1.1 Significance of entrepreneurship**



### **1.7: Variables of Entrepreneurship:**

There are two types of variables: a) dependent and b) independent variables.

Independent variables are: Age, occupation, family status,

Dependent variables are: Training, motivation, income, interest in entrepreneurship, investment, self-confidence in start-up, entrepreneurial intention, past entrepreneurial experience.

**1.8: Characteristics of Entrepreneur<sup>20</sup>:** Entrepreneurs have certain chain of characteristics. They use these characteristics at different phases of the lifecycle of the enterprise. They use appropriate characteristics at the right time to grab the opportunity and prevent problems. They enhance the effectiveness and efficiency of entrepreneurial processes. The entrepreneurial role involves doing things in a new creative and better way. Moreover, the entrepreneurial role calls for decision making under uncertainty. The main characteristics of entrepreneurs are-

- **Identifying the Customers:** The entrepreneurs must be able to identify the customers. To identify the customers, a customer survey is done. Such surveys consist of questions such as how many customers are there for each product or service or both? Where are they located? What are their projected needs? What is their preference? What are the terms and conditions they impose to buy the products and services? The customers for any enterprise can be classified into three groups. The customers are classified according to the mode of payment or services enjoyed by them. The customers pay for the products and services they receive.
- **Influencing the Customer:** The entrepreneurs provide detailed information such as the name of the product; use of the product; features of the product; the price of the product; operation and maintenance of the product to the customers. At the starting of the enterprise or at the launch of a new product, an entrepreneur provides the information about the product on a personal basis. Sometimes in the micro-enterprises, the entrepreneurs visit door to door and try to understand the needs of the customers and convince them that the product satisfies their needs. During the initial days of product launching, customer awareness and education movements are considered to be effective to understand the needs of the customers and their reaction on the product or services. The entrepreneurs can influence the customers to purchase the product or services enumerating the positive features of the products and providing the evidence that there is no negative implication of the product or services. They can relate the positive features with health, habit, religion, feelings emotions, values, and quality of life, comfort and the like. Establishing such a relationship with the products or services helps in influencing the customers.
- **Listening to Complaints of Customers and removing them:** The entrepreneurs remain in close contact with the customers, and continuously listen to them about their needs and complaints. The entrepreneurs use variety of modes such as customers meet, dealer, meet, customer satisfaction survey, market survey,

problem-solving camps, awareness camps, email, telephone, SMS, toll-free numbers, complaints box and the like to know the needs and problems of the customers. They try to solve the problems or remove the complaint immediately.

- **Bringing continuous improvement:** The entrepreneurs bring continuous improvement in various significant activities of the enterprise to enhance the quality of the product and services. Continuous improvement increases the efficiency and effectiveness of production and reduces production cost. Generally, continuous improvement is introduced at every level of the enterprise such as improving the quality of the inputs, enhancing the efficiency of production using better technology and competent manpower, improving the packing of the products, reducing the transportation time and so on. Continuous improvement reduces the wastage and increases the use of resources that ultimately contribute to increasing the efficiency of operation. Along with this, customer's need analysis and market analysis are also used for bringing continuous improvement.
- **Complete Information of the Enterprise:** The entrepreneurs must possess complete information related to their enterprise such as trends in the market related to their enterprise, changes taking place in government policies, patterns of demands of the customers, recent technology available in market, competitors in the market, change in demand pattern of the products and services, terms and conditions of the market and the like. The information related to the internal functioning of the enterprise guides them to take decisions such as enhancing the efficiency, reducing the waste, giving incentives to employees, storage and transportation of products and training of the employees.
- **Listening to Complaints of Customers and Removing Them:** The entrepreneurs remain in close contact with the customers and continuously listen to them about their needs and complaints. The entrepreneurs use a variety of modes

such as customers meet, dealer, meet, customer satisfaction survey, market survey, problem-solving camps, awareness camps, email, telephone, SMS, toll-free numbers, complaints box and the like to know the needs and problems of the customers. They try to solve the problems or remove the complaint immediately.

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- **Effective communication:** Effective communication ensures successful implementation of the business strategies. It helps the entrepreneurs to know

the needs, demands, concerns, and problems of customers. It also helps them to establish a healthy and trustworthy relationship with the customers. Effective communication is required in the enterprise among the employees to effectively perform their roles in a coordinated and cooperative manner.

- **Information on current affairs:** Current information related to enterprise enable the entrepreneur to plan better, establish, operate, expand, and introduce change in the enterprise. It helps to design strategies appropriate to the situation. Moreover, it is useful to influence customers.
- **Challenging the Customer:** The entrepreneur's design of strategies to challenge the customer for purchasing the products. The entrepreneurs invite attention of all the customers and create a sort of competition for purchasing the product. Generally, entrepreneurs use different tactics to challenge the customers to purchase.
- **Uniqueness and Innovativeness:** The uniqueness and innovativeness of product and services always attract the customers. It increases the sale of the products and demand for the services. It requires creativity. The entrepreneurs can use their creativity, and they can hire creative people for different purposes.
- **Risk-taking:** Entrepreneurs are the first risk takers in a particular situation. They take the risk for the maximum gain. They calculate the risk and assess the adverse consequences of it.
- **Taking Initiative:** The entrepreneurs should possess the ability to initiate any work, activity, business, programme, and project, finish it and enjoy the benefits.
- **Receiving Feedback:** The entrepreneurs continuously receive the feedback on the progress of the enterprise and its performance. They should receive feedback on the satisfaction of the customers, and the financial status of the enterprise.



- **Decision Making:** Entrepreneurs take effective decisions. They analyze the environment and take the right decision at the right time.

<sup>21</sup>McClelland identified two characteristics of entrepreneurship: First, doing entrepreneurial activities in a “new and better way.” This is synonymous with the innovative features given by Schumpeter; secondly, decision making under uncertainty, i.e., the risk as identified by Cantillon. An entrepreneur is resourceful, energetic, altered to new opportunities, able to cope-up the changing conditions and willing to assume risks involved in the change. He/she is interested in advancing technologically and in improving the quality of the product. He/she is interested in expanding the scale of this operations, and he reinvests earnings to this end. The entrepreneurial culture in a country generally affects the attitude that individuals have towards entrepreneurship, like the option of choosing entrepreneurship as a career. The aim or sense of success lies in the fact that after a failure, starts again, or planning to set up a business with the support provided by family and relatives. All these aspects play significant role, although there is scarce empirical evidence on their relative importance and differences across countries.

The balancing act between many elements of a company is a culture, which requires careful execution at every level. Generally, corporate culture must be led, cultivated, continuously monitored and adjusted. Corporate culture requires that combine the positive ingredients, in the right way, to ensure that the growth of an enterprise is not an action of entrepreneurs’ intentions.

### **1.9: Culture of entrepreneurship:**

Treat people with respect. Every complicated issue that arises within a

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<sup>20</sup>Gupta, B.L. & Anil Kumar, *Entrepreneurship Development (2009)* Mahamaya Publishing, New Delhi, pp 21-32

<sup>21</sup>David C. McClelland (1967), ‘The Achieving Society,’ A Division of Macmillan Publishing Co., Inc. New York.

company can be solved by treating people with respect. Respect and faith provide the necessary base for a vibrant and sustainable corporate culture.

- To stay healthy, help employees. If employees get sick, they miss work, so it makes sense to offer health insurance as a benefit.
- Open door to communication. Always create an environment, where people can interact with each other, support each other and recognize each other's efforts and achievements. Provide positive rewards for positive behaviour. Public the information, as employees are aware of the direction of the venture and are involved in it.
- Build trust and friendship between people. Make time for people to know each other and the company. To build team spirit, held an annual meeting and to discuss where the company was going on.

### **1.10: Determinants of Entrepreneurship:**

- a) **Perceived opportunities:** Entrepreneurship is determined mostly by good opportunities to start a business in the area where entrepreneurs live.
- b) **Perceived capabilities:** Another critical determinant is capabilities, i.e., the required skills and knowledge to start a business.
- c) **Fear of failure:** Positive perceived opportunities that indicate that fear of failure would prevent them from setting up a business is an essential determinant of entrepreneurship.

Entrepreneurship as a Desirable Career Choice: In a country, which agrees with the statement that starting a business as a desirable career choice influences entrepreneurship?

High-status of successful entrepreneurship: Successful entrepreneurs receive high status. This concept also determines entrepreneurship.

Media attention for entrepreneurship: Positive stories in the public media about successful new enterprises help to expand entrepreneurship.

### **1.11: Qualities of entrepreneurs:**

Optimistic, Opportunistic, Passionate, Inquisitive, Flexible, Resilient, Protective, Goal oriented, Leaders, Mentors, Assembling, Assets, Keep moving.

### **1.12: Concept of Women entrepreneur**

Women entrepreneur is relatively a new concept. Conceptually, whether men entrepreneur or women entrepreneur, these are not two different concepts from each other. Origin of both the concepts is from the basic concept of “Entrepreneur”. When the enterprise is initiated, organized and controlled by a man, that person is referred to as an entrepreneur. When the enterprise is initiated, organized and controlled by women, the person referred is women entrepreneur. Thus, women entrepreneur who initiates, organize and controls a business activity are known as “women entrepreneur”. Different experts defined women entrepreneurs differently. According to Harbison, “Any women or group of women which innovates, initiates or adapts an economic activity may be called women entrepreneur”. According to National level standing committee on women entrepreneurship, Government of India, 1991, “An enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women”. This definition is subject to criticism by women themselves on the ground that employing more than 50% women workers in the enterprises owned and run by the women is discriminatory and not in tune with practical realities. In short, women who plan for a business, initiate, organize, operate, own, and employ other women. Women entrepreneur must undertake risks involved in running a business and take it to unmatched levels. It is said that women make better managers and better entrepreneurs than men. Women are meticulous. They pay more attention to the details and manage money better. While women control as much as a quarter of all

small business in the USA and a third in Canada, but in India, it is very pathetic. Even in Kerala where the literacy rate is highest, the growth rate of entrepreneurship is still low as seen in a survey conducted by Dr. Pillai and Anna V. At present, more emphasis is being given to the women entrepreneurs as a part of a policy set by the government and other agencies. Women represent fifty percent of the world's population and account for two-third of total working hours. But they receive about ten percent of the world's income and own less than one percent of the world's assets. Against this backdrop, women entrepreneurs need special attention as they belong to the largest disadvantaged group in the country and have to fight against heavy odds (Vinze, 1987)

### **1.13: Types of Women Entrepreneurs**

- **Affluent Entrepreneurs:**

Those women, who come from wealthy business families are known as affluent entrepreneurs. They are generally daughters, sister, daughters-in-law, sisters-in-law, and wives of affluent people in the society. Most of them run beauty parlour, book publishing, interior film distribution, interior decoration, etc. To carry out the above type of enterprises, their family supports them to maintain their responsibilities.

- **Pull Factors:**

In town and cities, women take up entrepreneurship as a challenge to do something new and to be economically independent. This type of women entrepreneurs fall under the pull factors. Generally, they belong to educated women who take up small and medium industries where the risk is low. Usually, in this category, women start restaurants, grocery shop, service center school, food catering centers, etc.

- **Push Factors:**

Some women entrepreneurs accept entrepreneurial activities to overcome financial crisis. Their family situation forces them either to develop the existing family business

or to start a new venture to improve their economic conditions. This type of women entrepreneurs are termed as push factors.

- Self-employed Entrepreneurs:

Generally, poor women in villages and also in towns rely mostly on their efforts for sustenance. Tiny and small enterprises like tailoring firms, brooms making, providing tea and coffee to offices, knitting work, wax candle making, ironing of clothes, etc. are started by them. Such type of women entrepreneurs is called self-employed entrepreneurs.

- Rural entrepreneurs:

Rural entrepreneurs are those entrepreneurs, who are run by women in rural/villages and needs least organizing skills and less risks. Dairy products, pickles, fruits juices, pappads and Jagger making fall under this category of rural entrepreneurs

According to Entrepreneurship Development Institute, Ahmedabad, women entrepreneurs are of the following types:

- i. Chance entrepreneurs: Chance entrepreneurs are those, who start a business without preparation, aims and proper plans. They happen to take the opportunities which they come across.
- ii. Forces Entrepreneurs: Sometimes women start their business due to some problems in their families like the death of father or husband divorce etc.
- iii. Created Entrepreneurs: Under this category, women entrepreneurs are properly identified, encouraged, motivated and developed through EDPs as a part of a strategy.

### **1.14: Motives of Women Entrepreneurship**

Following factors generally influencing women entrepreneurs

- i. Possessing innovative skills or aspiration and challenges for something new

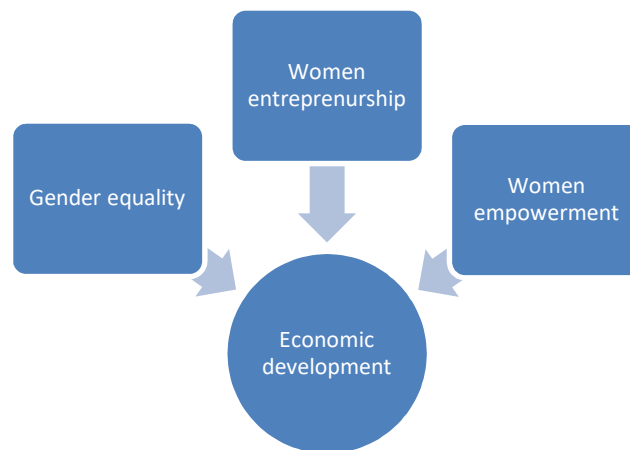
- ii. A desire to have an independent occupation
- iii. Responsibility thrust due to death of near relatives.
- iv. To help in earning family income.
- v. Special qualification attained for running a business / an enterprise
- vi. Business culture exists in the family.
- vii. Market potential
- viii. Social status
- ix. Get a better life than before
- x. Being an entrepreneur was a lifelong goal
- xi. To advance myself
- xii. Freedom from supervision
- xiii. To spend spare time
- xiv. Use of idle funds
- xv. Availability of infrastructural facilities
- xvi. Unemployment
- xvii. Dissatisfaction with current jobs

### **1.15: Significance of Women Entrepreneurs:**

Women entrepreneurship has great importance in the overall economic development of a country especially from the necessity of involvement of women in economic activities. It is also important for the enhancement of the competitiveness of economy. According to Global Competitiveness Report, 2014-15, “The Participation and empowerment of women is key to ensuring a large

talent pool tends to bring about other positive effects, such as reducing infant mortality; mitigating poverty; enhancing the management of scarce resources; reducing conflicts and guaranteeing food security”. The multi-dimensional role played by women entrepreneur is shown in the following figure -1.2

**Figure -1. 2 Role played by women entrepreneur**



### **1.16: History of Women Entrepreneurs in India<sup>22</sup>**

In India, women have made a comparatively late foray in the genre of entrepreneurial activities. Therefore, women entrepreneurship, in a formalized sense, is a relatively new phenomenon. In the economies of almost all countries, women-owned businesses are highly increasing. The entrepreneurial potential/ talents, which has been hiding somewhere beneath hypocrisy, taboos and other barriers, has been gradually surfacing. They have been taking the flow of the wind and gradually changing with the growing sensitivity towards their role and economic status in the society. In India, women make up to half the population that is available for economic activities in all the sectors of the economy. If this half population is not developed, and is deprived of the opportunities in the agricultural, industrial and tertiary sector, the development cannot take place. In India, the spread out of the entrepreneurship among women is

quite limited in the formal sector. Unfortunately for centuries, women were confounded to the four walls of the houses doing household chores.

Most of the women considered marriage as their only career. Their main work was to nourish the family and upkeep the values of society. In Hindu scriptures, women had been regarded as “Devi,” “Laxmi” or “Grah Laxmi,” an embodiment of Shakti (Durga) but in real life, women were treated as *Abla* (weak), passive, dependent. Since old age, women have been a victim of social prejudices and discrimination. Since centuries women have been considered liabilities and were taught to be dependent upon others, further limiting their ambitions, exposure and risk-taking abilities. At the time, society was predominantly a male-dominated society due to which the quotient of women workforce in the industry was negligible and their contribution towards the economy was almost zero. Indian society is multi-stratified. Inter and intra-variations exist between urban and rural areas, among regions, classes, and different religions, caste groups and ethnic, which led to the variations in entrepreneurial activities too. Before independence, discrimination prevailed against women in all spheres of life, including entrepreneurship. At the time of independence, women were satisfied only with three K’s – kitchen, kids, and knitting. Besides household activities, they were also engaged in agriculture and family trade activities. Their participation in the market-oriented activities was negligible as compared with the men. The social constraints and attitudes that inhibit the development of women entrepreneurs, the atmosphere in which they have to work and the attitude of the society they have to endure, altogether, has been keeping them away from their active participation and focus on entrepreneurship. The so-called hard and fast rules of society are not in favour of allowing women to take up income generating activities outside the home. The contributions of women entrepreneurs in the national economy in the past were not known as well. The participation rate of female is very low both in urban and rural areas. Although in the works related to women, the participation rate has seen a slight increase; it is however much lower than the male work participation rate. As per the Annual Report by the Ministry of Micro, Small and Medium Enterprise (MSME), Government of India, the total number of women enterprises has increased from 10.64



lakh to 20.21 lakh units i.e. almost doubled between 2001-02 and 2006-07. According to the Global Entrepreneurship Survey conducted by PC maker Dell and GEDI (Global Entrepreneurship and Development Institute), though there is a very significant development, India is still counted among the worst performing nations in women entrepreneurship. India ranks 16th, just above Uganda out of the 17 countries surveyed. Than most countries, the status of higher education in women in India came out to be lower in the world (Economic Times, June 7, 2003). Nowadays, the women entrepreneurship scenario has changed, and it has been changing at a faster pace. There has been a gradual increase in entrepreneurial activities of women on SSIs, which indicates the potential for entrepreneurial development among women. To contribute their might in all sorts of activities, including the economic one, women have come out of the four walls of the homes. At present, the performance of women enterprises in India has made a significant contribution towards their gross output, generation of income and employment, asset creation and exports. Women form a family and participate in developing society and Nation. Changes in the domestic environment have contributed towards the growth of women entrepreneurs in India. Gender biases towards occupation have also been a major problem when it comes to the upliftment of women. Earlier, women were confined to selected areas of work as education, nursing, office work, medical, etc. However, they are now venturing in to new arenas like business, industry, trade, etc. Some of the examples would be: Ekta Kapoor of films and T.V. Fame; Kiron Mazumdar Shaw of the biotech industry; Shahnaz Hussain of herbal cosmetics fame; Tarla Dalal of Chef world; Smt. Samurai Kirloskar of Mahila Udyog fame.<sup>2</sup>

- Women Entrepreneurs of the '50s

Women entrepreneurs of the 1950's was those who took to creating and managing entrepreneurial activities because there was no income-generating male in the family. Secondly, women entrepreneurs were those who took the roles and responsibilities of the organization that the husband had left. Due to the above two reasons, women entrepreneurs faced compulsions. However, it took enormous courage and will power

to break through the established socio-cultural traditions and labours. In the 50's such women were few.

- Women Entrepreneurs of the '60s

Due to the spread of education in the 1960's, women started venturing into the small one-woman enterprise at home and from home. The enterprise used to be at their home and her earning was one of the significant motivating factors without disturbing the social norms of the existing society of that time.

- Women Entrepreneurs of the '70s

The 70's decade was considered as a decade of major change in the sector of women because women not only started developing their aspirations, but also focused on their ambitions to do something and earn something for their families. The choice of taking up some kind of job/earning activity as a self-employed person was not out of any compulsion or helplessness but because of their aspirations and ambitions. It happened as such mainly because women started to realize that income generation is not just the responsibility of male members of the family. Women wanted to be independent and wanted their voices to be heard in the family as well as in society. Moreover, women wanted to perform a variety of roles.

- Women Entrepreneurs of the '80s

The women entrepreneurs of '50s, '60s, and 70's had accepted both their occupational and social roles and tried to strike a balance between the two. But in 1980s, women made personal choices, stood up for their convictions and dared to take up new beginnings. A number of women in the '80s, entered their father or husband's business as equally contributing partners. However, because of hostile society, non-

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<sup>22</sup> Gupta, B.L, & Anil Kumar, *Entrepreneurship Development (2009)*, Mahamaya Publishing House, New Delhi, pp 21-3

corporation, and support from family, and guilt of not playing the traditional social roles, all these did not work well.

- Women entrepreneurs of the '90s

Women of the '90s have had challenging attitudes. A lot of women came forward and took the challenge of initiating an enterprise, developing it and nurturing. In '90s, women were competent, capable, self-reliant and assertive.

- Women entrepreneurs of the 21<sup>st</sup> century

The 21<sup>st</sup> century is known as the century of Information Technology. In all these industries, women expertise is beginning to emerge. Women are emerging as a force to rock on with many of these new industries as heads and they are guided by women who are seen as pioneers and Mavericks. Growing industrialization and globalization, social legislation, rapid urbanization, etc. are the major contributing factors that lead to an upsurge in women entrepreneurship. In this century, women have shifted from the kitchen, food, handicrafts industries to non- traditional industries like IT, Finance industries, etc.

### **1.17: History of Women Entrepreneur in Assam**

Entrepreneurship development in Assam was poor at the time of independence. Though Assam is full of natural and precious resources, presently Assam is amongst the industrially backward states of India. The industrial scenario of Assam is confined within the growth of employment orientated SSIs sector comprising of the processing and manufacturing units. In Assam, the handloom sector is almost handled by women entrepreneurs. In ancient times, all Assamese women knew how to weave and it was mandatory for everyone to learn the art of weaving. The women of Assam are distinctive in their dresses. They wear a mekhela-chador, a riha, made from silk and cotton fabrics with beautiful designs of indigenous art, which are woven by the women at home looms, but due to cheaper mill made clothes and changing dress

patterns with increasing competition, the family handloom started dipping. The handloom sector now supplies only to a few special varieties of traditional clothes for women and some for social and religious purposes. Women entrepreneurs of Assam are engaged mainly in the traditional activities of handloom and handicrafts like weaving, embroidery, tailoring, cutting, knitting, jam jelly making, pickle making, different spices powder, traditional food items like tilor-ladu, til-pitha, coconut-ladu, etc. In Assam, women entrepreneurship started in 1980. The number of women entrepreneurs, who have set up a small-scale unit till 1989 was 715 only. At present, it is at 15, 757. Recently, women entrepreneurs are not only seen being engaged in the traditional activities, but also in non-traditional activities like running beauty-parlour, computer café, crèches, restaurant, garments industry, textile printing, doll making, jewellery, nursery, food catering centers, etc. In Assam, industries like cane and bamboo, terracotta, pottery, metal works of brass and bell, wood carvings, weaving and making toys have immense prospects. Women running an enterprise is a positive development. This is partly due to the opportunities of training in different fields and partly due to the enlargement of entrepreneurial opportunities. Besides, many women entrepreneurs are engaged in SSI units, and a very few of them are engaged in big enterprises. In this regard, Meghalaya ranks first among North Eastern Region as 30.78 percent of the units are managed and controlled by women and the same being 20.59 percent for Assam. Though there has been considerable development in women entrepreneurs in Assam; however, the field of women entrepreneurship is full of problems. In '70s, designed and methodical efforts in entrepreneurship development began in the North Eastern region of India. Assam is the pioneer in this field. In Assam, entrepreneurial motivational training centers (EMTC, 1973), district level agencies were set up to identify, select and train prospective entrepreneurs. It provided them all support services to start and run their enterprises. In the North eastern region of India, various entrepreneurial activities are taking place as the women out there have realized the potential of the various resources available out there and how to tap the natural wealth of the region. Handloom and Handicrafts have been playing an essential role in the economies of the North Eastern states. According to a NEDFi

sponsored study in (2002), 19.18 percent of the total number of handicrafts units in India, 21.71 percent in terms of artisans and 79.58 percent in terms of the value of production are contributed by the North Eastern. Handloom and Handicrafts products from the North Eastern have excellent brand value. Though the potential for development of women entrepreneur in Assam is very high, women in Assam enjoy a disadvantageous status in the society. Whatever women entrepreneurs are available in Assam, they are mostly in urban areas. The situation of rural areas, in this case, is pathetic. According to the 2011 census, in Assam, more than 86 percent of the total women population are residing in rural areas. The contribution of such huge women population in entrepreneurial activities is nearly not visible. This scenario is detrimental in the development of the state and at the same time, it is against the spirit of inclusive growth. According to the Sixth SSI Economic Census, the total number of women entrepreneurs in India was 8.05 million (13.76%). The SSI units owned by women are 11752, and the total percentage is 1.11 percent in Assam. The success story of Kanaklata Mohila Cooperative Urban Bank, Jorhat is a bright example of women entrepreneurship in Assam (Economic Survey, Assam 2001-02).

### **1.18: Objectives**

1. To find out socio-economic factors that influence the women to become an entrepreneur,
2. To examine the infrastructural facility available for the development of women entrepreneurship,
3. To study the area of interest of women entrepreneur in traditional business as well as non-traditional business,
4. To study the impact of government policies and programmes for the development of women entrepreneurship,

5. To examine the role of financial institutions in women entrepreneurship development,
6. To analyse the challenges faced by the women entrepreneurs,

### **1.19: Hypothesis**

Keeping the above objectives of the study, the following hypothesis was formulated.

H<sub>01</sub>: The level of education has no significant impact on the growth of income of women entrepreneur of the study area.

H<sub>02</sub>: Location of the business has no significant impact on the growth of income of women entrepreneur of the study area.

H<sub>03</sub>: The measures taken by the government are not sufficient for the sustainable growth in income of women entrepreneurs in the study area.

### **1.20: Statement of the problem**

Entrepreneurship is the lifeblood of any economy, like India. As an important source of overall economic development, women entrepreneurship has been recognized. In India, women constitute 48.2 percent (as per 2011 census) of the total population. Due to the lower status of women in Indian society, the entrepreneurial quality of women has not been properly utilized though they have played an essential role in society. Involvement of women is needed for any sustainable change towards progress. The role of women has been recognized with a marked shift in the approach from women welfare to women development and empowerment since the 5<sup>th</sup> Five Year Plan onwards. Though several policies and programmes are being implemented for the development of women entrepreneurs, they face some complex problems which are hindering the process of healthy and strong entrepreneurship development. In the study area, women entrepreneurs have faced more challenges from their culture, family, and society, more than their male counterparts. Therefore, it is very much essential to know actual causes of slow entrepreneurial development among women

and to find out the ways of overcoming the barriers especially in Sonitpur district of Assam. Sonitpur district is the third major district of Assam. It is also an important tourist destination place of Assam; therefore, the possibility of expansion of lodge, restaurant or café, boutiques, etc. is very high. Though the Central and State government have taken various measures to develop entrepreneurship among women, still it is not encouraging. The present study attempts to investigate the main problems of slow growth of women entrepreneurship and measures be initiated to remove various shortcomings so that the participation and contribution of women entrepreneurs to national economy be increased.

### **1.21: Significance of the study**

Sonitpur district is purposively selected as this district has the potential to probe into the entrepreneurial behaviour of women. Besides, to throw light on the impact of socio-economic factors on the growth of entrepreneurship is also essential. The literacy rate of women in Sonitpur district is 60.73 percent (2011), and with the increase of urbanization and population, the market condition for small enterprises is gradually moving upwards. In recent years, women entrepreneurs have been increasing considerably due to an increase of Self Help Groups (SHGs) under the Swarna Jayanti Gram Swarozgar Yojana(1999). Culturally, this district is full of diversity (as is India as country). Due to the existence of multicultural ethnic groups, there is a possibility of women entrepreneurship in different fields such as traditional as well as non-traditional sectors. The hidden entrepreneurial qualities of women have been changing in society with the growing sensitivity to the role and economic status. This study attempts to sketch the challenges of women entrepreneurship which hinder the women in transforming their standard of life. This study tries to focus on micro and macro factors which hinder women for undertaking their enterprises. Moreover, it is important to motivate and guide the new generation regarding the choice of career as an entrepreneur in the study area. It is in this backdrop that the proposed topic is a need for more specific studies on the problems of women entrepreneurship. Though

Kamrup district (both Metro and Rural), and also Nagaon district have the highest number of women entrepreneurs respectively in Assam, Sonitpur district also has the potential for development of women entrepreneurs and number of women entrepreneurs both registered and unregistered have been increasing gradually. Out of 968 total registered entrepreneurs in the last five years from 2013-14 to 2017-18, the number of women entrepreneurs is 430 (Source: DICC, Sonitpur). The growth rate of women entrepreneurship during this period is 44.42 percent. This study is an attempt to tap the unexplored areas and to identify their challenges which would go a long way in helping entrepreneurial activities among women.

## **1.22: The Theoretical Framework**

Designing a conceptual framework is essential as it would help in identifying the areas of relevance to the study. In this study, the primary objective is to identify the challenges that women entrepreneurs face in the entrepreneurial activities and to determine the kind of supportive services needed in running and developing women enterprises. Therefore, women entrepreneurship theory will be the framework of this thesis. From the women entrepreneurship theory, this study will try to understand the challenges that women face in running their enterprises. Till now there has been no consistent, universal theory on entrepreneurship. Entrepreneurship is a multifaceted phenomenon (Land storm, 2005 as cited in Bjerke, 2007:73). Entrepreneurship is related to several fields like economics, psychology, management, sociology and the like. Therefore, it can be studied in different standpoints. One of the objectives of the study is to explore the resources that are available for the prospective and growth of women entrepreneurs in Sonitpur district of Assam. The entrepreneurial development path that begins from the idea of opportunity, conception, planning, evaluation, venture formation and launch to the growth of an enterprise is proven to be dependent on different factors such as planning, business, financing, human resources, networks among others for overall success. The support services offered to women in the entrepreneurial process is also consisting of the theoretical framework.



Drawing the theoretical framework, which emphasizes the social rules, values, norms, and expectations, are the crucial factors for an organization/enterprise together with Brush et al's 5M framework (2009). This study aims to construct a framework useful for the study of entrepreneurship among women in its own right.

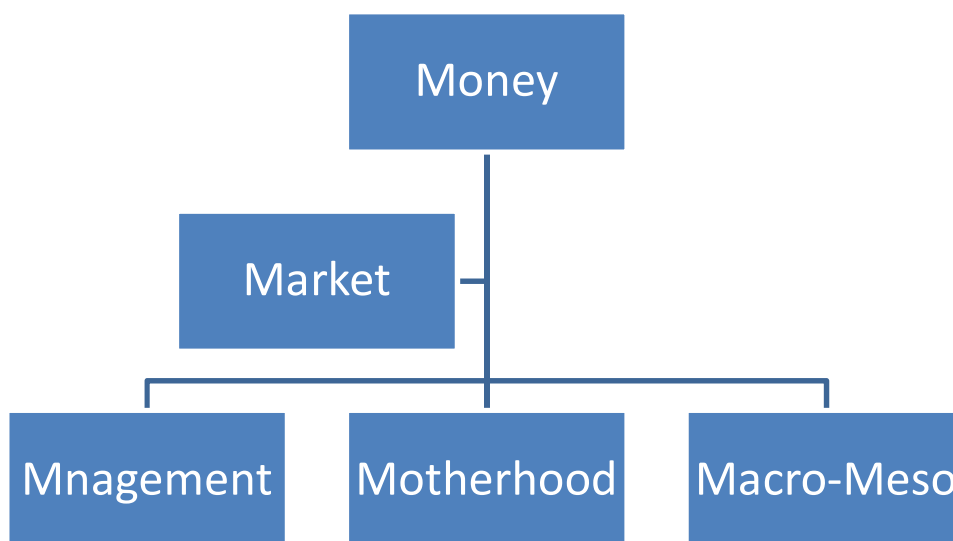
### **1.23: 5M Model (Brush et al, 2009)**

There is a common agreement that business creation is generally organized around three basic constructs basically money, market, and management (3Ms). In the process of starting a business, an entrepreneur must have an access to the markets (Schumpeter, 1934; Kirzner, 1985, Shane, 2003), money (Penrose, 1964; Bruno & Tyebjee, 1982) and management (in the form of human and organizational capital) (Aldrich, 1999). These encompass what Bates et al (2007) describe as the three fundamental "building blocks of business viability." The building blocks derived from mainstream economics and management-driven view of entrepreneurship. According to Bates et al (2007), these 3Ms are the main factors to the formation of any kind of business. However, for minority business enterprises there are challenges when attempting to access these building blocks.

Brush, de Bruin, and Welter (2009) build on the framework proposed by Bates et al (2007) and extend this '3M' to a '5M' framework. They begin with the premise that all entrepreneurship is socially embedded (Davidson, 2003; Steyert & Katz, 2004). They propose to study women entrepreneurship norms holistically; values and external expectations must be considered (Elam, 2008). It is argued that the '3M' framework be qualified, and then expanded to include 'motherhood' and the "meso & macro" environment. Brush et al. (2009) argues that the concepts of money, market, and management must take into account any uniqueness of women's entrepreneurship by suggesting a male-bias emerges not necessarily by intention but rather by omission, namely the failure to consider the underpinning reasons why and how women entrepreneurs and their businesses are different. Generally, both male and female

entrepreneurs are similar in terms of motivations and face the same barriers in terms of having access to the markets, money (financial capital) and management (human and organizational capital). However, it is argued that embeddedness may lead to different access to money, market and management (Brush, Carter, Gatewood, Greene & Hart, 2007), e.g. the venture capital industry is geographically concentrated and heavily male-dominated with implications for women's access to funding for growth (Brush, Greene Hart, and Saporito, 2001).

**Figure -1.3: 5M Model (Brush et al, 2009)**

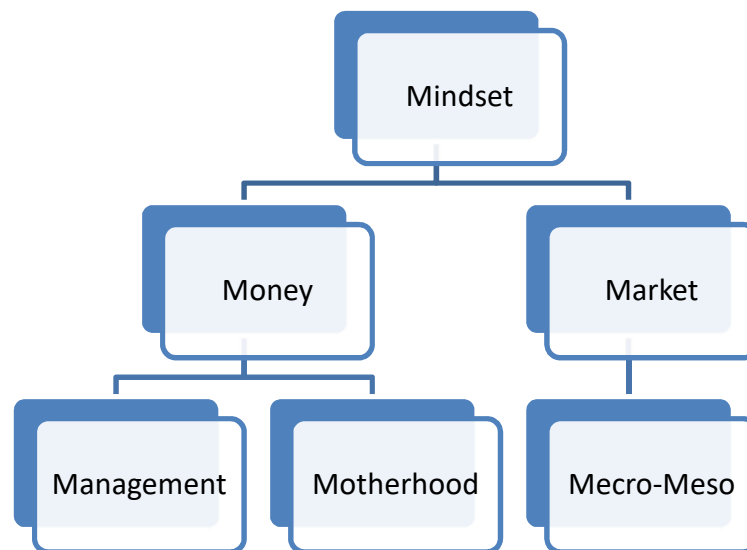


Along with this 5M, the present researcher includes another “M” that indicates, “Mind-set” of the entrepreneur. Instead of 5M, 6M could be used for the analysis of women entrepreneurship.

- Motherhood is a metaphor representing the family and household context of the entrepreneur and is found to have a more significant impact on women entrepreneurs than men (Brush et al. 2009, Iakovleva et al. 2013). Jennings and MacDougal (2007) have found that the family domain factors have significant number of consequences for the work domain, and vice versa. Higher the cooperation of family members; higher is the growth of women entrepreneurship.
- By meso environment Brush et al. (2009) include regional support policies, institutions, services, and initiatives. On the other hand, the macro environment, includes national policies, strategies, cultural and economic influences. The entrepreneurs cannot influence these environments, but they, in turn, influence the development and success of the entrepreneur and her entrepreneurial activities. Bruton et al. (2010) revealed that the entrepreneurs felt discouraged from starting ventures if they were forced to comply with too many rules and regulations. They made similar observations in the environments where no regulations were in place at all, such as in the economies of transition (Bruton et al. 2010, Iakovleva et al. 2013, Welter 2011). The meso environment intends to link the macro environment with the microenvironment of the entrepreneur. However, the 5M model has a very limited discussion of these micro-level forces affecting the business development.
- The 3M (money, market, and management) are very important to start a business. An entrepreneur needs to have access to money, markets, and management. Generally, a male entrepreneur has greater opportunities in these 3Ms than women entrepreneurs. Most of the women's problems are related to this 3M. Lack of sufficient money, lack of adequate markets and lack of proper management of enterprises that create tremendous problems in the growth of entrepreneurship.

- Researcher includes another “M” which means “mind set” of the entrepreneur. The mindset of the entrepreneur is fundamental to start a business. If an individual’s attitude is not positive towards the entrepreneurial activities, then it would not be possible to start a business.

#### 1.4: 6M Model

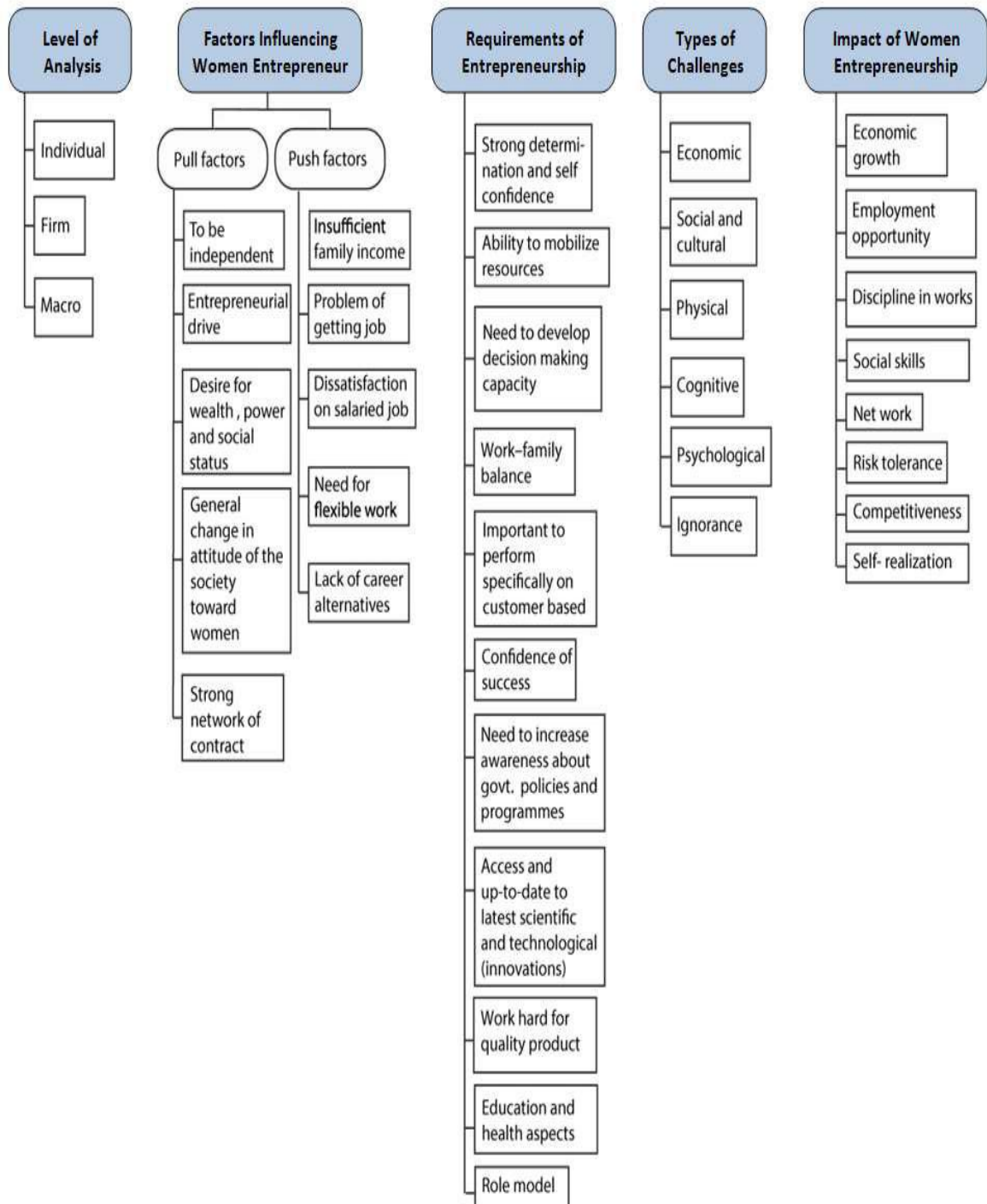


Designing a conceptual framework is very important as it would help in identifying the areas of relevance to the study. Beginning with the research questions (that are fundamental to the research problem), it is possible to identify other topics in the literature that are noteworthy and of paramount importance to the present research. Therefore, a review of these topics is essential to meet the research objectives and answer the research questions.

#### 1.24 : Conceptual framework

Based on the above discussions, a conceptual framework model is developed which is given below Figer 1.5

Figure-1: The research Model depicts the phases of women entrepreneurs



The above-mentioned conceptual framework is developed by the researcher and suggested by the guide, Dr Parbin Sultana. According to this conceptual framework, the first level of analysis is based on an individual respondent. How a woman enters

into self-employment and entrepreneurial activities; how she exploits opportunities; and what the consequences of women's entrepreneurship are, etc., are very important to analyze the causes and challenges of women entrepreneurship. Generally, women's entrepreneurship is different from men's entrepreneurship is that culture and history have attributed women a different role in society and that specific conditions have a strong and profound impact on the entrepreneurial process. The next analysis is on the firm level and then to the macro level.

As this study has emphasized the challenges of women entrepreneurs, therefore researcher categorizes the challenges – firstly, at the time of starting an enterprise, secondly, during the running of enterprises and thirdly the other problems.

This study explains the factors affecting women entrepreneurs through pull and push factors. Researcher discusses the requirements for entrepreneurship and finally analyzes the impact of women entrepreneurs on the society i.e., how women entrepreneur helps in employment and income generation; competitiveness among women; social skills; self-realization; etc.

### **1.25: Methodology**

Descriptive survey method is used to examine the existing condition of women entrepreneurship.

Research area of interest: The Sonitpur district of Assam which has 7 blocks is the area of study.

The population of the study: The population of the study is all registered and unregistered women entrepreneurs of Sonitpur district of Assam.

Sources of secondary data are as follows: Reports, Journals, Magazines and Newspapers, Books, Action plan, Pamphlets of Director of Industries and Commerce Centre (DICC), Sonitpur District, Khadi and Village Industry Board (KVIB), Indian Institute of Entrepreneurship, Guwahati (IIE), Assam, North Eastern Development

Corporation (ANEDC), Assam Financial Corporation (AFC), Web and newspapers.

The primary data is collected from each (randomly selected) block of Sonitpur district. The total sample size was 430 (both registered and unregistered women entrepreneurs) and collected through a structured questionnaire. To draw primary data, the study adopted a personal contact method. It helps to collect the required primary data by going deeply into the feelings of the entrepreneurs. For making the study more meaningful and useful, there was an exchange of ideas. The researcher has selected both registered and unregistered women entrepreneurs for the present study so that the overall picture and status of women entrepreneurs reveal. Questions are prepared after reviewing enough research papers. The questions are used to identify the important variables which are considered in the present study.

Criteria for the selection of women entrepreneur

- The entrepreneurs should have been in business for at least three years at the time of investigation irrespective of registered and non-registered enterprises.
- The entrepreneurs should have established business units which are engaged in traditional as well as non-traditional items excluding joint ventures (male and female).

The data were collected from the Sonitpur district where 7 blocks are located. These are (a) Barchala, (b) Dhekiajuli, (c) Bihaguri, (d) Gabharu, (e) Balipara, (f) Rangapara, and (g) Naduar. Within each block, the respondents under study were selected by simple random sampling technique.

Sample size: Cochran's sample size determination formula was used to calculate the proper sample size for this study. Considering 95 percent confidence level and at least 5 percent precision, the sample size was found 430. Since the size of population of each block is different from each other, therefore, proportionately population are taken as sample from each block to get the desired sample size 430. The sample size of each block is as follows:

**Table -1.1 Block wise total population and female population (2015)**

Sl. No.	Blocks	Total population	Female population	Sample size	
					Approximate
1	Balipara	233,920	112,601	91.21	91
2	Barchala	197,345	96,395	78.08	78
3	Bihaguri	86,436	42,631	34.53	35
4	Dhekiajuli	224,611	108,465	87.86	88
5	Gabharu	156,044	76,685	62.11	62
6	Naduwar	90,911	44,971	36.43	36
7	Ranganpara	98,912	48,851	39.56	40
Total				429.78	430

Source: DIC, Sonitpur

**Statistical Tools:** The collected data is analyzed to find out the demographic profile of the women entrepreneurs and to draw inferences by applying simple statistical techniques like percentage, tables, graphs, etc. Correlation-Regression analysis, Chi-square, ANOVA, Weighted Ranking Method are used to analyze the data and to find out the objectives of the study by using a suitable statistical technique.

**Reliability:** To ensure the reliability of the responses, especially with regards to the quantitative information provided by the respondents (e.g., owners, year, no. of employees, etc.) all information was checked using publicly available sources like newspaper, internet, and archived documents.

Several factors, including the age of the enterprise, no. of employees, etc. are not relevant because the main objectives are to identify the individual entrepreneur's challenges and experience of starting a venture irrespective of that.



## 1.26: Map of Sonitpur district

Figure–1.6 Map of Sonitpur district



Source: map.google.com

## 1.27: Limitations of the study:

- This study was confined to Sonitpur district of Assam.
- The main limitation is the non-availability of sufficient required up-to-date official data (secondary data).
- Data are not collected from sick and likely to be closed units as most of the entrepreneurs launch their enterprises newly.
- Units having capital investment minimum (at the time starting) of Rupees Five thousand and more were considered for the study.
- For the in-depth study about the challenges of women entrepreneurs and its impact on the development of women entrepreneurship information relevant to five years.

Despite these limitations, an earnest attempt has been made to investigate the causes of the slow progress of women entrepreneurship by analyzing the data elegantly.

### **1.28: Renowned Women Entrepreneurs<sup>23</sup>:**

Generally, entrepreneurship has been a male-dominated pursuit, but now a days most memorable and inspirational entrepreneurs are women. Some of the most influential entrepreneurial women past and present are-

#### **In International perspective-**

Dame Anita Lucia Roddick, DBE was a British businesswoman, human rights activist and environmental campaigner. Anita Roddick is an entrepreneur of the cosmetic field and the founder of The Body Shop (1976). It is a store that purchases outstanding natural ingredients for a line of cosmetics providing women with superb cosmetics and helping the disadvantaged communities generate income and employment.

Debbi Fields, at age 20, was a housewife with no business experience. She has a great chocolate chip cookie recipe and a dream. She is the founder and spokesperson of Mrs. Fields Bakeries (1977). At present, her Cookies is one of the world's most recognizable dessert franchises. It has over 600 stores in the U.S. and 22 other countries.

Estee Lauder started out selling skin creams created by her uncle (1946), but because of her personality and persistence, she worked her way into the cosmetics counters of department stores. She developed a personalized selling style, and with a 45% share of the cosmetics market in U.S. department stores. Then she managed to put her brand on top of the cosmetic industry. Now, she is the embodiment of the American Dream.

Jenna Jameson turned the business model in her industry on its head before diversifying into a wide range of other products. For entrepreneurs in any industry, the story of Jenna, her powerful branding, tightly controlled distribution and multiple streams of passive income contains very fruitful lessons.

Madame C. J. Walker is the daughter of former slaves. In the early 20<sup>th</sup> century, orphaned at the age of seven, Walker built a thriving beauty products business employing over 3,000 people (1910). She is the first self-made female African American millionaire. It is possible because of her hard work, honest business dealings, and quality products.

Mary Kay Ash was the most outstanding women in business in the 20<sup>th</sup> Century. She is the founder of Mary Kay Cosmetics (1963) and created a business that has helped some half a million women who fulfil their dreams of business ownership. She is also a best-selling author and powerful motivational speaker, Lifetimeme Television named her the Most Outstanding Wsoman in Business in the 20th Century.

Who doesn't know Coco Chanel? Coco Chanel, one of the prime innovators of the 20th-century fashion, has introduced elements from menswear and sports apparel into women's fashion to create a distinctively simple, yet elegant style. Her signature fragrance, Chanel No. 5, launched in 1923 was the first perfume to bear the designer's name, which is still one of the best-selling fragrances in the world.

### **In National perspective-**

Dr. Kiran Mazumdar Shaw, Chairperson and Managing Director of Biocon Ltd., became the richest women in India in 2004 (an estimated Rs. 2100 crore). She received her education at Mount Carmel College in Bangalore. She established the Biocon India with a capital of Rs. 10,000 in her garage in 1978. Her first operation was to extract an enzyme from papaya. At that time bank rejected her application form of loans on three grounds. Firstly, at that time biotechnology was a new concept. Secondly, the company did not have sufficient assets. Thirdly women entrepreneurs

were still a rare thing. Now her company is the most prominent biopharmaceutical firm in India.

Ekta Kapoor, creative head of Balaji Telefilms, has been synonymous with the rage of soap operas on Indian T.V. In 2000 after her famous T.V. serials “Kyunki Saas Bhi Kabhi Bahu This” started on STAR Plus. She produces more than eight television soaps. In 2006, at the Sixth Indian Telly Awards, she bagged the Hall of Fame award for her contributions.

Sulajja Firoda Motwani is the Joint Managing Director of Kinetic Engineering Ltd and in charge of the company’s overall business developmental activities. In India, she ranked among the top 25 business entrepreneurs of the country. She was presented with the ‘Society Young Achiever’s Award for business in 2002. The World Economic Forum has hand-picked her as the “Global Leader of Tomorrow.”

Sunita Narain is the director of the Society for Environmental Communications, and publisher of the fortnightly magazine ‘Down to Earth.’ She has been with the India based centre for Science and Environment since 1982.

### **In North Eastern perspective -**

Abokali Jimomi is the founder of Organic Nagaland, which came into existence in the year 2011. The main objective of this organization is empowering local growers and training the local Naga women and men with the latest technologies of agriculture. It has been revolutionized the Nagaland agriculture, owing all this to the constant efforts of Abokali.

Archita Ray is the first lone women entrepreneur of the private hatchery of Tripura (1997). In Amtali district of Tripura, she has been running this business for the past 20 years. As poultry products were earlier imported from Kolkata, she saw it as an opportunity. Currently, with her innovation, Tripura has its own hatchery. Over the

years, her business has grown successfully, and now, she has monthly production of approximately three lakh chicks.

Hasina Kharbhih, a social entrepreneur, is the founder and chairperson of impulse NGO (1987) network in Meghalaya. For two decades in this sector, Hasina and her NGO fight against human trafficking in India, South East Asia. With many prestigious awards, she has been recognized, and some of those awards are: “Japan Socialist Activist – an Award,” GND Global Development Award, and so on for her relentless contributions in combating human trafficking.

Janessaline Mary Pyngrope, designer cum entrepreneur from Meghalaya was honoured with the “Vasundhara North East Women Entrepreneur of the year.” She started her business in 2011 when she launched the first fashion house of Meghalaya. Since then, her fashion house has been creating designs and that is a blend of modern outlook in traditional style.

Leena Saikia is the founder of the food production company called “Frontal Agritech Private Limited.” The main produce of this company is Bhoot Jalakia (King / Naga Chilli), among the spiciest chillis in the world (ranked as No.2). With 99 percent of the produce being exported to 22 countries around the world.

Lakhimi Baruah is the founder of a cooperative bank for women called Konoklota Mahila Urban Cooperative Bank (KMUCB) in the year 1998. This bank has female employees and has reached out to many women in the Northeast. KMUCB has helped women to manage their finances effectively.

From the Barpothar area of Golaghat district of Assam, Ms. Rakhi Saikia, is an ambitious entrepreneur who owns a 99-hectare organic tea plantation in that area. Her continuous efforts and various experiments successfully produced Yellow tea, a native to China in India. She is creating a revolution in the tea industry.

Sanjukta Dutta, an engineer turned designer, from Nagaon district of Assam has successfully made Assam’s traditional dress ‘Mekhela Chadar earn national and

international acclaim. In 2012, she started her weaving unit. Since then, her weaving unit has earned name and fame all over the world. No, looking back!

## **1.29: The structure of the research report**

### **The Content of the Thesis is Divided into ten chapters**

#### **Chapter – 1:**

##### **Introduction**

Evaluation of entrepreneurship, definitions of entrepreneur, characteristics of women entrepreneur, culture of entrepreneur, determinants of entrepreneurship, types of women entrepreneurs, motives of women entrepreneurship, history of women entrepreneur in India, history of women entrepreneur in Assam, objectives of the topic, research questions, statement of the problems, significance of the study, methodology (Research area of interest, Population of the study, Sources of data for the study, Sample design, sample size, Statistical tools, map of the study area, limitation of the study), renowned women entrepreneurs.

#### **Chapter – 2**

Review of literature

#### **Chapter –3**

Socio-economic profile of the Sonitpur district of Assam

#### **Chapter – 4**

Women entrepreneurship and availability of infrastructural facilities

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<sup>23</sup>source: [www.nelive.in](http://www.nelive.in)

**Chapter – 5**

Women entrepreneurship and area of interest

**Chapter – 6**

Government schemes and its impact on women entrepreneurship

**Chapter -7**

Role of Financial Institutions in the development of women entrepreneurship

**Chapter -8**

Challenges of women entrepreneur

**Chapter – 9**

Analysis and results

**Chapter - 10**

Suggestions and recommendation

**Chapter 11**

Bibliography

## **CHAPTER -2**

### **REVIEW OF LITERATURE**

Economic history is a witness that entrepreneurship development plays a major role in the industrial economic development of an economy. Entrepreneur as an individual who creates a new enterprise. It is an approach to wealth-generating activity. It is said that entrepreneurship is the cause of an effect of an economy. Hence more emphasis has been given to entrepreneurship development all over the world including India. Over the past half-century, there have been various types of research resulting in many models and/or theories of entrepreneurship development. Since 1994, within the top eight referred entrepreneurship journals, the studies of women entrepreneurs represented only 6 to 7 percent of the total articles published. Most of the reviews have focused upon summarizing the key topics, perspectives, methodologies, and/or findings within extant women's entrepreneurship research (the earliest of which was by Bowen & Hisrich, 1986). An attempt has been made to analyse the review the literature for the present study.

As the present inquiry is concerned with the challenges of women entrepreneurs, an attempt is made here to review the earlier studies on barriers of women entrepreneurs so that greater insight into the subject is obtained. A wide variety of research studies have been conducted by a number of scholars and institutions into the different aspects of women entrepreneurs. A majority of the studies on women entrepreneurial development in India are confined to small-scale industries some of the important studies pertaining to challenges of women entrepreneurs are discussed below.

#### **2.1 Review in international perspective**

Everett H.E. Hagen (1962), studied the origin of entrepreneurs in different countries. He revealed that the entrepreneurs have emerged mainly from a socio-economic class.



In Indian context he stated that the leading business communities like Parsis, Marwaris and Sindhees have been found to have a deep desire in engaging in industrial activities. Alexander (Alexander, 2017) and Carrol (Carroll, 1965) provided empirical evidences from Lebanon, Greece, and Philippines respectively to argue that entrepreneurs do emerge from people with higher level of education. According to (Kunkel, 1970) and (Young, 1971), entrepreneurial talent is not equally distributed among population across societies and regions. Van der (van der Wijst, 1990), in a study on women-owned small businesses found that women's businesses performed worse than others.

Tovos, (1991) concluded that self-employed faced so many problems in small-scale enterprises due to limited access to capitals, inputs and markets. The study also shows that many small enterprises share one market segment which cause the competition to be tough and prices to be low. As a result, small business products are highly dependent on a limited number of suppliers and wholesalers. This made the women entrepreneur economically vulnerable and often exposing her to exploitation. Moore (1992) (Moore, Buttner, & Rosen, 1992) observed, that strategy formulation is not the singular product of one person's mind, relative to corporations, but a continuing organizational activity. For this perspective further investigation is required for validity within the domain of the entrepreneurial entity. In this context, one person often corresponds to the overall organization or can at least dominate the decision-making process for a small to medium-sized business.

Breen et al. (1995) (Breen, Calvert, & Oliver, 1995) examined by taking a sample of 211 female entrepreneurs from Australia on financial and personal issues. The study found that women entrepreneurs were faced with the problem of financing and started out with low initial capital. On the other side of the family, female entrepreneurs faced the problem of supervising and looking after sick children. Habibur Rahman (1995) gave importance on the collateral, project viability and entrepreneurial evaluation at the project appraisal level of banks. According to a 1995 report by the United Nations Industrial Development Organization (UNIDO), "despite the evidence that the

repayment rates for loans to women are higher than for men, women still have greater difficulty obtaining loans" mainly for the discriminatory attitudes of both organised and non-organised financial institutions. Lerner, Brush and Hirsch's (1997) study of Israeli entrepreneurs showed that women entrepreneurs motivated by necessity tended to have more profitable ventures, but those motivated by achievement had higher personal income. Also Agnete and Ljunggren Elisabeth (1998), their longitudinal study of 149 nascent entrepreneurs from Norway found that there were many similarities and dissimilarities between male and female entrepreneurs. Their study revealed that female writes fewer business plans and present them much later in the process. Female requires external capital earlier in the start-up process and they hire few employees for their business compare to their male counterparts. Caputo & Dolinsky, (1998) investigated the role of household member's financial and human capital to advance self-employment among women. This analysis revealed that husband's professional knowledge and entrepreneurial activities in family matters contribute greatly to business growth. The study further suggested that the government provide women with the necessary skills to ensure rapid development of entrepreneurship.

Global Entrepreneurship Monitor (GEM) (Paul D Reynolds, Hay, Bygrave, Camp, & Autio, 1999), researchers found that the level of entrepreneurial activity among women increased with an increase in the level of education, a major jump in business ownership among those who went beyond secondary education. This pattern is different from that of men. The highest level of professional activity among men is seen in those who have only a secondary education; The lowest levels of entrepreneurship are seen in men who have both the lowest and least amount of education. According to GEM reports, to increase the level of entrepreneurial start up to help more women get involved and uncover successful women entrepreneurs who could serve as role models and help other women start their own businesses, should be encouraged (GEM began in 1999 as a joint project between Babson College, USA and Business school, UK).

In 1999, Candida, Brush, Nancy Carter, Elizabeth Gatewood, Patricia Greene and Myra Hart launched the Diana Project to study the phenomenon of women's entrepreneurship in the United States. Diana Project report revealed that women-led ventures were smaller than male-led ventures, whether measured by size of revenue generated or the number of people employed. To examine supply of and demand for growth capital relative to women entrepreneurs a multi-method research effort was undertaken. Diana Project research showed that women entrepreneurs seldom acquired sufficient funds to grow their business aggressively and to reach their full potential. The demand by women entrepreneurs for equity capital, there was and still is a mismatch between the women, their enterprises and sources of growth funding (Brush, et al., 2001b, and 2004b). The Diana Project findings promoted great interest amongst the media, policy-makers, practitioners and educators wanting to learn more about ways to increase women entrepreneurs' receipt of growth capital by providing a better infrastructure of programmes and curricula for women who wished to grow larger business (for example: Hart, 2003 (Hart, 2003) ; Henry, 2002 (E. Henry, 2002); Hoover, 2002; Montandon, 2002). Rahman (1999) studied about women borrowers' involvements with the microcredit program of the Grameen Bank, and the grassroots lending structure of the bank. He focussed on the processes of village level microcredit operations and addresses the realities of the day to day lives of women borrowers and bank workers and explains informant strategies for involving themselves in this microcredit scheme.

Hisrich and Oztuk (1999) studied on the developing economy of Turkey, found that many women entrepreneurs with a university degree face difficulty in obtaining loan. Saleh (1999) revealed that inadequate cash flows, marketing deficits and discrimination treatment from supportive service agencies to create obstacles to women entrepreneurship in Bangladesh.

Piggy Lumbing and Charles R. Kuehl (2000), reveal that motivation behind women entrepreneurship is generally influenced by two factors- one is dissatisfaction with corporate life and secondly, desire for a challenge. According to them,

“Dissatisfaction with corporate life occurs for many reasons including layoffs, the glass ceiling and conflict between family and work responsibility”. Lambing and Kuehl studied the features of women owned business in US.A. According to census of USA, the growth rate of women owned business is more than 50 percent in 1980-1990. But the business of women was smaller than man owned business because of the differences of motivation, the age of the business and also the type of the business chosen by the women entrepreneurs. This analysis revealed that women owned business grew slowly, earned low profits, hired fewer labours and raised less capital.

Lisa Gundry and Harold Welsch (2001), analysed the characteristics of highly successful women entrepreneurs. The study revealed that the strategic structure and success factor, growth intentions, commitment level and opportunity costs which differentiate the business of highly successful women entrepreneurs from those to less successful women entrepreneurs. According to this study, high growth entrepreneurs have following features-

1. Determination is more to own their entrepreneurial activities.
2. More focus on market expansion and new technology for development of their business.
3. For the success of their business, they are more open to greater opportunity costs.

To organize their entrepreneurial activities, high growth entrepreneurs are basically more ambitious and adopt well-structured approach.

Orhan and Scott (2001) conducted a survey of 25 women entrepreneurs to understand the reasons that motivate women to enter into business. This study indicated many motivating factors as influence of environment pull and push factors. Environmental influences were ‘Dynastic compliance’ and Natural succession’. Push factors were ‘no other choice’ and ‘forced entrepreneurs’. Pull factors influenced ‘informed entrepreneurs’ and ‘pure entrepreneurs. Tambunan & Purwoko, (2002), did a study on the recent development of women entrepreneurs in Asian developing countries. his study mainly focuses on women entrepreneurs in small and medium enterprises based

on data analysis and review of recent literature. Tambunan found that Asian developing countries have emphasized SMEs. Each country has more than 95 percent of all firms in all sectors. According to this study, the representation of women entrepreneurs is relatively low due to some factors like lack of education, lack of adequate capital, social and cultural barriers etc. This study also showed that the majority of women entrepreneurs in SMEs are forced entrepreneurs just aspiring for better family income.

Van der M (2002) and Carter (2000) agree and suggest that the only way forward to have financially independent women is to encourage larger numbers of women to get into self-employment and making them recognize that there is an importance to widen access to the business start-ups and increase adequate training and advice. Hughes (2003) revealed that women who were pushed into self-employment by job loss or a lack of job opportunities were much less satisfied than those motivated by pull factors with their level of personal income, job security, and ability to save for retirement. According to Organization of Economic Cooperation and Development (OECD), 2003 policy makers and practitioners view women as a reservoir of entrepreneurial talent. OECD Conference (2004), revealed that in Turkey female entrepreneur has been limited by factors including patriarchal belief, traditional gender roles, and lack of experience. Management related knowledge gaps which were partly because of the institutional environment (macro level) and partly because of their own family context (micro level) which hinders their entrepreneurial potential and opportunity recognition.

Amha & Ademassie (2004), conducted a study that smore than half of all women entrepreneurs in Ethiopia face gender-related challenges to conduct and expand their entrepreneurial activities. Brush et al., (2004), and Marlow et al., (2008) show that women are focused in areas such as retail, personal care services, catering and restaurants, which are characterized by ease of entry and low start-up financial capital. These areas are intensely competitive and crowded and this limits development potential. Mitchell, (2004) (Mitchell et al., 2004) analysed the motivation of

entrepreneurs at the time of starting entrepreneurial activities in the socio-economic milieu of 101 men and women entrepreneurs of South Africa. The main objective of this study is to identify similarities and dissimilarities in the motives of these men and women entrepreneurs. The study revealed that both men and women entrepreneurs were found to be basically motivated by the need for achievement, men entrepreneurs were found to be primarily motivated by the need for achievement, men entrepreneurs in expansion to women were more motivated by the need to provide family security and to make a something difference in the business. Women entrepreneurs more than man were motivated by the need to keep learning and the need for more money to sustain.

Richardson et al. (2004), (Richardson, Howarth, & Finnegan, 2004) revealed that the reasons for women to start a business are not always driven by positive factors, but also by negative circumstances such as low family income, lack of employment opportunities, dissatisfaction with current job or the need for flexible work. These factors are most prominent among women within developing economies (Dhaliwal, 1998). Sarri and Trihopoulou (2005), analysed personal characteristics and motivations of women entrepreneurs in Greece. This study revealed that education level of women entrepreneurs was high and most of the respondents were married and had children. Moreover, women have tendency to enter into business in old age. Women entrepreneur in Greece were basically motivated by pull factors such as need for creativity, independence and self-fulfilment.

Gender influences the decision and precision in entrepreneurship. Gender differences were found as a major construct barrier in any latent, nascent and infant ventures (Alson, Bruyneel, and Sara, 2007). Longowitz and Minniti (2007) who examined in 17 countries about entrepreneurial propensity of individuals found that women viewed themselves and the entrepreneurial environment less favourably than men. They concluded that perceptions about opportunities, knowing others entrepreneurs, and having self-confidence are important characteristics of entrepreneurs, whether male or female. Longowitz and Minniti (2007), observed that the role of women in the

development of a country cannot be ignored because it not only provides for women to prove themselves but also contributes to the welfare of the overall economy. Governments worldwide are taking various measures to develop women entrepreneurial activities.

Marlow et al., (2008) examines that due to a dearth of high-profile successful women role models (i.e., the ‘invisibility’ of women’s involvement in and contribution to entrepreneurship) and a masculinised discourse bias, there is normative assumption that the ideal entrepreneur is male (Ahl & Marlow, 2012; C. Henry, Foss, Fayolle, Walker, & Duffy, 2015).

Brush et al. (2009), In Germany with key experts studied with semi structured interviews with 31 women entrepreneurs and 23 interviews. The sample was chosen in four different regions in Germany to maintain maximum diversity in context. The researcher found that micro and macro environments to be more powerful than meso environment on the lives, decisions and stronger on opportunity recognition. The study revealed that there were management related knowledge gaps which were partly because of the institutional environment (macro level) and partly because of their own family context (micro level) which hinders their entrepreneurial potential and opportunity recognition. Cohoon, Wadha & Mitchell, (2010), present an elaborated exploration of the motivation, background and experience of Men and Women Entrepreneurs. This study is based on 59 percent of successful women entrepreneurs who had both hands full with two or more ventures to take care of. This study identifies 5 psychological and financial factors that motivate women to become entrepreneurs. They are:

- a) a desire to gather/build wealth
- b) a long-standing desire to own their enterprises,
- c) the desire to capitalize on their own business ideas they had
- d) working with someone else did not appeal them
- e) the appeal of the start-up culture

Al-Hossienie (2011) carries out a study where he focuses on the socio-economic impact of women entrepreneurship in Sylhet city, Bangladesh. The study showed that three-fourth of the women entrepreneurs in the city of Sylhet are married and are mainly involved in tailoring and beauty parlor business. Half of the women entrepreneurs use their income for family and most of them do not require their husband's permission to use their income. A woman entrepreneur usually brings positive changes in the attitude and behaviour of family members and society towards her. Kelley et al. (2011) (Kelley, Singer, & Herrington, 2012) in his comprehensive analysis of the GEM data revealed that while women are more likely to be motivated by necessity than men worldwide. This trend is more pronounced in less developed economies. Similarly, women entrepreneurs tend to perceive fewer market opportunities than their male entrepreneurs in general, but such perceptions increase with level of country development. The reasons for being pushed into entrepreneurship also seen to vary by a nation's level of economic development. In less developed countries, women tend to become entrepreneurs due to necessity for survival, nutrition, health care of family, educational reasons (Minniti, 2010); in developed countries there is evidence that they are frustrated by a lack of career advancement opportunities (Belcourt, 1990; Buttner & Moore, 1997). Ahl and Marlow (2012), in their study show that women face several challenges relating to careers in entrepreneurship. They assert, '.....despite the benign image of entrepreneurship as a meritocratic accessible field of economic opportunity seeking behaviour, closer analysis suggests that there are limitations upon the possibilities of who can claim the subject position "entrepreneur" ..... Ahl and Marlow warn, '.....women are positioned as lacking and incomplete men' (pp. 543,545), and there is a perpetuated '.....hierarchical ordering where femininity is associated with deficit and a masculine discourse of entrepreneurship emerges as the unquestioned norm.....' (p. 543,544,545).

Uddin (2012), explained the demographic characteristics of women entrepreneurs and problems of women entrepreneurship development in Bangladesh. In his study, the author showed different types of business handled by women, the women's



educational background, family size, age, occupation, prior experiences and other demographic matters. This study provides some recommendations for the existing problems in the field. In a study that utilizes the sample of 1970 British cohort, women who had self-employed mothers were found to be 2.69 times more likely to become self-employed themselves; therefore, having a role model of a self-employed and financially independent mother has a positive effect on the entrepreneurial propensity of daughters (F. J. Greene, Han, & Marlow, 2013) Bernard and Victor (2013) examine in Dar in Salaam city of Tanzania about the growth of women entrepreneurs on strengths, weaknesses, opportunities and threats. The sample size was 130 women entrepreneurs; the study exposed that a major driving force was the desire for financial independence for women entrepreneurs. It also revealed that the prime opportunity was the desire to be one's own boss which leads to a women entrepreneurship. The study further noted that the weakness was that most women lacked entrepreneurship due to lack of education and great threat to child upbringing in the family. Chakravarty's (2013) findings highlight that majority of the women respondents see inequality in rights, financial limitations, education, marketing and communication as barriers to new ventures. The beliefs of Gender-stereotypical regarding entrepreneurship are influential factor.

(Giazitzoglu & Down, 2015; Jennings & Brush, 2013) The lower aspirations of some women are the result of gender stereotypes and it may lead to deprive them of the essential resources required to become business owners and limit the performance of their business activities (Steele, Spencer, & Aronson, 2002). Gender stereotypes may encourage self-stereotyping whereby individuals conform to generic characterizations (F. J. Greene et al., 2013). F.J. Greene et al., 2013) in a study that utilizes the sample of 1970 British cohort, women who had self-employed mothers were found to be 2.69 times more likely to become self-employed themselves; therefore, having a role model of a self-employed and financially independent mother has a positive effect on the entrepreneurial propensity of daughters. Though economic pressure is the most striking factor that leads women towards entrepreneurship (Kaushik, 2013), it is comparatively lower than male, Global Entrepreneurship Monitor (GEM) report as

cited in (Mahmood, Khalid, Sohail, & Babak, 2012) GEM report also highlights that women entrepreneurship is high where per capita income of a country is low. Generally, women in rural areas take up entrepreneurship to improve their standard of living (Chakravarty, 2013) and independence (Kirkwood, 2009). Kariv, 2013) in his study revealed that women are less likely to consider careers in entrepreneurship given attitudinal, resource, skills, knowledge, and institutional, regulatory and social barriers. Coleman & Robb (2016), revealed that women entrepreneurs use significantly lower amount of external equity capital than men during the early and later stages of their firms' development. The literature on mainstream entrepreneurship primarily focusing on the male entrepreneur emerged in the 1930's. The late 1970's witnessed the emergence of an explicit sub-domain of women entrepreneurship (Jennings & Brush, 2013). This part outlines the chronological history of development of the literature on women entrepreneurship. The following table reveals a summary of the key historical milestones in this sub-domain.

## **2.2 The chronological summery of the first studies on women entrepreneurship**

**Table – 2.1**

<i>Year</i>	<i>Study type</i>
<i>1976</i>	<i>First journal article</i>
<i>1979</i>	<i>First policy report</i>
<i>1981</i>	<i>First Conference presentation</i>
<i>1985</i>	<i>First academic oriented book</i>
<i>1986</i>	<i>First literature review</i>
<i>1989</i>	<i>First edited volume</i>
<i>1997</i>	<i>First Journal special issue</i>
<i>1998</i>	<i>First policy-oriented conference</i>
<i>2003</i>	<i>First academic conference</i>
<i>2007</i>	<i>First award recognition</i>
<i>2009</i>	<i>First academic speciality journal</i>

Source: (Yadav & Unni, 2016)

### **2.3 Review in National perspective**

Gadgil (1975), found one remarkable feature about the business evolution in India was its slowness. According to Gadgil, the reasons for this slowness comprise village self-sufficiency, non-industrial character as the dominant trait of Indian towns, the persistent government policy of laissez fair, lack of technical training for workers, etc. Berna, (James & Berna, 1960), in Tamil Nadu, in his study of 50 manufacturing firms found that traditional occupation and caste had little impact in determining entry into entrepreneurial endeavours than economic factors such as access to capital, possession of business experience and knowledge.

Shruti and Sarupriya, (1983) examined psychological factors affecting women entrepreneurs and investigated the role of "stress" experienced by women entrepreneurs. This study showed that; Unmarried women entrepreneurs experienced less stress than married women entrepreneurs. In addition, female entrepreneurs from joint families experienced less stress than nuclear families, as they share their problems with other family members.

Singh and Gupta (1985) studied to find the reasons for becoming an entrepreneur amongst the women. Their study revealed that economic reason was the first followed by keeping oneself busy, ambition fulfilling and the desire to become independent.

Rani C. (1986), conducted a study to identify potential women entrepreneurs among polytechnic students and their awareness about entrepreneurship. The study showed that 86.5 percent students were enthusiastic about setting up ventures. But the problem is that most of them were not aware about the special incentives offered by the government to women entrepreneurs. Moreover, majority of them were not able to clearly identify the project they would like to set up. Tripathi and Mehta (1990), in their study on entrepreneurial response, report that the entrepreneurial response finds its expression, in relation to the context of the constellation of forces facilitating the birth and expansion of a business enterprise.

Vysalus Poornima (1991), investigated the 'Credit reach for women-policy practice gap' and revealed that in the present set up women ventures generally do not enjoy full access to credit facilities. Jaiswal. R.P. (1993), studied to investigate the nature of participation of women in two areas of men dominated mainly – science and engineering. This study shows that despite better educational qualification and relatively good family background, women entrepreneurs do not hold the same socio-economic status, job placement, work allotment as enjoyed by male in the same conditions.

Rani (1996), revealed that the motivational factor for women entrepreneurs from higher income classes was the availability of leisure time. In contrast, women entrepreneurs are faced to take entrepreneurship in the absence of any other means to contribute to family income (D'Cruz, 2003; Tupe, 2018) .According to this study, the highest facilitating factor which helped women aspire to be entrepreneurial (Pillai & Anna, 1990) is family support and encouragements. Starcher (1996) observes, "having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business". The combination of two jobs is difficult for any women where poverty and lack of infrastructure is most common. It is doubly taxing in countries like India. Vijaya and Kamalanabhan (1998), found that several motivational factors have been identified in entrepreneurs. These include the values placed on innovativeness, independence, outstanding performance, and respect for work. The development of entrepreneurship is lowered by the lack of these values. Punitha et al. (1999), studied the problems and constraints faced by women entrepreneurs in the Pondicherry region. A sample of 120 women entrepreneurs was surveyed personally, of which 42 were rural and 78 urbans. In the analysis, the rural women faced mainly competition from better quality products and marketing problems. The problems for urban entrepreneurs are the competition from better quality products and the difficulty of obtaining loans. Ignorance of systems, distance from the market and ignorance of public authorities and institutions are the least of the problems faced by women entrepreneurs from both rural and urban areas.

Lambing and Kuehl (2000), studied about the motivation behind women entrepreneurship. According to them, two factors basically motivated women entrepreneurship - one is dissatisfaction with corporate life, and another is the desire for a challenge. This Study revealed that for many reasons dissatisfaction with corporate life may occur. This includes conflict between family and work responsibility, layoffs, the glass ceiling etc. Pandit (2000), analysed the home-based women entrepreneurs in Mumbai to identify entrepreneurial effectiveness among them. The study reveals that these enterprises are not regulated. They are based on goodwill; therefore, do not build brand equity. Moreover, these ventures carry out managerial functions without knowing that they are doing so. Generally, entrepreneurial effectiveness is tested by three ways namely sense of desire to prove entrepreneurship, success of achievement and sense of satisfactions. But this study shows that this may not be the only way to identify entrepreneurial effectiveness.

Dr.C.L. Gayathri Devi (2014) in her study title “Barriers of Women Entrepreneurs”; study in Bangalore Urban District, in India published in International Journal of Trends Economics Management & Technology (IJTEMT), USA, has found that despite all the challenges, successful women entrepreneurs do exist. Women entrepreneurs have evidently more to “acquire” than their male counterparts (Infogalactic: the planetary knowledge core contributors, 2016). Women entrepreneurs have faced problems of socio-cultural environment in which women are born. Generally, women lagging men because of Social customs, caste restrictions, culture restraints and norms.

Renuka Viswanathan (2001), has discussed elaborately in her article on opportunities and challenges for women in business. In promoting women entrepreneurship various support services and societal changes were essential. She has given emphasis on introducing EDP (Entrepreneurship development programmes) from high school level onwards for bringing about a curriculum change. She has also given importance on review of EDPs to make it relevant and market oriented. She has emphasised on providing funds, appropriate training, collaborating with NGOs and changing the

attitude of society towards women's entrepreneurial activities. As highlighted in (Mahanta, 2016), in India, the complicated relationship between the domestic responsibilities of women and their great potential to be successful entrepreneur has been noted in a number of industries such as knitwear and garments (N. Singh & Sapra, 2007; Vijayabhaskar, 2002). These jobs provide limited opportunity for upward mobility (Neetha, 2002). Various socio-cultural and political factors are responsible for such gender biases, which are gradually being overcome but not properly, even with governmental policies of equal opportunity for women in education and jobs (Anker, 1998; Beck, Demirgüç-Kunt, & Levine, 2001; Peredo, 2001). In a study of women entrepreneurs in the state of Kerala, India (2003), staying away from home for long hours, particularly after late in the evening, attending meetings, meeting and discussing with government officials, and taking care of family problems alongside all these responsibilities have been reported to be a serious burden (D'Cruz, 2003). Accordingly, they face tension, which exists between their personal lives and career pursuits. This may be viewed as a form of inter-role conflict in which the role pressures from the work and home domain are incompatible.

Hookoom Sing and Essoo (2003), noted that the traditional concept of entrepreneurship expressed a desire for self-employment to generate income and use skills. Lall & Sahai, (2008), conduct comparative studies of multi-dimensional issues & challenges of women entrepreneurship, and family business. The study focussed on entrepreneurial challenges, future plan for expansion, degree of commitment based on demographic variables. These variables are known as psychographic variables. To analyse the study, the data have been collected through stratified random sampling & convenience sampling from women entrepreneurs who are working in urban area of Lucknow. The study revealed the characteristics of business owner's as self-esteem, self-perception, entrepreneurial intensity & operational problem for future for growth and expansion. The study revealed women entrepreneur that still have lower status and face more operational challenges in running business though, there has been considerable growth in number of women opting to work in family-owned business.

Singh, 2008, in his study showed the reasons and influencing factors behind entry of women in entrepreneurship. He explained the features of their business in Indian context and also obstacles and challenges. Singh revealed that, the main obstacles in the development of women entrepreneurship are family responsibility, gender discrimination, lack of interaction with successful entrepreneurs, missing network, low preference given by bankers to provide loan to women entrepreneurs and social un-acceptance as women entrepreneurs. He suggested that to develop women entrepreneurship like promoting micro enterprises, unlocking institutional framework, projecting & pulling to grow and support the winners etc. The study has given emphasis on to ensure co-operation among women related ministry, economic ministry and social and welfare development ministry of the government of India. Dr. Sunil Deshpande & Ms. Sunita Sethi (2009) observed that the biggest challenges of women entrepreneurs are dominated by male dominated society, lesser risk and lack of self-confidence.

Jyoti Bahl revealed some problems like access to finance, access to markets, access to training, access to networks, access to policy makers, traditional views on women's role and statistical invisibility of entrepreneurs in government records are major problems to women entrepreneurship in rural India (2012). Jayan (2013) studied for Coimbatore city on women entrepreneurship in MSMEs. His study was based on the relationship between industries related factors and success of entrepreneurs. The study identified that the achievement motivation and human relation are the factors which motivate women to become a successful entrepreneur. According to Kaur and Sing, the specific problems associated with women entrepreneurship in India are financial arrangement problems, limited mobility factor, lack of education, scarcity of raw materials required for capacities and lesser risk and uncertainty bearing attitude (2013).

Singh and Raina (2013), analysed the problems and challenges faced by women entrepreneurs in India and also explained the policies of Indian government for women. The researchers mainly focussed to find out the status of women

entrepreneurs in India. The study revealed that in modern India, the rate of women who are taking up entrepreneurial activity especially in MSMEs is gradually increasing. The study showed that Indian women have imprinted a position for themselves in the male dominated world. This study also revealed that Indian women can well manage their household work as well their workplace.

Vijayakumar and Jayachitra(2013), revealed that financial problems like complex loan procedures, difficulty to get required capital, dependence on family and friends for loans, marketing problems related to overcome middlemen, difficulty in popularizing products, maintaining quality of the product, procuring sufficient raw materials and equipment due to fluctuating and high cost, competition oriented problems like stiff competition from organized firms and male entrepreneurs, etc. Other challenges were limited managerial ability, lack of entrepreneurial aptitude, low risk-taking ability, travelling constraints, family problems, etc.

## **2.4 Review in North Eastern Region perspective**

The NER of India is unique in terms of indigenous population, different cultural practices, and traditional business practices especially by women (Sangama 2006), one of these states, Meghalaya, strongly follows the practice of matrilineal that allows the women to enjoy property and other rights, and also given the freedom to participate in any cultural, social, religious, political and economic activities have a great potential for successful entrepreneurship, but yet to be exploited for economic development. Sinha, P. (2006), Conducted a study on problems and prospects of Women Entrepreneurship in the North East. This study revealed that there were several factors for the emergence of women entrepreneurship on the North East Region such as family background, ambitious attitude, motivation and facilitating factors and training played a significant role in promoting and developing women entrepreneurship. This study found that the trained entrepreneurs were better than untrained entrepreneurs.



Srivastava and Syngkon (2008), study make an in-depth analysis of the development of small scale industrial (SSI) sector in the rural areas of the states North Eastern Region of India. The study also gives emphasis on the role and profile of entrepreneurs. The study reveals that the assembling, manufacturing, processing activity is the main group among the various SSIs activities in the North Eastern states in both rural and urban areas. It is observed that in most of the North Eastern states, concentration and growth of SSI activities is higher in rural areas than in urban areas. The study also brings to light the rising number of women and tribal entrepreneurs in the region.

B. Das & Barman, (2013) studied the factors for the emergence of women entrepreneurship in the Kamrup district of Assam. This study showed that women usually undertake entrepreneurial activity to use their leisure time in productive activities. However, in the rural sector, economic compulsion and knowledge of product and service are the main factors for entrepreneurship. This study also revealed that the development orientation of rural women entrepreneurs is lower than that of urban entrepreneurs. Rural women entrepreneurs are basically suffering from lack of management skills, lack of confidence, lack of family support and lack of funds.

Jaiswal, (1993); Khanka, (2009), conducted a survey of 248 first generation entrepreneurs to understand their entrepreneurial motivation in Assam in North East India. This study revealed that entrepreneurs were basically motivated by the need for economic achievement, autonomy, personal growth, and recognition. To become an entrepreneur, the desire to contribute to the community was not found to be an important factor. Khanka did not reveal any significant difference in the motivations of men and women entrepreneurs.

Sujata Bhadra (2007), in “Women Entrepreneurs in Rural Area - a case study of Tribal Women in Kokrajhar district” observes that majority of the women in the extremely rural areas of Bodo land have strong wish for additional income through the intervention of small business. This study shows that for the family’s survival, women have been forced into the entrepreneurship and self-employment. Barua and Mali

(2017), in their study, found that the micro, small and medium enterprises in Assam had registered an average growth of 20.63 per annum from 1987-88 to 2006-07. This was accompanied by an average annual growth of 45.3 per cent in investment and 89.5 per cent in output. It can be concluded from the study that entrepreneurial performance indicated by the output is largely affected by the quantum of investment rather than the level of employment.

Das, M (2012), revealed that majority of women entrepreneurs (70 percent) in Guwahati Municipal Corporation, considered entrepreneurship secondary to their home and family. Maximum importance is given to their husband and children and their relationship with them.

Chakraborty, D and Barman, R. (2014), observed that the development of rural entrepreneurs, age, annual income, gender and household status etc. have a direct impact on the development of rural entrepreneurs. This study reveals some crosstab calculation with respect to gender and caste, and annual income and family structure. It was shown that the joint family is equally competent with nuclear family in respect to earnings. In case of gender and annual income, the study shows that women entrepreneurs were also equally competent with male entrepreneurs. Regarding caste and gender, it was found that large number of women from low caste were motivated to start entrepreneurial activities of their own along with men. The analyses of socio-economic variables show that the socio-economic conditions for entrepreneurs in rural areas are good and point to a growth perspective.

**Table – 2.2 Few reviews of literature in tabular form:**

<b>Name of the Author</b>	<b>Name of the research paper</b>	<b>Year</b>	<b>Gist of the study</b>
Habibullah, M. (Habibullah, 1987)AM	“Entrepreneurship Training and Development”	1987	The freedom of works, personal attributes and desire for higher social status significantly motivates women to participate in micro entrepreneurship. For Entrepreneurship development training is an effective tool.
Tovo, M. (Tovo, 1991)AM	“Micro Enterprise Among Village Women in Tanzania.”	1991	The self-employed women entrepreneurs faced so many problems in small-scale enterprises like limited access to capitals, inputs and markets
Mc Elwee and Al-Riyami (McElwee and Al-Riyami, 2003)AM	Women Entrepreneur in Oman some business to success career development Internationa	2003	There are two major challenges of women entrepreneur on their performance. They are -(1) social and cultural norms of purdah & izzat and (2) being concept of chastity (morality) which restricts their mobility from place to place and also doing business with men.
Bhargava	Women Development in India	2004	Poverty and illiteracy are the main causes of women entrepreneurship. In India, the relatives and family are the main backup for financial credit.
Papisetty Rama Mohan Rao (Rao, 2004)AM	Problems of micro enterprise in Chennai with special reference to assess to credit	2004	Inadequate infrastructure, high labour mobility, power shortage and delayed receipt of debtors were the main problems of women entrepreneurs.
H. Aramoon	“Analysis of Women's Entrepreneurship Development in Garment Industry in the Yazd Province (2009)”	2009	The effective factors that influence women’s entrepreneurship are the personality, the level of education, the level of education of close family members, role patterns etc.
Dey, N.B. and Rahman (Day	“Micro and Small Enterprises in NE	2010	Challenges of micro and small enterprises are inadequate

and Rahman, 2013)AM	India: Problems & Prospect		infrastructure facilities, unfavourable socio-economic condition, lack of entrepreneurial attitude and class.
Shastri, R.K. & Sinha, A (Shastri and Sinha, 2010)AM	“The socio-cultural and economic effect on the development of women entrepreneurs (With special reference to India)”	2010	The environmental problems such as shortage of credit and societal discriminations in developing countries may hinder the entrepreneur, in spite of all conditions for exploiting entrepreneurial opportunities like education, energy and experience exist.
Rincy. V. Mathew & N. Panchanatham (Mathew and Panchanatham, 2011)AM	An exploratory study on the work-life balance of women entrepreneurs in South India.	2011	Barriers to the entrepreneurial performance of women are lack of professional interaction, lack of training and lack of role model.
Siddiqui A.B. (Siddiqui, 2012)AM	“Problems encountered by women entrepreneurs India”	2012	The major problems faced by women are family obligations, financial, low risk-taking attitude, and the male-female competition. Besides self-confidence is the greatest hindrance for women.
Chakraborty, D and Barman, R. (Chakraborty and Barman, 2014)AM	“Socio-Economic Determinants of Growth of Rural Entrepreneurship in Sonitpur district of Assam- an empirical study”	2014	Influence of the socio-economic background on the growth of rural entrepreneurship. The study found that the skills, age, annual income, gender and state of the household, etc. of entrepreneurs in rural areas had a direct impact on the development of entrepreneurs in rural areas.

## **2.6 Research gap:**

After going through all the theoretical frameworks and literatures above mentioned, it was found that the studies on women entrepreneurs' areas are devoted to describe the existing phenomenon. A clearly visible gap in these studies is that the challenges of women entrepreneurs and the income and employment generation from such entrepreneurs have not been studied properly. Further, research is needed to gain more insight into the motivations that women aspire for carrier in business.

## **2.7 Chapter summary**

The forgoing studies highlight the different challenges of women entrepreneurs influenced by socio-economic factors. The studies pointed out various problematic areas like financing, training, marketing, technology related, manufacturing, etc., of women entrepreneurs. It is therefore vitally necessary that measures be initiated to remove the various shortcomings so that the women entrepreneur's development programmes can deliver the benefit intended from its implementation. Hence an effort is being made in this study to analyse the entrepreneurial aspects of the women in Sonitpur district. Since this district has not been endowed with various facilities for development of entrepreneurship among women compare with other districts of Assam, therefore this study tries to focus on micro and macro factors which hinder women for undertaking their own enterprises. This study is an attempt to tap the unexplored areas and to identify their challenges which would go a long way in helping entrepreneurial activities among them. Moreover, this study intends to strengthen further research works in this area and is a source of information, inspiration, and motivation to undertake systematic and comprehensive research works.

## CHAPTER -3

### SOCIO ECONOMIC PROFILE OF SONITPUR DISTRICT OF ASSAM

**First objective:** To find out socio-economic factors that influences the women to become an entrepreneur.

Sonitpur district of Assam is situated on the North Bank of Brahmaputra. The district of Sonitpur was originally included in the ancient Hindu kingdom of Kamrupa of the Mahabharata. <sup>1</sup>The name “Sonitpur” and “Tezpur” means the “city of blood”. The name of Tezpur is derived from the Sanskrit word, “Teza” (meaning blood) and “pura” (meaning town or a city). Originally, this place was known to be, “Sonitpur”. In Sanskrit “Sonit” means blood, but when the war took place wherein Lord Krishna’s army battled for the rescue of the grandson of Lord Krishna Aniruddha, there was a heavy bloodshed for which the whole place was stained in red. Due to this, the name of the place came to be known as Tezpur. This incident reminds of the romantic legend of Usha and Anirudha. The legend moves around Banasura, who was the great Asura king of ancient Tezpur; his beautiful daughter Usha; and her friend Chitrlekha. Once Usha saw a handsome prince in her dreams. She fell in love with him. A talented artist Chitrlekha painted the portrait as Usha described, and recognized him to be Anirudha, the grandson of Lord Krishna, who was also, the ruler of Dwarka. Using her magical powers, Chitrlekha got both of them married to each other according to Gandharva rites, and the king Banasura was unaware of this. When Banasura learnt about this, he imprisoned Anirudha out of anger and this led to the arrival of Lord Krishna, who came to rescue his grandson. Thereafter, a battle followed, and the entire

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<sup>1</sup>[en.wikipedia.org/wiki/Sonitpur district](http://en.wikipedia.org/wiki/Sonitpur_district)

city was stained in human blood; hence the name Sonitpur or Tezpur, i.e., “the city of blood” came into existence. The love story of Usha and Anirudha has been mentioned in various stories.

Sonitpur district is the second largest district in Assam, in terms of area, after Karbi Anglong district. It is spread around an area of 5,324 square kilometres (2,056 square ml.) and has seven blocks. Earlier it had 14 blocks; Biswanath Chariali is now a separate district (2015) of Assam.

### **3.1: Location of Sonitpur district:**

The district is surrounded on the east by Lakhimpur district, and in north by Arunachal Pradesh. The Brahmaputra River stands on southern side, and at the west Darrang district. After Guwahati, Jorhat, Dibrugarh, and Silchar, it is the fifth largest city of Assam. Sonitpur is an administrative district of Assam and the district headquarter is in Tezpur. According to 2011 census, it is the third most populous district of Assam (out of 27), after Nagaon and Dhubri. This district was created in 1983 after the split from Darrang district. Hailing from the core Assamese cultural region, the Tezpur town has product of many stalwarts such as Dr. Bhupen Hazarika, Kalaguru Bishnu Prasad Rabha, Phani Sarma, Ankushita Boro (Boxer) and Jamuna Boro (Boxer). It is also considered as the cultural capital of Assam. The population of Sonitpur District constituted 6.17 percent of total Maharashtra population. In 2001 census, this figure was 6.25 percent.

**Table – 3.1 Decadal growth of population 2001-2011 (Sonitpur district)**

Description	2001	2011
Population	1,665,125	1,924,110
Male	863,298	983,904
Female	801,827	940,206

Population growth	18.11%	15.55%
Area sq. km.	5,204	5,204
Density/km	315	370
Proportion to Assam Population	6.25%	6.17%
Sex Ratio (1000)	929	956
Child Sex Ratio	974	966
Average literacy	59.07%	67.34%
Male literacy	67.61%	73.65%
Female literacy	49.80%	60.73%
Child proportion (0-6)	16.24%	14.44
Boys proportion (0-6 age)	15.87%	14.37%
Girls proportion (0-6 age)	16.64%	14.52%
Child sex ratio	974	966

Source: Census report of Sonitpur district of Assam (2011)

**Table-3.2 Distribution of population on religion (2011)**

Religion	Population	%
Hindu	1,422,821	73.83
Muslim	350,675	18.18
Christian	138,355	7.19
Buddhism	5088	0.5
Jain	1003	0.05%
Others	221	0.01%

Source: Census report of Sonitpur district of Assam (2011)

Per capita income; Rs. 17041(2011)

Total Road length of Sonitpur: 1885.00 km

National Highway: 208.00 km (No.52)



### **3.2: Economy of the study area**

The economy of Sonitpur is underdeveloped. Approximately 80 percent (2011) of the population depends on agriculture allied (primary sector) activities for their livelihood. Rain-fed cultivation of single paddy crops continues to be in practice in the most areas of the district. However, with the help of irrigation facilities like shallow tube well, high yielding variety of seeds and tractors, the multiple cropping techniques is now possible. In this district, both Rabi and Kharif crops are cultivated. Another important feature of Sonitpur's economy is the existence of large number of tea gardens.<sup>2</sup> There are, altogether, 73 tea gardens in this district (undivided Sonitpur). Earlier Biswanath Chariali was under the Sonitpur district. Biswanath Chariali was formed in 15 August 2015. Both Sonitpur and Biswanath Chariali have seven blocks each. The area covered under these tea gardens is approximate 2, 81,660 bighas. Monabari Tea Estate near Biswanath Chariali is the Asia's largest tea garden while the second largest tea garden is Bargang tea Estate. In the recent years, many Indian owned companies like Brooke Bond, Tata Tea, etc. have started taking over the ownership of the tea gardens. Apart from the big companies, recently, small tea gardens with an area of 40 to 100 bighas have also come up in greater numbers near the big gardens. Basically, they sell tea leaves to the big gardens, who own the facilities. The total number of registered small tea gardens (207) is,

however, less than the number of non-registered tea gardens. The major industry in Sonitpur district is Tea Processing, Cane product, Food product, Timber sawing, and Tea machinery manufacturer.

In Sonitpur, tribal and the other weaker sections of the society are traditionally involved in the pig rearing. In this district, fishing is a tradition rather than a commercial activity, as 90 percent of the fish products are imported. Here, handloom weaving is an important cottage industry. Sonitpur is the trade centre of

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<sup>2</sup>Source: Tea Board of India

Bomdilla, Tawang, Seppa, and Itanagar of Arunachal Pradesh. It is also the hometown to two wildlife sanctuaries- Burachapori and Sonai-Rupai. In 1998, the Nameri National Park, which is spread over an area of 200 kilometres was included in the Sonitpur district.

It is also a home to the Orang National Park (1999), which was earlier with the Darrang district. It is spread over an area of 79 kilometres. Sonitpur district is not industrially developed. The following table shows the picture of industrial development in Sonitpur.

**Table –3.3 Industrial development in Sonitpur (2012-13)**

Item	Total area in Sqr. Mtr.	Total No. of Sheds constructed	No. of Sheds Allotted	No. of Sheds Occupied	No. of Units Functioning
Industrial Estate	129612	30	24	24	8
Dhekiajuli	604800In Sq. Ft.	Nil	Nil	Nil	Nil
KundarbariDek argaon	158049	4	4	4	1
Ghotlong	30732	Nil	Nil	Nil	Nil
Biswanath Chariali	52683	5	5	5	2
Export promotion Industrial park	Nil	Nil	Nil	Nil	Nil
Food Processing Industrial Park	Nil	Nil	Nil	Nil	Nil
Integrated Infrastructural Development project	Nil	Nil	Nil	Nil	Nil
Mini Industrial Estate	Nil	Nil	Nil	Nil	Nil

Source: D.I.C. Sonitpur

The above table-3.3 shows the total number of industrial estates, number of sheds constructed, and number of sheds allotted, and number of sheds functioning which are quite low. In Sonitpur, there is no export promotion of industrial park; no food processing industrial park; and no mini-industrial estate. Since Sonitpur is an agriculture-based district, and absence of big industries hamper the expansion of entrepreneurship. After agriculture, handloom sector serves as the second largest sector that provides more employment opportunities in Sonitpur district of Assam.

**Table- 3.4 Industrial picture of Sonitpur District of Assam (2011)**

Sl. No.	Head	No.	Particulars
1.	Registered Industrial Unit		2910
2.	Total Industrial Unit	No.	2910
3.	Registered medium & Large Unit	No.	3 No.
4.	Estimated Avg. No. of Daily Workers Employed in Small Scale Industries	No.	-
5.	Employment in Large & Medium Industries	No.	Large- Nil Medium- 65
6.	No. of Industrial Area	No.	9
7.	Turnover in Small Scale Industries	Rs. In Lakh	12591.77
8.	Turnover in Medium & Large-Scale Industries	Rs. In Lakh	365.12

Source: DICC Sonitpur

The above table-3.4 shows the overall industrial picture of Sonitpur district which is not satisfactory. Because there is no big industry; number of medium industries is only 65 and number of industrial areas is 9. The total registered unit is 2910; turnover of SSIs and Medium & large-scale industries are Rs. 12591.77 in Lakh and Rs. 365.12 Lakh respectively.

**Table – 3.5 Achievements in Handloom & Textile (2013-14)**

Name of Scheme	Target	Target	Target	Achievement	Achievement	Achievement
	2011-12	2012-13	3013-14	2011-12	2012-13	2013-14
Economic Upliftment of handloom weavers	1	1	1	1	1	1
Health package scheme (additional)	0	0	0	0	0	0
Chief Minister's Assam Vikash Yojana	0	4400 Bdls	5600 4Bdls	0	100%	100%
District Development Plan Scheme 2008-09	0	0	0	0	0	0
Chief Minister's Special Programme	220 Set	167 Set	0	0	0	0
Group Approach Scheme	1 No.	0	0	0	0	0
Chief Minister's Special Employment Generation Mission	0		0	0	0	0
Yarn PassBook Under 10% Price Subsidy on Hank Yarn Under Mill Gate Price	0	895 Nos.	530 Nos.	0	89.40%	85%
ICICI Health	14000	12000	15000	12075	11950	14696

Insurance Scheme						
Mahatma Gandhi Bunkar Bima Yojana	1500	1500	2500	1099	1852	2965

Source: Asstt. Director Handloom & Textile, Sonitpur

Table- 3.5 shows a slow progress of handloom & textile in Sonitpur district.

Table-3.6 Proportion of workers in different sectors (2011)

Category	Gender	Total Workers	%	Cultivators	%	Agricultural labourers	%	Agricultural labourers	%	Agricultural labourers	%	Workers in household industry	%	Other workers	%
Assam	Male	8,541,560	71.35	3,099,763	76.32	1,129,210	61.19	1,506,918	45.91	205,744	41.88	4,106,843	73.71		
	Female	3,428,130	28.64	961,864	23.68	716,136	38.81	1,775,649	54.09	285,577	58.12	1,464,553	26.29		
Sonitpur	Total	11,969,690	100	4,061,627	100	1,845,346	100	3,282,567	100	491,321	100	5,571,396	100		
	Male	537,195	69.71	191,486	76.85	62,681	54.57	96,102	45.27	12,997	50.53	270,031	70.89		
	Female	233,411	30.29	57,637	23.14	52,184	45.43	116,179	54.73	12,722	49.47	110,868	29.11		
	Total	770,606	100	249,123	100	114,865	100	212,281	100	25,719	100	380,899	100		

Source: Population census 2011

Table-3.6 shows that in Assam, the number of female workers- the marginal workers and workers in household industry are less than the male workers. In Sonitpur district, the number female workers are less in case of total workers, cultivators, workers in household industry except in case of agricultural labourers.

### **3.3 Tourist Places of Sonitpur district**

Enriched with cultural heritage, Sonitpur is land bliss with natural beauty, ancient monuments. It serves as an important tourist destination with beautiful parks, temples, number of national parks, and ancient monuments. The main tourist spots are:

**Chitrlekha Udyan (Cole Park):** The word, “Udyan” means garden, and of course, it has a mythological reference as the name of Chitrlekha has been embedded here. Chitrlekha Udyan is one of the most beautiful places in Tezpur. Established in 1906, by a British Deputy Commissioner, Mr. Cole, this park has two massive ornamented stone pillars, and other sculptural remnants.

**Agnigarh:** This hillock on the bank of river Brahmaputra is the site of legendary romance of princess Usha (the only daughter of king Bana) and Aniruddha, grandson of lord Krishna. On this hillock, which was surrounded by fire, Usha was kept hostile. Hence, the name came to be known as Agnigarh.

**Mahabhairab temple:** The ancient temple of Mahabhairab is situated in the northern side of Tezpur town. It is believed that the temple has been established by king Bana with a Shiva lingam. Earlier, this temple was made up of stones, but the present one is built of concrete.

**Bhairabi temple:** This temple is situated on a small hillock on the bank of river Brahmaputra on the eastern side of Tezpur. As per mythology, princess Usha, the daughter of king Banasura, used to offer puja to the Goddess Bhairabi, regularly. This is the significance of this temple.

**Rudrapada Temple:** The significance of this temple lies in the belief that Rudra (Lord Shiva) had left foot (pada) on a stone found in the temple. It is believed that Lord Shiva showed his real life to king Bana here.

**Haleswar:** The place is situated 10 kilometres from to the north of Tezpur, besides Tezpur-Balipara main road. A cultivator (Hallowa) found a linga while he was ploughing in the field. Initially, a temple was constructed on this linga. Later on, Ahom king Rudra Singha built the temple in 1705 AD.

**Da Parbatia:** Ruins of the door frame of Da Parbatia temple is one of the finest and oldest specimens of sculptural art that is a few kilometres away from Tezpur is perhaps in Assam. Early Gupta School of Sculpture's carving is the characteristic of this monument. Brahmaputra River provides breathe taking view of the mighty river and Tezpur town.

**Hazara Pukhuri:** It is a large tank that was excavated in the early ninth century. It is named after Harjjar Varma in Tezpur.

**Bamuni Hill:** The ruins of Bamuni Hills are well-known for their archetypal artistic calibre. The sculptural remains trace back to the ninth and tenth century AD.

**Bhomoraguri:** It is a gargantuan stone inscription that was made by Ahom General Kali Bhomora Barphukan, who planned to construct a bridge at the site, and now stands completed. This bridge is of 3.015 kilometres in length, and is named after the great Ahom general. It connects Silghat of Nagaon district with Tezpur.

### **3.4 Characteristics of Women Entrepreneurs in Sonitpur district**

The study of socio-economic side of women entrepreneurs is quite essential in drawing meaningful conclusions for the entrepreneurial activities, and the enterprises which are run and controlled by women entrepreneurs. The demographic and personal features determine how several activities related to entrepreneurship among women lead to their entrepreneurial development in their respective region. These

characteristics are a composition of variables like age, occupation, caste, family size and structure, marital status, educational standards, involvement and work experience, their family income from entrepreneurial and allied activities, etc. According to Weber (1930) a particular socio-economic condition produces entrepreneurs in which they live and the personality of an entrepreneur is shaped by the society. Sharma, 1975 (K.L. Sharma (1975,)) reveals that for one's entry into entrepreneurship socio-economic background matters a lot.

The social and economic profile of women entrepreneur can be discussed from two points of view: one is social position, and another is economical position. The social position generally depends on the age group - age at the time of starting with the enterprise, marital status, family background, number of family members, number of dependent family members, community and the religion of women entrepreneurs. On other hand, economical position of women entrepreneurs depends on the forms of business, origin of business, nature of ownership of business, investment in the business, management of business, size of workers or employment generation, etc.

### **3.4.1: Social position of women entrepreneurs:**

- Age group of women entrepreneurs

There is a strong relationship between age and entrepreneurial behaviour. Age works as a key deciding factor in the implementation of various entrepreneurial activities. According to (Welmilla, Weerakkody, & Ediriweera, 2011), skills of people improve with the age because they learn to manage time effectively. (Paul Davidson Reynolds & White, 1997) , states that person's age is considered as a significant demographic characteristic in understanding his or her entrepreneurial behaviours and intentions. Study conducted by (Levesque & Minniti, 2006) and

(Paul Davidson Reynolds & White, 1997), states that most active entrepreneurship are over the age of twenty-five years. (Tanveer, Akbar, Gill, & Ahmed, 2013), reveals that there is a less chance to become an entrepreneur as the age increases. Repose et al. (2008) stated that the entrepreneurs get more opportunities as their age increases, but



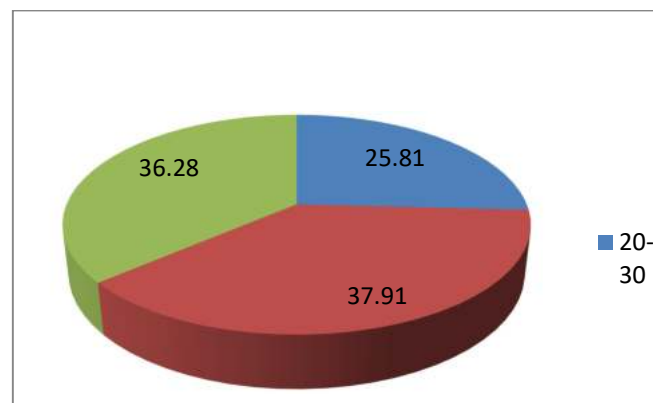
their inclination towards becoming an entrepreneur decline as they become old. Thus, there are different opinions on the effect of age on individual's choice of self-employment. An attempt has been made to reconnoitre the relationship between age and entrepreneurial behaviour of women entrepreneurs in the Sonitpur district of Assam.

**Table- 3.7 Age-wise classification of respondents at the time of starting entrepreneurial activities**

Age group	Urban		Rural		Total	
	No.	%	No.	%	No.	%
20-30	43	19.55	68	32.38	111	25.81
30-40	91	41.36	72	34.29	163	37.91
Above 40	86	39.09	70	33.33	156	36.28
Total	220	100	210	100	430	100

Source: Primary data

**Figure-3.1 Percentage distribution of age at the time of starting entrepreneurial activity of respondents**



**Interpretation:**

From the above table 3.7 and figure-3.1, the age of starting enterprises of respondents was more in the age group belonging to 30-40 years. This is because of their maturity; they were ready to take responsibility to run entrepreneurial activities. Since at this

age, after marriage, their financial responsibilities increase, they are forced to become money earner (second earner) of the family. Moreover, at this age women were free from child rearing and bearing. But in rural areas, the starting age group 20-30 years was more than urban area due to poverty. They were forced to take responsibilities of a business to earn money to meet their day-to-day expenditures.

- **Educational level of women entrepreneurs**

Education is considered as one of the most effective tools to bring about socio-economic change in any society. The importance of education is more significant in case of backward areas and communities like Sonitpur district of Assam. Lack of awareness of recent developments in government policies and programmes, creates various problems in setting up and running of business enterprises. Field study reveals that several women entrepreneurs lack adequate knowledge about the policies undertaken by the government in this segment. Most of the respondents did not have knowledge of basic accounting. They maintained their accounts by their own system of maintaining records which may be sufficient to run a small business from their point of view but not possible for medium size enterprises.

According to (Hisrich & Brush, 1986), educational level of entrepreneurs has a great importance in the process, especially, in forecasting the financial success of a start-up/new business. (Wiersema & Bantel, 1992), state that educational level reflects an individual's cognitive abilities and skill sets.

There are some studies by Praag and Orphne (1995), which establish a neutral impact of education on becoming self-employed.

(Ranasinghe, 1996) stated that a maximum number of successful entrepreneurs haven't undergone or pursued higher education or formal courses in entrepreneurship. There are also a few studies that indicate a contradicting outcome that for the people who have pursued or are pursuing higher education might increase their chances for employment in the paid employment system. This is ultimately reducing the

likelihood of self-employment (Johansson, 2000). According to (Le, 1999), education uplifts the management skills of person; thus, influencing the choice of entrepreneurship options. Therefore, it is not always true that educated individuals will become successfully self-employed.

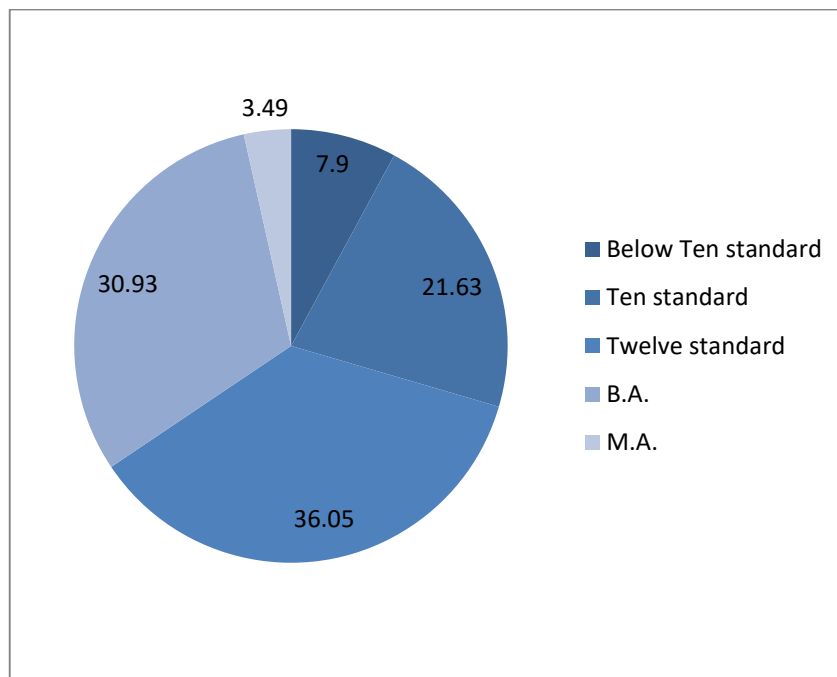
(M. Praag, van Witteloostuijn, & van der Sluis, 2009) studied the effects of education on the relative performance of entrepreneurs and employees. This study reveals that the returns to education are higher for the entrepreneurs than for the employees. Due to higher levels of personal control, entrepreneurship gives better opportunities to maximize the use of and return from one's education. The higher returns to education for the entrepreneurs are only because of a few challenges that are related to organizational set up faced by them. With reference to the above context, the present study assesses women entrepreneurs' level of education in different study areas.

**Table – 3.8 Classification of respondents based on educational levels**

Level of education	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Below Tenth standard	10	4.54	24	11.43	34	7.90
Tenth standard	28	12.73	65	30.95	93	21.63
Twelve standards	80	36.36	75	35.71	115	36.05
B.A.	87	39.55	46	21.90	133	30.93
M.A.	15	6.82	Nil	00	15	3.49
Total	220	100	210	100	430	100

Source: Primary data

**Figure – 3.2 Percentage distribution of educational level of respondents**



**Interpretation:**

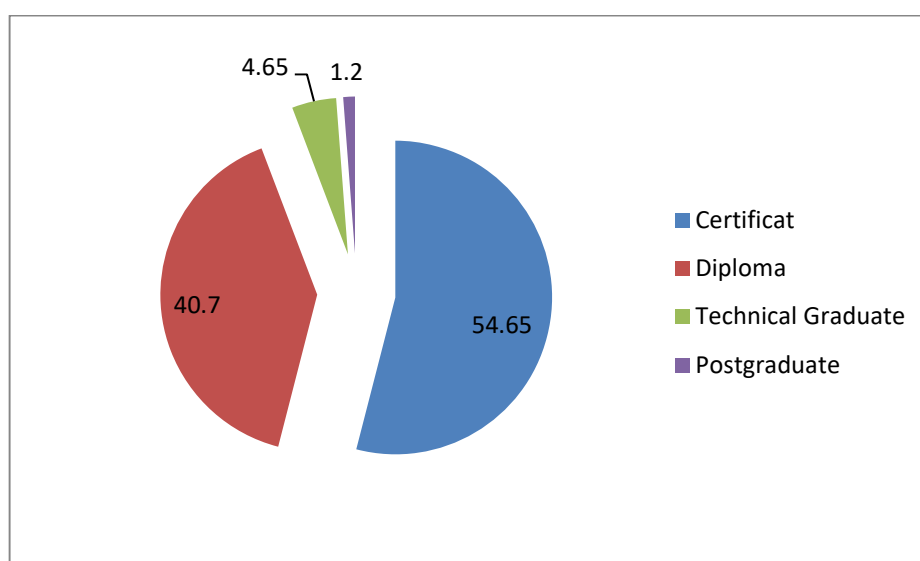
Table – 3.8 and figure – 3.2 reveal that most of the respondents were twelve standards (36.05%). In urban area, the number of respondents having graduate were more than rural areas. Master degree holder was nil in rural area and it was lowest in urban area (6.82%). The number of respondent not passing High School education was found few both in rural and urban areas. On the other hand, the number respondents passing twelve standards were more both in urban and rural areas but comparatively it was more in urban areas than in rural areas. In rural areas, majority of respondents could not continue their study because they were forced to work to support their family expenses and leave their studied to overcome their poverty. Investigation revealed that, due to this, most of the rural respondents have not enough knowledge about the latest facilities given by government.

**Table – 3.9 Classification of respondent based on technical education**

Technical education	Urban		Rural		Total	
	Nos.	%	Nos.	%	Nos.	%
Certificate	130	59.09	125	59.52	235	54.65
Diploma	90	40.91	85	40.48	175	40.70
Technical Graduate	0	0	Nil	00	20	4.65
Postgraduate	Nil	Nil	Nil	Nil	Nil	0
Total	220	100	210	100	430	100

Source: Primary data

**Figure – 3.3 Percentage distribution of technical education of respondents**



Source: Primary data

**Interpretation:**

According to the above table – 3.9 and figure – 3.3, the number of respondents having minimum technical education, i.e., certificate course, was more (54.65 percent). In Sonitpur district, respondents having post graduate or holding higher professional

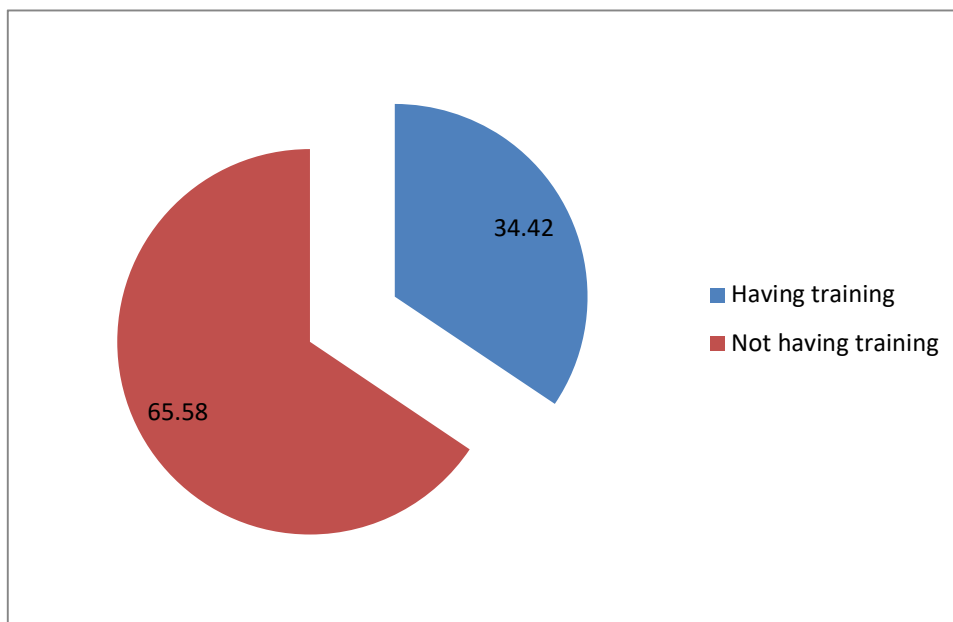
qualification, was almost nil. Since education opens many ventures for highly qualified women in various fields, steps should take by government to explore their talents.

**Table – 3.10 Classification of respondents based on status of training**

Status of training	Urban		Rural		Total	
	Total	%	Total	%	Total	%
Having training	90	40.91	58	27.62	148	34.42
Not having training	130	59.09	152	72.38	282	65.58
Total	220	100	210	100	430	100

Source: Primary data

**Figure – 3.4 Percentage distributions of respondents based on Status of training**



Source: Primary data

**Interpretation:**

From the above table –3.10 and figure –3.4, it came to know that a large section of respondents (65.58 percent) has no training in both rural (72 percent) and urban (59.09

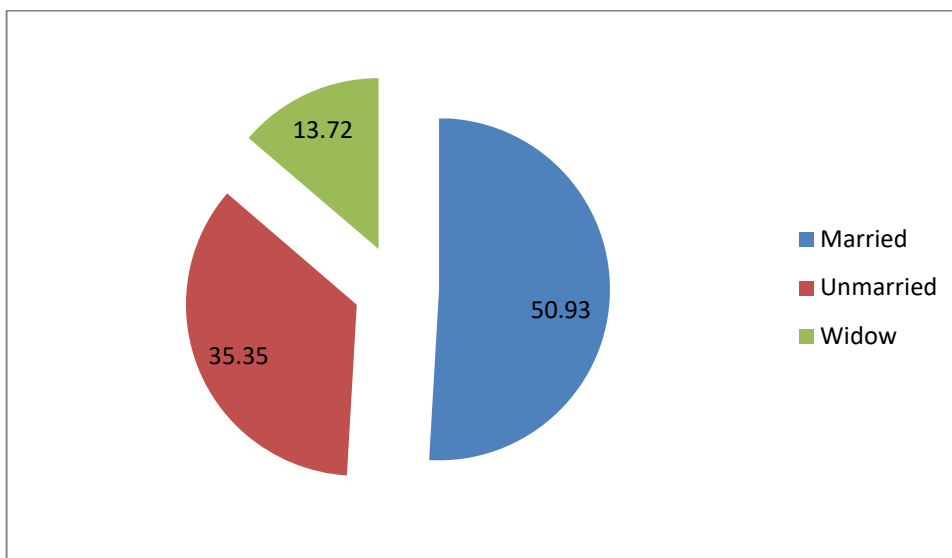
percent) areas. Due to lack of proper training, most of the respondents did not know how to manage and run a venture.

**Table – 3.11 Classification of respondents based on marital Status**

Marital status	Urban		Rural		Total	
	Total	%	Total	%	Total	%
Married	119	54.09	100	47.62	219	50.93
Unmarried	67	30.45	85	40.48	152	35.35
Widow	34	15.45	25	11.90	59	13.72
Total	220	100	210	100	430	100

Source: Primary data

**Figure – 3.5 Percentage distribution of marital status of women entrepreneurs**



Source: Primary data

**Interpretation:**

Table –3.11 and figure-3.5 show that majority of respondents were married in the study areas (50.93 percent). Study revealed that married women were able to maintain a balance between business and family life. The married respondents were more both in rural and urban areas mainly because their family income was insufficient to meet

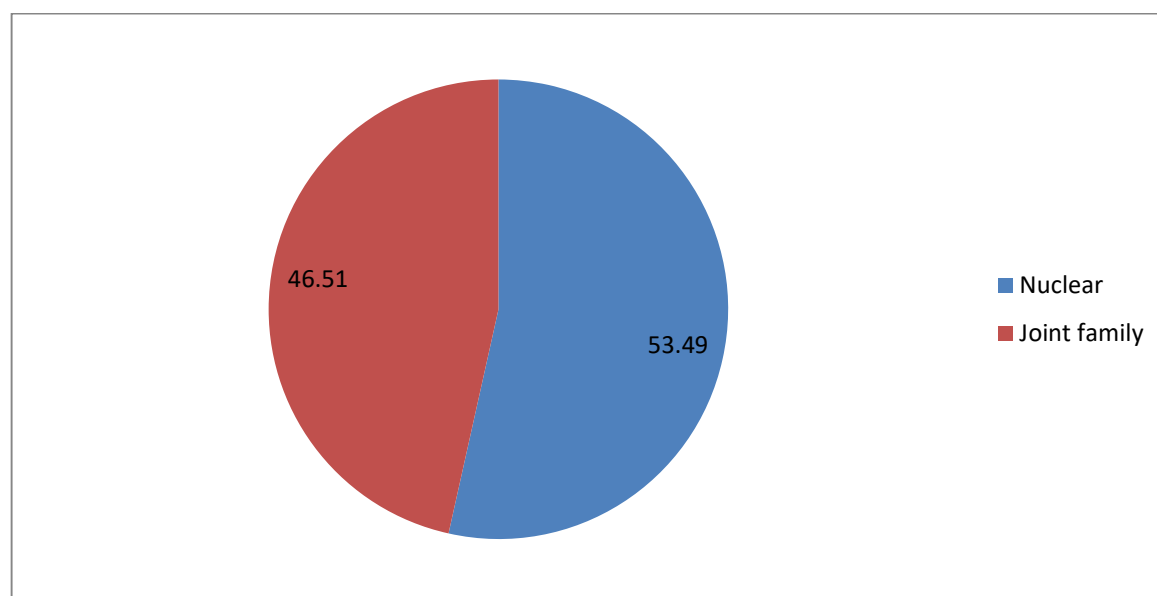
the rising day to day cost. Therefore, the married women were compelled to start their business. Unmarried respondents were more in rural areas (40.48 percent) than urban areas (30.45 percent). Due to lack of job opportunities in public and private sectors, they forced to start entrepreneurial activities for self-employment. At the same time, widow / separated (13.72percent) were in business activities to support themselves and their children or elders. Generally, the factors affecting marital status of respondents are mainly family support, type of enterprises run by them, and the time spent on their business.

**Table – 3.12 Classification of respondents based on family structure**

Family structure	Urban		Rural		Total	
	Total	%	Total	%	Total	%
Nuclear	143	65	87	41.43	230	53.49
Joint family	77	35	123	58.57	200	46.51
Total	220	100	210	100	430	100

Source: Primary data

**Figure – 3.6 Percentage distribution of family structure of respondents**



Source: Primary data



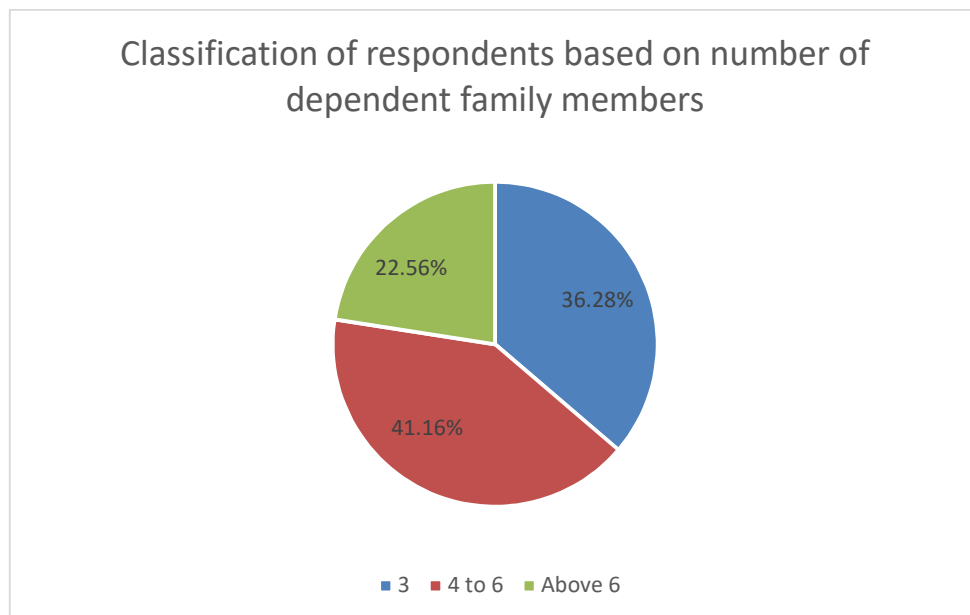
**Interpretation:** Table – 3.12 and figure – 3.6 shows that respondents in nuclear family set-up are more (53.49 percent). In urban areas it was more (62.17 percent) than in rural areas (37.83 percent). On the other hand, respondents in the joint family set are more (61.5 percent) in rural areas, than in urban areas (38.5 percent).

**Table – 3.13 Classification of respondents based on number of dependent family members**

Dependents	Urban		Rural		Total	
	Nos.	%	Nos.	%	Nos.	%
3	116	52.73	40	19.05	156	36.28
4-6	84	38.18	93	44.28	177	41.16
Above 6	20	9.09	77	37.62	97	22.56
Total	220	100	210	100	430	100

Source: Primary data

**Figure- 3.7 Percentage distribution of respondents based on number of dependent family members**



Source: Primary data

### Interpretation:

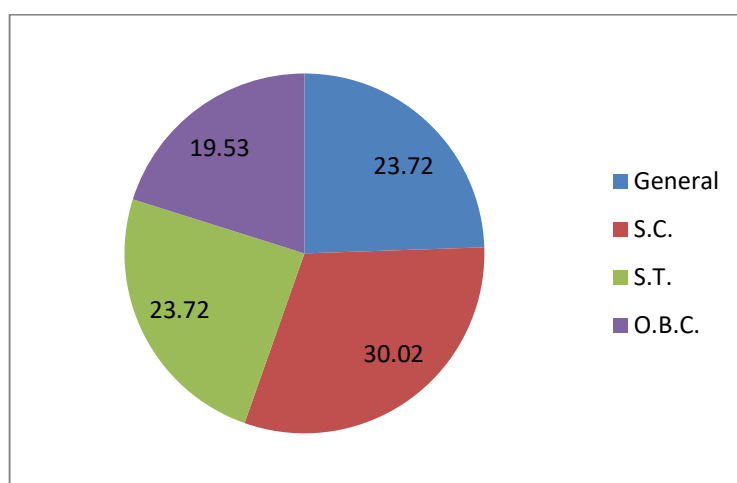
Table – 3.13 and figure -3.7 reveal that number of dependent family members (from 4 to 6 and above 6) is less in urban areas than in rural areas. As per the structure of the joint family system and lack of education, the number of dependent family members above 6 is more in the rural areas (37.62 percent) than in the urban areas (9.09 percent).

**Table – 3.14 Caste-wise classification of respondents**

Category	Urban		Rural		Total	
	Nos.	%	Nos.	%	Nos.	%
General	60	27.27	42	20	102	23.72
S.C.	64	29.09	78	37.14	142	33.02
S.T.	50	22.73	52	24.76	102	23.72
O.B.C.	46	20.91	38	18.09	84	19.53
Total	220	100	210	100	430	100

Source: Primary data

**Figure – 3.8 Cast-wise percentage distribution of respondents**



Source: Primary data

### **Interpretation:**

Above table– 3.14 and figure-3.8 show that the respondents belonging to the SC community is more (33.02 percent), both in the urban and rural areas. Due to poverty, upbringing of their children, and lack of education women were compelled to do entrepreneurial activities followed by the categories ST and General (23.72 percent each), and OBC by 19.53 percent. In case of general caste, the job opportunities are less than other caste. So, they are compelled to do entrepreneurial activities to help their families and also to raise their standard of living.

### **3.4.2: Economical position of women entrepreneurs:**

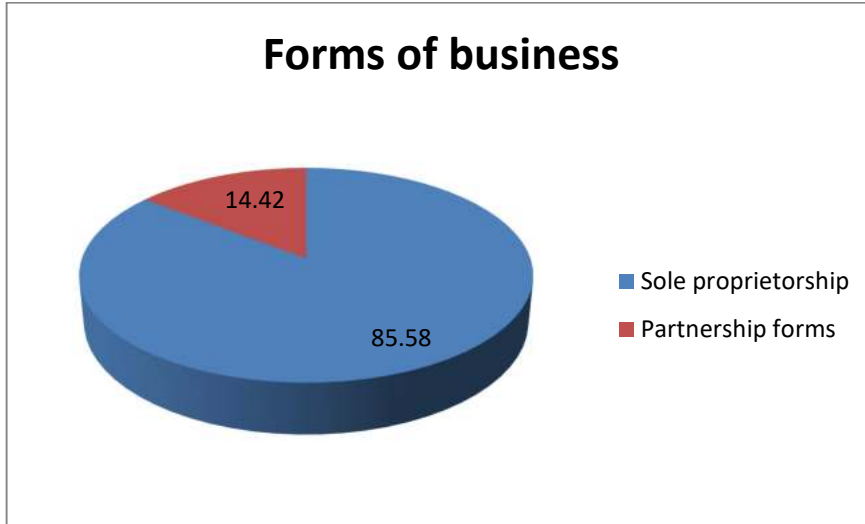
The important parameters to understand the economic conditions women entrepreneurs are - forms of business, origin of business, nature of ownership of business, investment in the business, management of business, size of workers or employment generation, etc.

**Table – 3.15 Classification of respondents based on forms of entrepreneurial activities**

Forms of business	Urban		Rural		Total	
	Nos.	%	Nos.	%	Nos.	%
Sole proprietorship	190	86.36	178	84.76	368	85.58
Partnership forms	30	13.64	32	15.24	62	14.42
Total	220	100	210	100	430	100

Source: Primary data

**Figure- 3.9 Percentage distribution of respondents based on forms of entrepreneurial activities**



Source: Primary data

**Interpretation:**

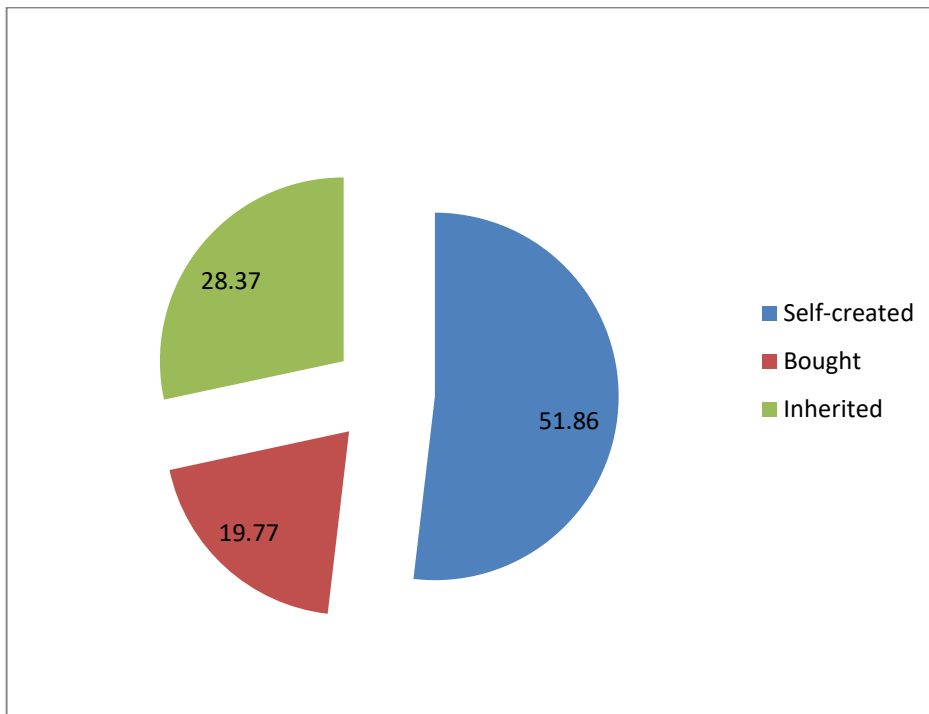
Above table –3.15 and figure-3.9 show that most of the respondents (85.58 percent) were sole proprietors. In urban areas it was 86.36 percent whereas in the rural areas it was 84.76 percent. Partnership system of business activities was 14.42 percent. It was 13.64 percents in the urban areas and in rural areas 15. 24 percent.

**Table – 3.16 Classification of respondents based on origin of business**

Sl. No	Nature of women entrepreneur	Urban		Rural		Total	
		No.	%	No.	%	No.	%
1	Self-created	123	55.91	100	47.62	223	51.86
2	Bought	40	18.18	45	21.43	85	19.77
3	Inherited	57	25.91	65	30.95	122	28.37
4	Total	220	100	210	100	430	100

Source: Primary data.

**Figure – 3.10 Percentage distribution of respondents based on origin of busine**



Source: Primary data

**Interpretation:**

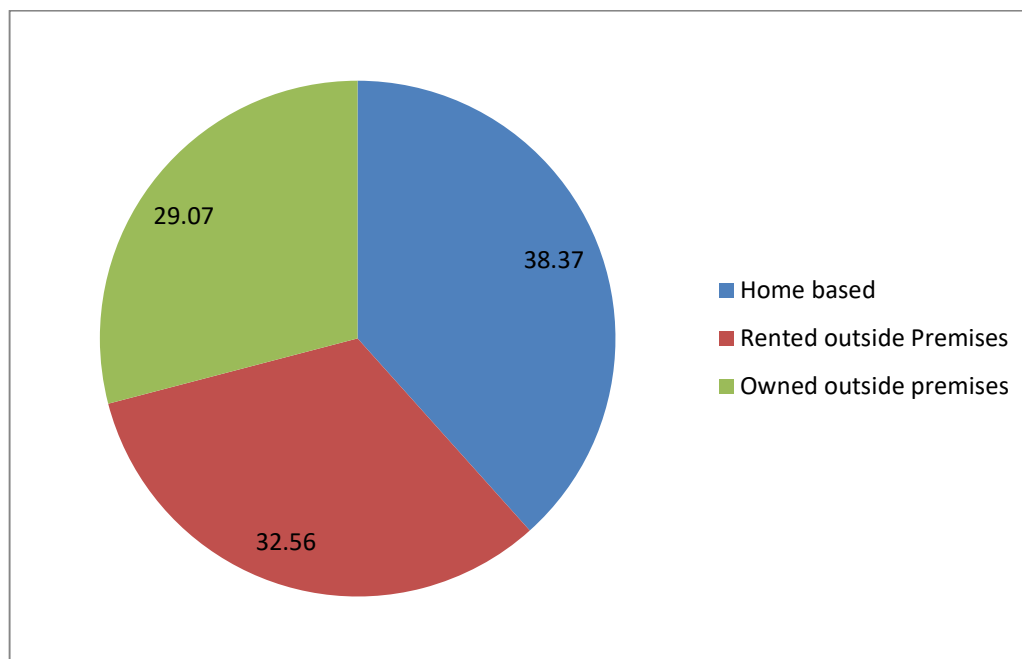
Table – 3.16 and figure-3.10 show the origin of business of women entrepreneurs that self-created respondents were more (51.86 percent) both in urban and rural areas followed by inherited, (28.37 percent) and bought (19.77) respectively. During field study it came to know that first generation respondents (self-created) were interested to do entrepreneurial activities on non-traditional items than on traditional items.

**Table – 3.17 Classification of respondents based on location of the enterprise**

Business premises	Urban		Rural		Total	
	Nos.	%	Nos.	%	Nos.	%
Home based	78	35.45	87	41.43	165	38.37
Rented outside Premises	80	36.36	60	28.57	140	32.56
Owned outside premises	62	28.18	63	30	125	29.07
Total	220	100	210	100	430	100

**Source: Primary data**

**Figure – 3.11 Percentage distribution of respondents based on location of enterprise**



Source: Primary data

### **Interpretation:**

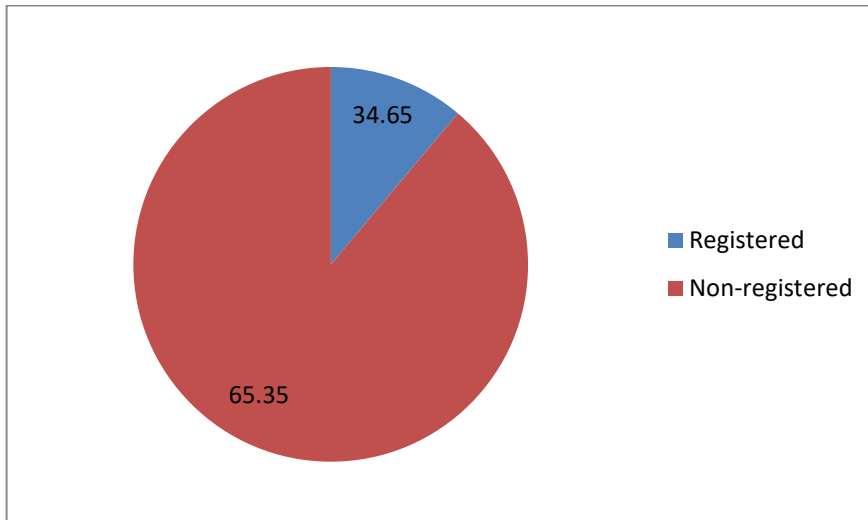
The above table –3.17 and figure-3.11 reveal that most of the respondents having enterprises are in their own residences. Number of such enterprises (38.37 percent) were more in rural (41.43 percent) areas. Primarily, it was intended to operate their enterprises economically and also to maintain balance between business and household activities. Moreover, these respondents were able to get the family support in their needy times. During investigation, it came to know that operating enterprises from home were not possible to expand the markets of their products which adversely affected the growth of their business. Rented outside premise enterprises or nearby to the daily bazaar, they have potential to earn more. However, such enterprises (32.56 percent) in the study areas particularly in urban areas (36.36 percent) were more than rural areas (28.57 percent) because of paucity of funds. Due to higher cost of rented room, most of the respondents were not able to arrange suitable premises in roadside or outside premises. Respondents in the urban areas earned more than rural areas due to facilities available like markets of their products, easy purchase of raw materials, education (literacy rate of women in urban area is more than rural area) and liberal social attitude towards the respondents.

**Table – 3.18 Classification of respondents based on legal structures of enterprises**

Legal structure	Urban		Rural		Total	
	Nos.	%	Nos.	%	Nos.	%
Registered	129	58.64	20	9.52	149	34.65
Non-registered	91	41.36	190	90.48	281	65.35
Total	220	100	210	100	430	100

Source: Primary data

**Figure – 3.12 Percentage distribution of respondents based on legal structure of enterprises**



Source: Primary data

**Interpretation:**

Table – 3.18 and figure-3.12 reveal that number of registered respondents is lower than non-registered respondents. The above table also shows that registered respondents were more in urban areas (58.64 percent) than in rural areas (9.52 percent). Rural respondents did not give so much importance on registration of their enterprises. Non-registered respondents were more in rural area (90.48 percent) than in urban area (41.36 percent). They have lack of knowledge about the government’s policies and programs. During 2013-14 to 2017-18, outof 968 registered entrepreneurs the total respondents were only 430 (44 percent).

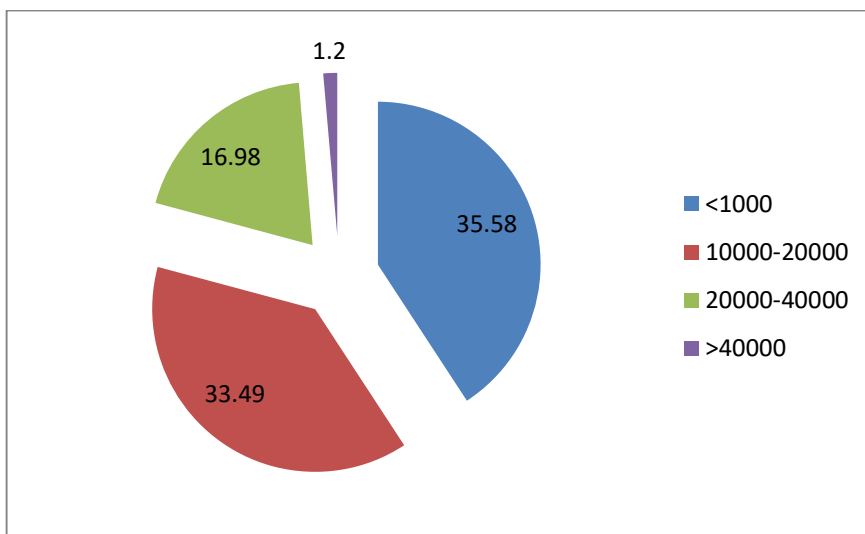


**Table- 3.19 Classification of respondents based on monthly capital investment on busines**

Monthly capital Investment	Urban	%	Rural	%	Total	%
<10000	25	11.36	128	60.95	153	35.58
10000-20000	62	28.18	82	39.05	144	33.49
20000-40000	73	33.18	00	00	73	16.98
>40000	60	27.27	00	00	60	13.95
Total	220	100	210	100	430	100

Source: Primary data

**Figure 3.13 Percentage distribution of respondents based on monthly capital investment**



Source: Primary data

**Interpretation:**

Above table 3.19 and figure 3.13 show the monthly capital investment of women entrepreneurs of both rural and urban areas. Capital investment is more in urban area

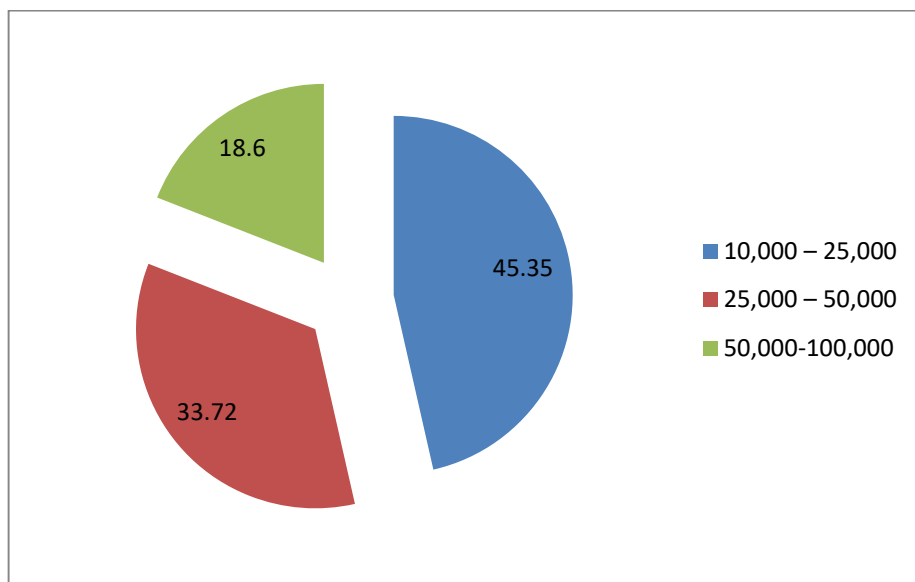
than in rural area. Higher capital investment exists only in urban area i.e., Rs.20000 - Rs. 40000 and above Rs. 40000. In rural area there is lower capital investment <10000 and Rs. 10000-Rs. 20000. This is mainly due to the low economic condition of the respondents.

**Table 3.20 Classification of respondents based on monthly income**

Monthly income	Urban		Rural		Total	
	Nos.	%	Nos.	%	Nos.	%
10,000 – 25,000	77	35	118	56.19	195	45.35
25,000 – 50,000	90	40.90	55	26.19	145	33.72
50,000-100,000	43	19.55	37	17.61	80	18.60
Above 1, 00,000	10	4.55	00	0	10	2.32
Total	220	100	210	100	430	100

Source: Primary data

**Figure – 3.14 Percentage distribution of respondents based on monthly income**



Source: Primary data

**Interpretation:**

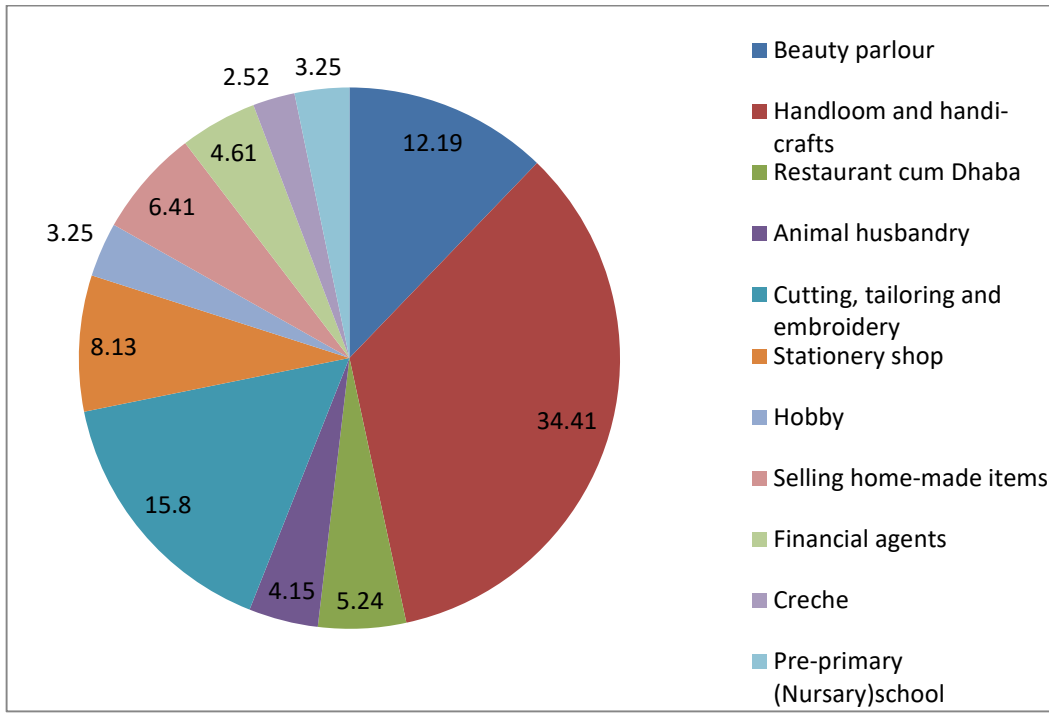
Income is an important parameter to understand the economic condition of respondents. Different types of enterprises were set up by different entrepreneurs in different fields in the study area. Table – 3.21 and figure-3.14 show that the monthly income between Rs. 10,000 – 25,000 is highest in rural area 56.19 percent, and in urban area it is 35 percent. Large number of respondents earned between the ranges of Rs. 25,000 to Rs. 50,000 in urban area (40.90 percent). Above Rs. 1, 00,000 was earned only by 4.55 percent in urban area. In rural area, that category was not found.

**Table – 3.21 Classification of respondents based on size of workers or employment generation**

Enterprises	Urban	%	Rural	%	Total	%
Beauty parlour	50	22.73	35	16.67	85	19.77
Handloom and handi-crafts	45	20.45	52	24.76	97	22.55
Restaurant cum Dhaba	10	8.18	09	4.28	19	4.42
Animal husbandry	10	4.54	26	12.38	36	8.37
Cutting, tailoring and embroidery	37	16.82	32	15.24	69	16.05
Stationery shop	20	9.09	15	7.14	35	8.14
Hobby (dance, art, music, yoga) teaching	9	4.09	7	0	16	3.72
Selling home-made items (pickle, papad, jam, jelly, laddu, pie)	12	5.45	23	10.95	35	8.14
Financial agents	14	6.36	9	4.28	23	5.35
Creche	07	3.18	0	00	07	1.63
Pre-primary (Nursery) school	06	2.73	02	0.95	08	1.86
Total	220	100	210	100	430	100

Source: Primary data

**Figure – 3.15 Percentage distributions of respondents based on employment generation**



Source: Primary data

**Interpretation:**

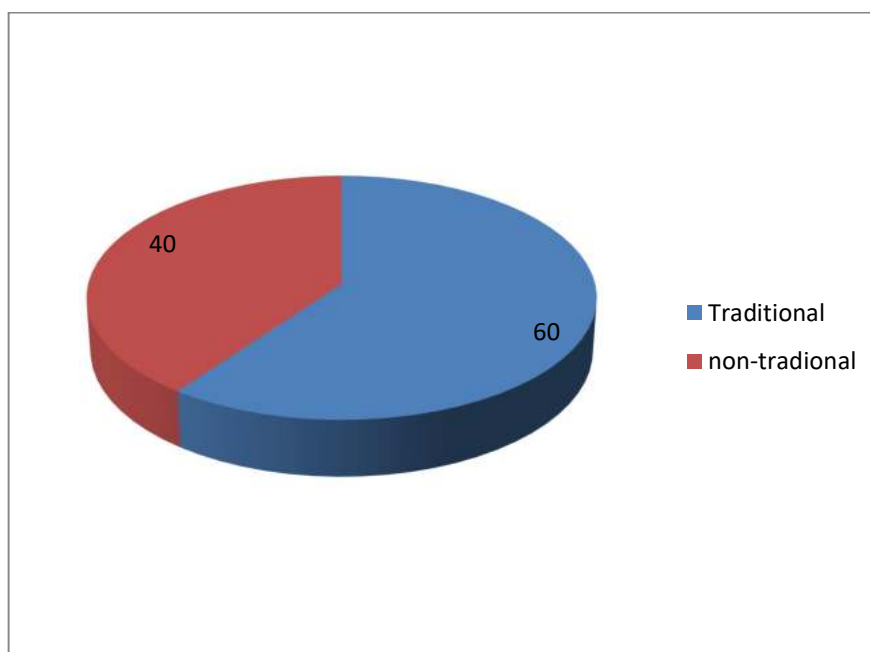
The above table 3.21 and figure-3.15 reveal that employment generation in different segments of businesses run by respondents. Highest employment generation was in handloom and handicraft sector followed by cutting, tailoring and embroidery, beauty parlour, stationery shop, selling home-made items (pickle, papad, jam, jelly, laddu, pie), restaurant cum dhaba, financial agents, animal husbandry, pre-primary (Nursery) school and crèche.

**Table – 3.2 Classification of respondents based on specialisation of products (Traditional items / non-traditional items)**

S.N.	Items	Urban		Rural		Total	
		Nos.	%	Nos.	%	Nos.	%
1	Traditional items	98	44.55	160	76.19	258	60
2	Non-traditional items	122	55.45	50	23.81	172	40
3	Total	220	100	210	100	430	100

Source: Field study

**Figure –3.16 Percentage distribution of specialisation of products (traditional/non-traditional)**



Source: primary data

**Interpretation:**

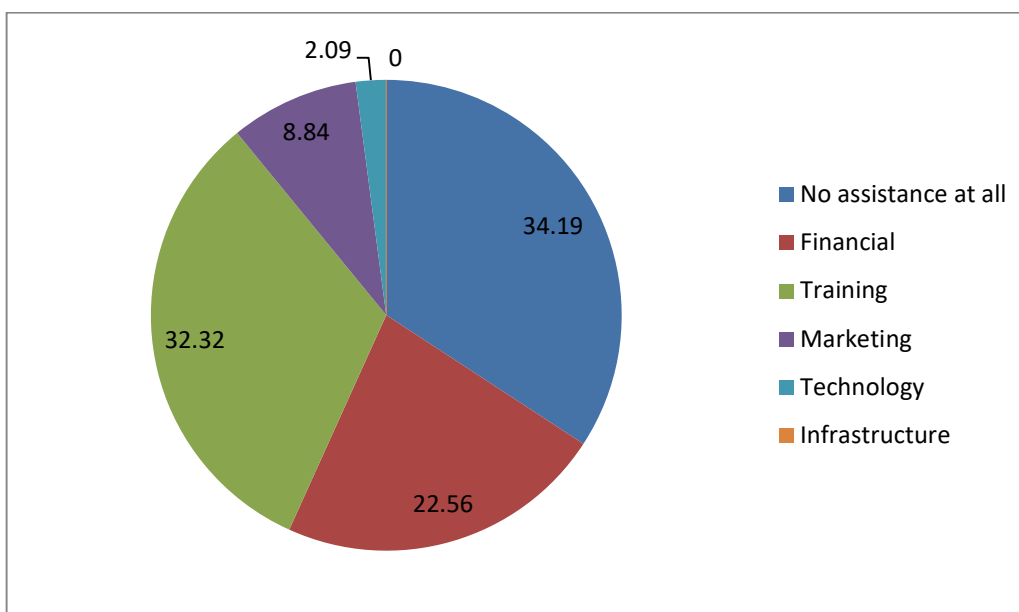
Table – 3.22 and fig- 3.16 shows the interest of respondents on traditional items was more in rural area than urban areas. The interest of respondents on traditional items (60 percent) was more in rural area than urban areas (40 percent). Rural respondents (76.19 percent) were interested mainly on traditional items like weaving, tailoring, and embroidery, pickle, jam-jelly making etc. Urban respondents (55.45 percent), on the other hand, was interested on non-traditional items. They were also interested on traditional items in modern looks (e.g., beauty parlour, boutiques, restaurant, cafe, crèche, developing hobby – yoga, music, singing, art etc.

**Table - 3.23 Classification of respondents based on assistance received from Government**

Sl No	Variables	Urban		Rural		Total	
		No. of responders	%	No. of respondent	%	Nos.	%
1	Financial	78	35.45	19	9.04	97	22.56
2	Infrastructure	0	0	0	0	00	00
3	Training	86	39.09	53	25.24	139	32.32
4	Marketing	30	13.64	08	3.81	38	8.84
5	Technology	09	4.0	0	0	09	2.09
6	No assistance at all	17	7.72	130	61.90	147	34.19
	Total	220	100	21	100	430	100

Source: Primary data

**Figure – 3.17 Percentage distributions of respondents based on assistance received from government**



Source: Primary data

### Interpretation:

Table – 3.23 and figure- 3.17 that 33.32 respondents have got training facilities. Financial assistance was got by 22.56 percent respondents. But no one can get infrastructural facilities. Marketing and technological facilities have got only by 8.84 and 2.09 respectively which were negligible. Number of respondents that did not get any assistance was 34.19 percent

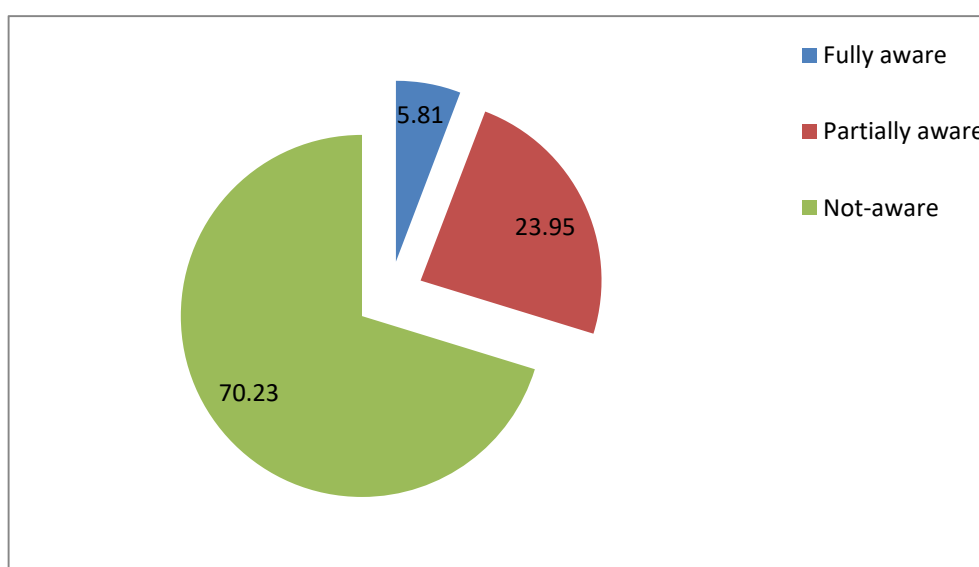
### Table – 3.24 Classification of respondents based on awareness about government policies and schemes

Level of awareness	Urban		Rural		Total	
	No. of units	%	No. of units	%	No. of units	%
Fully aware	21	9.54	04	1.90	25	5.81

Partially aware	72	32.73	31	14.76	103	23.95
Not aware	127	57.73	175	83.33	302	70.23
Total	220	100	210	100	430	100

Source: Primary data

**Figure – 3.18 Percentage distribution of respondents based on awareness about government policies**



Source: Primary data

**Interpretation:**

The table -3.24 and figure- 3.18 reveal that large sections of the respondents (70.23 percentage) in both urban (57.73 percent) and rural (83.33 percentage) areas have lack of awareness (nil or low) about the government policies and programmes. During field study, especially, in the rural areas, it was known that women entrepreneurs were not aware of the incentives meant for them. According to them, incentives only existed in paper and for availing these incentives were very complicated. The number respondent that fully aware about government policies were only 5.81 percent



followed by partially aware 23.95 percent. Lack of awareness is primarily due to the lack of publicity from government's side and also lack of education.

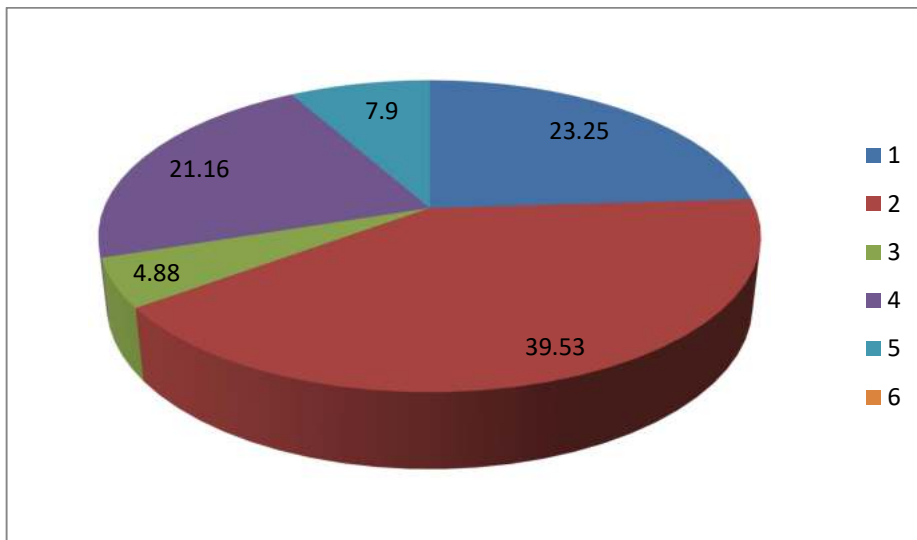
**Table – 3.25 Major broad categories of Women run enterprises in Sonitpur**

Sl. No	Category name	Activities included	Urban		Rural		Total	
			No.	Percent	No.	Percent	No.	Percent
1	Beauty parlour	Beauty parlour, selling of beauty products of Lotus, Lakme, Oriflame, Ponds, etc.	70	31.82	30	14.29	100	23.25
2	Handloom & handicraft	Boutiques, tailoring & stitching, embroidery, exhibitions of suits, <i>mekhela-chadar</i> , and sarees, toys, etc. (Traditional & non-traditional dress)	90	40.91	80	38.10	170	39.53
3	Educational	Tuitions, coaching in groups, hobby classes (dance, hobby, music, art,) training programs.	13	5.91	8	3.81	21	4.88
4	Trading	Gift items, Grocery items, poultry products, papads, pickles, spices (jeera, black pepper, etc.) and florists.	30	13.62	61	29.05	91	21.16

5	Restaurant & Dhaba	Tiffin centres, baking, tea/snacks stalls, Assamese cuisine.	09	4.09	25	11.90	34	7.90
6	Professional, financial and miscellaneous services	Health/yoga services, financial services/insurance agents/ fund advisors, etc.), crèches etc.	8	3.62	6	2.86	14	3.25
7	Total		220		210		430	

Source: Primary data

**Figure – 3.19 Percentage distributions of major broad categories of Women run enterprises in Sonitpur**



Source: Primary data

**Interpretation:**

The above table – 3.25 and figure- 3.19 reveal that most of the respondents (39.58 percent) in the study area were engaged in handloom and handicrafts. This is mainly due to comparatively low cost of production and can be run at home with less efficiency. Followed by beauty parlour, trading, restaurant & dhaba, educational and professionals, financial and miscellaneous services.

**Table – 3.26 Classification of respondents based on factor motivating**

	Factors	Urban		Rural		Total	
		No.	%	No.	%	No.	%
1	To earn money	70	31.82	73	34.76	143	33.25
2	To be independent	27	12.27	20	9.52	47	10.93
3	Unemployment	35	15.91	36	17.14	71	16.51
4	Responsibility due to death of near relatives	12	5.45	10	4.76	22	5.12
5	Special qualification attained for Running a business/enterprise	10	4.55	11	5.24	21	4.88
6	Business culture exists in the family.	10	4.55	10	4.76	20	4.65
7	Possessing innovative skills or aspiration and challenges for something new	10	4.55	10	4.76	20	4.65
8	Get better life than before	10	4.55	08	3.81	18	4.19
9	Social status	07	3.18	08	3.81	15	3.49
10	Being entrepreneur was a lifelong goal	08	3.64	06	2.86	14	3.25
11	To spend spare time	08	3.64	10	4.76	18	4.19
12	Use of idle funds	04	1.82	03	1.43	07	1.63
13	Availability of infrastructural facilities	04	1.82	02	0.95	06	1.39
14	Dissatisfaction with current jobs	05	2.27	03	1.43	08	1.86
15	Total	220	100	210	100		100

Source: Primary data

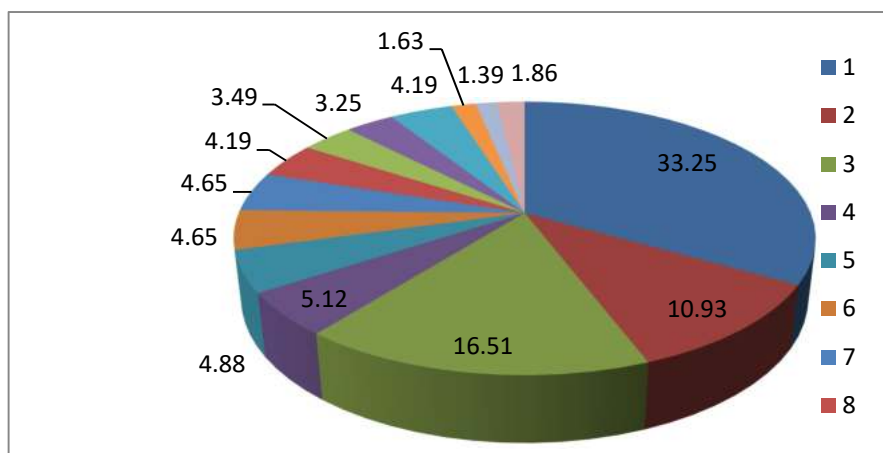
**Table 3.27 Classification of respondents based on factors motivating [using Weighted Ranking Method]**

Sl. No.	Weighted particulars	10	9	8	7	6	5	4	3	2	1	Total	Rank
1		1	2	3	4	5	6	7	8	9	10		
2	To earn money	17	14	15	14	13	11	12	11	8	6		
		170	126	120	98	65	55	48	33	16	6	737	1
3	To be independent	18	16	10	11	9	9	10	8	10	6		
		180	144	80	77	54	45	40	24	20	6	673	3

4	Unemployment	16	15	14	15	11	10	7	10	6	7		2
		160	135	112	105	66	50	28	30	12	7	705	
5	Responsibility due to death of near relatives	15	10	14	9	10	8	11	7	5	6		4
		150	90	112	63	60	40	44	21	10	6	596	
6	Special qualification attained for running a business/enterprise	12	9	11	8	10	9	7	9	6	5		6
		120	81	88	56	60	45	28	27	12	5	522	
7	Business culture exists in the family	14	9	10	7	5	10	8	6	5	7		7
		140	81	80	49	30	50	32	18	10	7	497	
8	Possessing innovative skills or aspiration and challenges for something new	10	7	5	9	6	8	7	5	5	4		10
		100	63	40	63	36	40	28	15	10	1	396	
9	Get better life than before	13	10	11	9	10	11	8	6	7	5		5
		130	90	88	63	60	55	32	18	14	5	555	
10	Social status	11	10	9	7	8	10	7	5	6	4		8
		110	90	72	49	48	50	28	15	12	4	478	
11	Being entrepreneur was a lifelong goal	12	10	8	6	9	8	6	4	5	4		9
		120	90	64	42	54	40	24	12	10	4	460	
12	To spend spare time	10	7	9	7	6	7	5	3	4	2		2
		100	63	72	49	36	35	20	9	8	2	394	
13	Use of idle funds	9	7	5	6	4	6	3	4	2	2		11
		90	63	40	42	24	30	12	9	4	2	316	
14	Availability of infrastructural facilities	8	6	4	5	6	8	4	3	2	1		12
		80	54	32	35	36	40	16	9	4	1	307	
15	Dissatisfaction with current jobs	7	5	6	4	5	3	4	2	1	1		13
		70	45	48	28	30	15	16	6	2	1	261	

Source: Primary data

**Figure-3.20 Percentage distribution of factors motivating women entrepreneur**



Source: Primary data

**Interpretation:**

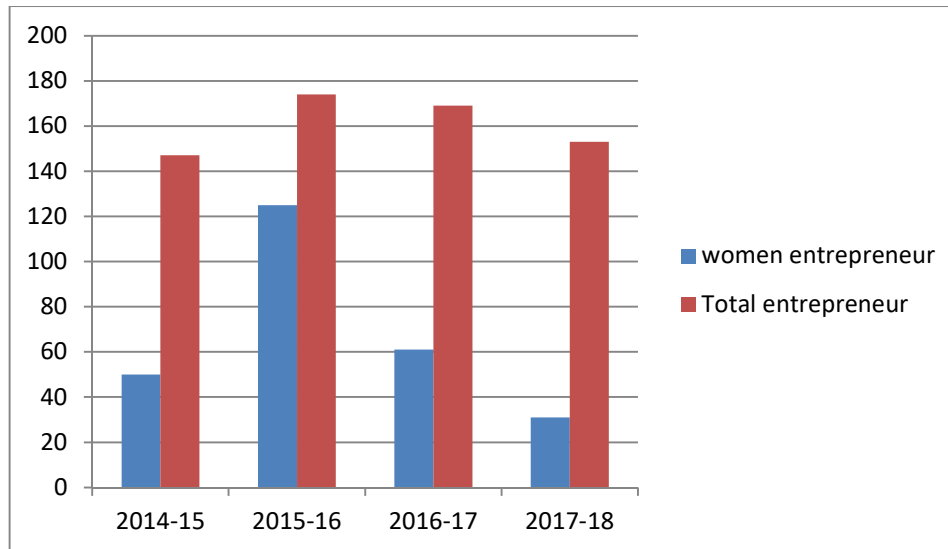
The above table 3.27 and figure-3.21 show that the most of the respondents have given first rank to earn money; second rank to unemployment followed by to be independent, responsibility due to death of near relatives, get better life than before, special qualification attained for running a business/enterprise, business culture exists in the family, social status, being entrepreneur was a lifelong goal, possessing innovative skills or aspiration and challenges for something new, use of idle funds, availability of infrastructural facilities and dissatisfaction with current jobs.

**Table-3.28 Number of registered respondents in Sonitpur district since 2013-14 to 2017-18**

Year	Women	Total (Men & women)	%
2013-14	376	968	38.84
2014-15	50	147	34.01
2015-16	125	174	71.82
2016-17	61	169	36.09
2017-18*	31	153	20.26

Source: DICC, Sonitpur, {\*2018 (26/9/18)}

**Figure -3.21 Percentage distributions of registered respondents in Sonitpur district**



Source: DICCC

**Interpretation:**

Above table-3.28 and figure 3.21 shows that the growth rate of registered women entrepreneur which is not consistent i.e., it was 38.84 in 2013-14: 34.01 percent in 2014-15 followed by 71.82 percent in 2015-16, 36.09 percent in 2016-17 and 20 percent in 2017-18. On the other hand, the number of non-registered women entrepreneur is gradually increasing. Field study revealed that most of the women were not interested in registration of their enterprises because of their ignorance about the facilities (training and financial assistance) that provided by government through DICCC, MSME, PMKVY, etc.

From the above discussions it can be deduced that there is a possibility of women entrepreneurship development in Sonitpur district due to the following reasons:

- Female literacy rate has been increasing from 49.80 percent in 2001 to 60.73 percent in 2011. Increasing literacy rate raises the awareness level among women.

- With the increase of literacy rate, SHGs among women has been gradually increasing. According to, DRDA, Sonitpur, the total number of SHGs were 9171 from 2011-2012 to 2017-18.
- In Sonitpur district, the registered Industrial unit was 968 (2013-14 to 2017-18). Out of this, number of woman entrepreneurs was 643 (66.42 percent, source: DIC Sonitpur). It shows a positive and expected expansion of registered woman enterprises in the study area.
- Population growth rate is increasing from 15.55 percent in 2001 to 18.11 percent in 2011. In case of urbanisation, it was 8.9 percent in 2011 against 10.56 in 2001.
- Moreover, the analysis of factors that motivate women entrepreneurs shows that 143 respondents out of total 430 respondents selected “to earn money” as the highest motivating factor with 33.25 percent. The next important motivating factor is “unemployment”, selected by 16.51 percent of the respondents out of which 17.14 percent reside in the rural, and 15.91 percent reside in the urban. The third most motivating factor is “independence”, which 10.93 percent of respondents picked. This option was selected by 12.27 percent of urban dwellers and 17.14 percent rural dwellers. The table 3.27 shows the ranking of factors that motivates women to become entrepreneurs.
- On the other hand, number of non-registered respondents is more than registered respondents during this period. It was 2697. During field study, it came to know that the rural and urban women have shown interest in having financial status in the family to raise their standard of living. Therefore, with the increase of population and awareness among women, the growth prospects of women entrepreneurs in the study area have been changing leading to development in the long run.

Table 3.24 reveals that 33.32 percent respondents have got training facilities. Financial assistance was got by 22.56 percent respondents. But no one can get infrastructural facilities. Marketing and technological facilities have got only by 8.84 and 2.09 percent respectively which were negligible. Number of respondents that did not get any assistance was 34.19 percent

From the above analysis of socio-economic factors of the study area, we can conclude that the (first objective-To find out socio-economic factors that influence the women to become an entrepreneur) socio-economic factors shown in tables 3.6, 3.7, 3.8, 3.9, 3.10, 3.12, 3.14, 3.18, 3.19, 3.20, 3.21, 3.22, 3.24, 3.25, 3.26, 3.37, and 3.28 influence women to become an entrepreneur.

### **Chapter summary**

Sonitpur is an underdeveloped district of Assam. Its demography is not totally homogeneous as a number of linguistic, religious and ethnic communities and businesses stay there. With the make bigger of populace and urbanisation, the market circumstance of small corporations is steadily transferring upwards. The range of female entrepreneurs has been increasing substantially at some stage in latest years. Due to the existence of multicultural ethnic groups, there is a possibility for women entrepreneurs in exclusive fields such as traditional as well as non-traditional sectors. Since Sonitpur is an agriculturally based district; it has a normal dependence on agriculture; the study region has lack of entrepreneurship among the educated youths. They are commonly targeted on jobs. Absence of big industries in the study area is also partly responsible for lack of entrepreneurial activities. During field study, it came to know that the rural and urban women have shown interest in having financial status in the family to raise their standard of living. Therefore, with the increase of population and awareness among women, the growth prospects of women entrepreneur in the study area have been changing leading to development in the long run.



## **CHAPTER- 4**

### **WOMEN ENTREPRENEURSHIP AND AVAILABILITY OF INFRASTRUCTURAL FACILITIES**

**SECOND OBJECTIVE:** To examine the infrastructural facility available for the development of women entrepreneurship.

#### **4.1 Infrastructure and entrepreneurship**

There is a close relationship between infrastructure and entrepreneurship. Infrastructure can decorate connectivity and linkages that facilitate focus of the entrepreneurial possibilities and the capacity of the entrepreneurs to discover these opportunities. Entrepreneurial infrastructure is essentially about the facilities and offerings present within a particular geographical place that encourages the evolution of new ventures alongside the growth and development of small and medium sized enterprises. Road, railways, power supply, shed allotment, industrial parks, market support, well-funded and well-structured programmes, which provide funding, network and commercial enterprise advisory services as a section of the foremost entrepreneurial infrastructure. To make a robust culture of self-reliance and entrepreneurship, entrepreneurial infrastructure is of utmost importance, otherwise it is critical to start new enterprises that can create employment and deliver services and products with superlative quality.

This chapter explores the significance of the availability of infrastructural facilities for the entrepreneurial development among women in the study area.

#### **4.2: Types of enterprises in which women entrepreneurs are involved in Sonitpur district are as follows:**

1. Beauty parlour
2. Handloom & handicrafts (traditional & non-traditional)
3. Restaurant cum Dhaba
4. Animal Husbandry
5. Grocery shops
6. Cutting, embroidery and tailoring firms
7. Selling home-made products (like pickle, papad, jam, jelly, ketlipitha, coconut laddu, etc.)
8. Hobby (dance, art, music and yoga) teaching
9. Finance consultancy / insurance agents
10. Crèche
11. Pre-primary school

#### **4.3 Infrastructure facilities required for different enterprises**

Different enterprises require different types of infrastructure facilities. Without infrastructure facilities no one venture can be run smoothly. Following table shows the infrastructure facilities required for different enterprises.

**Table No. 4.1 Infrastructure Required for Enterprises**

Sl.no	Enterprises	Infrastructure facilities involved
1)	Beauty parlour	proper space, power and water supply, Sewage, sanitation and waste disposal facilities
2)	Handloom & handicrafts (traditional & non-traditional)	Proper space, adequate supply of textiles, weaving machines
3)	Restaurant cum Dhaba	Proper shed allotment, basic utensils, power supply and water supply
4)	Animal husbandry	Proper space and water facility
5)	Cutting, embroidery and tailoring firms	Proper space, equipment and necessary machines, power supply
6)	Grocery shop	Proper space, sanitation and waste disposal facilities, adequate power
7)	Selling home-made items	'Everything is available'
8)	Financial consultancy	Proper space, vehicles, computer
9)	Hobby (dance, music, art and yoga) classes	Proper space, sanitary facility, convenient place, adequate power and water supply
10)	Crèche	Proper space, sanitation and waste disposal facilities, adequate power and water supply
11)	Pre-primary school	Proper rooms, a playground, toilet facilities and water facility

Source: Primary data

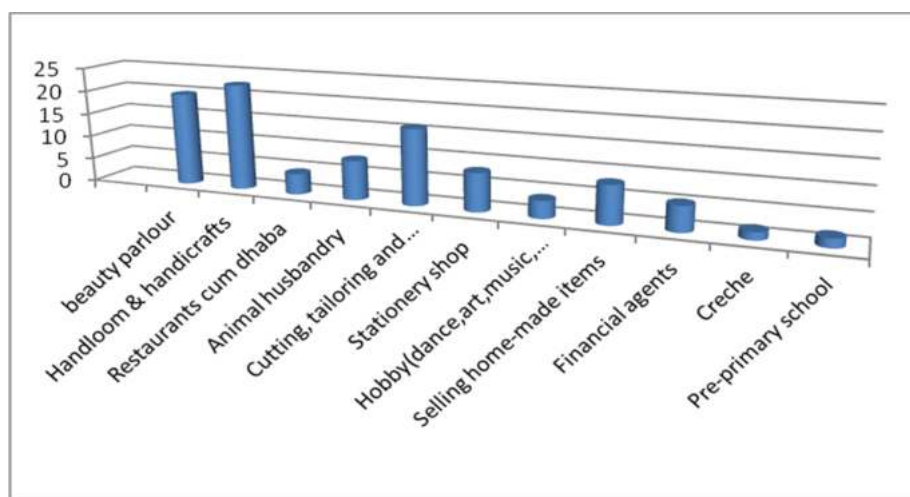
The following table shows the number of respondents involved in different categories

**Table 4.2 Respondents involved in various enterprises**

Sl. no.	Enterprises	Urban		Rural		Total	
		No.	%	No.	%	No.	%
1)	Beauty parlour	50	22.73	35	16.67	85	19.77
2)	Handloom & handicrafts (traditional & non-traditional)	45	20.45	52	24.76	97	22.55

3)	Restaurant cum Dhaba	10	4.54	9	4.28	19	4.42
4)	Animal husbandry	10	4.54	26	12.38	36	8.37
5)	Cutting, tailoring and embroidery	37	16.82	32	15.24	69	16.05
6)	Stationery shop	20	9.09	15	7.14	35	8.14
7)	Hobby (dance, art, music, yoga) teaching	9	4.09	7	3.33	16	3.72
8)	Selling home-made items (pickle, papad, jam, jelly, laddu, pie)	12	5.45	23	10.95	35	8.14
9)	Financial agents	14	6.36	9	4.28	23	5.35
10)	Crèche	07	3.18	00	00	07	1.63
11)	Pre-primary school	06	2.73	02	0.95	08	1.86
12)	Total	220	100	210	100	430	100

**Figure – 4.1 Respondents involved in various enterprises**



**Interpretation:**

Table 4.2 and figure – 4.1 point out the number of respondents present in different categories. Highest numbers of respondents are in handloom & handicrafts, beauty parlour, and cutting, embroidery and tailoring, respectively. The highest number of

respondents (22.55 percent) were engaged on handloom and handicrafts sector followed by beauty parlour (19.77 percent), Cutting, tailoring and embroidery (16.05), Animal husbandry (8.37 percent), stationery shop, selling home-made items (pickle, papad, jam, jelly, laddu, pie), financial agents, hobby (dance, art, music, yoga) teaching, pre-primary school and crèche. These types of enterprises can be set up with less amounts of money and at their own houses.

#### 4.4 Availability of infrastructure facilities for different categories of enterprises

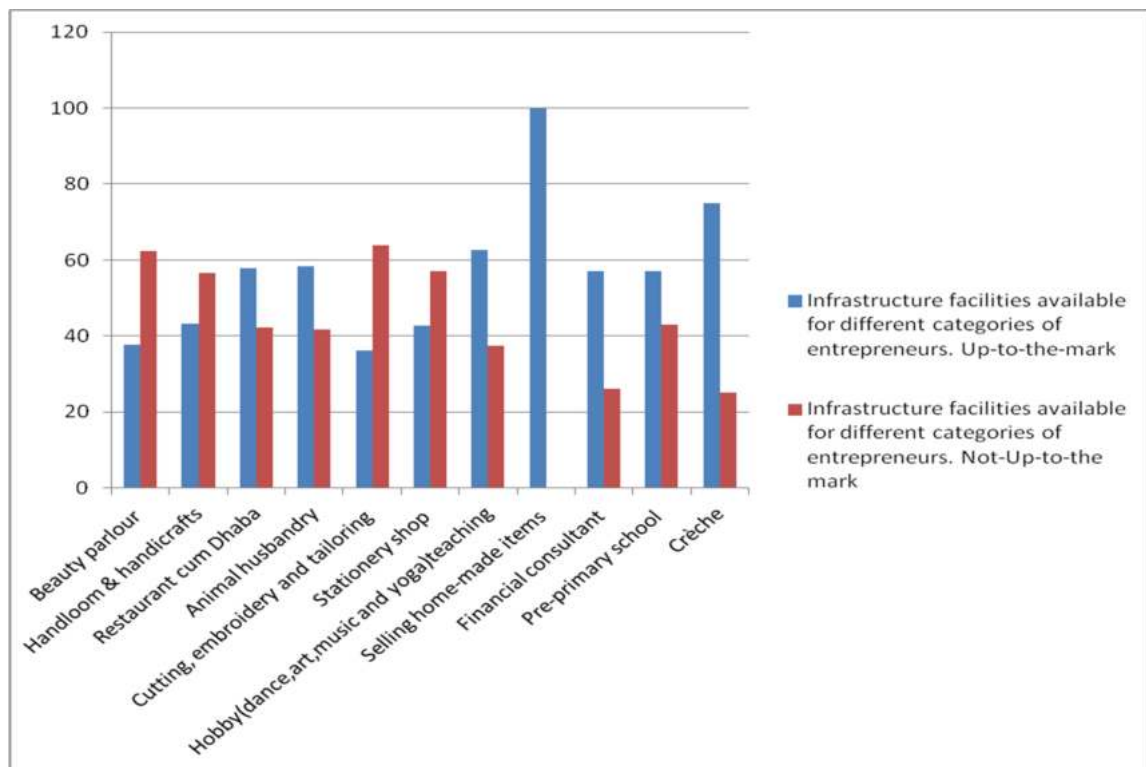
Field study shows that availability of infrastructure facilities for different categories of enterprises are no satisfactory. Since the study area is not economically developed, so the available infrastructure facilities were not up-to-mark.

**Table – 4.3 Infrastructure facilities available for different categories of enterprises. (Sample size 430)**

Sl.no	Respondents per Enterprise	Availability of infrastructure			
		(up-to-the-mark)	%	(not-up-to-the mark)	%
1)	Beauty parlour (85)	32	37.65	53	62.35
2)	Handloom & handicrafts (traditional & non-traditional) (97)	42	43.29	55	56.70
3)	Restaurant <i>cum</i> Dhaba (19)	11	57.89	08	42.10
4)	Animal husbandry (36)	21	58.33	15	41.67
5)	Cutting, embroidery and tailoring (69)	25	36.23	44	63.76
6)	Stationery shop (35)	15	42.85	20	57.14
7)	Hobby (dance, art, music and yoga) teaching (16)	10	62.5	6	37.5
8)	Selling home-made items (35)	35	100	00	00
9)	Financial consultant (23) e.g. insurance agents, etc.	17	73.91	06	26.0
10)	Pre-primary school (07)	04	57.14	03	43
11)	Crèche (08)	08	75	00	25

Source: Primary data

**Figure-4.2 Infrastructure facilities available for different categories of entrepreneurs.**



**Interpretation:**

Table- 4.3 and figure– 4.2 show the infrastructure facilities available for different categories on percentage basis. Infrastructural facilities found up-to-the mark on homemade items (Rice powder, jeera and turmeric powder, etc.), followed by hobby classes, financial consultant, animal husbandry, restaurant *cum* dhaba, crèche, pre-primary school, handloom & handicrafts (traditional & non-traditional), stationery shop, beauty parlour, cutting, embroidery and tailoring, etc.

Presently, beauty parlour seems to be the most popular enterprise for women with all the facilities services available in it ranging from spa to basic haircut. All the beauticians have to undergo a professional course for this, including the proper understanding of handling the requirements. During investigation, it was found that about 37.64 percent beauty parlours are well equipped while 62.35 percent of beauty parlours is not well equipped. Due to financial crisis and the requirement of well-

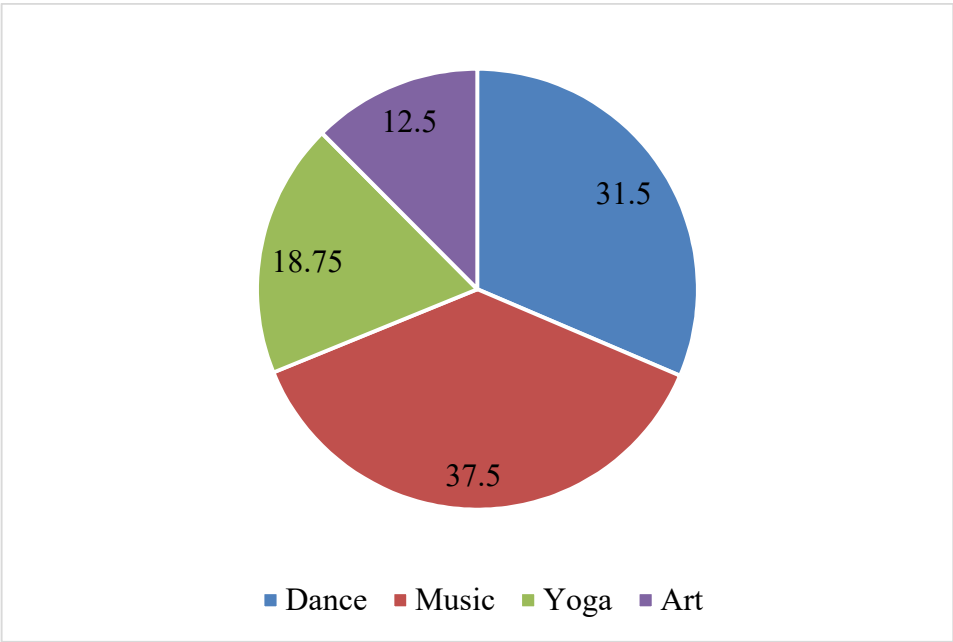
furnished room, most of the respondents could not provide latest facilities like spa, body massage, etc. Moreover, they could not keep products of the reputed brands, like Oriflame, Avon, Lakme, Loreal, Lotus, etc. at sufficient amount for selling due to lack of proper space, shortage of money, etc.

Handloom and handicraft (87) are traditional objects, which were traded mostly by the women entrepreneurs. Handicraft items like imitation jewellery, stuffed toys, dry fruits boxes, decorative candles, pen stands, ladies' purse, jute objects like bags, carpet, etc. fall into the seasonal demand. Generally, they are in demand all through festivals. The urban female does this kind of work at some stage in the 12 months as it is quite time ingesting and also, they are ready with a bulk of inventory when in demand. They organize for handloom objects like makhela- chadar, sarees, salwar kurta, handloom bags, curtain, etc. for the exhibitions at specific trade festivals in order to sell their items. Some female also has handloom machines (systems) and weavers at their own houses or at special locations (work places) and they are in massive demand all through marriage season. Generally, they produce typical gadgets in accordance to the demand of the customers. At present, traditional gadgets with contemporary looks like makhela-chadar and handloom salwar kurta piece, Muga shawl, men's kurta, shirt, etc. are in highest/ maximum demand in the market. However, the most important bottlenecks of the entrepreneurs in this sector are: excessive price of production, paucity of funds, lack of well-arranged room, scarcity of weavers and energy supply.

Cutting, embroidery and tailoring (69) is quite popular, and a frequent corporation run each via the urban and rural entrepreneurs, and can be set up with much less quantity of money. It wishes a space in particular in market or close by market places. Most women, who run these kinds of enterprises, do no longer get sufficient space in handy region at realistic price. Women, who run hobby classes (16) and cater to hobbies of the others while offering education for painting, dance, music, art, yoga, etc. also earn handsomely. Running such interest lessons not only helps them generate earnings for them, but also helps the

other female and displaying them a course to make the most their talents and work for different large commercial enterprise houses. During investigation, it used to be discovered out that most of the respondents didn't have required infrastructural amenities that are wished for these works. Such entrepreneurs do not have very own buildings, but they take rented rooms in the nearby colleges or rooms in a handy place. In case of Yoga classes, it was once found that an entrepreneur conducted training in general in an open space, mainly in the neighbourhood corridor or field. At present, Yoga class is very famous among people, who aspire to maintain a good health. Out of 16, no. of dance school- 5, music -6, art – 2, yoga -3.

**Figure 4.3. Percentage distribution of respondents based on hobby classes**



Source: Primary data

The above figure 4.3 shows the percentage of respondents in different hobby classes. During field study it came to know that 37.5 percent respondent engaged on running dance classes followed by music, yoga and art classes. Now-a-days, particularly in



urban areas, a large section of people try to involve their children in different extra curriculum activities to improve their qualities and also to keep them busy in leisure time. This indirectly helps to increase these types of business among women. Because these businesses could be run from their own houses with low cost.

Some women in urban areas have opened crèches (08) which is also known as “Jhula Ghar”, with a small amount of capital investment. This is a place, where generally working women hailing from a nuclear family can leave their children here, when they are out for work. Respondents, who started this service at home did it for the sake of earning, and also utilize the extra space available in their homes. The only expenses to incur here is to arrange for a maid, who can assist the tiny tots in the toilet training. During the field study, it was found that 62.5 percent have well facilities and 37.5 percent have problem of irregular maid servant.

Respondents, who run enterprises having homemade items, assume that everything is available. Of 35 respondents, 25 have required facilities and 10 have not-up-the-mark facilities. The problems of the entrepreneurs in this sector are:

- a) lack of sufficient amount of money to be invested
- b) lack of use of modern techniques (Particularly in rural area) like grinder, mixer etc., and
- c) lack of adequate markets (as this type of business is running on from their houses)

Some women are involved in the animal husbandry (36) business (rearing sheep, chicken, goat, cow, duck, etc.) to earn money. Investment in the cattle for their milk production; investment in poultry for their eggs, etc. has great opportunities for revenue and employment generation. But in running this type of business, one requires land(s), fencing, cleaning and food for which a large section of women is not interested in doing this type of business. Moreover, marketing and networking efforts are also very important. Pre-primary school (07) is an extended version of crèche, which can be easily afforded by the women, who are ready to spend a few thousands

in their venture. This type of entrepreneurial activity helps women in providing basic education to tiny tots, who are getting ready for their admission in upper classes (to take up studies in the bigger and regular schools). Respondents, who run a pre-primary school, generally, take Montessori training (which is not much available in Sonitpur district) that can be used to train children and the junior teachers, who assist them in grooming the kids. This type of entrepreneurial activity helps women in earning and at the same time they provide services to the children in the neighbourhood. In the study areas, most of the schools are quite well furnished; however, they lack facilities like having an adequately designed playground.

In case of stationary shop (35), trading of stationary and small gift items, which the children or adult may require at times, also adds to respondent's profit. Although, the profit margin is not huge in these gift items, but women think that they need to display such items often to attract the customers.

Many respondents were found to set up a restaurant or a road side dhaba. Tea and snacks stalls were also seen with a couple of traditional snacks like *Ketlipitha*, *coconut laddu*, etc. offered for quick refreshment at the *haat* bazaar that is visited by the people from neighbouring villages apart from the localities for the day to day requirements. These entrepreneurs earn a sufficient amount on the particular haat / bazaar days. On the other days, they work either as part time help in any roadside Dhaba or they open their stall in nearby schools and/ or offices. Moreover, modern amenities and lifestyle products such as kitchen products like jeera powder, chilli and turmeric powder, ginger-garlic paste, etc., have been witnessing an increasing demand, and help most of the respondents to benefit financially. They produce all these items at their own homes with available facilities, which are insufficient for the commercial purposes.

During investigation-cum-assessment, it was found that a number of respondents (23), who provided financial consultation and act as Fund Advisor to the people (who seek guidance and are not much exposed to the financial investment pattern as trend) were also earning good amount of money. These women have been observed to have

abilities in understanding the science of money matters and the trends of share market. They study the share markets, investment patterns/ options regularly and stay updated about it so as to help their clients in various investment schemes offered by a number of companies, and thus, save tax. A number of females were found to be working as Insurance Agents / Consultants further helping people to benefit from the schemes that best suits the client's requirements. Respondents earn by charging a fixed amount or a percentage of the amount in question. This type of respondent needs personal vehicles and a space to talk with clients. A computer is also essential to get latest information about financial investment. In reality, these facilities were not available to all insurance agents. Most of them have no personal vehicle which hinders them to deal with desired clients at different places.

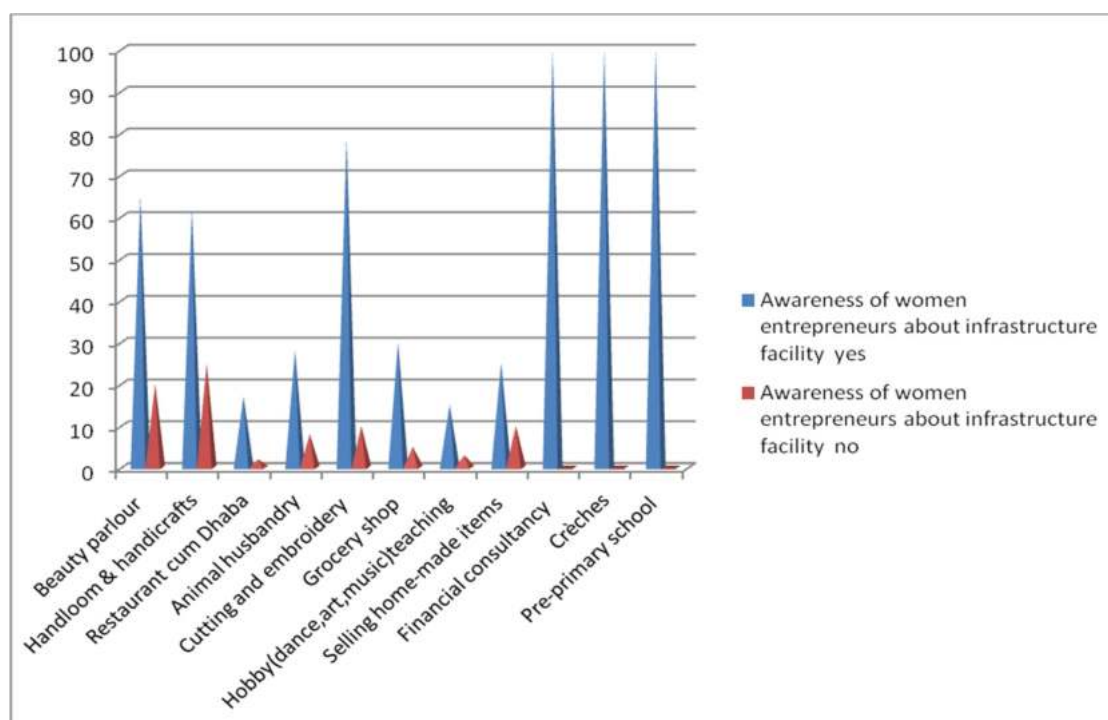
**Table-4.4 Classification of respondents based on awareness about the infrastructure facility**

Sl.No.	Respondents per Enterprise	Awareness of infrastructure facility					
		Yes			No		
		Total %	Urban %	Rural %	Total %	Urban %	Rural %
1)	Beauty parlour (85)	76.47	90.76	9.23	23.53	15	85
2)	Handloom & handicrafts (traditional & non-traditional) (97)	63.92	58.06	58.06	25.77	84	16
3)	Restaurant cum Dhaba (19)	89.47	58.82	41.18	10.53	00	100
4)	Animal husbandry (36)	77.78	25	75	22.22	62.5	37.5
5)	Cutting and embroidery (69)	81.16	63.04	36.96	18.84	23.08	53.85
6)	Grocery shop (35)	85.71	66.67	33.33	14.28	40	60
7)	Hobby (dance, art, music) teaching (16)	81.25	76.92	23.07	18.75	00	100
8)	Selling home-made items (35)	71.43	60	40	28.57	40	60

9)	Financial consultancy (23)	86.96	85		13.04	00	100
10)	Crèches (08)	100	100	00	00	00	00
11)	Pre-primary school (07)	57.14	89.6	10.4	42.86	00	100

Source: Primary data

**Figure.4.4 Classification of respondents based on about the infrastructure facility**



**Interpretation:**

The above table 4.4 and figure- 4.4, reveal that the awareness of respondents about infrastructure facility required for different sectors in Sonitpur district was significantly low. Number of respondents having awareness was more in urban areas than in rural areas. Some of the key reasons behind the lack of awareness in rural areas are: illiteracy, lack of self-confidence, etc. Illiteracy is a significant factor as well as an important disadvantage here, which dominated particularly in the rural areas. Table 4.4 shows the percentage difference in different sectors between urban and rural areas.

From the above discussion and also from the point of view of 2<sup>nd</sup> objective- To examine the infrastructural facility available for the development of women entrepreneurship, it can be concluded that infrastructure facilities are not sufficient for the development of women entrepreneurship in the study area.

#### **4.5 Chapter Summary**

Entrepreneurship constitutes the driving force of the economy. For entrepreneurship development, availability of the infrastructural facilities is of utmost importance. In the study area, infrastructure facilities for the development of entrepreneurial activities are not adequate and also not up-to-the mark. Though infrastructure facilities are not sufficiently sound, yet women entrepreneurs are moving ahead in all spheres with determination and focus. They are not only venturing into the traditional (or conventional) business ideas, but also, they are ready to explore various non-traditional (unconventional) fields and prove their best capacity. During the field studies, it was quite encouraging to observe that against various odds, like inadequate business premises; the inadequacy of business competencies and skills especially in the rural areas; shortage of power supply; low-profit-margins; difficulties in striking a balance between business and family; etc., entrepreneurship among women has been gradually increasing. This is mainly due to their survival and also to raise their standard of life.

## **CHAPTER - 5**

### **WOMEN ENTREPRENEURSHIP AND AREA OF INTEREST**

**THIRD OBJECTIVE:** To study the area of interest of women entrepreneur on traditional business as well as non-traditional business;

#### **5.1 Interest of women entrepreneur**

In Sonitpur, among all the productive sectors, agriculture makes the highest contribution to the domestic sectors and employs 80 percent (2011) of the workforce. Though infrastructure facilities for entrepreneurial activities are not adequate and also not up-to-the mark in the study area, yet women entrepreneurs are moving ahead in all the spheres of the marketing dabbling each possibility to whatever extent they can. Most of the respondents in the study area are interested in the traditional businesses. The first-generation women entrepreneurs are interested in the non-traditional business activities. A few of them are interested in carrying out the business of traditional items in modern looks – blending with market demands. This chapter explores the interest of women entrepreneurs towards the traditional as well as non-traditional items.

Women in the study area are not only venturing into the traditional business idea but are also ready to explore various non-traditional fields and prove their best capacity. While carrying out the field studies, it was quite encouraging to observe that against the various odds (like improper supply of the resources, including inadequate business premises, paucity of funds, inadequacy of business competencies and lack of skills especially in rural areas, difficulty in maintaining balance between business and family, shortage of power supply, low profit margin, etc.) entrepreneurship among women is positively moving towards a positive direction. The entrepreneurship ventures have crawled into a variety of activities due to the increasing rate of literacy rate among women (60.73 percent, 2011); awareness of people; expansion of urban areas;

increasing tendency of self-employment through SHGs (Self Help Groups), etc. During the field study, in the rural areas, most of the respondents (76.19 percent) stated that they were interested in the production of traditional items like handloom and handicrafts, tailoring, embroidery, Assamese cuisine (traditional food items), etc. with the help of a primitive method, which is more conducive. Moreover, the cost of production of traditional items is comparatively lower than non-traditional items due to the plentiful availability of raw materials, which make the price of raw materials dip, be it for the greens, fish, meat, and flowers. Therefore, rural women entrepreneurs are mainly interested in traditional items like indigenous snacks (*tilpitha*, *tailor luddoo*, *Narikolorluddoo*, etc.), weaving, tailoring, and embroidery, preparing different food items like a pickle, jam-jelly, curry powder (rice, jeera, turmeric powder, etc.). Urban women entrepreneurs, on the other hand, are interested in both traditional as well as non-traditional items. In case of non-traditional items, they are interested in the ventures of beauty parlour, crèche, hobby classes (yoga, music, dancing, art etc.), financial consultant, cafe, restaurant, doll making, gift shop, etc. Urban women entrepreneur also interested in traditional items with modern looks like a boutique, Assamese cuisine, etc. They used new technology in their professions, e.g. in case of embroidery (traditional item), a few respondents (1.5 percent) used digital swing machines; for making ladies purse special machines are used to give different shapes with colourful designs and patterns; etc. Other traditional items that are traded mostly by respondents were basically handicraft items like printed textiles, pen stands, stone carving, embroidered goods and imitation jewellery, ornamental candles, dry fruits boxes, stuffed toys, wooden ware, timber design, scarf as art ware, have been some of the gadgets that fall into the bracket of seasonal demand or seasonal market. Generally, they are in demand at some point of festivals. The urban female is doing this kind of work in the course of the 12 months as it is time-consuming and also, they are geared up with a bulk of inventory when in demand. They organize for exhibitions, fairs/exchange gala's at distinctive places to promote their handicraft and handloom products. A few women have handloom machines and weavers at their residences or at unique locations for weaving clothes, which, now-a-days, have high demand in the

gala's and marriage seasons. They usually produce common objects (like Gamusa, mekhela chadar kurta, etc.) in accordance to the demand of the customers. Presently, usual items with modern looks like mekhela chadar and handloom salwar kurta piece, muga shawl, men's kurta, shirt, etc. have the perfect demand in the market. But the problem of entrepreneurs in this sector is the high cost of production; the paucity of funds, lack of well-arranged room; shortage of weavers and strength supply. In India, handicraft and handloom manufacturing is a foremost structure of employment subsequent to agriculture and constitutes a great part of the export effect economy. In the case of boutiques, different types of dresses and accessories are available according to the fashion designer's design based on the customer's choice. In jewellery sectors also, traditional designs are used in modern shapes like ornaments of *kesa gold* (JoonBiri, Loka para, dug dugi, gum kharu, etc.) and special ornaments of Barpeta, etc. Most of the respondents both in urban and rural areas run restaurants with traditional methods. For example, cooking in baanharsungat (bamboo tubes/ hollows). There are some herbs like *mani-muni*, *bhedailota*, *norasingha*, etc., that are easily available in a rural area than in urban areas. In some restaurants, these herbs are used to cook traditional dishes. Normally, Assamese cuisine holds many incredible recipes related to fish (*masortenga*), meat (duck curry, chicken, and bamboo shoots curry, mutton, pork, etc.), *aloo pitika*, *khar*, *ouukhatta*, *dal kosuxaak*, among others (*TilPitha*, *Tilorladdoo*, *Narikorladdoo*, *Goororpayash*, *Mango delight*, etc.).

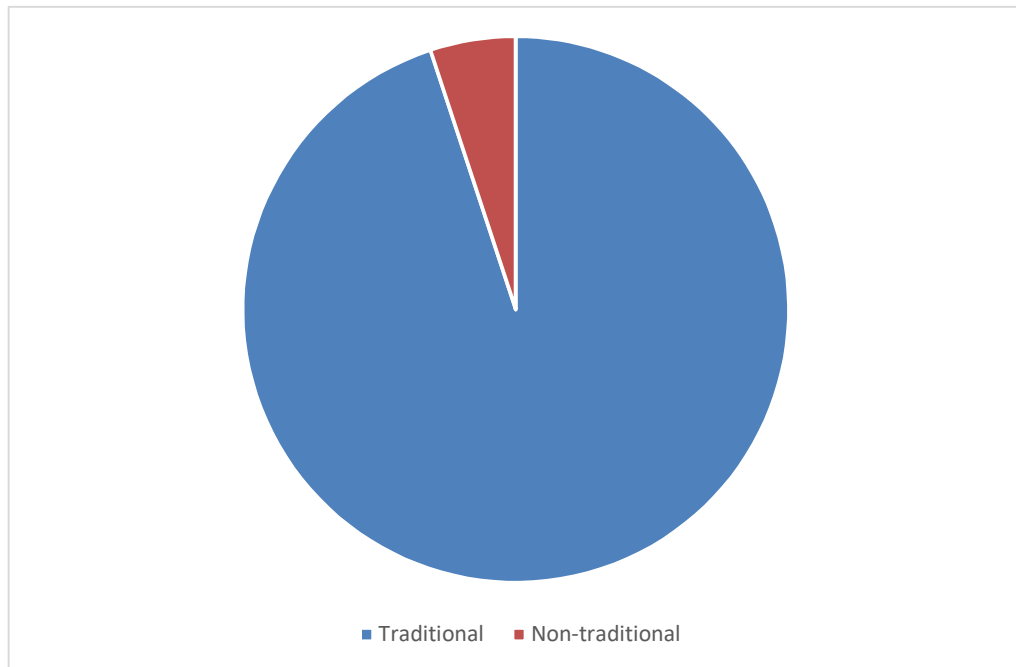
**Table 5.1. Classification of respondents based on the specialisation of products (Traditional items / non-traditional items)**

S.N.	Items	Urban		Rural		Total	
		Nos.	%	Nos.	%	Nos.	%
1	Traditional items	98	44.55	160	76.19	258	60
2	Non-traditional items	122	55.45	50	23.81	172	40
3	Total	220	100	210	100	430	100

Source: Primary data



**Figure- 5.1 Percentage distribution of respondents based on the specialisation of products (Traditional items / non-traditional items)**



Source: Primary data

### **Interpretation**

Table- 5.1 and figure-5.1 reveal that rural respondents were interested mostly on traditional items (76.19 percent) than non-traditional items (23.81 percent). This is mainly because of the low cost of production, availability of raw materials, and mostly, they can run their entrepreneurial activities from their houses. In the case of non-traditional items, urban women entrepreneur (55.44 percent) was more interested in these items than traditional items (44.55 percent). Due to the existing high demand and market opportunities, urban respondents were interested in non-traditional items. Moreover, trained and skilled women entrepreneurs in urban areas try to explore new innovations, therefore, they were interested basically in non-traditional and on traditional items.

**Table 5.2 Classification of respondents engaged in different sectors (Traditional & non-traditional) in the study area**

Variables	Urban women entrepreneur		Rural women entrepreneur	
Traditional	<b>Traditional</b>			
	Number	%	Number	%
Handloom	23	10.45	39	18.57
Handicraft	19	8.64	23	10.95
Assamese cuisine	14	6.36	15	7.14
Cutting, Tailoring & embroidery	26	11.82	34	16.19
Curry powder	10	4.55	18	8.57
Indigenous snacks (Tilpitha, tilorluddoo, narikolluddoo, goororpayash, etc.	19	8.64	20	9.52
<b>Non-traditional</b>				
	Number	%	Number	%
Beauty parlour	29	13.18	22	10.48
Boutique	19	8.64	08	3.80
Financial consultancy/agent	13	5.91	10	4.76
Café	10	4.55	05	2.38
Crèche	10	4.55	00	00
Hobby classes	10	4.55	08	3.80
Restaurants/Dhaba (Fast food)	18	8.18	14	6.66
Total	220	100	210	100

Source: Primary data

Table – 5.2 shows the interest of women entrepreneurs in both traditional and non-traditional sectors. Urban women entrepreneurs are more interested in the non-traditional items than the traditional items. The highest number (13.18 percent) of the respondents (urban area) is engaged in beauty parlour followed by boutiques, restaurants, and financial consultancy, cafe, crèche and hobby classes, respectively. Then again, rural women entrepreneurs are more interested in the traditional items than the non-traditional items. 18.57 percent respondents are engaged in handloom (weaving, cutting, embroidery, tailoring, etc.) followed by handicrafts, making indigenous snacks, curry powder, and Assamese cuisine. In case of non-traditional sectors, 10.48 percent respondents are engaged on beauty parlour followed by restaurants/dhaba, financial consultancy, cafe and hobby classes. During the field study, no crèche was seen in the rural areas. This is due to the lack of working women and the existence of a joint family system.

**Figure 5.2 Area-wise (Urban) classification of respondents engaged in traditional and non-traditional items**

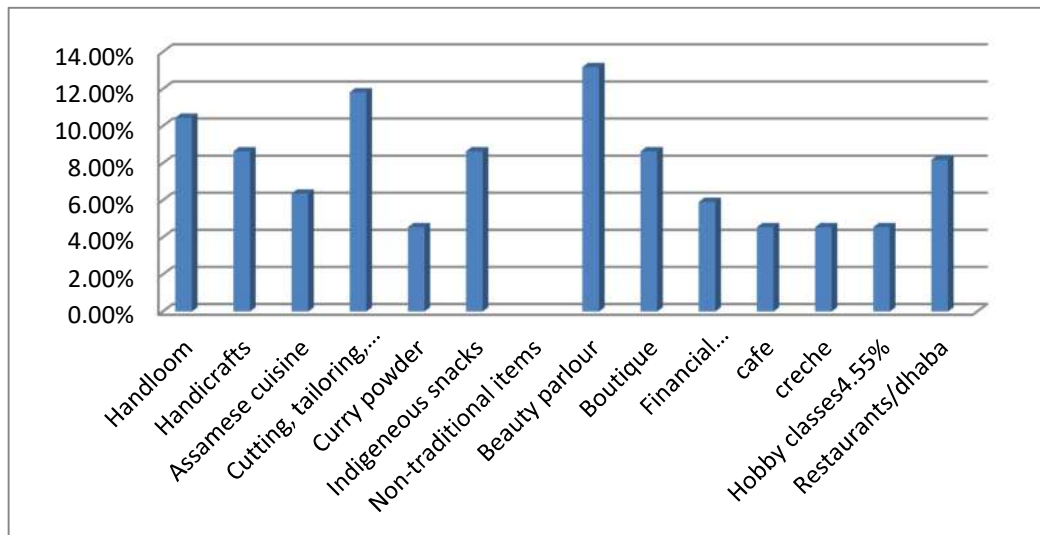


Figure- 5.2 shows that the urban women entrepreneurs engaged in different traditional and non-traditional activities. During the field study, it came to notice that the urban

respondents were more interested in non-traditional items than the traditional items. Most of the respondents (13.18 percent) were involved in the beauty parlour business. Basically, their entrepreneurial activities included boutique, restaurants, and financial consultancy, cafe, crèche and hobby classes. Urban women entrepreneurs are also involved in the traditional items fused with modern looks because of the high demand of the urban societies. In case of traditional items, most of the respondents are engaged in cutting, tailoring and embroidery (11.82 percent) followed by handloom, handicrafts, indigenous snacks, curry powder and Assamese cuisine. During the investigation, it was observed that urban women entrepreneur was engaged both in traditional and non-traditional activities.

**Figure-5.3 Rural Entrepreneur engaged on Traditional and Non-traditional items**

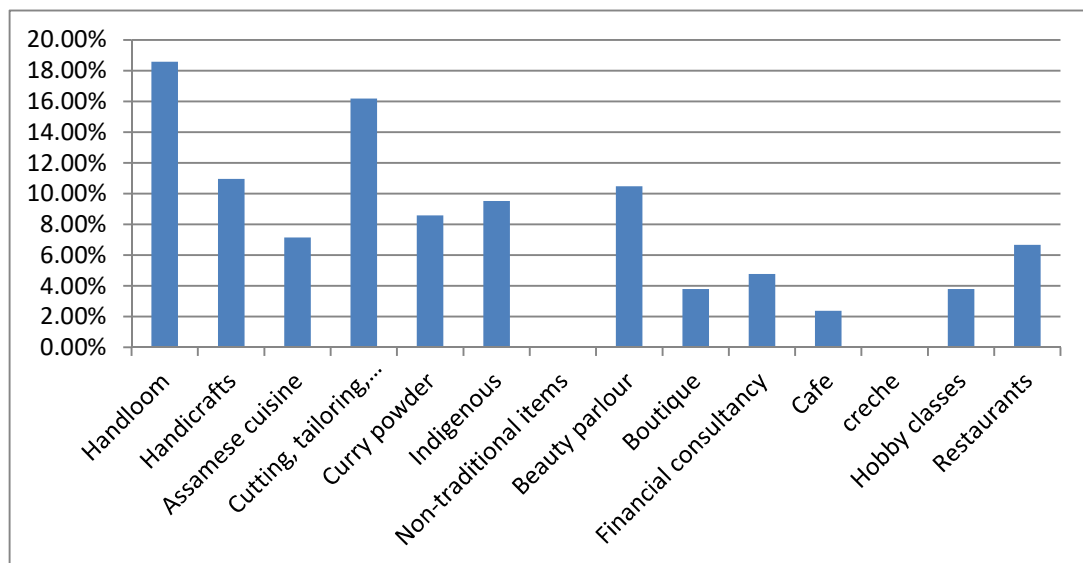


Figure-5.3 reveals that the rural respondents were basically engaged in the making of the traditional items. Most of the respondents (18.57 percent) were involved in the handloom sector followed by cutting, and embroidery, handicrafts, indigenous snacks, curry powder and Assamese cuisine. This is mainly due to the availability of raw materials, required less skilled and primitive methods of production. Moreover, they can run entrepreneurial activities from their own houses. On the other hand, rural

women entrepreneur's interest in non-traditional items is comparatively lower than traditional items. The reason behind is that lack of adequate market for such products, the high cost of production, the absence of enough skilled personals and the paucity of funds. 10.48 percent respondent was engaged on beauty parlour followed by restaurants/dhaba, financial consultancy, boutique, hobby classes, and cafe. Throughout the field study, no crèche was found in the rural areas. Recently in India, production of non-traditional goods produced by women entrepreneur has been gradually increasing. It is an encouraging fact that the market for the traditional items in modern looks are also increasing as it shows hopes of the preservation of authentic identifications of the places. Now-a-days, the trend of respondents on both traditional and non-traditional items is positive and also encouraging in the study areas despite the existence of some odds.

<sup>1</sup>Bangladesh's export earnings are determined by the export of traditional items like a readymade garment, leather, footwear, jute products, and frozen food items. Bangladesh earned US dollar 34.8 billion for 2017-18 fiscal year.

From the above analysis it can be concluded that most of the respondents (60 percent) were engaged on traditional products and 40 percent were engaged on non-traditional products in the study area. In case of traditional products, most of the respondents (18.57 percent) were involved in the handloom sector followed by cutting, and embroidery, handicrafts, indigenous snacks, curry powder and Assamese cuisine

## **5.2 Chapter Summary:**

Field study has shown that women are interested in doing business both in traditional and non-traditional items irrespective of the categories of areas (urban and rural). Generally, the traditional businesses of women entrepreneur focus on the preservation of the handlooms and handicraft works. The study shows that rural respondents enter the business to help their family financially. On the other hand, most of the urban women entrepreneurs enter in entrepreneurial activities mainly to keep them busy and

to earn money so as to raise their standard of living. In this case, if the government intervenes with a promise to provide more training facilities, financial and marketing assistance, then definitely it would be able to increase the entrepreneurship among women. There is a need for adequate training facilities for both traditional and non-traditional sectors. For this, government must lay emphasis on publicizing the various schemes announced from time to time to encourage women entrepreneurship.

## CHAPTER – 6

### GOVERNMENT SCHEMES AND ITS IMPACT ON WOMEN ENTREPRENEURSHIP

**FOURTH OBJECTIVE:** To study the impact of government policies and programmes for development of women entrepreneurship;

#### **6.1: Introduction of government policies and schemes**

The government of India bears a huge responsibility to bring all the downtrodden, poor and neglected sections of the society to the social / societal mainstream. The government's responsibility towards the socio-economic development aspect of women needs a special and high dimension attention. The strategy of the Government to promote self-employment for women through entrepreneurship encompass: improving skills; providing basic infrastructure; creating synergies between the industries; giving importance to the marketing; using information and communication technologies for building micro enterprises; etc. (Mondal & Ray,2009). In India, the ratio of educated and skilled women in the total unemployment count is also gradually snowballing. Therefore, it is essential to expand self-employment opportunities for the income generation. To develop formation of indigenous women's ventures, various development programmes and policies are needed and in this case government of India has taken various measures. To develop indigenous venture, product selection, market information, motivation, competency, project formulation and training in business management etc. are required. These programmes are known as Women Entrepreneurial Development Programme (WEDP). The WEDP in India aims at training the first-generation women entrepreneurs, basically on non-traditional sector and encourages the exploration of new sources of entrepreneurship.

Ashappa C., Henaman Thappa, B. Sedamkar (2011) reveals that various government policies, assistance and programmes related to self-employment for the person concerned about providing direct and indirect employment opportunities to several

others, particularly those in the rural areas of the country are preferred.

The study of Gaikward and Tripathi (1970) was to examine the pre-requisites for the successful entrepreneurship. They revealed that all the entrepreneurs selected for the study had certain basic characters of drive of initiative, and of the habit of hard work. However, they did not have enough technical knowledge or awareness about the policies of the government. The investigators found out that the unawareness and deficiency of adequate funds are acting as the inhibiting factors in the development process of industrial entrepreneurship in the rural areas. P. Bhatia (2012) reveals that Khadi and Village industry plays a vital role in the development of the economy of the country, especially, for the small-scale industries. It has a great contribution to the national income and provides huge employment opportunities to the large number of the rural economy.

This chapter examines the incentives given to women entrepreneurs through different policies and programmes, especially to micro and small enterprises (MSEs), known earlier as the small-scale industries (SSI), its impact on the development of entrepreneurship among women. The policies and schemes are discussed under central Government policy, state Government policy and policy for North Eastern Region.

In post-independence, the government of India decided to bring about a social change based on:

- (1) constitutional and legal reforms
- (2) planned development based on mixed economy, and
- (3) state support to social welfare activities

These three policies mentioned above are expected to create a democratic and prosperous society, and collectively, these three steps have their impacts on the position of women in India.

The constitution of India has laid emphasis on the equal rights of men and women - gender parity. It gives importance on the participation of men and women for the nation's development so that no discrimination can create a bottleneck be it based on religion, caste, sex, race, or anything else. People of India are guaranteed with social, economic, and political justice, equality of status and opportunities by the



Constitution. The first Prime Minister of India, Jawaharlal Nehru (affectionately known as Chachaji) had emphasized on the welfare of children, women, and tribal community. For this, framing five-year plan was a significant initial step in the matter. The Planning Commission (1950) had stressed on three areas in which they had paid special attention towards the development of the women. These three areas are education, health and social welfare.

The First Five Year Plan (1951-56) took welfare measures for the benefit of women. And, the Central Social Welfare Board (CSWB) was established to deal with the problem of women. The CSWB recognized and realized the necessity for organising women into a collective group(s) like Mahila Mandal or Women's club as an attempt towards community development.

The Second Five Year Plan (1956-61) focussed on the exhaustive agricultural development; however, the welfare approach towards women's issues was determined recognizing women as workers. Further, the protection against injuries at work, maternity benefits and crèches for their children.

The Third Five Year Plan (1961-66) realized the importance of education for women, which has been a major welfare strategy for them. This plan spends a great deal of finances on social welfare services and condensed courses of education. With regards to wealth, maternal and child welfare programmes were proclaimed in terms of maternal and child welfare, nutrition, health education, and family planning.

The Fourth Five Year Plan (1969-74) emphasized on continuous support for women education and the basic policy was to promote women's welfare as the base of operation.

The Fifth Five Year Plan (1974-78) laid stress upon the requirement of training for women with respect to income generating activities, and their protection, while recommending a strategic program of functional literacy to equip women with skills and knowledge to perform the functions as good housewives. The Fifth Five Year Plan was happened to be during the decade of International Women's decade and the submission of the Report of the Committee on the status of Women in India (CSWI) 'Towards Equality'. The CSWI had comprehensively examined the rights and status

of women in the context of mutable social and economic conditions; and the problems relating to the advancement of women. The National Plan of Action (1976) providing the guidelines based on “United Nations” World Plan of Action for Women came into force.

The Sixth Five Year Plan (1980-85) stressed upon the need of economic independence, educational advancements and access to health care and family planning as essential keys for the upliftment of women. The strategy was a three-fold approach: education, employment and health. In 1982-83, Norwegian Agency for Development (NORAD) provided support for training, skill development and promotion of self – dependence through the generation of income in non-traditional activities. Till 1997, 1.40 lakh women have been benefited through these 887 projects. Seventh Five Year Plan (1985-90) sought to generate awareness among women about their rights and privileges. The long-term objectives of development programmes in the seventh Plan were to raise women’s economic and social status and in the efforts of bringing them into the mainstream of national development and recognized the importance of women in contributing to the various socio-economic political and cultural activities. The Seventh Plan emphasised on the prerequisite to open new avenues of work for women and perceive them as crucial resource for the development of the country. Under this plan, a new scheme ‘Women’s Development Corporation’(1997-98) has been taken up for promoting employment generating activities by supporting schemes from women’s group and women from poorer sections of society. The Government of India introduced a new concept named “Integration of Women in development” with following suggestions:

A Specific target group was suggested to devise and diversify vocational training facilities for women to suit their needs and skills, arranging training facilities for all the major development programmes of the country, so as to treat women as a specific group, developing new equipment to increase women’s efficiency and productivity through appropriate technologies, equipment and practices, efforts must be made, marketing assistance for marketing the products produced by the women entrepreneurs, it was suggested to provide the required assistance, Decision making

process was suggested to involve the women in decision making process,

The Eighth Five Year Plan (1992-97) emphasised on extending the reach of services to women both qualitatively and quantitatively. Panchayati Raj institutions are involved in the designing and implementation of women's programmes. The approach of the Eight Five Year Plan made a shift from the development to empowerment of women. Government introduced special programmes to increase employment and income generating activities for women in rural areas. These are:

Prime Minister Rojgar Yojana (PMRY) and Entrepreneurship Development Programmes (EDPs) were introduced to develop and provide support to the entrepreneurial qualities among rural women. To train women farmers having small and marginal holdings in agriculture and allied activities, a new scheme named "Women in agriculture" was introduced.

KVIC took special measures in remote areas to generate more employment opportunities. Women Co-operative schemes were formed to help women in agro-based industries like dairy farming, poultry, animal husbandry, horticulture, etc. with full financial support from the Government. Several other schemes like Integrated Rural Development Programme (IRDP), Training of rural Youth for Self-employment (TRYSEM), etc. were started to alleviate poverty and 30% to 40% reservation is provided to women under these schemes.

<sup>1</sup>Formation of Self-Help Groups: In 1992, Self-Help Group programme was officially launched (1<sup>st</sup> April 1999) as a flagship programme by the National Bank for Agriculture & Rural Development (NABARD) and aptly supported by the Reserve Bank of India. Self-Help Groups are viable organized set ups to disburse micro-credit to the rural women and encourages them for proceeding activities entrepreneurial activities. SHGs and micro-credit and the solution to speed up the social-economic development of poor women. NABARD has been working as a catalyst in promotion and linking more and more SHGs to the banking system. Since the inception of the programme of SGSY, 22.52 lakh SHGs have been formed covering 66.97 lakh Swarojgaries. These include 35.54 lakh members of the SHGs and 31.43 lakh individual swarojgaries who have been assisted with a total investment of Rs.

14403.73crore. Out of total swarojgaries assisted, SCs/STs were 45.54 percent and women 47.85percent. During 2006-07, central allocation in this scheme was Rs.1200 crore. NABARD provides following types of assistance to Self-Help Groups (SHGs) for development of entrepreneurial talent among women especially in rural areas.

Assistance to Rural Women in Non-Farm Development (ARWIND): To promote economic development of rural women through gainful employment, NABARD has introduced an exclusive scheme ARWIND. It is a single window scheme to take care of credit and promotional needs of groups of rural women in non-farm development either for own activity or group activity. This scheme envisages an umbrella support for the NGOs and other promotional agencies that are working (preferably) towards the upliftment of the status of the women. The scheme has credit component extended through banking channels and grant component is provided by NABARD directly to the sponsoring agency.

<sup>2</sup>Assistance for Marketing of Non-farm Product of Rural Women: Generally, women entrepreneurs face problems with the marketing of their products. To encourage women entrepreneurs, NABARD is implementing a scheme titled as, “Assistance for Marketing of Non-farm Product of Rural Women” to provide credit and promotional exposure to agencies engaged in providing services for the marketing of goods produced by rural women. The scheme encompasses promotional grants and revolving funds-assistance to the organizations of women/NGOs/development agencies for providing marketing skills, capacity building, quality control, equipment, advertising, sales outlets, mobile van, etc. Besides, 100 percent refinance exposure to the bank for on-lending. Rastriya Mahila Kosh: In 1993, Rastriya Mahila Kosh was set up to grant micro credit

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<sup>1</sup>National Portal Content Management Team, Reviewed on: 18-02-2011

<sup>2</sup>Kumar, Pankaj & P.N. Sharma, “Development of Women Entrepreneurs in India”, bk.chap.3. p.38-40

to the poor women at reasonable rates of interest and with a very low transaction costs and simple procedures. A micro-finance development fund has constituted in NABARD, which would be utilized for scaling up of the SHG linkage programme and supporting other micro-credit initiatives. Special emphasis is given for building the capacities of the poor with an emphasis on vulnerable sections, including women schedule caste and schedule tribes. The Ninth Five Year Plan (1997-2002) emphasised on the empowerment of women and people's participation in planning and implementation of strategies. This plan/ goal is to make an attempt to bring in women's issues within the policy-making sphere. Government has introduced following schemes for promoting women entrepreneurship. The future of small industries depends upon women entrepreneurs.

Tread Related Entrepreneurship Assistance and Development (TREAD):

Government implements a Scheme, namely "Tread Related Entrepreneurship Assistance and Development (TREAD)", it was established in 1998 with an objective to generate self-employment for 45,000 women in urban and rural areas. This scheme gives importance on economic empowerment of women through the development of their entrepreneurial skills in non-farm activities. There are three components of the scheme. GOI grants up to 30 percent of the total project cost to the Non-Government Organisations (NGOs) for promoting entrepreneurship among women. The remaining 70 percent of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project. GOI grant up to Rs. 1 Lakh per programme for training institutions/ NGOs for imparting training to the women entrepreneurs, subject to these institutions/ NGOs bring their share to the extent of minimum 25 percent of GOI grant and 10 percent in case of NER. Need based GOI grants up to Rs. 5 Lakh to National Entrepreneurship Development Institutions and any other institutions of repute for undertaking field surveys, research studies, evaluation studies designing of training modules etc.

This scheme envisages that Women Associations/ NGOs/ SHGs should come up with

composite bankable proposals for a group of women entrepreneurs and submit it to the office of the DC (MSME) for further forwarding it to the Banks for their appraisal. Bank examines the proposal and issues approval; 30 percent of the loan amount is sanctioned as grant and made available to the bank by office of DC (MSME) for further disbursement to NGOs. DC (MSME) has formulated a scheme for women entrepreneurs to encourage Small & Micro manufacturing units owned by women and register in DI/DIC in their efforts to tap and develop overseas markets; to increase participation of representatives of small/ micro manufacturing enterprises under MSME stall at International Trade Fairs/Exhibitions, to enhance export from such units. Under this scheme, the participation of women entrepreneurs in 25 international exhibitions is envisaged during the 11th Plan (2007-2012). With a view to encourage women entrepreneurs to participate in the International Exhibitions under MDA scheme it has been decided to:

- a) provide rent free space (6/9 Sq Mts) in the exhibitions
- b) reimburse 100% economy class air fare for one representative

The overall ceiling shall however be Rs. 1.25 lac.

State Industrial and Development Bank of India (SIDBI) has introduced following schemes to assist the women entrepreneurs. These are:

- Mahila Udyami Nidhi (MUN):

This scheme is operated through the State Financial Corporation and State Industrial Development Corporation for providing equity type of assistance to the women entrepreneurs for helping them in setting up new industrial projects in the small sector. Capital assistance in the form soft loan is provided to meet the gap in the equity after taking the promoter's contribution to the project into account, which is subject to a maximum of 25 percent of the project cost with a ceiling of Rs.2.5 Lakh per project promoter's maximum contribution under the scheme is 10 percent of the project cost.

- Refinance Scheme for Women Entrepreneurs:

The main objectives of this scheme are: (i) providing training and extension service

support to women entrepreneurs through comprehensive package suiting their skills and socio-economic state, and (ii) extending financial assistance on liberal terms to enable them to set up industrial unit the small-scale sector. Under this scheme, refinance assistance is provided to primary lending institution (state level financial institution and bank) against their financial assistance to women entrepreneurs for setting up industrial unit the small-scale sector.

- Mahila Vikas Nidhi:

It grants loan to women to start their ventures in the field like spinning, weaving, knitting, embroidery products, block printing, handlooms, handicrafts, bamboo products, etc. SIDBI has developed this fund for entrepreneurial development of women especially in rural areas.

- Assistance to Association of Women Entrepreneurs:

Financial support is extended by SIDBI on selective basis to the association of women entrepreneurs for conducting Buyers-Seller-Meet, Seminar, and Exhibition, etc.

Tenth Five Year Plan (2002-07) aimed at empowering women through translating the National Policy for Empowerment of Women (2001) into action and ensuring 'survival' protection and development of children through rights-based approach. This plan gave emphasis mainly to ensure requisite access of women to information, resources and services, and gender equality goals.

The Eleventh Five Year Plan (2007-12) approach aimed at raising the sex ratio for the age group 0-6 to 935 by 2011-12 and to 950 by 2016-17. Further, this plan intends to ensure 33 percent of the direct and indirect beneficiaries of all government schemes are women and girl children. As far as the development of women is concerned, there have been various shifts in the policies of the government for the last sixty years from the concept of 'welfare' till the 70's to development' in the 80's and now to 'empowerment' in the 90's. A number of Non-Governmental Organisation (NGOs) is also working to improve the lot of women in the country. Employment, credit facilities, training, awareness generation, income generating activities, etc. have been

the major interventions for improving the position of women. The need of the hour is economic independence for women.

The Twelve Five Year Plan (2012-17), Working Group (WG) on the 'Women's Agency and Empowerment' builds on the view that development is a process of expanding freedoms equally for all individuals, and considers gender equality as a core development goal in itself. This plan recognises that economic independence is the key to improving the position of women within the family and in the society. The focus of the Twelve Five Year Plan would be on enhancing the employability of women through skill development programmes. Efforts are made to link skill development programmes to NSDP to ensure relevance and enhance employability. Entrepreneurship development would also be included as an integral part of the skill training.

<sup>3</sup>Women entrepreneurship development programmes

- Consortium of Women entrepreneurs in India:

It provides a platform to assist the women entrepreneurs to develop new creative and innovative techniques of production, finance and marketing. There are different bodies such as NGOs, Voluntary organizations, Self-Help Groups (SHGs), institutions and individual enterprises from rural and urban areas which collectively help the women entrepreneurs in their activities.

- Training Programme: For self-employment of women following training schemes are introduced by Government.
- Support for Training and Employment Programme of Women (STEP):

The prime objective of this programme is to elevate the income of rural women by improving their skills in the traditional areas, like dairy development, sericulture, handloom, animal husbandry and social forestry. Since the beginning of this (in 1987) about 3.32 lakh women have been benefited through 61 projects as at the end of March 2000.

- Small Industries Service Institutes (SISIs): The SISIs provide services such as technical consultancy, training, testing marketing, economic information service including common facility service and advisory service. Necessary



assistance is being given to all women entrepreneurs who are interested in starting Small Scale Industries (SSI). This institute is the principal technical and business consultants to the SSIs and they have done credible work in the development of SSIs. The Institute is placing great emphasis for creating entrepreneurs in the weaker section and the women of our country.

- National Small Industries Corporation (NSIC) Ltd.: NSIC was established in 1955 by the Government of India to promote and foster the growth of small-scale industries in the country through a blend of promotional and commercial activities. The corporation provides industrial finance by way of supply of machines on hire purchases to small industrial unit all over the country. Presently, in India, under its marketing Assistance Programmes, the Corporation envisages not only large markets for the products of small-scale industries, but also ensure availability of certain scarce indigenous as well as important raw materials and inculcation of quality control consciousness. The NSIC through its network of SISI and Branch Institute and Extension centres has been motivating women entrepreneurs to take up small industries of their own. Technical assistance and guidance are being provided to them on type of products and activities which could be taken up by them for gainful employment.

- Norwegian Agency for Development (NORAD) provides assistance for training and skill development, apart from providing assistance for the promotion of self-dependent through the generation of income for women in non-traditional business. Since the inception of this programme (1982-83) till December 1997, 1.40 lakh women have been benefited through 887 projects.

- Entrepreneurship Development Institute (EDI):

Established in May 1983 in Ahmadabad by All India Financial Institution, Industrial Development Bank of India (IDBI), Industrial Credit and Investment Corporation of

India (ICICI), Industrial Finance Corporation of India (IFCI) and State Bank of India (SBI), EDI

conducts result-oriented Entrepreneur Development Programmes. Women are treated as a special target group of entrepreneurial by EDI. EDI is the 1<sup>st</sup> of its kind in Asia.

- National Alliance of Young Entrepreneurs (NAYE):

NAYE, a national organization of young entrepreneurs of the country, which looks after

the interests of women entrepreneurs, in addition to looking into the interest of young entrepreneurs.

- District Industrial Centres (DICs):

It was established on 1<sup>st</sup> May 1978 as a centrally-sponsored scheme to assist tiny, cottage and village industries in the country to generate larger employment opportunities in the rural and backward areas. DIC programme was aimed at providing all the services and support required by village and small entrepreneurs under a single roof. Assistance to women entrepreneurs given under the “District Rural Development Agency”, “Self-Employment for Educated Unemployed Youth” (SEEVY), “Mahila Gramodyog Scheme” are monitored by DIC. Central government shares its expenditure with state government on 50:50.

Industrial Finance Corporation of India (IFCI) Interest Subsidy Scheme:

It has introduced a Scheme of Interest Subsidy for women entrepreneurs and the objective is to provide incentives to the women having acumen and entrepreneurial traits to contribute their small amount in the industrial development of the country so that the scopes of self-development and self-employment are created for them. All the industrial projects whether in rural, cottage, tiny, small medium sector, if set up by

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<sup>3</sup>Planning Commission of India. Five Year Plans. New Delhi (2002)

women entrepreneurs, on their own, with minimum financial stake of 51% in the unit, will be covered under the scheme. Moreover, some other important schemes for development of women entrepreneurship are - Annapurna scheme, Dena Shakti Scheme, Stree Shakti Package, Cent Kalyani Scheme, Lead Bank's Scheme, Mahila Udyami Nidhi Scheme, etc.

- Mudra Yojana Scheme for women:

This scheme has been launched by the Govt. of India for individual women wanting to start small new enterprises and businesses like beauty parlours, tailoring units, tuition centres, etc. as well as a group of women wanting to start a venture together. The loan doesn't require any collateral security and can be availed as per three schemes –1. Shishu– loan amount is limited to ₹50,000 and can be availed by those businesses that are in their initial stages. 2. Kishor – loan amount ranges between ₹50,000 and ₹5 lakhs and can be availed by those who have a well-established enterprise. 3. Tarun – loan amount is ₹10 lakhs and can be availed by those businesses that are well established but require further funds for the purpose of expansion. If the loan is granted, a Mudra card will be given to entrepreneur who functions the same way as a credit card however the funds available are limited to 10% of the loan amount granted to an individual.

**Table-6.1 Targets and achievements of MUDRA from 1<sup>st</sup> April 2015 to 31<sup>st</sup> March 2018**

Year	Targets	Achievements
2015-16	1.22 Lakh Crore	1.37 Lakh Crore
2016-17	1.80 Lakh Crore	1.80 Lakh Crore
2017-2018	2.44 Lakh Crore	2.53 Lakh Crore
2018-19	2.82 Lakh Crore	-
2019-20	3 Lakh Crore	-

Source: [www.indiatoday.in](http://www.indiatoday.in)

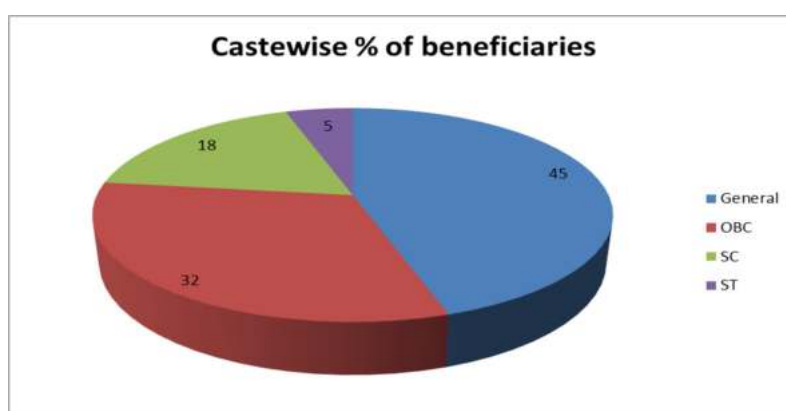
The above table 6.1 reveals that the performance of MUDRA Scheme is more than expected except the year 2016-17.

**Table 6.2 Category wise beneficiaries of MUDRA Scheme (2015-2018)**

Category	%
General	45
SC	12
ST	5
OBC	32

Source: [www.indiatoday.in](http://www.indiatoday.in)

**Figure 6.1 Percentage of Caste wise beneficiaries of MUDRA Scheme (From 1<sup>st</sup> April 2015 to 31<sup>st</sup> March 2018)**



Source: [www.indiatoday.in](http://www.indiatoday.in)

**Interpretation:**

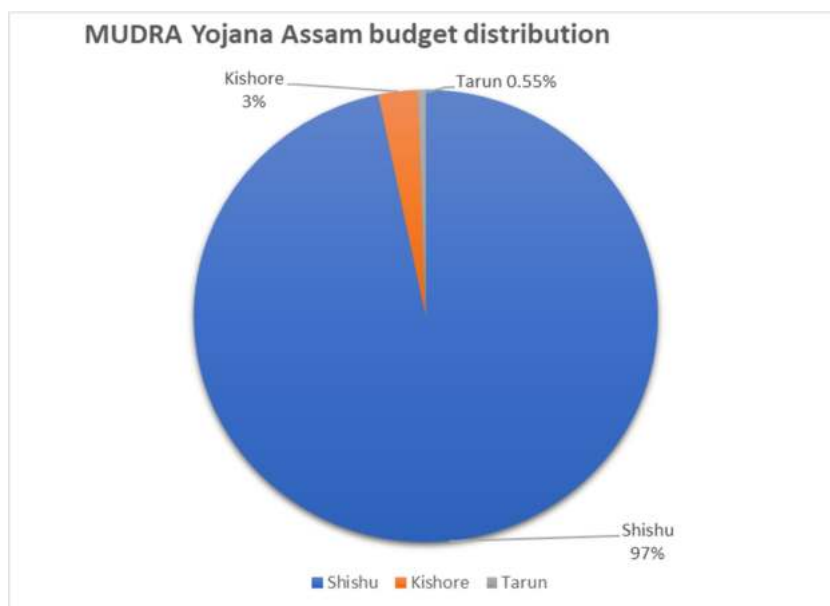
Above table 6.2 and figure 6.1 shows that general caste gets more benefit followed by OBC, SC, and ST.

**Table – 6.3 Achievement of MUDRA Scheme in Assam – Financial Year 2016-17**

No. of A/C	Assam				India
	Shishu	Kishore	Tarun	Total	
	1214502	34363	6889	1255745	539732
%	96.72	2.74	0.55		
Sanctioned Amt. (In crore)	3600.76	785.98	521.56	4908.3	41882.66
%	73.36	16.0	10.63		
Disbursement Amt.	3593.18	725.46	505.91	4824.54	40357.13
%	74.48	15.04	10.49		

Source: [www.mudra.org.in](http://www.mudra.org.in)

**Figure- 6.2 MUDRA Yojana Assam budget distribution**



**Interpretation:**

The above table- 6.3 and figure 6.2 shows the number of accounts opened under MUDRA scheme in Assam. The performance was satisfactory because under Shishu the total number of A/C is 96.72 percent, amount disbursed was 74.48 percent. In case of Kishore and Tarun, the percentage of A/C nos. was 2.74 and 0.55 percent respectively and the amount disbursed was 15.04 and 10.49 percent respectively for Kishore and Tarun. These figures show that performance of MUDRA scheme is not dissatisfactory (particularly in case of Shishu) in expansion of SSIs. Though it is a new scheme, but Government has got good response in his scheme.

- **Oriental Mahila Vikas Yojana Scheme:**

This scheme is the brainchild of the Oriental Bank of Commerce, and it addresses those women who hold a 51% share capital individually or jointly in a proprietary concern. No collateral security is required for loans of ₹10 lakhs up to ₹25 lakhs in case of small-scale industries and the period of repayment is 7 years. A concession on the interest rate of up to 2% is given.

## **6.2: International Policies and India's Constitutional Provisions, Policies and Programmes for Women<sup>4</sup>**

UN Human Rights Instruments:

- Universal Declaration of Human Rights - adopted in 1948
- International Covenant on Economic, Social and Cultural Rights –adopted in 1966 / entered into force in 1976, monitored by the Committee on Economic, Social and Cultural Rights (CESCR)
- International Convention on the Elimination of All Forms of Racial Discrimination - adopted in 1965 / entered into force in 1969, monitored by the Committee on the Elimination of Racial Discrimination (CERD).
- Convention on the Elimination of All Forms of Discrimination Against Women – adopted in 1979 / entered into force in 1981, monitored by the Committee on CEDAW.
- Convention Against Torture and Other Cruel, Inhuman or Degrading, Treatment or Punishment - adopted in 1984 / entered into force in 1987, monitored by Committee Against Torture (CAT)
- Convention on the Rights of the Child - adopted in 1989 / entered into force in 1990, monitored by the Committee on the Rights of the Child (CRC).

Commitments at UN Conferences:

- World Conference on Education for All (1990) Jomtien
- UN Conference on Environment and Development (1992) Rio de Janeiro
- Second UN World Conference on Human Rights (1993) Vienna
- International Conference on Population and Development (1994) Cairo
- World Summit on Social Development (1995) Copenhagen
- Fourth World Conference on Women (1995) Beijing

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<sup>4</sup>Ministry of Statistics and Programme Implementation, Central Statistical Organisation, India (2002). *Women and Men in India, 2001*. New Delhi. Pp. v-vi2

- Second UN Conference on Human Settlements (1996) Istanbul
- World Food Summit (1997) Rome
- Education for All Dakar Framework (2000) Dakar

### **6.3: Constitution of India Guarantees:**

Equality Before Law for Women (Article 14). The State is not to discriminate against any citizen on the grounds on the basis of religion, race, caste, sex, place of birth or any of them [Article 15 (1)]. The State to make some special provision in favour of women and children [Article 15(3)]. Equality of opportunity for all the citizens in the matters relating to employment or appointment to any office under the State [Article 16]. The State to direct its policy towards securing for men and women equally the right to an adequate means of livelihood [Article 39 (a)]; and equal pay for equal work for both men and women [Article 39 (d)]. To promote justice, on a basis of equal opportunity and to provide free legal aid by suitable legislation or scheme or in any other way to ensure that opportunities for securing justice are not denied to any citizen by reason of economic or other disabilities [Article 39 (A)]. The State to make provision for securing just and humane conditions of work and for maternity relief [Article 42]. The State to promote with special care the educational and economic interests of the weaker sections of the people and to protect them from social injustice and all forms of exploitation [Article 46]. The State to raise the level of nutrition and the standard of living of its people and the improvement of Public Health [Article 47]. To promote harmony and the spirit of common brotherhood amongst all the people of India and to renounce practices derogatory to the dignity of women [Article 51(A) (e)]. Not less than one-third (including the number of seats reserved for women belonging to the scheduled castes and the scheduled tribes) of the total number of seats to be filled by direct election in every Panchayat to be reserved for women and such seats to be allotted by rotation to different constituencies in a Panchayat [Article 243 D (3)]. Not less than one-third of the total number of offices of chairpersons in the Panchayat at each level to be reserved for women [Article 243 D (4)]. Not less than one-third (including the number of seats reserved for women belonging to the

scheduled castes and the scheduled tribes) of the total number of seats to be filled by direct election in every municipality to be reserved for women and such seats to be allotted by rotation to different constituencies in a municipality [Article 243 T (3)]. Reservation of offices of chairpersons in municipalities for the scheduled castes, the scheduled tribes and women in such manner as the legislature of a State may by law provide [Article 243 T (4)]

The Government of India has taken various measures to accelerate entrepreneurial activities during the four decades. Following measures are taken by Government for development of women entrepreneurs.

#### **6.4: Promotional Institutions: (National Level Institutions Agencies)**

- Ministry of Small-Scale Industry (SSI):

The Ministry of SSI is the nodal agency assisting the promotion and growth of small-scale industries. Various policies and programmes are implemented for providing infrastructure and support services to small enterprises through the Small Industries Development Organization (SIDO) and the National Small Industries Corporation Ltd. (NSIC), a public sector undertaking under the ministry.

- Small Scale Industries Board:

SIDO was set up for formulating, coordinating, implementing and monitoring policies and programmes for the promotion and development of the small-scale industries in the country. The activities of SIDO relate to modern small-scale industries sector excluding those which fall within the purview of specialized Boards such as Khadi and Village Industries Commission, All India Handloom, Handicrafts, Sericulture and Coir Boards. The SIDO functions through Small Industries Service Institute (SISI), Extension Centre, Regional Training Centre (RTC), Tool Rooms and Training Centre and Production Centre.

- Regional Training Centres (RTCs):

RTCs have been set up in metropolitan cities viz. New Delhi, Mumbai, Calcutta and Chennai for providing technical consultancy and testing facilities. RTCs also



have eight field testing stations for providing testing services to SSI units.

- National Institute of Small Industry Extension Training (NISIET):

NISIET was set up in 1983 by Ministry of Industry, government of India, as an apex body for coordination entrepreneurship and small business development activities in India. This institute is also the Secretariat for the National Entrepreneurship Development Board, the apex body which determines policy for entrepreneurship development in the country. This institute organises Post-Graduates Diploma in Entrepreneurship (PGDE) and offers support and guidance in establishing EDP institutions at the state or even at lower level. It undertakes research and consultancy activities for small-scale industries.

- National Research Development Corporation of India (NRDC):

The NRDC is government of India enterprise, established in December 1953 as a non-profitable organization under the companies Act, 1956. It has been especially created to develop and exploit indigenous-know-how, inventions, patents and processes emanating from all types of R & D institutions in the country. NRDC is also promoting technologies, which are appropriate for women.

- Khadi and Village Industries Commission (KVIC):

KVIC created by an act of Parliament, is a statutory organization engaged in promoting and developing Khadi and Village Industries for providing employment opportunities in the rural areas and thereby strengthening the rural economy.

- National Schedule Caste and Schedule Tribe Finance and Development Corporation (NSFDC):

This is the national corporation established by the Government of India for the economic upliftment of the people belongs to schedule caste and schedule tribes. Any viable project is eligible and can get assistance of 60/65 percent loan with the interest of 4% annually.

- National Small Industries Corporation (NSIC, 2012):

NSIC has launched specialised incubation programme for unemployed girls and women to set up their own business. The NSIC's incubation programme is an integrate support scheme that will provide hands on training on working projects. It provides necessary facilities for prospective entrepreneurs and start-ups to enable them to learn about product manufacturing processes, technology development and business development. The MSME sector contributes about 45 percent of India's total manufactures output and nearly 40 percent of its exports. There are some 26 million MSME in India, providing employment to more than the 60 million persons. Out of total 1, 56,400 registered enterprises, 215, 00 or 13 percent are those of women entrepreneurs. To impart skill and training to women entrepreneurs, a grant of up to Rs. 1 Lakh per programme is given to training institutions and NGOs, subject to certain conditions.

- New schemes for women entrepreneur (2016):

The Micro, Small and Medium Enterprise (MSME) ministry is implementing special dedicated schemes for Women Entrepreneurship Development. These schemes include Trade Related Entrepreneurship Assistance and Development (TREAD) and Mahila Coir Yojana. TREAD scheme has given emphasis on economic empowerment of women through trade related training, information and counselling extension activities related to trades, products and services.

- Mahila Coir Yojana:

The financial assistance is provided for motorized ratts for spinning coir yarn to women artisan after giving training. Government provides motorized ratts/motorized traditional ratts at 75 percent cost subsidy subject to maximum ceiling of Rs. 7500 of motorized ratts and Rs.3200 for motorized traditional ratts. The remaining 25 percent in raised by the beneficiaries. Fund allocated for these schemes during the current year (2015-16) is Rs. 6.70 crore.

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traditional ratts at 75 percent cost subsidy subject to maximum ceiling of Rs. 7500 of motorized ratts and Rs.3200 for motorized traditional ratts. The remaining 25 percent in raised by the beneficiaries. Fund allocated for these schemes during the current year (2015-16) is Rs. 6.70 crore.

Most of the schemes, at present, are under implementation in the country and are linked to bank finances. In the case of Small-Scale Industries (SSI), the role of bank credit is more pronounced because in India SSIs accounts for nearly 40 percent of the total turnover of the manufacturing sector, 45 percent of the manufacturing imports and 35 percent of total exports from India.

#### **6.5: Measures of Reserve Bank of India (RBI)<sup>5</sup>:**

To attract more women to the entrepreneurial activities, RBI, in its action plan for 2001, has provided some special programmes and strategies. In tiny and SSI sector, to strengthen credit delivery to women RBI issued directions and an action plan to all public sector banks. (RPCD. PLNFS. BC. No 40/06.02.79/2000-01. Dated December 12, 2000. This action plan consists the following points:

Redefining of Banks' policies / Long term plans, setting up women cells, implification of procedural formalities, Orientation of Bank officers and staff on gender concerned credit requirements of women, Publicity campaign for creating awareness about credit facilities, Entrepreneurship Development Programmes/Training facilities for Women, Specialised branches for women, Motivational strategies to enthuse bank ffficials/staff, Monitoring system, Data collection, strengthening of existing schemes, Increasing the limit for non-abstention of collateral security, Involving NGOs/SHGs/Women's Cooperatives, setting up of Mahila Rural Co-operative Banks.

In North Eastern Region, there are several other organizations that are supporting initiative for promotion of new entrepreneurs and creation of awareness on

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<sup>5</sup><https://www.sbi.co.in>

entrepreneurial opportunities. Among them are the offices of the Development Commissioner under the Union Ministry of SSI and Agro and Rural Industries, Department of Science and Technology with focus on promoting science and technology entrepreneurs, Union Ministry of Non-Conventional Energy Sources for promoting entrepreneurship in non-conventional energy sector, NABARD for promoting rural and urban women entrepreneurship, Council for Advancement of People's Action and Rural Technologies (CAPART) under the Union Ministry of Rural Development, for involving voluntary organizations in entrepreneurship development effort.

#### **6.6: Programmes of entrepreneurship development in Assam<sup>6</sup>**

There are several policies and programmes for promotion of entrepreneurship development. In Assam, the number of SSI units is small. According to Government Statistics there were some 26 million MSME in India, providing employment to more than the 60 million persons. Out of total 1, 56,400 registered enterprises, 215, 00 or 13 percent are those of women entrepreneurs till the end of 2008-09. Removing gender inequality and empowering women has been one of the important areas of state government's development initiatives. Of the 2,09,122 self-help groups formed in the past 10 years, 64.58 percent, that is, 1,35,628 groups, were all women groups that created self-employment opportunities for more than 13 lakh women. Assam has a population of 3 crore. The State government has undertaken several welfare schemes targeting women and made budgetary provisions for them. These schemes envisage assistance to 50,000 single, unemployed women; each woman will get Rs.10, 000.

Many financial institutions (FIs) have been set up during the past few decades. The major ones are the Industrial Development Bank of India (IDBI), the National Bank for Agriculture and Rural Development (NABARD), the Industrial Financial Corporation of India (ICICI), the Small Industries Development Bank of India (SIDBI), the North East Development Finance Corporation (NEDFi), Assam Financial Corporation, State Bank of India (SBI), Bank of India (BOI) etc. The assistance sanctioned and disbursed by these FIs are quite considerable. NEDFi one of the

premier's financial organization in the region has launched a scheme called the SNEHH (Scheme for NE Handloom and Handicrafts).

- Swarnajayanti Gram Swarozgar Yojana (SGSY):

This scheme aims at providing self-employment to villagers through the establishment of self-help group. It is a credit cum subsidy programme covering all aspects of self-employment, such as organization of the poor in to self-help group, training, credit technology, marketing and infrastructure. Under the SGSY, assistance is given to the poor families living below the poverty line in rural areas for taking up self-employment. Under SGSY, SHGs were formed a total of 208212 till 2009-10. Out of this 135123 (64.90%) were women SHGs. Total 65360 numbers of SHGs have taken up economic activities with bank loan and subsidy. In 2009-10 numbers of SHGs receiving bank loan and subsidy was 10 percent more than 2008-09. SHGs have played a significant role in development of women entrepreneur in Assam.

**Table 6.4 Block-wise number of SHGs in Sonitpur district till 2019 July**

Sl. No.	Blocks	Total SHGs	Total VQ	RF		CIF to SHGs	
				No	Amount	No	Amount
2	BIHAGURI	912	41	384	59.40	162	81.50
3	BORCHALA	1909	135	1684	236.50	772	366.27
4	DHEKIAJULI	2789	116	1773	254.15	736	368.50
5	GABHORU	713	10	264	47.80	0	0.00
6	NADUAR	680	20	487	115.35	0	0.00
7	RANGAPARA	554	2	55	2.75	0	0.00
8	Total	9171	407	5033	790.05	1670	816.27

Source: DRDA, Sonitpur

<b>RF</b>	Revolving Fund (given after 3 months of the formation of the SHG if passed in Grading)
<b>CIF</b>	Community Investment Fund given to Village organisation after 6 months of SHGs and having MCP training.

The above table-6.4 shows block-wise SHGs in Sonitpur district. According to this table, Dhekiajuli block has highest number of SHGs followed by Borchala, Balipara, Bihagri, Naduar, and Rangapara.

Incentives for woman and handicapped entrepreneurs:

The 1997 industrial policy offered special incentives to woman and physically handicapped entrepreneurs. There are 5 percent additional capitals for SSIs, and additional 2 percent interworking capitals for these groups of entrepreneurs. For development of woman entrepreneur, Jagaran Society is another NGO that is working towards helping small Entrepreneurs of women.

- Chief Minister Self Employment Scheme (CMSS) and Vocational Training; Under Assam Bikash Yojana (2008-09):

This scheme has two components - (i) educated unemployed youth are to undergo 6-month training in reputed industrial units and commercial houses anywhere in India, (ii) organizations accepting them to get their services free of cost and trainees gain practical knowledge and experience. In case of vocational training, unemployed youth get one-month industrial training within the state in their field of interest. Government bears cost of training. During 2008-09, 70 youth were trained under CMSS and 907 under vocational training (DI&C office, 2010: Guwahati).

- Mukhyamantrir Karmajyoti Aachen (2005-06):

The main objective of this Aachani is to uplift traditional artisans through financial assistance and skill development of traditional artisans. During 2005 to 2008, 1, 73,145 artisans were benefitted through this scheme (DIC office, 2010: Guwahati).

- Udyog jyoti scheme (2005-06):

This scheme is for motivating student community to entrepreneurship. Degree final year students are given exposure at industrial centres for developing their motivation for self-employment and entrepreneurship. The idea behind the scheme is to give exposure to variety of industrial activities at industrial centres like EPIP, CIPET,

CTRRTC, Industrial Estates; etc. There is provision for exposure visits of selected students outside the state. During 2005-07, 4511 students participated in exposure visits within the state. Provision was made for exposure visits within and outside the state during 2007-09 and target fixed. But there was no such visit. (DI&C office, 2010: Guwahati).

- Prime Minister Kaushal Vikash Yojana (PMKVY):

This scheme is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE). The main objective of this Skill Certification Scheme is to enable a large number of Indian youths to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL). In this Yojana, short term training on different fields (e.g., tailoring, electrician, medical representative, housekeeping, etc.) are given to unemployed youth below 45 years.

- Industrial Infrastructure Programmes:

There are Industrial estate (IE), industrial area (IA), industrial growth centre (IGC) and other infrastructure programmes. IE programme was initially a centrally sponsored programme to encourage entrepreneurship in the SSI sector. Gujarat was the first state to set up the first IE of the country at Rajkot in 1955. Assam started IE Programme in 1956 with the construction of Industrial estate at Guwahati. There are now sixteen industrial estates in the state, with Three hundred fifty (350) sheds. In addition to IE, there are one export promotion industrial park (EPIP) at Amingaon, one food processing park at Chaygaon, eleven Industrial Growth Centres, ten Integrated Infrastructure Development Corporations, seventeen Industrial Areas, six mini Industrial Estates and sixty-four commercial estates. Total number of sheds of all varieties of industrial estates is one thousand fifty-eight, of which eight hundred forty-eight sheds have already been allotted to entrepreneurs (DI&C office, 2010: Guwahati). In order to facilitate export-import business with neighbouring countries,

central Government as approved two boarder trade centres, one at Sutarkandi in Karimganj district and other at Mankachar in Dhubri district. The objective is to provide high standard infrastructure, information and service facilities to the exporter and importer.

### **6.7: Infrastructure and Facilities<sup>7</sup>**

For the development and benefit of micro, small-scale enterprises, the MSME, Guwahati is offering Common Facility Services of this region. The facilities include job works and technical training Programmes, testing facilities through its Workshop and

Laboratories. The detail testing facilities available in workshop and laboratory at MSME-DI, Guwahati are given below:

- **Workshop:**

The Institute has a well-equipped machine shop. It can undertake the jobs like machining of gear spur, helical gear, spiral gear, bevel gear, angle cutting, T-slot, keyways, woodruff key, boring, surfacing, precision turning, screw cutting, shaping, blade and tools sharpening, grinding, drilling, welding fabrication etc. in machine shop and hardening, tempering, normalizing, annealing.

- **Chemical Laboratory:**

Chemical Analysis of Ferrous and Non-Ferrous Metals & Alloys, Organic & Inorganic, Chemicals, Soaps & Detergent, Ink, Oil Cake and Oil Seeds, Coals, Coke, Wood, Water, Acid and Alkalis, Demonstration facilities for chemical products like- Phenyl, Soap, Detergent and cosmetic items etc., Oils and Fat, Essential Oil, Pesticides, Lubricants, Drug and Pharmaceuticals, Petroleum Product.

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<sup>6</sup>Source: Economic Survey of Assam, 2010-2011

<sup>7</sup>The Annual Report 2016-17, MSME- DI



- Metallurgy Testing:

Tensile Test, Brinell Test, Rockwell Hardness, Percentage of Elongation, Impact Test, Branch MSME-DI, Silchar has also one workshop for the greater benefit of small scale industries in the Barak Valley region. Following facilities are provided by the workshop of Branch MSME-DI, Silchar turning 3. Grinding 5. Welding Drilling 4. Shaping

- Information Facilitation Counter:

The information facilitation counter in each office under C/o DC (MSME), New Delhi was set with the objective to facilitate the entrepreneurs, prospective entrepreneurs and other visitors with available information related to MSME, and ongoing activities of the office.

#### **6.8: Industrial policy of Assam, 2018<sup>8</sup>:**

The government of Assam announced industrial policy on March 24 (2018) that would come into effect in the state from March 1. The new industrial policy would be in place for a period of five years and has identified promotion of micro, small and medium enterprise (MSME) sector as its “Priority area”. The new policy has laid down “various incentives” for units set up by private sector, joint sector, co-operative, partnership, self-help groups, trust, NGOs, as well as units set up by the state government. Also, incentives have been provided to service sector activities such as employment-oriented skill building and vocational training institute, hotels and resorts above two-star category and diagnostic facility. The new policy also provides value-added tax (VAT) exemption for 15 years to industries set up on or after March 1, 2014. For the first and second year, there would be 100 percent VAT exemption, followed by 80 percent in the third and fourth year and 50 percent till 15 year. Additional VAT exemption proposed for units set up in designated industrial parks

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<sup>8</sup>Government of Assam Industry and Commerce

such as Food Parks, Bamboo Parks, Plastic Park, Tea Park, etc. Entry tax also has been exempted for all eligible units including state public sector nits (PSU) on procurement of plant and machinery from other states. The new industrial policy has also exempted luxury tax by 50 percent in hotel industry.

**Table-6.5 Development Institutions and corresponding schemes/programmes Implementation in study area (Mode of support)**

Sl. Nos.	Institution	The scheme/program implemented
1	NABARD	SHG- Bank Linkage Program
2	DRDA	Swarnjayanti Gram Swarozgar Yojna (SGSY)
3s	DIC	Prime Minister's Rozgar Yojna (PMRY)
4	MSME	Techno-managerial consultancy and handholding support for establishment of micro, small and medium enterprises
5	KVIC	Rural Employment Generation Program
6	SIDO (now MSME-DI)	EDPs, ESDPs
7	(PMKVY)	Short term training for self-employment
8	IIE	Provides training facilities for self-employment
9	North East Development Finance Corporation (NEDFi),	Provides financial assistance to micro, small, medium and large enterprises for setting up industrial, infrastructure and agri-allied projects

Source: Review of Literature on Institutional Network and Govt. Sponsored Programs for Rural Development

During the period from 1972 to 2017, a total of 2794 MSME units were registered with District Industries and Commerce Centre, Sonitpur. Out of this total 2127 units (76.13 percent) were found to be working units and remaining 667 units (23.87 percent) were found to be non-working units. In study area, the Handloom sector is the first largest women employer. It represents the continuity of traditional heritage of hand weaving and also reflects the socio-cultural tradition of the weaving community. It is one of the most important activities of women for earning livelihood next to agriculture mainly in rural areas. During 2015-16, there were 19.49 lakh weavers in

Sonitpur district out of which

15.30 lakh weavers, 4.19 lakh were part time weavers. The main objectives of Handloom & Textile are-

- i. To upgrade the socio-economic status of poor weavers living below the poverty line in the rural areas.
- ii. To provide various types of essential looms and accessories and yarn by implementing various schemes.
- iii. To make them self-dependent
- iv. To make the women folks of rural area economically sound empower them in real sense of the term.
- v. To provide economic support to the weavers of compact area and mini compact areas by implanting various development projects.

The main schemes operating in Sonitpur are-

- Weavers Extension Service Unit (WESU):

To make weavers self-dependent under WESU some skilled weavers are enrolled for production of Handloom Cloth. WESU provided raw materials (yarn) to the weavers, the weaver deposits the finished Cloth to the WESU after completion the weaving process as desired by WESU. The weavers collected the weaving charge from WESU after deposit the finished product. In Sonitpur district there are two nos. Of Weaver Extension Service Unit – 1. Jamagurihat, 2. Dhekiajuli.

- Handloom Training Centre:

Under HTC, trainees are admitted in one-year Artisan course on Handloom Technology. During the training period the trainees have got stipend Rs.80 per month. After passing this Artisan course there are facility to participate in the Handloom Training Institution and after completion this course the trainees can apply for the post of Demonstrator under this department. In Sonitpur District there are three number of HTCs, Sootea, Thelamora and Chariduar.

**Table -6.6 Handloom Training Centre (2015-16)**

Sl. Nos.	Name of HTC	Total trainees admitted during the year	Duration of the course
1	Thelamora	15 Nos.	One-year Artisan Course on Modern Handloom Technology
2	Charidura	15 Nos.	
3	Sootea	20 Nos.	

Source: Department of Handloom & Textile, Sonitpur

Table 6.6 shows the number of trainees in each centre is 15 during 2015-16. The response of women was not satisfactory and new generation women were not interested to take training in this sector.

Weavers Credit Card Handloom sector largely comprises of small and tiny unit which fall mostly under the unorganised sector. The Weavers Credit Card Scheme aims at providing adequate and timely assistance from the banking institution to the weavers to meet their credit requirement i.e., for investment needs as well as for working capital in a flexible and cost-effective manner. The scheme is implemented in both rural and urban area. A beneficiary can get subsidy of maximum of Rs.10, 000 under this scheme.

**Table – 6.7 Weavers Credit Card Handloom sector (2015-16)**

Year	Physical target	Financial target	Physical achievement	Financial achievement
2015-16	500 Nos.	Does not arise	307 Nos	Rs. 51.07 Lakh is sanctioned to 117 Nos. Weavers as loan.

Source: Department of Handloom & Textile, Sonitpur

Mahatma Gandhi Bunkar Bimayojana: The Government of India had introduced the M.G.B.B.Y is to provide insurance coverage to the handloom weavers in the case of National as well accidental Death and in case of total or partial disability.

**Funding pattern**

1. Contribution by the government of India is	Rs. 150.00per annum
2. Contribution by LIC	Rs. 100.00 per annum
3. Contribution by Handloom Weavers/State	
Government	Rs. 80.00
Total	Rs. 330.00 per annum

**Benefit of the scheme:**

1. On Natural Death the nominee of weavers will get	Rs. 60,000
2. On Accidental Death the nominee of weavers will get	Rs. 150,000
3. On the total disability the weavers will get	Rs. 150,000
4. On Partial disability the weavers will get	Rs. 75,000

**Other benefit:**

enrolled weaver under the Mahatma Gandhi Bunkar Bima Yojana has automatically facilitated by the Shikha Sahayog Yojana after renewal. A scholarship of Rs. 1200/ yearly per Child (Maximum of 2 Child) is to be paid to the student studying in standard ix to xii for a maximum period of 4 years under Shikha Sahayog Yojana.

**Table-6.8 Weavers Credit Card Handloom sector (2015-16)**

Year	Physical target	Financial target	Physical achievement	Financial achievement
2015-16	1000 Nos.	Does not arise	641 Nos.	Dose not arise

Source: Department of Handloom & Textile, Sonitpur

During 2015-16, two numbers Death Claim settled at the rate Rs. 60,000/. Under the scheme Primary Weavers Co-operatives Societies (PWCS) ten numbers of computer set has been distributed during the year 2015-16.

### 6.9: Impact of government schemes and policies on entrepreneurship development

In the study area, the impact of government schemes and policies on entrepreneurship development can be studied on the following ways: -

**Table –6.9 Institutional assistance received by women entrepreneurs**

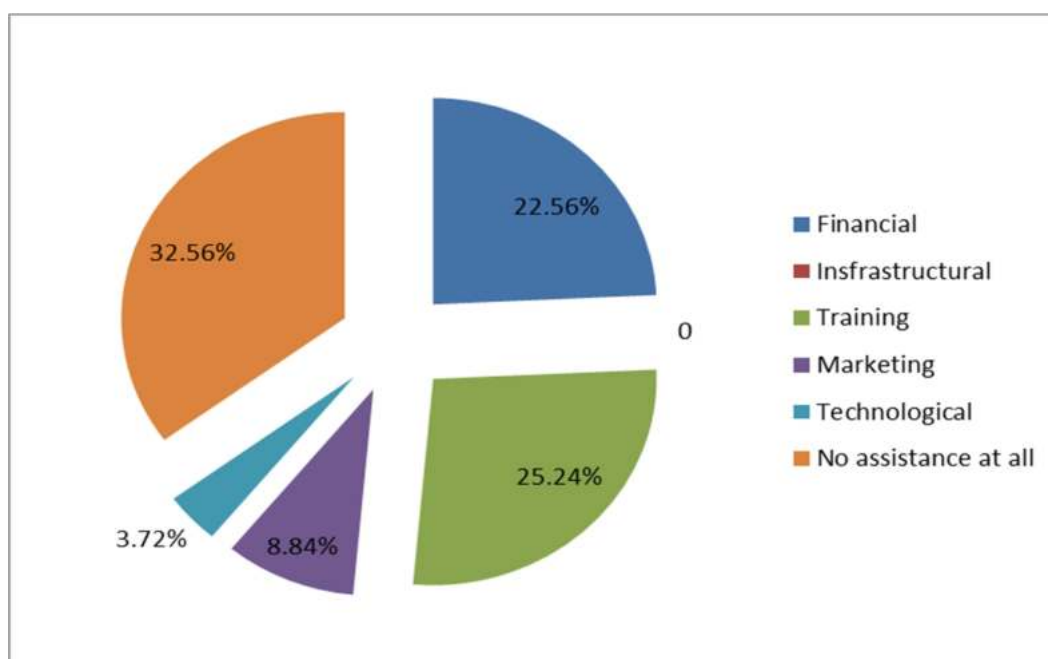
Sl. No.	Variables	Urban		Rural		Total	
		No. Of units	%	No. Of units	%	No. of units	%
1	Financial	78	35.45	19	9.04	97	22.56
2	Infrastructure	0	0	0	0	0	0
3	Training	86	39.09	53	25.24	139	32.32
4	Marketing	30	13.64	08	3.81	38	8.84
5	Technology	10	4.55	06	2.85	16	3.72
6	No assistance at all	16	7.27	124	59.05	140	32.56
7	Total	220	100	210	100	430	100

Source: Primary data

#### Interpretation:

Table – 6.9 shows that number of respondents (35.45 percent) in urban areas getting financial assistance was more than rural (9.04 percent) areas. Entrepreneurs in rural areas were not interested to get loans financial institutions due to procedural complications. In case of infrastructural facilities, both urban and rural areas respondents did not receive advantages. Training facilities were availed by urban (86 percent) and rural respondents (53 percent) mainly from DIC and MSME. In marketing of the product (30 percent) in urban and (8 percent) in rural entrepreneurs received assistance through trade faire organised by government and NGOs. Technological assistance was received only by urban entrepreneurs (4 percent). Total respondents (32.56 percent), out of which 7.72 percent respondents in urban and 59.05 percent in rural areas, did not get assistance at all from government due to their illiteracy, lack of information and also complicity in procedural formalities.

**Figure – 6.3 Institutional assistance received by women entrepreneur**



Though government introduced various schemes to develop women entrepreneurship, but after opening the door for global market and removal of restrictions the SSIs has face many challenges. The study shows the impact of economic reforms on women entrepreneurs.

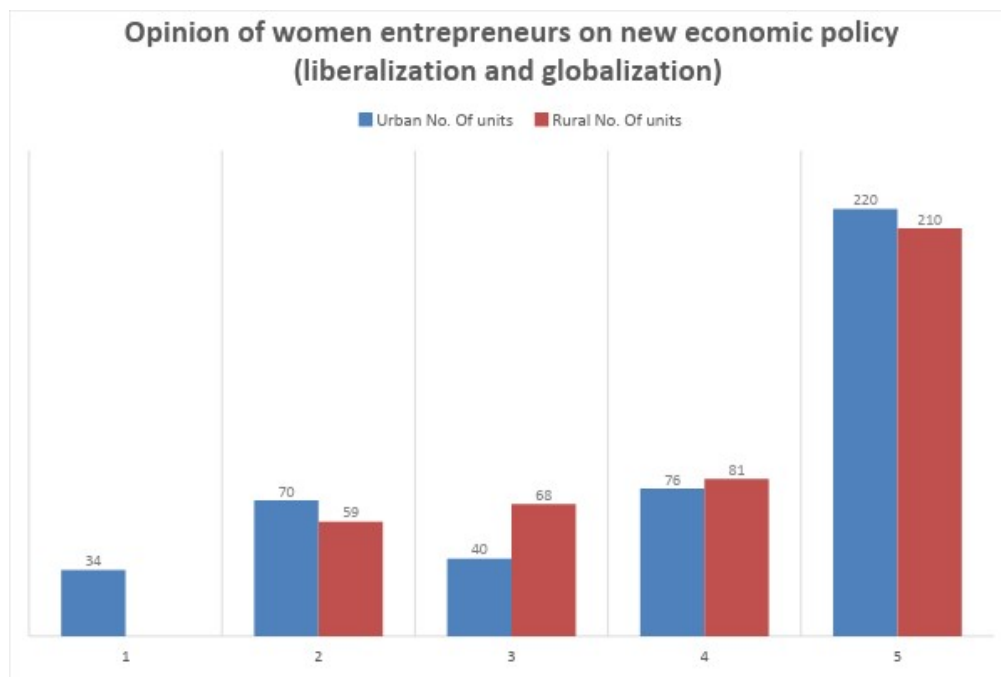
**Table – 6.10 Opinion of women entrepreneurs on new economic policy (liberalization and globalization)**

Sl. No	Variables	Urban		Rural		Total	
		No. of units	%	No. of units	%	No. of units	%
1	Offer more opportunities (competition improved the quality of the product)	34	15.45	00	00	34	8.37
2	Negative effect more	70	31.82	59	28.09	129	30
3	No significant impact	40	18.18	68	32.38	108	25.12
4	No idea	76	34.55	81	38.57	157	36.51
5	Total	220	100	210	100	430	100

Source: Primary data

The above table – 6.10 shows the impact of economic reforms on women entrepreneurs. Most of the respondents in both urban and rural areas have no idea about the new economic policy. In urban area, only 15.45 percent respondents (Particularly who runs beauty parlour where branded cosmetics are used like Oriflame, Avon, Nykee, etc.) have knowledge about the liberalisation and globalisation. Due to illiteracy, social and cultural environment and also lack of economic independence, they confine into the family works, majority of women in the study area have less idea about the opportunities of liberalization, globalization and also privatisation.

**Figure-6.4 Opinion of women entrepreneurs on new liberal economic policy**



**Interpretation:**

The above table – 6.10 and Figure – 6.4 show the impact of economic reforms on women entrepreneurs. Most of the respondents in both urban and rural areas have no



idea about the new economic policy. In urban area, only 15.45 percent respondents (Particularly who runs beauty parlour where branded cosmetics are used like Oriflame, Avon, Nykee, etc.) have knowledge about the liberalisation and globalisation. Due to illiteracy, social and cultural environment and also lack of economic independence, they confine into the family works, majority of women in the study area have less idea about the opportunities of liberalization, globalization and also privatisation. In urban area only 15.45 percent and in rural area only 8.37 percent women entrepreneurs were aware.

**Table –6.11 Awareness of women entrepreneurs about government policies and schemes**

Level of awareness	Urban		Rural		Total	
	No. Of units	%	No. of units	%	No. of units	%
Fully aware	21	9.54	04	1.90	25	5.81
Partially aware	72	32.73	31	14.76	103	23.95
Not aware	127	57.73	175	83.33	302	70.23
Total	220	100	210	100	430	100

Source: Primary data

**Interpretation:**

The table -6.11 reveals that a large section of the respondents (70.23 percent) was not aware about the government policies and schemes. It was 57 percent and 83 percent in urban and rural areas respectively. During the field study especially in rural areas, it was known that respondents were not aware of the incentives meant for them. According to them, incentives only existed in paper and for availing these incentives were very complicated. Only 5.81 percent respondents were aware and 23.95 percent respondents were partially aware.

### **6.10: Observations:**

Though the government has taken various measures, but its impact is not expected. Various unique cases were found among some of the respondents who were aware about the policies and schemes. Some of those cases were mentioned below:

**Case-1:** It was observed that despite knowing about various schemes available for women entrepreneur, the following respondent didn't seem to be much interested in taking assistance from the schemes because she preferred to build her enterprise based on her own strength and hard-work. The respondent did agree that it was difficult but also stated that it felt a warm pride among itself when she looks at the success she has achieved throughout these years. Also, it was observed that despite not taking any financial help, her enterprise mainly 'cutting, embroidery and training' was financially equipped enough for further expansion which itself is a very big factor. Her monthly income is around Rs. 45,000. She operates it solely.

**Case 2:** Another women entrepreneur who runs a furniture business of bamboo and cane, informed that she is not interested to get any help from government due to complexity in the process of getting assistance. Moreover, she didn't face any problem of finance, marketing of her products (Enterprise exists in road side and nearby market) and management of her business due to support from her family except the problem of raw material. Her monthly income is more than Rs. 1,00,000. She employs eight persons.

**Case 3:** Another respondent has "cutting, embroidery, doll making and training" institute. She was trained and fully benefited by government schemes. She was also fully aware about government policies and schemes. She is happy to be an entrepreneur (It was her childhood dream). She runs her enterprise from her residence. Her monthly income was between Rs.15000 to Rs. 30,000. She solely operates her enterprise.

**Case 4:** Her qualification was B tech in IT sector from Sikkim Manipal University. She runs a venture consisting of embroidery from her residence. She has got full support from her family and she does not take financial help from financial institutions (due to collateral and lengthy and complex process). Her main problems are shortage of money and adequately trained man power; so, she could not start online marketing. Her monthly income varies between Rs.15000 to Rs. 30000. She employs 4 persons in her enterprise.

### **6.11 Chapter Summary:**

From the above discussion it can be concluded that the government schemes envisage economic empowerment of women through various business-related training programmes, information and counselling extension activities related to business, products, services, etc. This assistance is provided for self-employment business by women for pursuing any kind of non-farm related activities. At present PMMY is the most successful scheme in India. In 2019 budget, the newly elected BJP lead Government has given much importance on MSME and allotted huge amount of money on PMMY. Overall, the government assistance was found beneficial to a small section of women entrepreneurs in urban and rural areas and in educated women. It was also found that the assistance was not sufficient in the sustainability of enterprises. In India, 14 percent businesses (according to the Sixth Economic Census by the National Sample Survey Organisation, NSSO), are run by women. Moreover, 90 percent of financial requirement of women entrepreneurs is met by informal channels as women entrepreneurs are not able to get finance from formal channels. During the field study, it was observed that due to lack of awareness and education, complicity in procedural formalities, lack of transparency and not getting benefits on time from government schemes are some important factors which create major problems for the development and expansion of women entrepreneurship in the study area. Moreover, delay in implementation of policies discourages women to move one step ahead in starting and running enterprises. Therefore, the impact of government

policies and schemes are not favourable (4<sup>th</sup> objective - To study the impact of government policies and programmes for development of women entrepreneurship). Government, NGOs, other agencies, entrepreneurship promotion groups and the society have a great importance to promote and encourage women entrepreneurship. In the study area, DIC, MSME, Handloom & Textile, PMKVY, PMMY, IIE, NEDFi are the main institutions which provide training and guidance and also financial and marketing assistance to the women who are interested in doing entrepreneurial activities. However, the sunny side is that the participation of women in entrepreneurial activities is gradually increasing. Though different types of policies and assistance provided by the government for the growth of women entrepreneurship, but when it comes to implementation of these policies and schemes it becomes a matter of question. After thorough study of both primary and secondary data, it was observed that the different schemes and programmes are not achieving the targets. Therefore, more pragmatic approach of monitoring and controlling should be taken by the Central Government. State government, on the other hand, doing only execution tasks but no monitoring and controlling being done. In the study area, various entrepreneurial development programmes are not performing up to the marks and nobody has made accountable for this under performance. Undoubtedly, the number of respondents is gradually increasing, but due to untapped entrepreneurial ability of women in the study area, having resources and potentials, the Sonitpur district is not growing with the pace of main stream line.

## CHAPTER- 7

### ROLE OF FINANCIAL INSTITUTIONS IN THE DEVELOPMENT OF WOMEN ENTREPRENEURSHIP

**FIFTH OBJECTIVE:** To examine the role of financial institutions in women entrepreneurship development

#### **7.1: Importance of financial institutions:**

Entrepreneurship development is an important criterion for economic development of a country. It is a vital tool of an economy. From the beginning of the Five-Year Plan, Government of India has been giving emphasis on the scope of entrepreneurship, and related developments. The financial sector has a great importance in the whole entrepreneurship development pie of a country. Financial institutions act as the mediators that look after the transfer of resources from the net savers to net borrowers (i.e. from those who spend less than their earnings to those who spend more than their earnings). Financial institutions have been the major source of short, medium and long-term funds for the economy. Such institutions offer a variety of financial products and services so as to fulfil different needs of the commercial sector. These institutions generally give financial assistance to buy sheds, industrial plots, required capital at low rates of interest, to attend counselling sessions, etc. The main objective of the financial institutions being established, is to create positive climate for the regular growth of the women entrepreneurs and should foster them and make them flourish. The present study aims at highlighting the measures taken by the financial institutions with respect to the development of women entrepreneurs.

(Charumathi, 1991) reported that the banks and financial institutions, traditionally, viewed women entrepreneurship as more doubtful propositions than men in the

entrepreneurship. (Pal, 1997) in a study on Women Entrepreneurship and the need for financial sector reforms found out that the lack of affordable credit from the formal financial sector was the most important challenge for women entrepreneurship.

Singh & Saxena, (2000) revealed that the women were assisted by the government for entrepreneurship development through financial assistance in the form of term loans, as well as concessions in the form of subsidies, and the capital loan for self-employment, etc. Kumar, (1998) reported from Bangalore that the Centre for Entrepreneurship Development (Canara Bank's) provides training to women and helps them in setting up small industrial units, besides providing assistance for marketing their products. Bindya, (2001), who studied on the Women and Agriculture, revealed that the Regional Rural Banks (RRBs) are playing a pivotal role in empowering the rural women through various credit schemes for entrepreneurship developments. Financial institutions, which provide assistance to the entrepreneurs, are divided into two categories, namely, governmental institution and the non-Governmental institution. Khandker, (1998) estimated the effects of micro finance on savings and borrowings, and his studies revealed that the micro finance not only induces voluntary savings, but also increases involuntary savings.

Kumar Anil & Kote Honnakeri, (2012) analysed the impacts of Micro finance through SHGs and Bank Linkage Programmes on the rural people, especially, on women. This study showed that the effects of micro finance were constructive with respect to the eradication of poverty and the development of rural entrepreneurship.

The financial institutions are established to create positive climate for the regular and steady growth of entrepreneurship and should foster them and make them flourish. These institutions generally provide financial assistance to buy sheds and also industrial plots, required capital at low rates of interest, to attend counselling sessions, etc. The present study aims at highlighting the opportunity of serving women entrepreneurs, and lists the various measures taken by the financial institutions in access to provide financial assistance to the women entrepreneurs.

Government Institutions:

A variety of financial institutions have been set up at the national level to accomplish the requirements of the entrepreneurs. They are basically SIDBI, IDBI, IFCI Ltd., ICICI, IVCF, IFCI, Venture Funds Ltd and investment institutions like GIC, UTI, LIC, etc.

Technical and Financial assistance have been provided to the women entrepreneurs, through various institutions like DIC, SEF, NAYE, SIDBI, SIDO, WCFC, NISIET, etc. by the government. Different financial institutions have special financial schemes for the women entrepreneurship development.

## **7.2 Financial Schemes for Women Entrepreneurship:**

With a view that women entrepreneurs should come forward in the industrial field to become self-sufficient, government and financial institutions announced various schemes to provide financial assistance.

- **Annapurna Scheme:**

This scheme is the brain child of the State Bank of Mysore, which focuses on those women entrepreneurs, who are setting up their foot in the food catering industry in order to sell packed meals, snacks, etc. The amount granted as a loan under this scheme can be used to fulfil the working capital needs of the business-like buying utensils and other kitchen tools and equipment. Further, the maximum amount of money is granted is ₹50,000 which has to re-paid in 36 months on instalments.

- **State Bank of India Stree Shakti Package:**

The SBI is a pioneer in financing of small-scale industries and other priority sectors. The bank helps technically trained and experienced women entrepreneurs to set up new and feasible industrial projects. This loan scheme

helps the technocrats, including those unable to meet the normal margin requirements under the liberalized scheme, to set up viable industrial projects. The applicants must hold a degree / diploma in Engineering / technology or a degree in Business/ Industrial Management / CA /Cost Accountancy with adequate experience. To make the assistance to women entrepreneurs more effective and ensure a wide coverage, the bank has introduced “Stree Shakti Package” for women only. To translate this hope into reality, the Department of Women and Child Welfare has taken up various projects directed towards the advancement of women. Governments at the Centre as well as the State designed several schemes and programmes for the support of entrepreneurs in general, and for women entrepreneurs in particular. The schemes of the Government of India include the Support for Training and Employment Programme (STEP) aims to raise the incomes of rural women by upgrading the skills in the traditional sectors, such as dairy, animal husbandry, sericulture, handloom and social forestry. Since the inception of the programme in 1987 about 3.32 lakh women have been benefited through 61 projects at the end of March 2000. This scheme is offered by most of the SBI branches. It is meant for the women, who have 50 percent share in the ownership of a firm or a business and has taken part in the state-agencies-run Entrepreneurship Development Programmes (EDPs). This scheme offers 0.50 percent interest rate in case of a loan, which is more than Rs. 2 lakhs.

- **Lead Bank’s Scheme:**

The main emphasis of this scheme is to encourage self-employment to all those who had the technical skill to engage themselves in a productive activity but were unable to do so for lack of finance and infrastructure. Such loans are available to all women above 18 years of age and having fixed place of work well versed in the activity proposed to be undertaken. The amount of loans in such cases must be need based but up to a maximum of Rs.7500.



Entrepreneurship Development Programmes for women are also arranged by some lead banks.

- **Bharatiya Mahila Bank Business Loan:**

Under this loan, financial assistance (MICRO loans, and SME loans) is provided to women entrepreneurs, who are looking forward to start new enterprises in the fields of the retail sector, against the property. The highest amount of loan amount that can be sanctioned is Rs. 20 crores that might go to the manufacturing industries. A concession is also available to the extent of 0.25 percent interest rate, and it usually varies from 10.15 percent and more. In this scheme, Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), there is no collateral security for the loan amount up to Rs, 1 crore.

- **Dena Shakti Scheme:**

Under this scheme, Dena Bank provides loans to those women entrepreneurs, who are engaged in the field of retail stores or small enterprises, agriculture, and manufacturing units; and need financial assistance. The maximum loan amount that can be sanctioned under this scheme is Rs. 20 Lakhs for the retail trade at the interest rate of 0.25 percent; whereas Rs 50, 000 can be provided under the microcredit system to those working for education and housing sector.

- **Udyogini scheme:**

The Punjab and Sind Bank have offered this scheme to give women entrepreneurs financial assistance of Rs.1 lakh. It is meant for those women entrepreneurs who are involved in the retail, small business enterprises, and agriculture. They will get concessions and flexible interest rates to the women between the age group of 18-45 years, but the family income of the beneficiary

is also taken into consideration and is set at Rs. 45, 000 per annum or SC/ST women.

- Cent Kalyani Scheme:

This scheme is provided by the Central Bank of India to basically help those women who are in the starting phase of a new enterprise or expanding with modification as an existing enterprise. The loan amount facilitated by this scheme can be used by women to run mainly micro, small and medium enterprises; village and cottage industries; useful for self-employed women; agriculture and allied activities; retail trade; and government-sponsored programmes. No collateral security or guarantor, and the processing fees are needed under this scheme. The maximum amount that can be granted under this scheme is Rs. 100 lakhs.

- Mahila Udyami Nidhi Scheme:

The Punjab National Bank has launched this scheme with the objective of assisting the women entrepreneurs involved in small-scale industries, through granting them soft loans, which have to be repaid over a period of 10 years. Under this scheme, there are various plans for the purchase of auto rickshaws, two-wheelers, cars, and the starting up of day care centres, and beauty parlours. The highest amount granted under this scheme is Rs.10 lakh and the interest rate (%) depends upon the market rates.

- Orient Mahila Vikas Yojana Scheme:

The Oriental Bank of Commerce has designed this scheme for those women, who hold a majority of share (51% share) capital individually or jointly in a proprietary concern. For small-scale industries, the loan amount range between ₹10 lakhs to ₹25 lakh, and for this bracket there is no collateral security to be given. And, the period of repayment is 7 years. A concession on the interest rate of up to 2% is also given.

- MUDRA Yojana Scheme for women:

This scheme has been launched by the Govt. of India for both the groups of women and individual women, who want to start small new enterprises and businesses like tailoring units, beauty parlours, tuition centres, etc. as well as a group of women wanting to start a venture together. The loan doesn't require any collateral security. And, it can be availed as per three schemes: 1. Shishu—the loan amount is only ₹50,000. This loan amount can be availed by the entrepreneur during the initial stages of the business. 2. Kishor – the loan amount is between ₹50,000 and ₹5 lakhs, and it can be availed by those, who have a well-established enterprise. 3. Tarun –the loan amount is ₹10 lakhs, which can be availed by well-established businesses or enterprises to fulfil the purpose of their business expansion. Once the loan is granted, a Mudra card will be issued to an entrepreneur. This card functions the way as a credit card does, but the funds available in it are limited to 10% of the loan amount granted to the entrepreneur.

- Stand- Up India Scheme:

This scheme (was announced on 5th April 2016) facilitates bank loans between 10 lakhs and Rs. 1 crore. This loan amount is facilitating to at least one Schedule Caste or Schedule Tribe (ST) borrower and at least one-woman borrower per bank's branch for establishing a Greenfield enterprise. This Greenfield enterprise may be in the trading sector, services or the manufacturing sector. In case of non-individual enterprises, a majority of shareholding (51 percent), controlling and regulating stakes should be held by either an SC/ST or women entrepreneur.

- Rashtriya Mahila Kosh (RMK):

It was set up to fulfil the credit needs of the poor women, who get engaged in an unorganized sector, which are not adequately addressed by the formal financial institutions. RMK aims at the promotions of the small enterprises

among the poor women by providing credit as an instrument to the socio-economic change and the development through the provision of a package of financial and social development service for the development of women entrepreneurship.

- Khadi and Village Industries Commission (KVIC):

KVIC is a statutory organization that is engaged basically in promoting and developing Khadi and Village Industries, and its idea is to provide employment opportunities in the rural and backward areas with an objective of providing a backbone to these areas and strengthen their economy - which was created by an act of Parliament, Specialised financial Institutions are the institutions that have been set up to provide increased financial needs of commercials and trades in the area of venture capital, credit rating and leasing, etc.

- Formerly, IVCF was known as the Risk Capital & Technology Finance Corporation Ltd. It is a subsidiary of IFCI Ltd. And, it was set up with an objective of broadening the entrepreneurial base all over the country by facilitating funding to the ventures involving innovative products/ processes/ technology. In the beginning, it provided financial assistance by the way of soft loans to the promoters under its “Risk Capital Scheme”. The IFCI Venture Capital Funds Ltd., started to provide finance under “Technology Finance and Development Scheme” to projects for commercialization of indigenous technology for the new processes, products, markets or services since 1988.

- Mahila Udyami Nidhi (MUN):

This scheme is operated through the State Financial Corporation and State Industrial Development Corporation for providing equity type assistance to the women entrepreneurs for setting up the new industrial projects in the small sector. Capital assistance in the form of soft loan is provided to meet the gap in

the equity after taking into account the promoter's contribution to the project, and this is subjected to a maximum of 25 percent of the project cost with a ceiling of Rs.2.5 lakhs per project. The promoter's maximum contribution under this scheme is 10 percent of the total project cost.

- Mahila Vikas Nidhi:

Under this, women wanting to start their businesses in the field like spinning, weaving, block printing, handlooms, handicrafts, bamboo products, knitting, embroidery products, etc. can avail a loan for it. SIDBI has developed this scheme and given this fund to be used for the entrepreneurial development among women, especially in the rural areas.

Besides these schemes, financial institutions like NABARD, KVIC, Cooperative Societies and RRBs provide loan to the women entrepreneurs for boutique, dairying, poultry, food processing and preservation, beekeeping, mushroom cultivation, spice process, restaurants, cafe, grocery, beauty parlour, and other cottage industries. These institutions provide loans to the women entrepreneurs up to Rs. 5 lakhs without any security. Various facilities include 13.5 percent rate of interest for the loan amount up to Rs. 2 lakhs, relaxation of registration and respective fees related to land mortgages are involved in the security for rural areas up to the limit of Rs. 3 lakh; in case of long-term loans, there is a convenient and easy instalments provision along with the provision of immediate case under a limit as the working capital; to increase the status of women, there is a provision of housing and consumption loans; and special credit schemes for the enterprises related to computer and other electronic equipment, which can be availed at easier terms. SHGs have a favourable impact on women entrepreneurship but still, women entrepreneurs faced unfavourable terms of credits.

For promoting micro entrepreneurial activities through SHGs in both rural and urban areas, micro financing has a great importance. Earlier, government implemented some of such schemes like TRYSEM, IRDP, and DWACRA. After the success of Grameen Bikas Bank Model of micro credit in Bangladesh, a paradigm shift took place since 1990 in almost all the countries of the world. These approaches were followed for the women entrepreneurship in particular, with a view of enhancing the women empowerment.

In the study area, Bandhan Bank as a micro financier plays a very important role in this case. It provides loan to the SHGs. Khandkar (2000) and Lathif (2001) have analysed that the increased availability of micro-credits to the rural poor through SHGs will enable rural households to take up larger productive activities that empower the poor women; reduce the dependence on exploitative local money lenders; and increase savings.

**Table – 7.1 Scheme-wise number of respondents during 2017-18 in Sonitpur district**

Schemes	Total no. of beneficiaries	No. of women entrepreneur	Rate of interest %	Total amount sanctioned (lacs)	Repayment
MUDRA	2824	1412	11	12,60,000	Regular
STAND-UP-INDIA	55	33	10.85	843.82	Regular
WCC	87	87	10	72	Regular
PMEGP	11	5	12.10	-	
SHGs	107500	10750		8412	Regular

Source: Lead Bank, UCO, Sonitpur

Above table no. 7.1 shows that most of the respondents were involved in SHGs. Though it is a group work, it helps to increase the entrepreneurial attitude among women. During the field study, it came to the notice that recently women entrepreneurs are eager to take financial assistance from the MUDRA scheme. The number of women entrepreneurs under this scheme was 1412 out of 2824 in 2017-18.

Moreover, the government allows a huge amount of money Rs. 12, 60,000 lakhs at the rate of interest 11 percent. The overall performance of MUDRA scheme is very satisfactory. Repayment of loans is also satisfactory. Besides MUDRA, SHGs has also great importance in the development of women entrepreneurship. The number of respondents in 2017-18 was 10750 and their repayment was also regular according to bank officials. In case of Stand-up India, WCC and PMEGP, the percentage of respondents were 60 percent, 100 percent and 45.45 percent respectively. According to the bank officials, women are more regular in debt repayment than men.

Weaver Credit Card is a very effective program that gives a loan to weavers. It aims at providing sufficient and timely assistance from the banking institutions to the weavers to meet their investment requirements and also for working capital in a flexible and cost-effective manner. Under this scheme, a borrower can get a subsidy of a maximum of Rs.10, 000 in both rural and urban areas. In the study area, the Handloom and Textile department is very active. In 2015-16, Rs 51.07 lakh was sanctioned to 117 weavers out of 500 (targeted). In 2018-19, Rs. 72 lacs were sanctioned to 87 weavers. In Sonitpur district, there are 2 Weavers Extension Service Unit (WESU) one in Jamogurihat and another in Dhekiajuli. Besides, there are 3 Handloom Training Centres in the study area. These are – Sootea, Thelamora, and Chariduar.

In case of Stand-up India, (the loan amount under this scheme ranges between 10 lacs to 1 crore) field study revealed that most of the respondents took financial assistance in their names on behalf of their husbands or male close relatives. Generally, women run only SSIs in the study area. Moreover, there is no investigation or field survey from the financial institutions to investigate the proper utilization of money in this matter. Due to this, irregularity in the repayment of the loan has arisen.

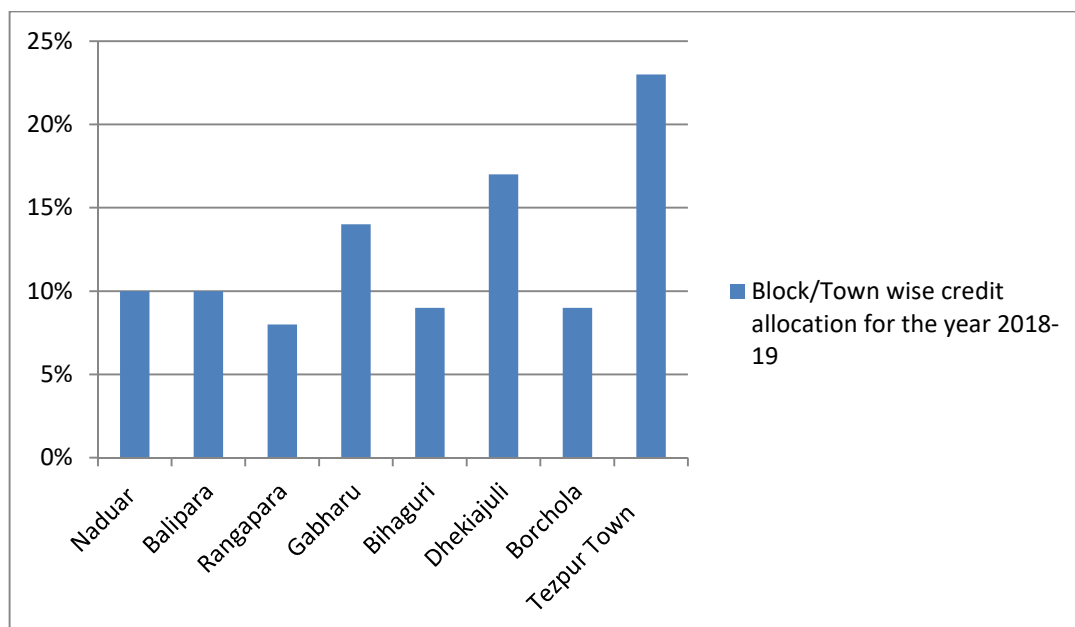
**Table – 7.2 Block/Town wise credit allocation for the year 2018-19, in Sonitpur district**

Sl.No.	Name of block	Percentage
1.	Naduar	10
2.	Balipara	10
3	Rangapara	8
4	Gabharu	14
5	Bihaguri	9
6	Dhekiajuli	17
7	Borchola	9
8	Tezpur town	23

Source: Lead Bank, UCO, Sonitpur

Above table – 7.2 shows that highest amount of money that is allocated in Tezpur town followed by Dhekiajuli, and Gabharu block. The number of registered women entrepreneurs is more than other blocks in Tezpur town. Moreover, in Dhekiajuli followed by Bihaguri blocks entrepreneurship activities are more than other blocks.

**Figure – 7.1 Block/Town wise credit allocation for the year 2018-19**



Source: Lead Bank, UCO, Sonitpur



### **7.3 Non-Governmental Institutions:**

Non-governmental institutions play a significant role in the entrepreneurship development, both in urban and rural areas, and also in reaching out to the women even in the remotest areas. A large number of established NGOs are operating all over the India, and at the grass root level, smaller NGOs are working. Different banks can establish contacts with the local NGOs and cooperate with them to identify the needs of women entrepreneurs. Thus, it gives credit related information and guidance services. In Sonitpur district, there are various NGOs that are basically involved in the empowerment of women through entrepreneurship development along with the development of the downtrodden people. These NGOs take measures to increase the employment opportunities, income generation, enhancing quality lives of grass-root level community through the social entrepreneurship. These are mainly Kokila Vikas Ashram, Sunrise Social Welfare Society, and Humanities Foundation for India's North East, Balipara Tract & Frontier Foundation, Institute of Integrated Resource Management, etc. Tezpur Mahila Samitee is a leading and old NGO in this case. Basically, this NGO provides training facilities to the women in different sectors like weaving, tailoring, embroidery, knitting, etc. for self-employment. In India, the World Assembly of Small and Medium Entrepreneurs; Xavier Institute for Social Societies are functioning in the rural areas. National Association of Women Entrepreneurs is working in the urban areas. National Alliance of Young Entrepreneurs, Self-Employed Women's Association etc. are functioning in rural as well as urban areas.

### **7.4 Problems faced by women entrepreneur in getting financial assistance from organized financial institutions:**

Women entrepreneurs are facing lots of problems in getting financial assistance from different financial institutions. These are as follows:

- Field study revealed that around 60-70 percent of the problems faced by women entrepreneurs are credit related.

- Moreover, along with credit, other challenges like collateral, lack of knowledge about the procedure of availing finance, delay in obtaining finance, inadequate finance, high rate of interest, low repayment period, negative attitude, absence of grace period, etc.
- This study also revealed that women operating a business may approach a local financial institution, like a local bank, Mahajan, landlord, etc. Generally, women will come across many problems between her needs and the bank's requirements, which make the process of credit more difficult than she would have imagined.
- Women have to faced other problems while dealing with the commercial banks. In the study area, it came to know that most of the respondents took loans under the Stand-up India scheme from the financial institutions in their names, but practically it was utilized by their husbands or near relatives. Though the field survey by bank officials is necessary, but the survey has not been done regularly and also properly. Since this is going on, there is a lack of proper evaluation of utilization of money at regular time periods which discourages respondents to take required money from banks and effects on repayment of their loans.

### **7.5 Observation:**

According to bank authority, the debt repayment of most of the respondents (90 percent) is almost regular, only 10 percent loan repayment is irregular due to utilization of loan amount by husband / near relatives which is taken in the name of their wife / women entrepreneurs.

## **Chapter Summary:**

During investigation, it came to know that most of the respondents did not take financial assistance from the government as well as non-governmental institutions. Due to the ignorance, illiteracy, collateral, lengthy procedural complicity and not getting the facilities on time, low repayment period, respondents were not able to avail loans from financial institutions. At present financial assistance are provided by SBI, UCO, UBI (Medium- and long-term loan), Bandhan bank (short term loan), co-operative credit societies, etc. which are quite important for promotions and development of the entrepreneurship, but the participation rate of women was very nominal (only 23.07 percent). The government has to launch more rational and motivational programmes for women entrepreneurship development.

Different financial institutions should create a conducive environment. An enabling framework is needed for healthy and sound entrepreneurship. These institutions should be helpful to those women, who want to start a venture for the first time. They should provide financial and technical assistance to those women who choose to start a project requiring managerial skills, necessary financial support, credit related security, training, subsidies, savings, borrowing opportunities, etc. Marketing facilities such as sales, purchases and other related and required support for timely start of an enterprise should also be rendered.

Therefore, from the above analysis it can be concluded that the role of financial institutions is not encouraging and sufficient to convey the message for the women to take up entrepreneurship and the available financial aids. More liberal policies must be introduced and the procedural complicity should be minimized for entrepreneurship development among women.

## **CHAPTER-8**

### **CHALLENGES AND SETBACKS FACED BY WOMEN ENTREPRENEURS**

**SIXTH OBJECTIVE:** To analyse the challenges faced by the women entrepreneur;

Being woman is a challenge in itself, then comes the biggest challenge of sustaining or surviving as a woman as hurdles keep coming in the form of stereotyping, hypocrisy, societal frame of conducts and much more than that can be expressed in words. In such a scenario, a woman getting into entrepreneurship is a tough call and a tough act. Women entrepreneurs face a wide array of challenges, in order to develop their efforts to further develop and expand the enterprises they have established. These challenges and opportunities are growing rapidly. Though in India, women constitute 48.2 (Census, 2011) percent of the total population, but the entrepreneurial activity seems to be a male-dominated zone. This reveals that women entrepreneurs are not able to run their enterprises successfully due to some (major) problems. Generally, Indian women are mostly homemakers and many are illiterate as well, or graduate with no experience in carrying a business activity.

According to (Ghosh & Roy, 1997), Indian women have more apprehensions/inhibitions regarding the idea of enterprising as compared to the Western nations. In the competitive and first-changing and fast-paced globalized era, women entrepreneurs are confronted with several challenges for which they could not move to develop their entrepreneurial activities. The growth of the genre of women entrepreneurship is restricted and inhibited by challenges and constraints.

The most common problem of women entrepreneur in the starting time seems to be the lack of capital (Lee-Gosselin & Grise, 1990). (Barwa, 2003) found out that due to the existence of social and cultural diversities, gender-based inequalities and biases, e.g. the problems are magnified. These problems exist in terms of their limited access

to formal education, training programmes, lack of knowledge of marketing strategies and networking facilities, social mobility, ownership of property, and weak business experiences. (Karim, 2001) revealed that women entrepreneurs in Bangladesh faced lots of financial problems, particularly in the rural areas. He found out that the competition, procurement of quality and adequate raw material and balancing time between the business and family were major problems in the initial stage. According to (Day-Hookoomsing & Essoo, 2003), women entrepreneurs faced four major obstacles, and they are: (i) the capability to raise required capital, (ii) deliberate harassment of getting permits, (iii) lack of market, and (iv) not being taken as seriously as men.

Sarbapriya & Ishita, (2011), emphasized on the difference between female and male entrepreneurs, on the grounds of determination, potential, and the ability to work hard, in addition to the abilities that are specific to emotional intelligence. Goyal & Parkash, (2011), discovered that despite the promise of giving equal opportunity to the Indian women, various policies and programmes of the government that are related to the development activities of women have profited only a limited portion of women. Kumbhar & Kumbhar, (2011), revealed some problems of women entrepreneurs like start-up finance, access to technology, management, marketing skills and the lack of confidence. His study has laid emphasis on the development of women enterprises through the Self-Help Groups (SHGs). Kumari, (2012), analysed different problems faced by the women entrepreneurs in India and stated that it's high time for women came out of their household chores and take a step forward to express their creativity and entrepreneurship. Kumbaras V. (2013), analysed numerous challenges that hit Indian rural women entrepreneurs. According to him, major problems of women entrepreneurship development are:

- lack of balance between family and business
- lack of freedom to make decisions
- absence of direct ownership of the property
- lack of awareness of various operational aspects and capacities

- low ability to bear risk
- dealing with male workers
- being non-familiar with financial institutions
- lack of self-confidence
- lack of training
- lack of role model
- lack of mobility, and
- lack of interaction with externalities

Winn, (2004) revealed that some of the challenges are of decision-making factors and socio-personal challenges for the development of women entrepreneurship. He underlined the business/family interface to overcome such problems that women entrepreneurs face as when they pursue their career in entrepreneurship.

Mehta & Mehta, (2011) emphasized on the creation of a favourable environment for self-employment of women, in order to increase the amount of entrepreneurial activities among women. He states that India has bright and promising prospects for rural women entrepreneurship.

From the above mentioned discussion, it can be concluded that some of the problems and difficulties may be common in most of the professional areas, but the problems faced by women entrepreneurs in Sonitpur district are directly proportional to any change in the market and entrepreneurial field, as it gives rise to the same problems and difficulties making the progress more complex and challenging. Therefore, it requires more efficient and prudent handling of their challenges.

In the context of the above literature, an attempt has been made to analyse the challenges of women entrepreneurs and the main problems that are faced by them. These problems are divided into three broad categories, as given below:

1. Challenges faced at the time of starting enterprises
2. Challenges during the time of running enterprises
3. Other problems

## 8.1 Challenges faced at the time of starting enterprises

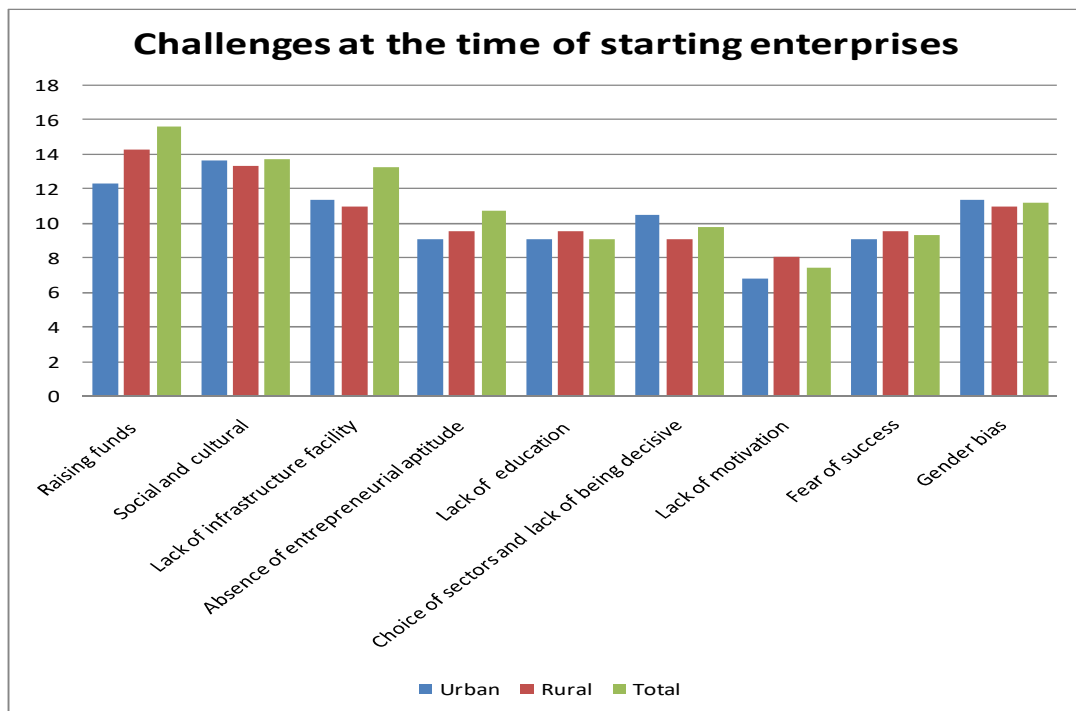
In the initial stage of starting a business, women entrepreneurs face a lot of problems like paucity of funds, lack of decision-making capacity, social and cultural problems, lack of ownership right of property etc. The main problems of respondents are discussed below-

**Table 8.1.1. Classification of challenges faced by respondents at the time of starting enterprises**

Sl. N	Challenges	Urban		Rural		Total	
		Nos.	%	Nos.	%	Nos.	%
1	Raising funds	35	15.91	32	15.24	67	15.58
2	Social and cultural	31	14.09	28	13.33	59	13.72
3	Lack of infrastructure facility	28	12.73	29	13.81	57	13.26
4	Absence of entrepreneurial aptitude	24	10.90	22	10.47	40	10.70
5	Lack of education on business management	19	8.64	20	9.52	40	9.07
6	Choice of sectors and lack of being decisive	23	10.45	19	9.05	42	9.77
7	Lack of motivation	15	6.82	17	8.09	32	7.44
8	Fear of success	20	9.09	20	9.52	40	9.30
9	Gender bias	25	11.36	23	10.95	48	11.16
10	Total	220	100	210	100	430	100

Source: Primary Data

**Figure–8.1.1. Classification of challenges faced by respondents at the time of starting enterprises**



Source: Primary data

**Interpretation:**

- Problem of finance:

For any kind of enterprise, finance is regarded as the lifeblood of the plan in whatever version it is in, be it big or small. Women entrepreneurs always suffer from the financial resources and working capital. Generally, at the time of starting enterprises, respondents face a hit due to the shortage of finances on two grounds.

Firstly, women (usually) don't have properties and assets in their names to provide security and guarantee for a loan to obtain funds from the external sources. Thus, their external sources of finance are limited.

Secondly, the women are considered by financial institutions as less credit-worthy and not courage women borrower. The financial institutions believe



that women can, at any moment of their life, close their business. Moreover, most of the respondents in the study area do not want to avail a loan from the financial institutions due to a complex procedure. Consequently, woman entrepreneurs are compelled to be dependent on their personal savings. If someone gets loans from relatives or friends which are expectedly meagre and negligible. Thus, respondents did not run their enterprises due to the shortage of funds. In the study area, the majority of respondents in urban areas (15.91 percent) and rural areas (15.24 percent), their main problem was to raise funds.

- Social and Cultural problems:

The second major challenge was social and cultural issues. About 14.09 percent respondents in the urban areas and 13.33 percent in rural areas have faced the social and cultural problem. In the success of entrepreneurial activities, social and cultural environment are quite important. Some specific problems (social and cultural) are generally associated with and indicated towards the respondents in Sonitpur. These are mainly: social structure of the society that is male-dominated. In the male-dominated society, women are not usually treated as equal to men, but as lesser than them. The importance is given to boys and their development while discrimination against the girls is common practices (existing in most of the Indian families). This acts as a major obstacle to the women's entry into the entrepreneurial activities. In spite of legal and constitutional equality, the attitude of the society creates problems at all levels in the study area.

The attitude of the elders in the society, especially in the rural areas has been indifferent. According to society, it is chiefly a woman's duty to look after her children and other members of the family. In case of married women, she has to maintain a good balance between her business and family responsibilities. In a traditionally- bound society in the study area, women did not get pro-active support from the family members. Generally, their hopes and aspirations are

never cared for the sake of “family prestige” and “discipline”. Moreover, there has been non-availability of women-friendly facilities at different locations.

- Choice of sectors and lack of being decisive:

The choice of the sector (traditional/non-traditional) is another key problem for the respondents, which sprouts at the time of starting the enterprises because of cultural and gender-based issues that restrict the women’s opportunities. An entrepreneur must have a good foresight for business ventures and strong decision-making abilities. It is an important prerequisite condition. But most of the respondents have lack of those abilities. Avoiding “paralysis by analysis” is a huge problem for the women entrepreneurship development in Sonitpur. 10.45 and 9.05 percent of the respondents operating in urban and rural areas, respectively, were affected by this problem.

- Lack of sufficient infrastructure facilities:

There is a close relationship between the infrastructure and entrepreneurship development. The facilities and services included by the entrepreneurial infrastructure exist within a given geographical area. It boosts the birth of new start-up business and the growth and development of small and medium-sized enterprises. Power supply, road, railways, industrial parks, shed allotment are well funded and structured programmes, which provide funding, market support network and business advisory services are a part of the robust entrepreneurial infrastructure. Entrepreneurial infrastructure helps immensely in developing a strong tradition of self-reliance and entrepreneurship that is equally crucial and critical for any beginning of the new enterprises that create employment and deliver superior services and products. Infrastructure facilities are not sufficiently present in the agriculture-dominated Sonitpur district. Field studies revealed that 12.73 percent and 13.81 percent of women entrepreneurs, who are operating in the urban and rural areas respectively the faced problems of having a proper and adequate space to start their entrepreneurial activities.

- **Absence of Entrepreneurial Aptitude:**

In the study area, it was seen that without an entrepreneurial bent of mind, most of the women took to training by attending the Entrepreneurial Development Programme (EDP). A majority of women entrepreneurs were afraid to take the risk of the new businesses. In the urban areas, 10.90 percent, and in rural areas 10.47 percent of women were afraid to take risk of new business activities. It may be due to lack of sufficient family support, the paucity of funds and also lack of business management knowledge.

- **Lack of education:**

Due to lack of education, women were unaware of the trends of businesses, use of latest technology (i.e., smartphone, laptop etc.), government policies and programmes and also current market knowledge, in the study area. They were not able to meet the requirements of day-to day-life in the business arena. Lack of education creates problems for the women in setting up and running of an enterprise according to the needs of the current situation and taste of the consumer. According to 8.64 percent and 9.52 percent of women entrepreneur in the urban and rural areas, respectively, they lack in knowledge on business management.

- **Lack of motivation:**

Another important problem is the lack of motivation. A large part of women in Sonitpur was neither motivated by their family members nor by the Government agencies to look up to the entrepreneurship field. Lack of experience and the unavailability of the right information at the right time makes it difficult for the women to select right location, markets, and technology. 6.82 percent respondents in the urban areas and 8.09 percent of respondents in rural areas have suffered from this challenge.

- Fear of success:

Another serious challenge for women entrepreneur (as a business owner), has been letting the fear of success that keep them away from taking the next step. Generally, new challenges come with every level of success. 9,09 percent and 9.52 percent respondents, in the urban and rural areas, respectively, have been suffering from the fear of success, which restricts the development of entrepreneurship in Sonitpur. Instead of waiting to get over the fear, it is better to figure out how to recognize them, manage them and grow from these experiences.

- Gender biases:

Gender biases serve as important obstacles (25 percent and 23 percent in urban and rural areas respectively) in the pathway of women entrepreneurship and the related development in the study area as the study area is male-dominated.

**Table – 8.1.1 Classification of challenges of respondents at the time of starting (Weighted Ranking Method)**

Sl.No.	Weight	10	9	8	7	6	5	4	3	2	1	Total	Rank
	Particulars	I	2	3	4	5	6	7	8	9	10		
1	Raising funds	16	14	10	8	9	11	14	5	7	2	618	1
		160	126	80	56	54	55	56	15	14	2		
2	Social and cultural	14	11	9	12	7	6	13	2	5	1	536	2
		140	99	72	84	42	30	52	6	10	1		
3	Lack of infrastructure facility	13	10	12	8	11	6	4	9	2	3	518	3
		130	90	96	56	66	30	16	27	4	3		
4	Absence of entrepreneurial aptitude	11	9	7	10	7	11	5	3	6	2	457	5
		110	81	56	70	42	55	20	9	12	2		

5	Lack of education on business management	9	7	5	9	6	3	9	2	5	1	360	8
		90	63	40	63	36	15	36	6	10	1		
6	Choice of sectors and lack of being decisive	10	7	9	10	8	6	9	5	3	4	444	6
		100	63	72	70	48	30	36	15	6	4		
7	Lack of motivation	8	6	8	6	4	6	5	3	1	2	327	9
		80	54	64	42	24	30	20	9	2	2		
8	Fear of success	9	7	9	6	4	8	6	3	5	1	375	7
		90	63	72	42	24	40	24	9	10	1		
9	Gender bias	11	9	10	8	6	8	11	9	6	3	489	4
		110	81	80	56	36	40	44	27	12	3		

Source: Primary Data

The table no.8.1.2 depicts the challenges faced by women entrepreneurs at the time of starting business. By applying weighted ranking method. Most of the respondents have given first rank for raising funds; second rank, for social and cultural problems followed by third rank indicating the lack of infrastructural facilities, gender bias, absence of entrepreneurial aptitude, fear of success, lack of education and lack of motivation.

## 8.2 Challenges during the time of running enterprises:

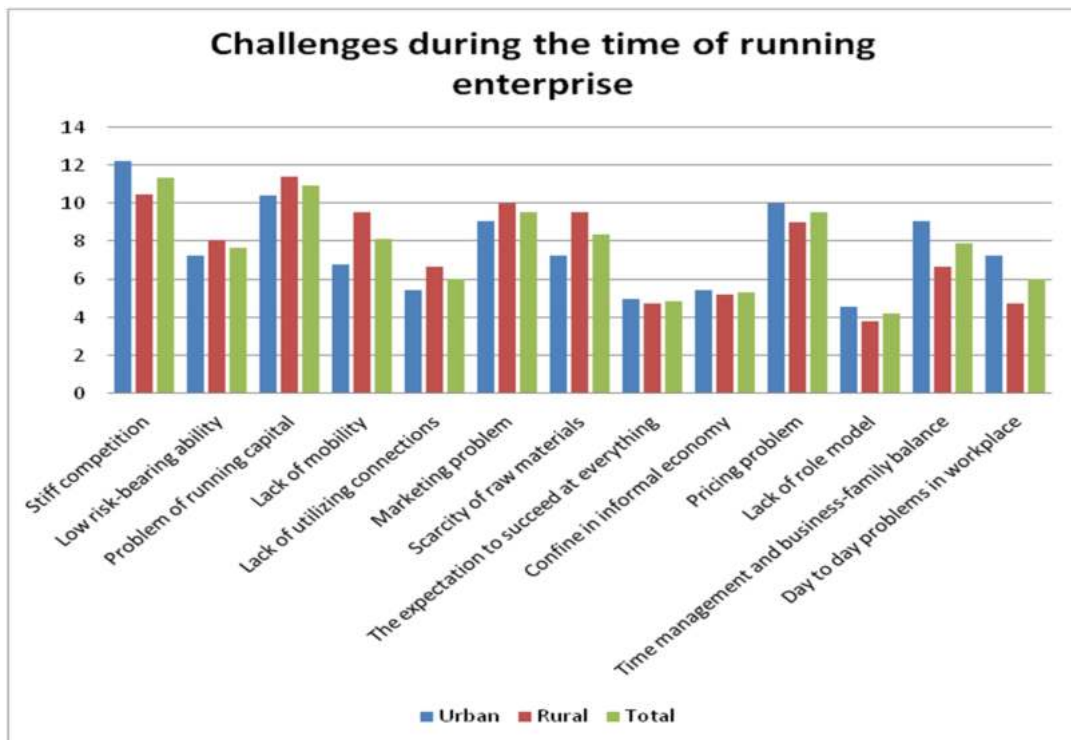
During the time of running business all most all entrepreneurs face various problems. These problems are mainly - stiff competition, low risk-bearing ability, problem of working capital, pricing problem, marketing problem, scarcity of raw materials, lack of mobility, lack of role model, the expectation to succeed at everything, etc. These problems are discussed below.

**Table 8.2.1 Classification of Challenges during the time of running enterprises**

Sl. No.	Challenges	Urban		Rural		Total	
		Nos.	%	Nos.	%	Nos.	%
1.	Stiff competition	27	12.27	22	10.48	49	11.39
2.	Low risk-bearing ability	16	7.27	17	8.09	33	7.67
3.	Problem of working capital	23	10.45	24	11.43	47	10.93
4.	Lack of mobility	15	6.82	20	9.52	35	8.14
5.	Lack of utilizing connections	12	5.45	14	6.67	26	6.04
6.	Marketing problem	20	9.09	21	10	41	9.53
7.	Scarcity of raw materials	16	7.27	20	9.52	36	8.37
8.	The expectation to succeed at everything	11	5	10	4.76	21	4.88
9.	Confine in informal economy	12	5.45	11	5.24	23	5.35
10.	Pricing problem	22	10	19	9.05	41	9.53
11.	Lack of role model	10	4.54	08	3.81	18	4.19
12.	Time management and business-family balance	20	9.09	14	6.67	34	7.90
13.	Day to day problems in workplace	16	7.27	10	4.76	26	6.05
14.	Total	220	100	210	100	430	100

Source: Field survey

### 8.2.1 Classification of Challenges of respondents during the time of running enterprise



#### Interpretation:

- Stiff competition:

Generally, women entrepreneurs don't have large organizational set-ups to organize, run and control their enterprises or to push money for canvassing and advertisement. Therefore, the stiff competition is one of the main problems that women have to face for their products from the organized sector, and also, from their male counterparts. Such a competition ultimately results in the liquidation of women enterprises. 27 percent and 22 percent respondents in the urban and rural areas, respectively, have suffered from stiff competi

- Risk-bearing capacity

The society, they lead a protected life that is dominated by the family members. Their ability to take the risks involved in making an enterprise run is low as they are less educated and economically not independent. An essential condition of a successful entrepreneur is risk-bearing capacity, which was low in the respondents of the study area. During the investigation, it was observed that 12 percent and 14 percent of the respondents in urban and rural areas, respectively, lacked the risk-bearing abilities.

- Running capital:

When women enter into the entrepreneurial activities, they face the problem of inadequacy of funds which is very discouraging. For women to run an enterprise, working capital has always been an important issue. Once women start a venture by arranging capital, the problem of getting financial support does not get over. Often, they have to face a shortage of capital to cover the operational costs. During the field study, it was observed that when the business receives a positive response and demand increases, the respondents were not able to catch the higher demands due to the scarcity of funds. In this case, urban respondents were in a better position than rural respondents because in the urban areas, they were aware of the options of taking a loan from the financial institutions or from relatives. While in the rural areas, it was seen that women hesitated to avail loans from the banks for the fear of risks, and instead they depended on their personal savings or borrowing money from the relatives or friends. Consequently, rural respondents were unable to take the opportunities of the increasing demand. By and large, arranging working capital is an important challenge for both the urban and rural respondents, who, at times, delay the expansion and progress of their enterprises. The statistics state that 23 percent in the urban and 24 percent in the rural areas, respondents faced the problem of running capital.



- Lack of mobility:

One of the biggest problems of respondents was the lack of mobility and travelling from one place to another. The incapability of movement becomes a hindrance for the women, whether it is related to transport or accessibility of the market. Unlike men, women's mobility in India is limited due to various reasons. Women, on their own, find it difficult to get accommodation in the similar towns. Still, a woman is looked upon suspicion if a single woman asking for a room. Moreover, their physical condition is also responsible for their immobility. Sometimes, respondents compel to give up their idea of starting an enterprise due to some cumbersome exercises involved with the humiliating attitude of officials towards women. It was observed that 15 percent in urban and 20 percent in rural respondents have lack of mobility.

- Lack of utilizing connections:

Another most important problem of the respondents is the lack of utilizing connections, as most of them do not understand how important it is to have good networks and trusted advisors. For the best entrepreneurial performance, the main contributor is obtaining introductions and connections with the people, who can help to get through the door of a higher authority or the decision maker. If it is possible as the result of a friend's recommendation, the entrepreneur will inevitably walk away having learned valuable information from the meeting. Male entrepreneurs have always understood and developed strong relationships and networks, which generally women have lack. This is another challenge of respondents in the study area. 22 percent and 19 percent of respondents in urban and rural areas, respectively, suffered from utilizing connections.

- Marketing problem:

Women entrepreneurs generally face the problem of marketing of their products. As the male dominates the area and even women with adequate experiences do not help so much. Moreover, most of the products of women enterprises are seasonal. Therefore, selling the products is high in one season. Insufficient publicity and less participation in fairs at different places create problems in the marketing of their products. Among the respondents, there was also lack of effective online marketer. Due to the lack of adequate computer knowledge, respondents could not become an effective online marketer. This situation creates a problem of keeping up with the fast-paced online world. The marketing problem was faced by 20 percent in the urban areas and 21 percent in rural area's respondents.

- The scarcity of raw materials:

Most of the women enterprises have suffered the scarcity of raw materials and the necessary inputs. Due to the scarcity of the raw materials, respondents have to purchase the same at high prices, which adversely affect their capital, production, and profit. This situation somehow discourages the course of entrepreneurship among women. 16 percent in urban area and 20 percent (rural area) of respondents suffered from this problem.

- The expectation to successes at everything:

Generally, working women face the expectation to do well in all the areas of their multi-faceted lives. They are judged in the society by how well they excel with their children and other family members, friends and at the same time ensuring of "looking their best." If they work, their career; while in the society of male domination, they are judged by how well they do their best in their careers, it is a struggle to find enough time in the day to focus on all the aspects of life, on a daily basis. 11 percent in urban and 10 percent in rural areas, respondents faced this problem.

- **Confinement in the informal economy:**

Generally, a majority of women's involvement in the economy is confined to the informal economy. On the margins of economy, women are significantly over-represented in the more vulnerable employment areas, as unpaid family work, casual agricultural labour and as a domestic servant. The burden of unpaid care work at the home is another limiting factor that can affect a women's capacity to engage in the commercial activities outside the home. This problem was faced by 12 percent and 11 percent respondents in both in urban and rural areas respectively.

- **Pricing problem:**

Determination of a reasonable price for the product is another major problem of women entrepreneur. The smooth running of an enterprise generally faces competition on the ground of lower price of the products introduced in the market by the competitors. Sonitpur district is not economically developed; hence, the respondents have struggled to get a rational price of their products in the market, particularly in the rural areas than in the urban areas. 22 percent in urban and 19 percent in rural areas of respondents suffered from this problem.

- **Lack of role mode:**

Women need role models to follow and support networks to demonstrate what is possible. Though there are successful women entrepreneurs throughout the world, male entrepreneurs generally get better media coverage and publicity. However, women tend to start a business in those particular sectors where they have work experience, skills, and networks. The low percentage of female start-ups in the technological sectors shows the fewer numbers of women working in that sector in general. A large number of women who are employed in the technical positions and in other male-dominated sectors, such as transportation, mining, construction, etc.

will increase the number of women start-ups in these industries. Respondents, both urban and rural areas have a lack of role model, it was 10 percent and 08 percent respectively.

- Time management and business-family balance:

Time management between business and family is an important challenge. Most of the women entrepreneurs' grapple with the objective of striking a family-business balance and manage time to run their enterprises. Women entrepreneur requires late hours of working and concentration at work. Generally, women (as expected) have to take care of their household activities, and at times, they find it difficult to make a choice. In the case of a joint family, women have to fulfil their duty towards the elders of the family also. At the same time, women are the boss at a workplace, where her physical presence is required and vital. In this situation, it is difficult for her to prioritize. When the time is not managed, it affects her work which requires supervisions or personal care. This happens all most all the respondents who are staying in the nuclear or joint family. Investigation showed that 20 percent in urban and 14 percent in rural women entrepreneurs faced this challenge.

- Day -to- day problem:

Day to day problem at the workplace is a very important determinant for the entrepreneur and employee to perform better. If the basic facilities lack, then the employees will not be happy or feel uncomfortable to work. Consequently, the quality of the output gets affected and also deteriorated. Therefore, it is important to arrange a congenial and comfortable working atmosphere to maximize the production and profit. Moreover, physical and mental stress are also very important for the smooth running of entrepreneurial activities. During the field study, it was observed that both mental and physical stress was an issue of concern for respondents in day to

day working life. Stress related matters are very important problem that arise due to the extraordinary pressure of business. Women entrepreneurs have to play multiple roles as an entrepreneur, a wife, a mother, a cook, etc. Therefore, to play all these roles efficiently, they have to experience a lot of stress. Most of the respondents have reported to face high levels of stress and stress-related illness. Physical stress affects the working capacity of any person. The respondents need to do dual responsibilities of their business and the household is often affected by health stress. The entrepreneurial activities require women to be always on move, but this result in fatigue and stress. Unwell women are not able to perform their duty efficiently, both in business and home affairs. As a result, the business suffers a lot and so does the household routine. A majority of respondents said that establishing a balance between business activities and home affairs was their main cause of stress. Moreover, as the business activities expand positively, both mental and physical stress increases. This at times makes the respondents feel low and the entrepreneurial activities start to suffer. Field study revealed that 7.27 percent and 4.76 percent respondents in both urban and rural areas respectively suffered from this problem.

**Table –8.2.2 Classification of challenges of respondents in running enterprises (Weighted Ranking Method)**

Sl. No.	Weight Particulars	10	9	8	7	6	5	4	3	2	1	Total	Rank
1	Stiff competition	12	9	11	10	8	11	7	4	6	2	516	1
		120	81	88	70	48	55	28	12	12	2		
2	Problem of running capital	11	9	10	8	11	6	9	10	4	6	503	2
		110	81	80	56	66	30	36	30	8	6		
3	Marketing problem	10	10	7	10	8	6	9	8	6	5	417	4
		100	90	56	70	48	30	36	24	12	5		
4	Scarcity of raw materials	9	6	8	7	9	5	3	8	1	2	376	6
		90	54	64	49	54	25	12	24	2	2		

5	Confine in informal economy	6	4	6	3	5	4	3	1	5	2	242	11
		60	36	48	21	30	20	12	3	10	2		
6	Lack of role model	5	3	4	2	1	4	2	3	1	2	170	13
		50	27	32	14	6	20	8	9	2	2		
7	Time management and business-family balance	8	8	6	5	7	8	4	6	3	2	359	7
		80	72	48	35	42	40	16	18	6	2		
8	The expectation to succeed at everything											211	12
		5	3	4	5	4	4	2	4	1	1		
		50	27	32	35	24	20	8	12	2	1		
9	Lack of utilizing connections	6	4	6	5	5	3	6	2	3	2	262	10
		60	36	48	35	30	15	24	6	6	2		
10	Pricing problem	10	9	10	8	7	8	9	10	5	3	478	3
		100	81	80	56	42	40	36	30	10	3		
11	Low risk-bearing ability	8	8	6	7	7	5	3	4	1	2	344	8
		80	72	48	49	42	25	12	12	2	2		
12	Lack of mobility	9	7	8	8	9	5	6	4	3	1	395	5
		90	63	64	56	54	25	24	12	6	1		
13	Day to day problem	6	6	4	6	5	5	3	6	4	2	283	9
		860	54	32	42	30	25	12	18	8	2		

Source: Primary Data

Interpretation:

The above table 8.2.2 shows the problems of respondents in running their enterprises by applying weighted ranking method. Most of the entrepreneurs have given first rank on stiff competition; second rank for problem of running capital and followed by pricing problem, marketing problem, lack of mobility, scarcity of raw materials, time management on business and family, low risk bearing ability and day to day problem.

### 8.3 Other challenges of respondents

Women entrepreneurs face some other problems which play a vital role in determination entrepreneurship development. These are basically Selection of

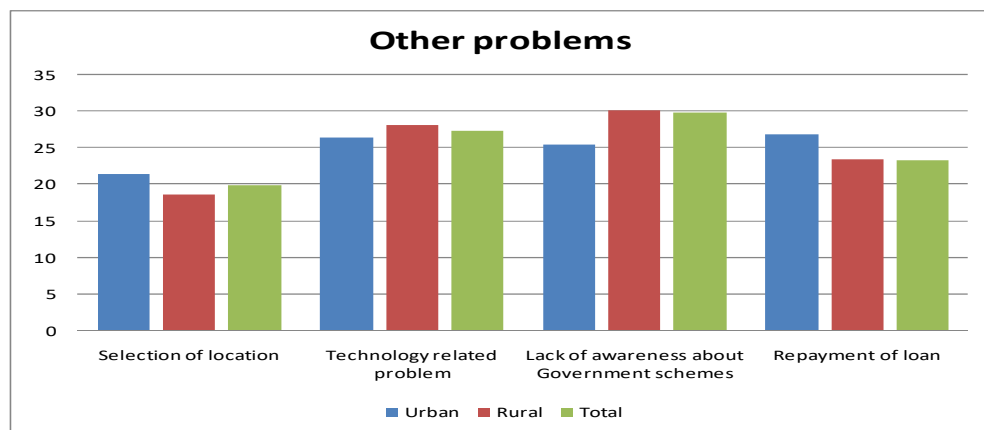
location, Technology related problem, Lack of awareness about Government schemes, Repayment of loan.

**Table 8.3.1 Other problems of respondents**

Sl. No.	Challenges	Urban		Rural		Total	
		Nos.	%	Nos.	%	Nos.	%
1	Selection of location	47	21.36	39	18.57	85	19.77
2.	Technology related problem	58	26.36	59	28.09	117	27.21
3.	Lack of awareness about Government schemes	56	25.45	63	30	128	29.77
4.	Repayment of loan	59	26.82	49	23.33	100	23.25
Total		220	100	210	100	430	100

Source: Primary Data

**Figure – 8.3.1 Other challenges of women entrepreneur**



Source: Primary data

**Interpretation:**

- Selection of location:

Selection of location is one of the main challenges of women entrepreneurs. Generally, majority of the respondents wanted to run their enterprises in the

urban areas and also on road side. Due to paucity of funds and to look after their family, they were compelled to run their enterprises either at homes or at the nearby homes or spaces. This hinders the development and expansion of their entrepreneurial activities. Field study revealed that 25 percent and 21 percent respondents in urban and rural areas, respectively, have suffered from this problem.

- Technology related problems:

In 21<sup>st</sup> century online marketing is a big step towards the development of entrepreneurial activities. Most of the respondents have lack of knowledge about the usage of technology, i.e., smart phone, laptop, etc. Due to this, the facilities of online marketing do not seem to be feasible for them to acquire; hence, they are unable to know the latest development in this regard. The technology related problems were faced by 35 percent in urban and 39 percent in the rural areas, respondents.

- Lack of awareness about Government schemes:

During field study it came to the notice that most of the respondents have no up-to-date knowledge about the government schemes and policies. As a result, they were not able to get the facilities provided by the government through DIC, MSME, PMKVY, etc. which are important for entrepreneurship development. It may be pointed out that there is lack of publicity efforts from the government therefore, 56 percent and 63 percent respondents in the urban and rural areas, respectively, have suffered from this problem.

- Repayment of loan:

To start entrepreneurial activities, one requires capital. In the study area, 49 percent respondent took loans from various financial institutions, relatives and friends. Commercial banks have come up with schemes for women entrepreneurs for credit facilities which were availed by only 23 percent



respondent. During the repayment of the loan amount, the entrepreneurs face a lot of problems as most of the entrepreneurs were first generation entrepreneurs and did not have not much experience to deal with many problems that arise while conducting entrepreneurial activities. As a result, 51 percent in urban and 49 percent in rural respondents suffered from this problem.

**Table –8.3.2 Other problems of respondents (Weighted Ranking Method)**

Sl. No.	Weight	10	9	8	7	6	5	4	3	2	1	Total	Rank
	Particulars	1	2	3	4	5	6	7	8	9	10		
1	Selection of location	20	18	14	16	10	13	10	16	9	3	820	4
		200	162	112	112	60	65	40	48	18	3		
2	Technology related problem	26	22	16	11	14	12	18	10	8	3	928	2
		260	198	128	77	84	60	72	30	16	3		
3	Lack of awareness about Government schemes:	29	25	18	11	20	9	10	12	7	5	996	1
		290	225	144	77	120	45	40	36	14	5		
4	Repayment of loan	23	19	20	18	11	16	9	12	7	4	923	3
		230	171	160	126	66	80	36	36	14	4		

Source: Primary Data

**Interpretation:**

Table number-8.3.2 reveals the other problems of respondents by weighted ranking method in running enterprises. The respondents have given top rank on the lack of awareness about the government schemes and policies; the second rank for use of new technology related problems followed by repayment of loans and selection of location. Use of technology related problems arises mainly due to lack of technical education

and also the paucity funds that most of the respondents did not have laptop, smart phones etc. which could help a lot in case of online marketing.

### **Chapter Summary:**

The high-level growth in India can be possible if all sections of the society, especially women become equal parts in the development process. It is a well-known fact that the societies, which discriminate on the basis of gender tend to experience lower economic growth and poverty reduction, than the societies that exercise equality among men and women. Despite the constitutional provisions, there is a discrimination against women. In India, the laws and regulations related to women employment are insufficient. The most important yet common problems of the women entrepreneurs are: the paucity of adequate finance; lack of proper business knowledge; lack of knowledge about the government policies for women entrepreneurship; social and cultural problems; lack of training facility; lack of family support; lack of self-confidence; marketing problems; fear of success; gender biases; lack of awareness among women, etc. Studies indicate that women (on their personal front as individuals) are less likely to perceive themselves as the entrepreneurs and avoid supporting systems like training and courses targeted at the “entrepreneurs”. The impact of family life and child care (on their personal front), as well as the lack of high-profile role models are other limiting factors in the Indian society. Women’s traditional “care-giver” roles; inequality in the sharing of these roles between men and women, as well as our perceptions of what are appropriate roles for women and men (stereotyping and hypocrisy) both at the home from and outside the home, continue to serve as the key constraints to women’s economic empowerment in the study area.

Progress on these challenges can bring in a real difference to ensure equality and empowerment for women in Sonitpur, and it will ultimately help in building sustainable economies through the development of women entrepreneurship.

## Chapter – 9

### ANALYSIS AND RESULTS

At present, self-employment has a great importance in India due to growing population along with jobless or unemployed growth. The government of India is implementing lots of schemes and programmes to increase self-employment so that employment opportunities can be increased as well as optimum utilisation of local resources can be done. In India, about 48.2 percent (2011) people are women (almost half). But in our society, women as a potential entrepreneur are indeed a long belated recognition. In the traditional Indian society, women are usually accorded inferior status in the family hierarchy. Women are considered as the weaker sex in Indian society. Such cultural and sociological traditions have kept women and their abilities dormant for quite a long time. After the social reforms took place in the nineteenth century, India rose against the evil practices. From Raja Ram Mohan Roy to Mahatma Gandhi, efforts were given to improve the status of women.

In twentieth century, due to globalisation and knowledge-based society spreading in the world, the realisation of women's crucial role in human development has been gaining acceptance. The emergence of women in the economic sector as entrepreneurs has earmarked a significant development in the history of emancipation of women while reserving a place for them in the society, which they have all along deserved. The importance of women to be developed as business entrepreneurs, both for addition to the family income and to improve their economic and social status cannot be over-emphasising. Field study reveals that the participation of women in the economic related activities is important to raise the standard of women in the society. Entrepreneurial activities of women help in raising the self-confidence, which improves the self-sufficiency quotient among women in the study areas. If adequate attention is paid towards the development of the women entrepreneurs, then the

productivity of women entrepreneurs (better half of the society) can be explored for a larger benefit of the society – on a broader aspect.

This study is relevant in the context of Micro, Small and Medium enterprises in whose actual importance in Sonitpur is yet to be assessed. Sonitpur is a backward region that is characterized by agrarian economy, and about 80 percent (2011) of the total population is dependent on the agricultural sector. During field study, it was noticed that there has been a gradual rise in the participation of women in the small businesses, indicating at the immense potential for entrepreneurial development among women. Undoubtedly, the number of women entrepreneurs has been increasing, but due to untapped entrepreneurial abilities of women (in the study area) having resources and potentials, the Sonitpur district is not growing with the entrepreneurial activities there. On the basis of discussions made on various aspects of women entrepreneurship in Sonitpur district, the researcher had decided to conduct an in-depth study to find out the unknown hidden facets of women entrepreneurs in the study area with the following objectives:

- 1.To find out socio-economic factors that influence the women to become an entrepreneur;
- 2.To examine the infrastructural facility available for the development of women entrepreneurship,
- 3.To study the area of interest of women entrepreneur in traditional business as well as non-traditional business,
- 4.To study the impact of government policies and programmes for the development of women entrepreneurship,
- 5.To examine the role of financial institutions in women entrepreneurship development,
- 6.To analyses he challenges faced by the women entrepreneurs,

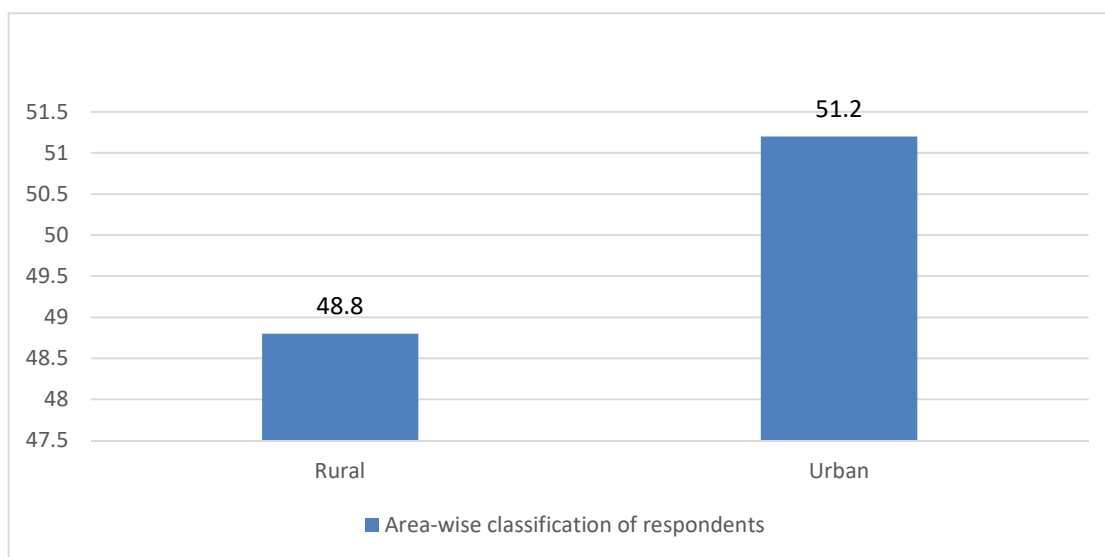
## 9.1. Analysis of data:

**Table 9.1.1 Classification of number of respondents (Urban / Rural)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rural	210	48.8	48.8	48.8
	Urban	220	51.2	51.2	100.0
	Total	430	100.0	100.0	

Source: Primary data

**Figure-9.1.1 Number of women entrepreneurs (Urban/Rural)**



Source: Primary data

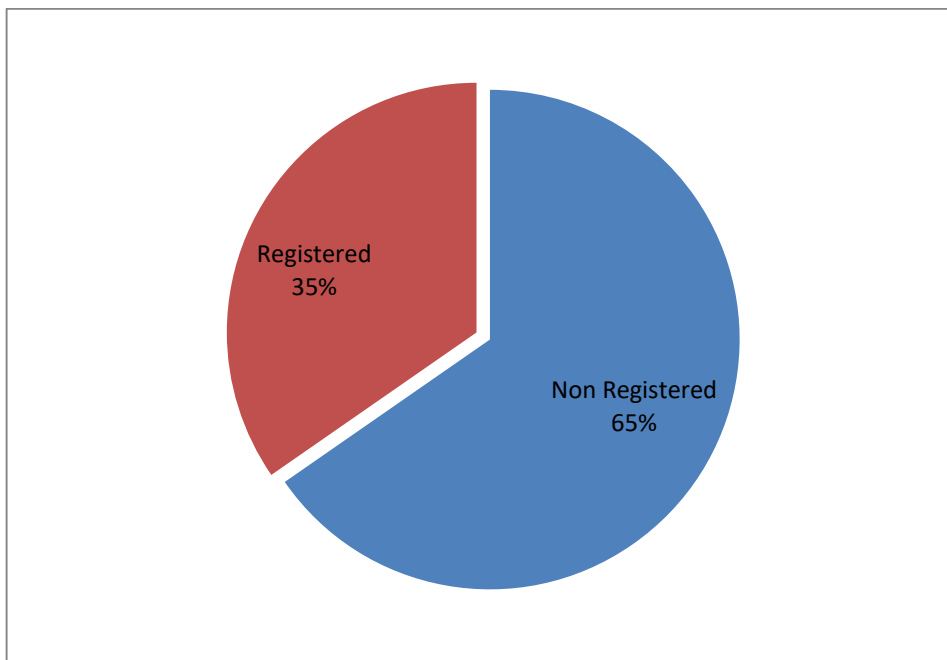
### Interpretation:

Above table 9.1.1 and figure 9.1.1 show that about 48.8 percent of the respondents are from rural area while 51.2 percent of them are from urban area. This implies that the proportion of women entrepreneur in urban areas is more than rural areas.

**Table 9. 1.2 Classification of respondents based on legal structure**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Non-Registered	281	65.3	65.3	65.3
	Registered	149	34.7	34.7	100.0
	Total	430	100.0	100.0	

**Figure- 9.1.2 Pie Chart showing the legal structure of respondents**

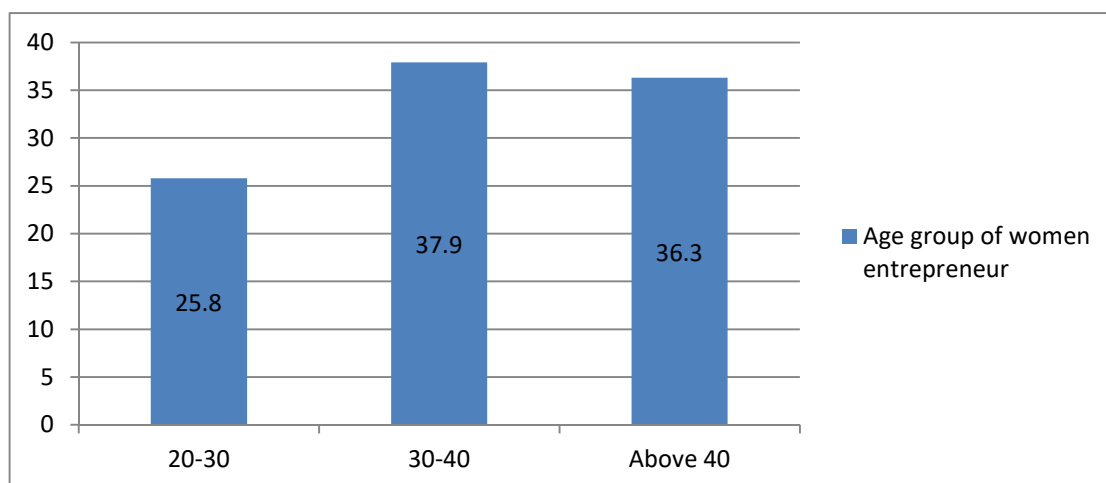


**Interpretation:** Table 9.1.2 and Pie Chart 9.1.2 show that higher percentage of the women entrepreneur’s business operated were not registered representing 65.3 percent, while 34.7 percent of the small-scale businesses were registered.

**Table 9.1.3 Age-wise classification of respondents**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30	111	25.8	25.8	25.8
	30-40	163	37.9	37.9	63.7
	above 40	156	36.3	36.3	100.0
	Total	430	100.0	100.0	

**Figure- 9.1.3 Age-wise classification of respondents**



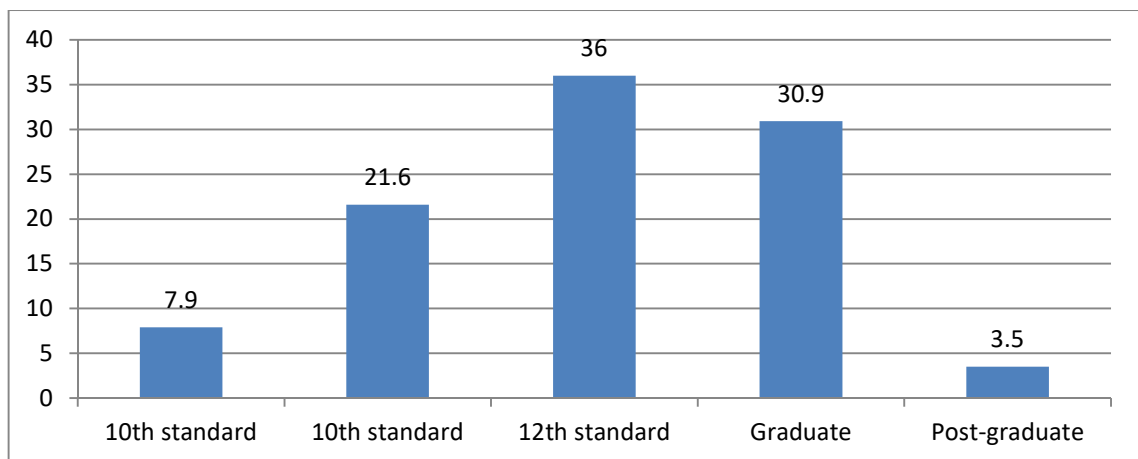
**Interpretation:**

Above Table-9.1.3 and figure-9.1.3 present the age group of the women entrepreneurs, about 25.8 percent of the respondents were in the age group 20 – 30, 37.9 percent in the age group of 30 – 40 while 36.3 percent of the respondents were above 40 years. Energetic ones of this age group of women entrepreneurs were forced to work to support their family financially and also to raise their standard of living.

**Table 9.1.4: Classification of respondents based on educational Level**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 10 <sup>th</sup> standard	34	7.9	7.9	21.6
	10 <sup>th</sup> standard	93	21.6	21.6	65.6
	12 <sup>th</sup> standard	155	36.0	36.0	57.7
	Graduate	133	30.9	30.9	96.5
	Post graduate	15	3.5	3.5	100.0
	Total	430	100.0	100.0	

**Figure- 9.1.4. Percentage distribution of educational Level of respondents**



**Interpretation:**

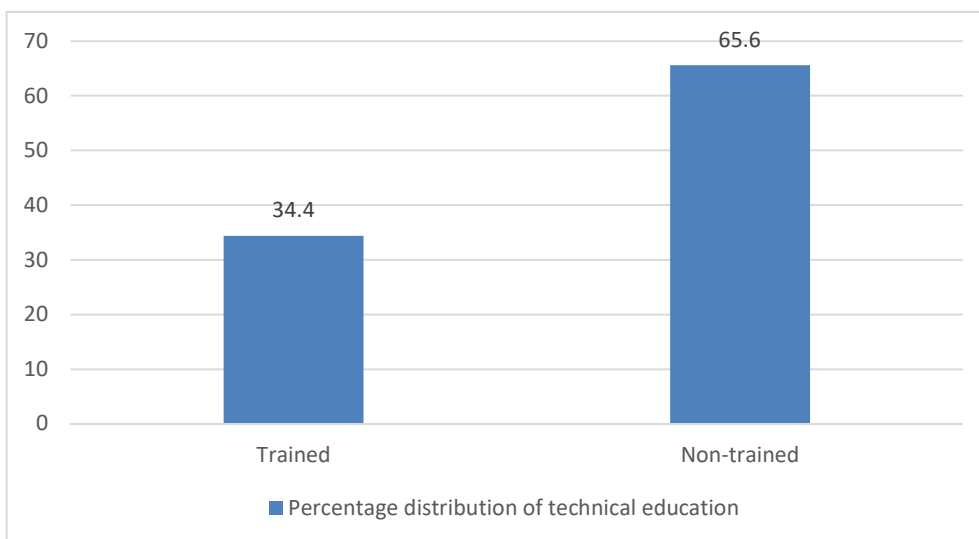
Table 9.1.4 and figure-9.1.4 present the educational level of the respondents. Majority of the respondents were 12<sup>th</sup> standard representing 36 percent of the sampled population. Likewise, 30.9 percent of the respondents were graduating together with 21.6 percent of the respondents who were 10<sup>th</sup> standard holder. However, fewer percentage of the respondents were post graduate representing 3.5 percent as well as 7.9 percent of the respondents who have below 10<sup>th</sup> standard certificate.



**Table 9.1.5: Classification of respondents based on technical education**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid E	Not trained	282	65.6	65.6	65.6
	Trained	148	34.4	34.4	100.0
	Total	430	100.0	100.0	

**Figure-9.1.5 Percentage distribution of technical education of respondents**



Source: Primary data

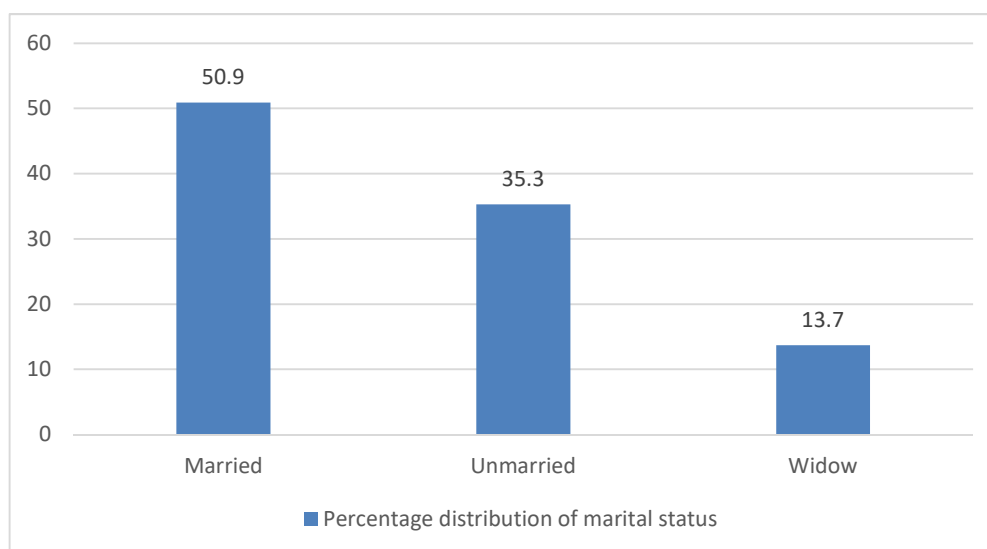
**Interpretation:** Table and figure -9.1.5 show that most of the respondents were not trained representing (65.6 percent) while 34.4 percent were trained entrepreneurs. Due to lack of adequate education and training, entrepreneurship development is not expectedly increase.

**Table - 9.1.6 Classification of respondents based on marital status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	219	50.9	50.9	50.9
	Unmarried	152	35.3	35.3	86.3
	Widowed	59	13.7	13.7	100.0
	Total	430	100.0	100.0	

Source: Primary data

**Figure - 9. 1.6 Percentage distribution of marital Status of respondents**



**Interpretation:**

The table and figure- 9.1.6 above reveal that, 13.7 percent of respondents were widow, 35.3 percent unmarried while majority of the interviewed respondents were married (50.9 percent). Married women were more because of their ability to maintain a balance between business and personal life. Moreover, their family income was

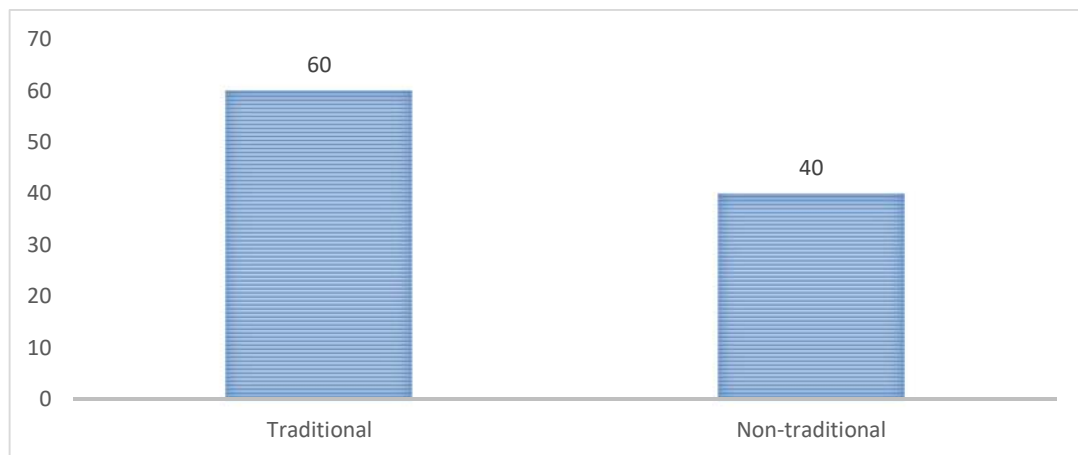
insufficient to meet their day to day expenditures and the rising prices of commodities in the market. Therefore, the married women were compelled to start a business. Field study reveals that the factors affecting marital status of respondents were mainly family support, type of enterprise run by them, and the time spent on their business.

**Table -9.1.7 Classification of respondents based on specialization of products**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Non traditional	172	40.0	40.0	40.0
	Traditional	258	60.0	60.0	100.0
	Total	430	100.0	100.0	

Source: Primary data

**Figure- 9.1.7 Percentage distribution of respondents in specialization of products**



**Interpretation:**

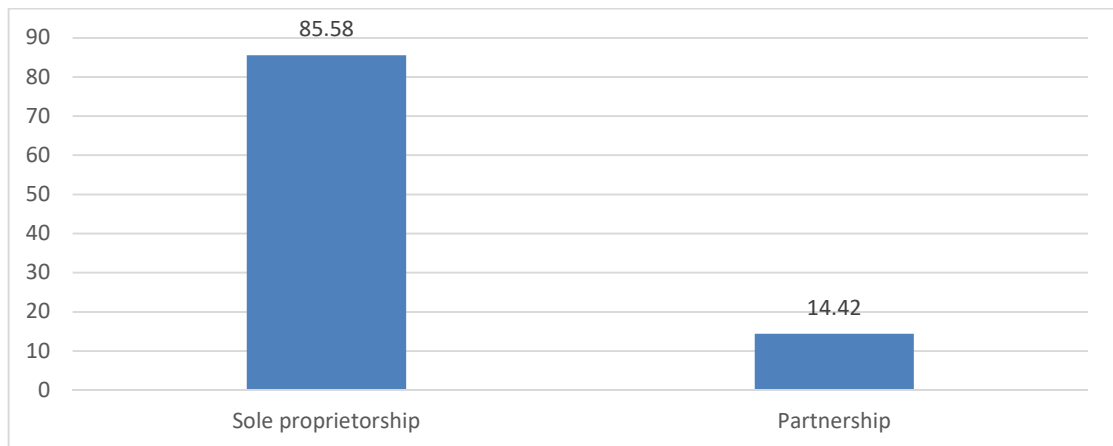
The above table and figure 9.1.7 show that majority of the respondents specialized on traditional productions representing 60 percent while 40 percent of the business specialized on non-traditional products. This is mainly due to availability of raw materials with comparatively low price and could be operated from their own houses.

**Table 9.1.8 Classification of respondents based on forms of business**

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	1				
	Partnership	62	14.42	14.42	14
	Sole Proprietorship	368	85.58	85.58	86
	Total	430	100.0	100.0	

Source: Primary data

**Figure- 9.1.8 Percentage distribution of respondents in forms of business**



**Interpretation:**

Above table and figure- 9.1.8 show the forms of business of the respondents. Most of them were sole proprietorship representing 85.58 percent, 14.42 percent were into partnership business. Sole proprietorship was more because in this form of business, respondents can run their business according to their choices and preferences and can take own

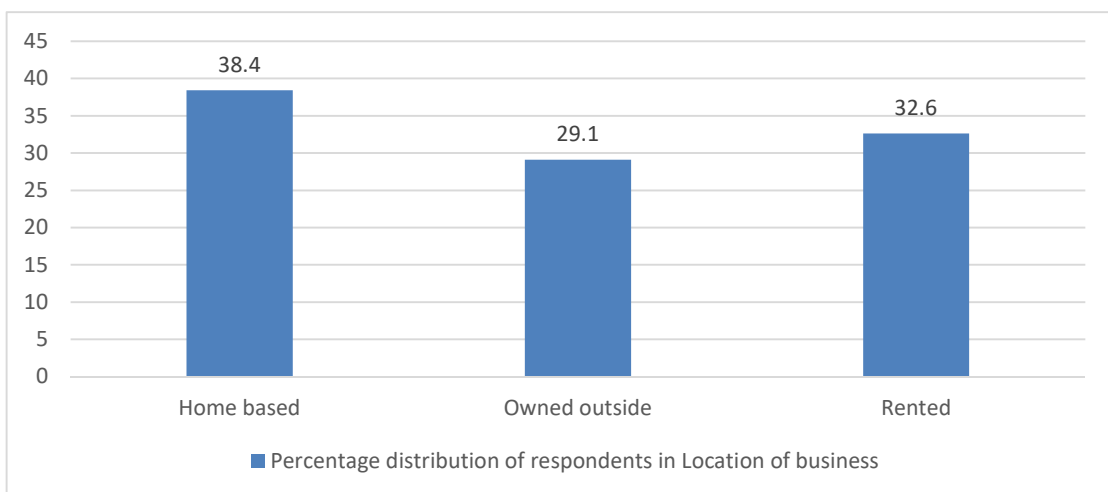
decisions for the development of their business which is not possible in partnership business.

**Table -9.1.9 Classification of respondents based on location of enterprise**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Home based	165	38.4	38.4	38.4
	Owned outside	125	29.1	29.1	67.4
	Rented	140	32.6	32.6	100.0
	Total	430	100.0	100.0	

**Source: Primary data**

**Figure- 9.1.9 Percentage distribution of respondents in location of enterprise**



**Interpretation:**

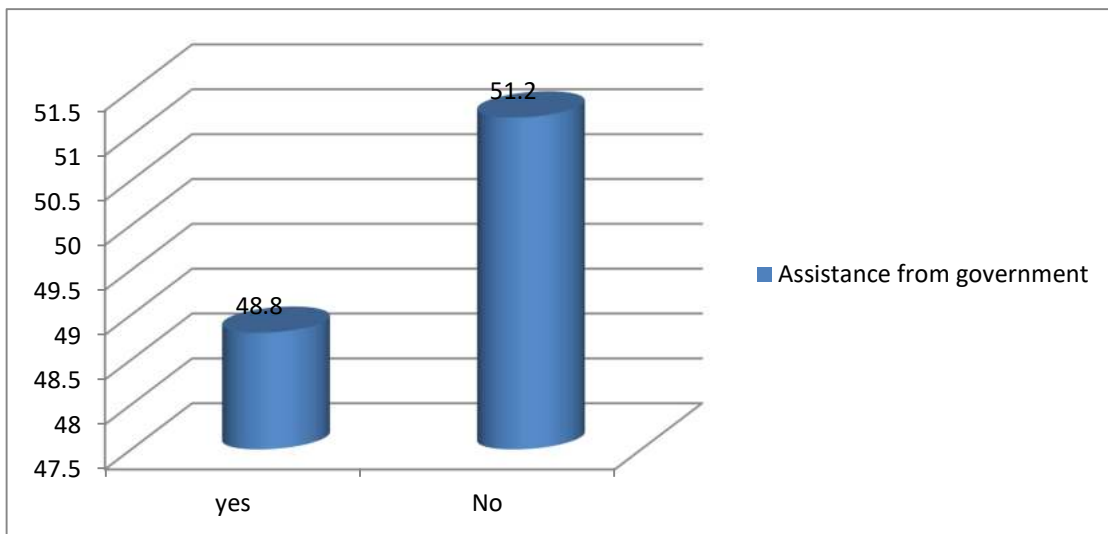
Table and figure- 9.1.9 present the location of the enterprise, 38.4 percent were home based enterprise, 29.1 percent were owned outside enterprise, while 32.6 percent were rented enterprise. As most of the respondents were not financially sound so they prefer to run their business from their houses to reduce cost.

**Table 9.1.10 Classification of respondents based on assistance received from Government**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	220	51.2	51.2	51.2
	Yes	210	48.8	48.8	100.0
	Total	430	100.0	100.0	

Source: Primary data

**Figure- 9.1.10 Percentage distribution of respondents based on assistance received from Government**



**Interpretation:**

Above table and figure- 9.1.10 reveal that about 48.2 percent of the respondents have received assistance from government while 51.2 percent of the entrepreneurs have not received assistance from government. Due to lack of awareness and knowledge about government schemes, majority did not receive assistance from government.

## 9.2. Descriptive Statistics:

### Introduction.

Frequencies and percentages were calculated for Urban Rural, Legal structure, Educational Level, Technical Education, Family structure, Dependent family members, Forms of business, Origin of Business, and Assistance from Government.

**Frequencies and Percentages:** The most frequently observed category of Urban Rural was Urban ( $n = 220$ , 51%). The most frequently observed category of Legal structure was Non-Registered ( $n = 281$ , 65%). The most frequently observed category of Educational Level was 12th standard ( $n = 154$ , 36%). The most frequently observed category of Technical Education was Not trained ( $n = 282$ , 66%). The most frequently observed category of Family structure was Nuclear ( $n = 230$ , 53%). The most frequently observed category of Dependent\_family\_members was 4-6 ( $n = 177$ , 41%). The most frequently observed category of Forms\_of\_business was Sole Proprietorship ( $n = 358$ , 83%). The most frequently observed category of Origin\_of\_Business was Self -Created ( $n = 223$ , 52%). The most frequently observed category of Assistance\_from\_Government was No ( $n = 220$ , 51%). Frequencies and percentages are presented in Table 9.11

**Table 9.2.1 Frequency Table for Nominal and Ordinal Variables**

Variable	<i>N</i>	%
Urban_Rural		
Urban	220	51.16
Rural	210	48.84
Missing	0	0.00
Legal_structure		
Registered	149	34.65
Non-Registered	281	65.35
Missing	0	0.00

Educational Level		
Below 10th standard	34	7.91
12th standard	154	35.81
Graduate	133	30.93
10th standard	93	21.63
Post graduate	15	3.49
Missing	1	0.23
Technical Education		
Not trained	282	65.58
Trained	148	34.42
Missing	0	0.00
Family structure		
Nuclear	230	53.49
Joint family	200	46.51
Missing	0	0.00
Dependent_family_members		
3	156	36.28
4-6	177	41.16
Above 6	97	22.56
Missing	0	0.00
Forms_of_business		
Sole Proprietorship	358	83.26
Cooperative	12	2.79
Partnership	60	13.95
Missing	0	0.00
Origin_of_Business		
Bought	85	19.77
Self-Created	223	51.86
Inherited	122	28.37
Missing	0	0.00
Assistance_from_Government		
No	220	51.16
Yes	210	48.84
Missing	0	0.00

*Note.* Due to rounding errors, percentages may not equal 100%.



## Table 9.2.2 RELIABILITY TEST

### Reliability Statistics

Cronbach's Alpha	N of Items
.729	16

Results from the above table -9.2.2 shows that the Cronbach's Alpha value which is 0.729 indicates a high level of internal consistency for the scale with these specific samples.

### Chi-square Test of Independence – 1

A Chi-square Test of Independence was conducted to examine whether Assistance\_from\_Government and Capital Investment were independent. There were two levels in Assistance\_from\_Government: No and Yes. There were four levels in Capital investment: 10000, 10000-20000, 20000-40000, and 40000.

**Assumptions:** The assumption of adequate cell size was assessed, which requires all cells to have expected values greater than zero and 80% of cells to have expected values of at least five (McHugh, 2013). All cells had expected values greater than zero, indicating the first condition was met. A total of 100.00% of the cells had expected frequencies of at least five, indicating the second condition was met.

**Results.** The results of the Chi-square test were not significant,  $\chi^2(3) = 3.92, p = .270$ , suggesting that Assistance\_from\_Governments and Capital\_Investment could be independent of one another. This implies that the observed frequencies were not significantly different than the expected frequencies. Table 9.12 presents the results of the Chi-square test.

**Table 9.2.3 Observed and Expected Frequencies**

---

Assistance\_from\_Government

CAPITAL_INVESTMENT	No	Yes	$\chi^2$	Df	P
<10000	80[86.98]	90[83.02]	3.92	3	.270
10000-20000	59[60.88]	60[58.12]			
40000	41[34.79]	27[33.21]			
20000-40000	40[37.35]	33[35.65]			

*Note.* Values formatted as Observed [Expected].

### **Chi-square Test of Independence - 2**

A Chi-square Test of Independence was conducted to examine whether Urban Rural and Origin\_of\_Business was independent. There were 2 levels in Urban Rural: Urban and Rural. There were 3 levels in Origin\_of\_Business: Bought, Self- Created, and Inherited.

Assumptions: The assumption of adequate cell size was assessed, which requires all cells to have expected values greater than zero and 80% of cells to have expected values of at least five (McHugh, 2013). All cells had expected values greater than zero, indicating the first condition was met. A total of 100.00% of the cells had expected frequencies of at least five, indicating the second condition was met.

Results. The results of the Chi-square test were not significant,  $\chi^2(2) = 2.96, p = .228$ , suggesting that Urban Rural and Origin\_of\_Business could be independent of one another. This implies that the observed frequencies were not significantly different than the expected frequencies. Table 9.2.3 presents the results of the Chi-square test.

**Table 9.2.4 Observed and Expected Frequencies**

Urban Rural					
Origin_of_Business	Urban	Rural	$\chi^2$	Df	P
Bought	40[43.49]	45[41.51]	2.96	2	.228
Self-Created	123[114.09]	100[108.91]			
Inherited	57[62.42]	65[59.58]			

*Note.* Values formatted as Observed [Expected].

### Chi-square Test of Independence - 3

A Chi-square Test of Independence was conducted to examine whether Forms\_of\_business and Educational Level were independent. There were 2 levels in Forms\_of\_business: Sole Proprietorship, and Partnership. There were 5 levels in Educational Level: Below 10th standard, 10th standard, 12th standard, Graduate, and Post graduate.

**Table 9.2.5 Educational Level \* Forms of business Crosstabulation**

			Forms of business		Total	
			Partnership	Sole Proprietorship		
Educational Level		Count	1	0	1	
		Expected Count	.2	.8	1.0	
	10th standard	Count	8	85	93	
		Expected Count	15.6	77.4	93.0	
	12th standard	Count	36	118	154	
		Expected Count	25.8	128.2	154.0	
	Below 10th standard	Count	6	28	34	
		Expected Count	5.7	28.3	34.0	
	Graduate	Count	21	112	133	
		Expected Count	22.3	110.7	133.0	
	Post graduate	Count	0	15	15	
		Expected Count	2.5	12.5	15.0	
	Total		Count	72	358	430
			Expected Count	72.0	358.0	430.0

**Table – 9.2.6 Chi-Square Tests-4**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	17.378 <sup>a</sup>	5	.004
Likelihood Ratio	18.818	5	.002
N of Valid Cases	430		

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is .17.

Results from the chi square test shows that there is a degree of association between the educational level and form of business of the women entrepreneurs since p – value (0.004) < 0.05.

**Table 9.2.7. A Paired Sample T – test:**

		Paired Differences					T	Df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	CAPITAL INVESTMENT - Monthly income	1.108	1.786	.104	.904	1.312	10.677	295	.000

A paired sample T – test was conducted to know whether there is significant difference between capital investment and monthly income of the entrepreneurs. Results show that there is a significant difference in capital investment and monthly

income of the entrepreneurs. (df = 295, t = 10, p = 0.000). This implies that the capital investment does determine the monthly income of the entrepreneur.

**Table-9.2.8 Descriptive Statistics**

	Mean	Std. Deviation	N
Capital investment	2.09	1.092	430
Monthly income	1.92	.835	430

**Table – 9.2.9 Correlations Coefficient**

		Capital Investment	Monthly income
Monthly income	Pearson Correlation	.857**	1
	Sig. (2-tailed)	.000	
	N	430	430

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

The above table-9.2.8 and 9.2.9 shows that the Spearman correlation ratio 'r' is used to know the degree of relationship between capital investment and monthly income of the respondents. There is a positive correlation between capital investment and income generation. The same result found in Paied T test; hence it can be strongly concluded that higher the capital investment, higher is the monthly income.

### **Objectives:**

#### **9.3. 1<sup>st</sup> objective: To find out socio-economic factors that influence the women to become an entrepreneur;**

In the study area, self-employment opportunities in organized sectors is not encouraging. Employment in government sector is gradually diminishing, investment is very low due to paucity of funds, and lack of skilled man power. Therefore, self-

employment is the best and last resort which is gradually increasing among all sections of the society. With the increase of female literacy (60.73 percent, 2011), urbanization, and Self-Help Groups (SHGs), entrepreneurial activities on traditional and non-traditional sectors are increasing day by day among women.

To find out this objective, we have been carried out the following methods:

**Table 9.3.1 Classification of respondents based on motivating factors**

	Factors	Urban		Rural		Total	
		No.	%	No.	%	No.	%
1	To earn money	70	31.82	73	34.76	143	33.25
2	To be independent	27	12.27	20	9.52	47	10.93
3	Unemployment	35	15.91	36	17.14	71	16.51
4	Responsibility due to death of near relatives	12	5.45	10	4.76	22	5.12
5	Special qualification attained for Running a business/ Enterprise	10	4.55	11	5.24	21	4.88
6	Business culture exists in the family.	10	4.55	10	4.76	20	4.65
7	Possessing innovative skills or aspiration and challenges for something new	10	4.55	10	4.76	20	4.65
8	Get better life than before	10	4.55	08	3.81	18	4.19
9	Social status	07	3.18	08	3.81	15	3.49
10	Being entrepreneur was a lifelong goal	08	3.64	06	2.86	14	3.25
11	To spend spare time	08	3.64	10	4.76	18	4.19
12	Use of idle funds	04	1.82	03	1.43	07	1.63
13	Availability of infrastructural facilities	04	1.82	02	0.95	06	1.39
14	Dissatisfaction with current jobs	05	2.27	03	1.43	08	1.86
	Total	220	100	210	100		100
	Pearson Chi Square	X <sup>2</sup>	=3.22 5	Df=	13	P=	.997

Source: Primary data

**Table – 9.3.2 Mot\_factor \* Urban / Rural Crosstabulation**

			Urban / Rural		Total
			Urban	Rural	
Mot_factor	1	Count	70	73	143
		% within Urban / Rural	31.8%	34.8%	33.3%
	2	Count	27	20	47
		% within Urban / Rural	12.3%	9.5%	10.9%
	3	Count	35	36	71
		% within Urban / Rural	15.9%	17.1%	16.5%
	4	Count	12	10	22
		% within Urban / Rural	5.5%	4.8%	5.1%
	5	Count	10	11	21
		% within Urban / Rural	4.5%	5.2%	4.9%
	6	Count	10	10	20
		% within Urban / Rural	4.5%	4.8%	4.7%
	7	Count	10	10	20
		% within Urban / Rural	4.5%	4.8%	4.7%
	8	Count	10	8	18
		% within Urban / Rural	4.5%	3.8%	4.2%
	9	Count	7	8	15
		% within Urban / Rural	3.2%	3.8%	3.5%
	10	Count	8	6	14
		% within Urban / Rural	3.6%	2.9%	3.3%
	11	Count	8	10	18
		% within Urban / Rural	3.6%	4.8%	4.2%
	12	Count	4	3	7

		% within Urban / Rural	1.8%	1.4%	1.6%
	13	Count	4	2	6
		% within Urban / Rural	1.8%	1.0%	1.4%
	14	Count	5	3	8
		% within Urban / Rural	2.3%	1.4%	1.9%
<b>Total</b>		Count	220	210	430
		% within Urban / Rural	100.0%	100.0%	100.0%

**Table- 9.3.3 Chi-Square Tests-5**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi – Square	3.225 <sup>a</sup>	13	.997
Likelihood Ratio	3.248	13	.997
Linear-by-Linear Association	.289	1	.591
N of Valid Cases	430		

a. 6 cells (21.4%) have expected count less than 5. The minimum expected count is 2.93.

**Interpretation:**

The above table 9.3.2. shows the 14 motivating factors out of which most important motivating factors are: - to earn money (33.25 percent), unemployment (16.5 percent), to be independent (10.9 percent), responsibility due to death of near relatives (5.12 percent), special qualification attained for running a business/enterprise (4.88), business culture exists in the family and Possessing innovative skills or aspiration and challenges for something new (4.65 percent), etc.

The above Chi-Square test reveals that area- wise there is no significant association of factors that motivate women entrepreneurs.



## 2<sup>nd</sup> objective:

### 9.4 To examine the infrastructural facility available for the development of women entrepreneurship;

In Sonitpur district, infrastructural facilities for entrepreneurial activities are not sound. Following methods are used to examine the infrastructural facility available for the development of women entrepreneurship.

Table 9.4.1 Infrastructure facilities available for different categories of entrepreneurs. (Sample size 430)

Sl.no	Respondents per Enterprise	Availability of infrastructure			
		(up-to-the-mark)	%	(not-up-to-the mark)	%
1)	Beauty parlour (85)	32	37.65	53	62.35
2)	Handloom & handicrafts (traditional & non-traditional) (97)	42	43.30	55	56.70
3)	Restaurant <i>cum</i> Dhaba (19)	11	57.89	08	42.10
4)	Animal husbandry (36)	21	58.33	15	41.67
5)	Cutting, embroidery and tailoring (69)	25	36.23	44	63.76
6)	Stationery shop (35)	15	42.85	20	57.14
7)	Hobby (dance, art, music and yoga) teaching (16)	10	62.5	6	37.5
8)	Selling home-made items (35)	35	100	00	00
9)	Financial consultant (23) e.g. insurance agents, etc.	17	73.91	06	26.0
10)	Pre-primary school (07)	04	57.14	03	43
11)	Crèche (08)	08	75	00	25
	Pearson Chi Square	X=63.556		Df=.000	P=0.000

Source: Primary data

**Table- 9.4.2. Infrastructure \* Up-to\_ not up-to Crosstabulation**

		Up-to_ not up-to		Total	
		Up-to mark	Not up-to mark		
Infrastructure	1	Count	32	53	85
		% within Up-to_ not up-to	14.5%	25.2%	19.8%
	2	Count	42	55	97
		% within Up-to_ not up-to	19.1%	26.2%	22.6%
	3	Count	11	8	19
		% within Up- to_ not up-to	5.0%	3.8%	4.4%
	4	Count	21	15	36
		% within Up-to_ not up-to	9.5%	7.1%	8.4%
	5	Count	25	44	69
		% within Up-to_ not up-to	11.4%	21.0%	16.0%
	6	Count	15	20	35
		% within Up-to_ not up-to	6.8%	9.5%	8.1%
	7	Count	10	6	16
		% within Up-to_ not up-to	4.5%	2.9%	3.7%
	8	Count	35	0	35
		% within Up- to_ not up-to	15.9%	.0%	8.1%
	9	Count	17	6	23
		% within Up-to_ not up-to	7.7%	2.9%	5.3%
	10	Count	4	3	7
		% within Up-to_ not up-to	1.8%	1.4%	1.6%
	11	Count	8	0	8
		% within Up-to_ not up-to	3.6%	.0%	1.9%
Total		Count	220	210	430
		% within Up-to_ not-up-to	100.0%	100.0%	100.0%

**Table- 9.4.3. Chi-Square Tests-6**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	63.556 <sup>a</sup>	10	.000
Likelihood Ratio	80.502	10	.000
Linear-by-Linear A Association	31.896	1	.000

**Table- 9.4.2. Infrastructure \* Up-to\_ not up-to Crosstabulation**

		Up-to_ not up-to		Total	
		Up-to mark	Not up-to mark		
Infrastructure	1	Count	32	53	85
		% within Up-to_ not up-to	14.5%	25.2%	19.8%
	2	Count	42	55	97
		% within Up-to_ not up-to	19.1%	26.2%	22.6%
	3	Count	11	8	19
		% within Up- to_ not up-to	5.0%	3.8%	4.4%
	4	Count	21	15	36
		% within Up-to_ not up-to	9.5%	7.1%	8.4%
	5	Count	25	44	69
		% within Up-to_ not up-to	11.4%	21.0%	16.0%
	6	Count	15	20	35
		% within Up-to_ not up-to	6.8%	9.5%	8.1%
	7	Count	10	6	16
		% within Up-to_ not up-to	4.5%	2.9%	3.7%
	8	Count	35	0	35
		% within Up- to_ not up-to	15.9%	.0%	8.1%
	9	Count	17	6	23
		% within Up-to_ not up-to	7.7%	2.9%	5.3%
	10	Count	4	3	7
		% within Up-to_ not up-to	1.8%	1.4%	1.6%
	11	Count	8	0	8
		% within Up-to_ not up-to	3.6%	.0%	1.9%
Total		Count	220	210	430
N of Valid Cases		430			

a. 4 cells (18.2%) have expected count less than 5. The minimum expected count is 3.42.

**Interpretation:**

The above Chi-Square test shows that the association of distribution is highly significant. From the above analysis (Table-9.4.3.) it can be concluded that the

infrastructure facilities are not up to the mark. Area-wise more infrastructural facility was not up-to-the mark in rural area than in urban area.

### 3<sup>rd</sup> Objective:

#### 9.5 To study the area of interest of women entrepreneur on traditional business as well as non-traditional business;

To find out the interest of respondents in the study area, the following methods are used.

**Table- 9.5.1 Classification of respondents based on the specialization of products (Traditional items / non-traditional items)**

S N	Items	Urban		Rural		Total		Pearson Chi- Square
		Nos.	%	Nos.	%	Nos.	%	
1	Traditional items	98	44.55	160	76.19	258	60	X <sup>2</sup> = 44.83
2	Non- traditional items	122	55.45	50	23.81	172	40	Df = 1
	Total	220	100	210	100	430	100	P=0.000

Source: Primary data

#### Interpretation:

Chi-Square test is significant at < than 1. The above analysis shows that most of the respondents (60 percent) were interested in traditional business. In this case, rural respondents were more (76.19 percent) than urban respondents (44.55 percent). On the

other hand, urban respondents were interested in non-traditional business. Field study also reveals that urban respondents were not only interested in doing business on non-traditional items but also in traditional items with modern looks.

**Table 9.5.2. Classification of respondents engaged in different sectors (Traditional & non-traditional) in the study area**

Variables	Urban women entrepreneur		Rural women entrepreneur	
Traditional	<b>Traditional</b>			
	Number	%	Number	%
Handloom	23	10.45	39	18.57
Handicraft	19	8.64	23	10.95
Assamese cuisine	14	6.36	15	7.14
Cutting, Tailoring & embroidery	26	11.82	34	16.19
Curry powder	10	4.55	18	8.57
Indigenous snacks (Tilpitha, tilorluddoo, narikolluddoo, goororpayash, etc.	19	8.64	20	9.52
<b>Pearson Chi Square = 2.42 df= 5 p=0.788</b>				
	<b>Non-traditional</b>			
	Number	%	Number	%
Beauty parlour	29	13.18	22	10.48
Boutique	19	8.64	08	3.80
Financial consultancy/agent	13	5.91	10	4.76
Café	10	4.55	05	2.38
Crèche	10	4.55	00	00
Hobby classes	10	4.55	08	3.80
Restaurants/Dhaba (Fast food)	18	8.18	14	6.66
<b>Pearson Chi Square = 8.695 df= 6 p=0.191</b>				

Source: Primary data

**Interpretation:**

The above Chi-Square test shows that all factors are not equally distributed. For traditional items  $p=0.788$  and for non-traditional items  $p= 0.191$ . Therefore, Chi-Square test is not significant.

**4<sup>th</sup> objective:****9.6 To study the impact of government policies and programmes for development of women entrepreneurship;**

For development of women entrepreneurship, government policies and programmes have great significance. The above objective is analysed in the following ways:

**Table – 9.6.1. Institutional assistance received by respondents**

Sl. No.	Variables	Urban		Rural		Total		Pearson Chi-Square
		No. Of units	%	No. Of units	%	No. of units	%	
1	Financial	78	35.45	19	9.04	97	22.56	$X^2 = 140.62$
2	Infrastructure	0	0	0	0	0	0	Df = 4
3	Training	86	39.09	53	25.24	139	32.32	P=0.000
4	Marketing	30	13.64	08	3.81	38	8.84	
5	Technology	10	4.55	06	2.85	16	3.72	
6	No assistance at all	16	7.27	124	59.05	140	32.56	
7	Total	220	100	210	100	430	100	

**Interpretation:**

The above Chi-Square test is highly significant. Study reveals that most of the respondents (32.56 percent) had not received any facilities. Training benefits were received by 32.32 percent respondents, followed by financial benefits received by 22.56 percent, marketing facilities by 8.84 percent, and technological benefits by 3.72 percent.

**Table 9.6.2. Opinion of respondents on new economic policy (liberalization and globalization)**

Sl. No	Variables	Urban		Rural		Total		Pearson Chi-Square
		No. of units	%	No. of units	%	No. of units	%	
1	Offer more opportunities (competition improved the quality of the product)	34	15.45	2	00	36	8.37	X <sup>2</sup> = 36.59
2	Negative effect more	70	31.82	59	28.09	129	30	Df = 3
3	No significant impact	40	18.18	68	32.38	108	25.12	P=0.000
4	No idea	76	34.55	81	38.57	157	36.51	
5	Total	220	100	210	100	430	100	

**Source: Primary data**

The above Chi-Square test shows the distribution of variables is significant at <1. Majority of respondents (36.51 percent) have no idea about the impact of globalization and liberalization. About 30 percent respondents realized that new economic policy

has more negative effect on the economy and only 8.37 percent have realized its positive effects.

**Table 9.6.3. Awareness of respondents about government policies and schemes**

Level of awareness	Urban		Rural		Total	
	No. Of units	%	No. of units	%	No. of units	%
Fully aware	21	9.54	04	1.90	25	5.81
Partially aware	72	32.73	31	14.76	103	23.95
Not aware	127	57.73	175	83.33	302	70.23
Total	220	100	210	100	430	100

Source: Primary data

**Table 9.6.4. Awareness about govt. Policies \* Urban / Rural Crosstabulation**

		Urban / Rural		Total
		Urban	Rural	
Awareness about govt. Policies	Not aware	142	160	302
	Count % within Urban / Rural	64.5%	76.2%	70.2%
Partially aware	Count	57	46	103
	% within Urban / Rural	25.9%	21.9%	24.0%
Fully aware	Count	21	4	25
	% within Urban / Rural	9.5%	1.9%	5.8%



Total	Count	220	210	430
	% within Urban / Rural	100.0%	100.0%	100.0%

**Table 9.6.5. Chi-Square Tests -7**

	Value	Df	Asymp. Sig.( 2-sided)
Pearson Chi- Square	13.582a	2	.001
Likelihood Ratio	14.692	2	.001
Linear-by- Linear Association	11.540	1	.001
N of Valid Cases	430		

**Interpretation:**

Primary data shows that only 22.56 percent respondents had received financial assistance, no one had got infrastructural facilities, technical facilities were received by 32.32 percent respondents. Moreover, 36.51 percent respondents had no idea about the impact of new economic policy due to their ignorance and illiteracy. Only 8.37 percent has realised the positive impact of liberalisation and globalisation. Primary data shows that a large section of respondents (70.23 percent) was not aware, 24.0 percent were partially aware and only 5.83 percent respondents were fully aware about government schemes and policies. From the above analysis it can be concluded that the impact of government policies and schemes have no remarkable effect on the development of women entrepreneurship. Chi-Square test is significant at  $< 1$

## 5<sup>th</sup> objective:

### 9.7 To examine the role of financial institutions in women entrepreneurship development;

From the beginning of Five -Year Plan, Government of India has giving emphasis on the scope of entrepreneurship, and related developments. The financial sector has a great importance in the overall entrepreneurship development of a country. These institutions generally give financial assistance to buy sheds, industrial plots, required capital at low rates of interest, to attend counselling sessions, etc. The main objective of the financial institutions being established, is to create positive climate for the regular growth of the women entrepreneurs and should foster them and make them flourish. During investigation, it came to know that most of the respondents did not take financial assistance from the government as well as non-governmental institutions. With the help of following measures, the above objective is discussed.

**Table – 9.7.1. Scheme-wise number of respondents during 2017-18 in Sonitpur district**

Schemes	Total no. of beneficiaries	No. of women entrepreneur	% to Total number of Beneficiaries	Rate of interest %	Total amount sanctioned (lacs)	Repayment
MUDRA	2824	1412	50.0	11	12,60,000	Regular
STAND-UP-INDIA	55	33	60.0	10.85	843.82	Regular
WCC	87	87	100.0		72	Regular
PMEGP	11	5	45.5	12.10	-	
SHGs	107500	10750	10.0		8412	Regular
Total	110477	12287	11.1			

Source: Lead Bank, UCO, Sonitpur

**Interpretation:**

Table-9.7.1 reveals that highest beneficiaries were in WCC (Weaver Credit Card) 100 percent, followed by MUDRA (50 percent), Stand-Up India (33 percent), PMEGP (45.5 percent) and SHGs (10 percent).

Weaver Credit Card is a very effective program that gives a loan to weavers. Under this scheme, a borrower can get a subsidy of a maximum of Rs.10, 000 in both rural and urban areas. In the study area, the Handloom and Textile department is very active. In 2015-16, Rs 51.07 lakh was sanctioned to 117 weavers out of 500 (targeted). In 2018-19, Rs. 72 lacs were sanctioned to 87 weavers.

MUDRA scheme is popular among the respondents and found it most effective who want to start small new enterprises and businesses like tailoring units, beauty parlours, tuition centres, etc. as well as a group of women wanting to start a venture together. The loan doesn't require any collateral security.

**Table – 9.7.2. Block-wise number of SHGs in Sonitpur district till 2019 July**

Sl. No.	Blocks	Total SHGs	Total VQ	% to Total SHGs	RF		CIF to SHGs	
					No	Amount	No	Amount
1	BALIPARA	1614	83	5.14	422	74.10	0	0.00
2	BIHAGURI	912	41	4.50	384	59.40	162	81.50
3	BORCHALA	1909	135	7.07	1684	236.50	772	366.27
4	DHEKIAJULI	2789	116	4.16	1773	254.15	736	368.50
5	GABHORU	713	10	1.40	264	47.80	0	0.00

6	NADUAR	680	20	2.94	487	115.35	0	0.00
7	RANGAPARA	554	2	0.36	55	2.75	0	0.00
8	Total	9171	407	4.44	5033	790.05	1670	816.27

Source: DRDA, Sonitpur

**Interpretation:**

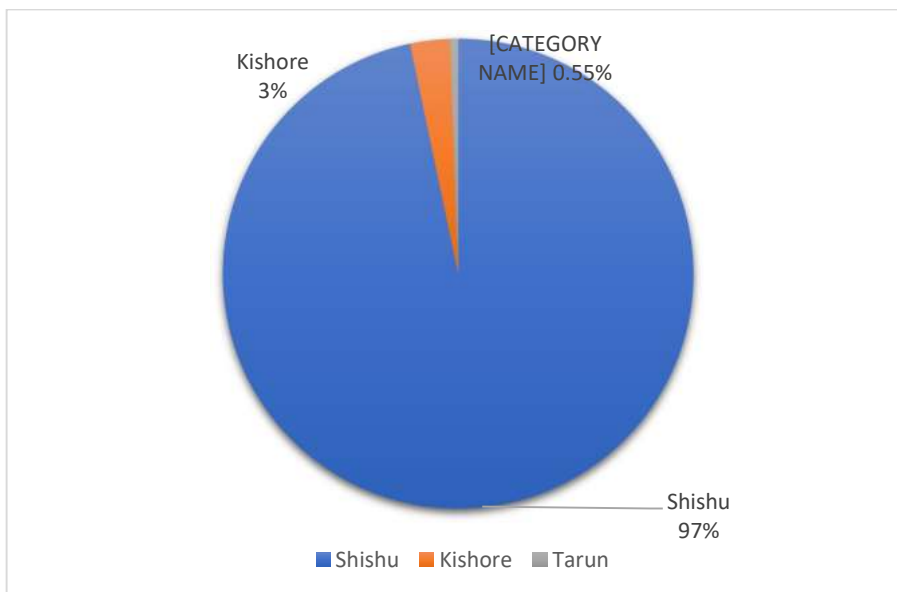
Above table-9.7.2. shows that the number of women involved in SHGs. Though it is a group work, it helps to increase the entrepreneurial attitude among women. It shows the block-wise percentage of SHGs. Highest percentage is 7.07 percent (Borchala), followed by 5.14 percent (Balipara), 4.50 percent (Bihaguri), 4.16 percent (Dhekiajuli), 2.94 percent ((Naduar), 1.40 percent (Gabharu) and 0.36 percent (Rangapara)

**Table – 9.7.3. Achievement of MUDRA Scheme in Assam – Financial Year 2016-17**

No. of A/C	Assam				India
	Shishu	Kishore	Tarun	Total	
	1214502	34363	6889	1255745	539732
%	96.72	2.74	0.55		
Sanctioned Amt. (In crore)	3600.76	785.98	521.56	4908.3	41882.66
%	73.36	16.0	10.63		
Disbursement Amt.	3593.18	725.46	505.91	4824.54	40357.13
%	74.48	15.04	10.49		

Source: [www.mudra.org.in](http://www.mudra.org.in)

**Figure- 9.7.1. MUDRA Yojana Assam budget distribution**



During the field study, it came to notice that recently women entrepreneurs were eager to take financial assistance from the MUDRA scheme. The number of women entrepreneurs under this scheme was 1412 out of 2824 in 2017-18. Moreover, the government allows a huge amount of money Rs. 12, 60,000 lakhs at the rate of interest 11 percent.

**Interpretation:**

The above table-9.7.3. and figure-9.7.1. shows the number of accounts opened under MUDRA scheme in Assam. The performance was satisfactory because under Shishu the total number of A/C is 96.72 percent, amount disbursed was 74.48 percent. In case of Kishore and Tarun, the percentage of A/C nos. was 2.74 and 0.55 percent respectively and the amount disbursed was 15.04 and 10.49 percent respectively for Kishore and Tarun. These figures show that performance of MUDRA scheme is not dissatisfactory (particularly in case of Shishu) in expansion of SSIs. Though it is a new scheme, but Government has got good response in his scheme.

The overall, performance of MUDRA scheme is very satisfactory. Repayment of loans is also satisfactory. Besides MUDRA, SHGs has also great importance in the development of women entrepreneurship. The number of respondents in 2017-18 was 10750 and their repayment was also regular according to bank officials. In case of Stand-up India, WCC and PMEGP, the percentage of respondents were 60 percent, 100 percent and 45.45 percent respectively. According to the bank officials, women are more regular in debt repayment than men.

**Table- 9.7.4. Block/Town wise credit allocation for the year 2018-19, in Sonitpur district**

Sl.No.	Name of block	Percentage
1.	Naduar	10
2.	Balipara	10
3	Rangapara	8
4	Gabharu	14
5	Bihaguri	9
6	Dhekiajuli	17
7	Borchola	9
8	Tezpur town	23

Source: Lead Bank, UCO, Sonitpur

**Interpretation:**

Block-wise highest credit was allotted to Tezpur Town, followed by Dhekiajuli, Gabharu, Blipara, Naduar, Bihaguri, Borchala, Rangapara, respectively.

Presently, financial assistance is provided by SBI, UCO, UBI (Medium- and long-term loan), Bandhan bank (short term loan,), etc. which are quite important for promotions and development of the entrepreneurship, but the participation rate of women was very nominal (only 23.07 percent). The government has to launch more rational and motivational programmes for women entrepreneurship development.

### **Observation:**

Investigation revealed that around 60-70 percent of the problems faced by women entrepreneurs are credit related. Other challenges like collateral, lack of knowledge about the procedure of availing finance, delay in obtaining finance, inadequate finance, high rate of interest, low repayment period, negative attitude, absence of grace period, etc. This study also revealed that women operating a business may approach a local financial institution, like a local bank, Mahajan, landlord, etc. Moreover, some of the respondents took loans under the Stand-up India scheme from the financial institutions in their names, but practically, it was utilized by their husbands or near relatives. Though the field survey by bank officials is compulsory and necessary, but the survey has not been done regularly and also properly. Since this is going on, so proper evaluation of utilization of money has not been done at regular time periods which discourages respondents to take required money from banks and also it effects on repayment of their loans.

Therefore, it can be concluded that the role of financial institutions should be more conducive. An enabling framework is needed for healthy and sound entrepreneurship. The process of getting loans should be simple, easy, collateral free and at low interest rate.

## 6<sup>th</sup> objective:

### 9.8 To analyse the challenges faced by the women entrepreneurs

Being women is a mission in itself, then comes the most important undertaking of maintaining or surviving as a woman as hurdles keep coming in the shape of stereotyping, hypocrisy, societal frame of conducts and much more than that can be expressed in words. In this kind of scenario, a woman entering into entrepreneurship is difficult and a tough act. Women marketers face a wide array of demanding situations, so that they can increase their efforts to further develop and enlarge the firms they have established. These demanding situations and possibilities are developing rapidly. The high-level growth in India will be possible if all sections of the society, particularly women become equal components in the development process. It's a widely known indisputable fact that the societies, that discriminate on the idea of gender tend to experience lower economic development and reduction of financial condition, than the societies that exercise equality among men and women. Despite the constitutional provisions, there's a discrimination against women. In India, the laws and rules associated with women employment are discriminatory. The foremost vital nevertheless common problems of women entrepreneurs are discussed below. An attempt has been made to analyse the challenges of women entrepreneurs. These challenges are divided into three broad categories, as given below:

1. Challenges faced at the time of starting enterprises
2. Challenges during the time of running enterprises
3. Other problems

**Table 9.8.1. Classification of challenges faced by respondents at the time of starting enterprises**

Sl. N	Challenges	Urban		Rural		Total	
		Nos.	%	Nos.	%	Nos	%
1	Raising funds	35	15.91	32	15.24	67	15.58



2	Social and cultural	31	14.09	28	13.33	59	13.72
3	Lack of infrastructure facility	28	12.73	29	13.81	57	13.26
4	Absence of entrepreneurial aptitude	24	10.90	22	10.47	40	10.70
5	Lack of education on business management	19	8.64	20	9.52	40	9.07
6	Choice of sectors and lack of being decisive	23	10.45	19	9.05	42	9.77
7	Lack of motivation	15	6.82	17	8.09	32	7.44
8	Fear of success	20	9.09	20	9.52	40	9.30
9	Gender bias	25	11.36	23	10.95	48	11.16
	Total	220	100	210	100	430	100
	Pearson chi square	$X^2=0.774$	Df=8	P=0.999			

Source: Primary Data

### Interpretation:

Primary data revealed that the main problems of respondents are- Raising funds, social and cultural, lack of infrastructure facility, gender bias, absence of entrepreneurial aptitude, choice of sectors and lack of being decisive respectively. Area -wise the distribution is equal. Since Pearson chi square  $X^2= 0.774$ , Df= 8, p=0.999, so it is not significant.

**Table 9.8.2. Classification of Challenges during the time of running enterprises**

Sl.No.	Challenges	Urban		Rural		Total	
		Nos.	%	Nos.	%	Nos.	%
1.	Stiff competition	27	12.27	22	10.48	49	11.39
2.	Low risk-bearing ability	16	7.27	17	8.09	33	7.67
3.	Problem of working capital	23	10.45	24	11.43	47	10.93

4.	Lack of mobility	15	6.82	20	9.52	35	8.14
5.	Lack of utilizing connections	12	5.45	14	6.67	26	6.04
6.	Marketing problem	20	9.09	21	10	41	9.53
7.	Scarcity of raw materials	16	7.27	20	9.52	36	8.37
8.	The expectation to succeed at everything	11	5	10	4.76	21	4.88
9.	Confine in informal economy	12	5.45	11	5.24	23	5.35
10.	Pricing problem	22	10	19	9.05	41	9.53
11.	Lack of role model	10	4.54	08	3.81	18	4.19
12.	Time management and business-family balance	20	9.09	14	6.67	34	7.90
13	Day to day problems in workplace	16	7.27	10	4.76	26	6.05
	Pearson Chi Square	X <sup>2</sup> =4.730	Df=12	P=.966			
	Total	220	100	210	100	430	100

Source: Field survey

**Table- 9.8.3. Category \* Area Crosstabulation**

		Area			Total
		1	2		
Category	1	Count	26	22	48
		K, ll% within Area	11.9%	10.4%	11.2%
	2	Count	16	17	33
		% within Area	7.3%	8.1%	7.7%
	3	Count	23	24	47
		% within Area	10.5%	11.4%	10.9%
	4	Count	15	20	35

		% within Area	6.8%	9.5%	8.1%
5		Count	12	15	27
		% within Area	5.5%	7.1%	6.3%
6		Count	20	21	41
		% within Area	9.1%	10.0%	9.5%
7		Count	16	20	36
		% within Area	7.3%	9.5%	8.4%
8		Count	11	10	21
		% within Area	5.0%	4.7%	4.9%
9		Count	12	11	23
		% within Area	5.5%	5.2%	5.3%
10		Count	22	19	41
		% within Area	10.0%	9.0%	9.5%
11		Count	10	8	18
		% within Area	4.6%	3.8%	4.2%
12		Count	20	14	34
		% within Area	9.1%	6.6%	7.9%
13		Count	16	10	26
		% within Area	7.3%	4.7%	6.0%
Total		Count	219	211	430
		% within Area	100.0%	100.0%	100.0%

**Table – 9.8.4. Chi-Square Tests -8**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.730 <sup>a</sup>	12	.966
Likelihood Ratio	4.752	12	.966
Linear-by-Linear Association	1.543	1	.214
N of Valid Cases	430		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.83.

**Interpretation:**

Field study shows that respondents faced lots of problems during running their ventures. These were mainly- stiff competition, problem of working capital, marketing problem, pricing problem, the expectation to succeed at everything, time management and business-family balance, respectively. Chi-Square test reveals that area-wise distribution is equal and it is not significant since  $p=.966$

**Table- 9.8.5. Other problems of respondents**

Sl. No.	Challenges	Urban		Rural		Total	
		Nos.	%	Nos.	%	Nos.	%
1	Selection of location	47	21.36	39	18.57	85	19.77
2.	Technology related problem	58	26.36	59	28.09	117	27.21
3.	Lack of awareness about Government schemes	56	25.45	63	30	128	29.77
4.	Repayment of loan	59	26.82	49	23.33	100	23.25
Total		220	100	210	100	430	100
	Pearson chi square	X <sup>2</sup> = 1.859	Df= 3	P= 0.602			

Source: Primary Data

### **Interpretation:**

The above Chi-Square test revealed that area-wise distribution is equal.

Since  $X^2 = 1.859$ ,  $Df = 3$ ,  $P = 0.602$ , there for its is not significant. Primary data revealed that the main other problems faced by respondents were lack of awareness about Government schemes, technology related problem, repayment of loan and Selection of location.

### **Hypothesis- 1:**

The level of education has no significant impact on the growth of income of women entrepreneur of the study area.

**Table 9.9.1. - Chi – Square Test - 9**

	<b>Value</b>	<b>Df</b>	<b>Asymptotic Significance (2-sided)</b>
Pearson Chi-Square	124.813 <sup>a</sup>	25	.000
Likelihood Ratio	114.914	25	.000
N of Valid Cases	430		

a. 22 cells (61.1%) have expected count less than 5. The minimum expected count is .00.

A Chi – square test was conducted to examine whether the monthly income of the entrepreneurs depend on the level of education. Result from the chi – square test shows that the monthly income of the respondent depends on the level of education since Pearson Chi – Square = 124.813,  $df = 25$ ,  $p = 0.000$ . It is significant at 5 percent level. This implies that when the entrepreneurs are well educated, this will surely boost the business in the sense that they already have more exposure relating to doing

business. Therefore, it can be concluded that level of education has significant impact on the growth of entrepreneurship. Therefore, the said hypothesis is rejected.

### **Hypothesis- 2:**

Location of the business has no significant impact on the growth of income of women entrepreneur of the study area.

**Table-9.10.1. Chi-Square Test -10**

	<b>Value</b>	<b>Df</b>	<b>Asymptotic Significance (2-sided)</b>
Pearson Chi-Square	62.689 <sup>a</sup>	6	.000
Likelihood Ratio	71.517	6	.000
N of Valid Cases	430		

a. 6 cells (42.9%) have expected count less than 5. The minimum expected count is .49.

A Chi – square test was conducted to check whether the location of business has significant impact on the income of women entrepreneurs. From the chi – square table shows that monthly income of the entrepreneur does not depends on whether they are from urban or rural area (Pearson Chi-square = 62.689, df = 6, p = 0.000). Therefore, this hypothesis is accepted.

### **Hypothesis- 3:**

To test the measures taken by the Government are sufficient or not for the sustainable growth in income of women entrepreneurs, first relationship between different factors (Government assistance, technical education, awareness about Government policies and education of respondents) and growth in income have tested by using Correlation and Chi-square test. After that Multiple Regression Analysis was performed to see the impact of these factors on growth of income and also to see whether this impact was significant or not.

**Table 9.11.1. Descriptive Statistics (Monthly income and assistance from government)**

	<b>Mean</b>	<b>Std. Deviation</b>	<b>N</b>
Monthly income	1.92	.835	430
Assistance from Government	1.49	.500	430

		<b>Monthly income</b>
Assistance from Government	Pearson Correlation	-.080
	Sig. (2-tailed)	.096
	N	430

The above statistics (Table-9.11.1) shows that there is a negative correlation between getting government assistance and monthly income generation. Analysis reveals that government assistance is not sufficient for growth of monthly income of respondents.

**Table 9.11.2. Descriptive Statistic (Monthly income and technical education)**

	<b>Mean</b>	<b>Std. Deviation</b>	<b>N</b>
Monthly income	1.92	.835	430
Technical Education	1.34	.476	430

		<b>Monthly income</b>
Technical Education	Pearson Correlation	-.092

	Sig. (2-tailed)	.058
	N	430

The above table-9.45 reveals that there is negative correlation between monthly income and the technical education received from Government.

**Table-9.11.3. Case Processing Summary**

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Monthly income * Awareness about govt. Policies	430	100.0%	0	.0%	430	100.0%
Specialisation of Products * Awareness about govt. Policies	430	100.0%	0	.0%	430	100.0%
Educational Level * Awareness about govt. Policies	430	100.0%	0	.0%	430	100.0%

**Table-9.11.4. Crosstab**

**(Monthly income \* Awareness about govt. Policies)**

			Awareness about govt. Policies			Total
			Not aware	Partially aware	Fully aware	
Monthly income	10,000 - 25,000	Count	125	33	0	158
		% of Total	29.1%	7.7%	.0%	36.7%



	25,000 - 50,000	Count	111	45	5	161
		% of Total	25.8%	10.5%	1.2%	37.4%
	50,000 - 100,000	Count	60	22	18	100
		% of Total	14.0%	5.1%	4.2%	23.3%
	Above 100,000	Count	6	3	2	11
		% of Total	1.4%	.7%	.5%	2.6%
Total		Count	302	103	25	430
		% of Total	70.2%	24.0%	5.8%	100.0%

**Table-9.11.5. Chi-Square Tests – 11**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	45.246 <sup>a</sup>	6	.000
Likelihood Ratio	44.583	6	.000
Linear-by-Linear Association	25.925	1	.000
N of Valid Cases	430	2	

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is .64.

Above analysis of Chi-Square test-11 shows that monthly income and awareness about government policies are significant at 5 percent level. Higher the awareness level, higher is the monthly income.

**Table-9.11.6. Crosstab**

**(Educational Level \* Awareness about govt. Policies)**

		Awareness about govt. Policies					
			Not aware	Partially aware	Fully aware	Total	
Educational Level	Below 10 <sup>th</sup>	Count	22	12	0	34	
		% of Total	5.1%	2.8%	.0%	7.9%	
	10 <sup>th</sup>	Count	73	19	2	94	
		% of Total	17.0%	4.4%	.5%	21.9%	
	12 <sup>th</sup>	Count	103	43	8	154	
		% of Total	24.0%	10.0%	1.9%	35.8%	
	Graduate	Count	100	20	13	133	
		% of Total	23.3%	4.7%	3.0%	30.9%	
	Post Graduate	Count	4	9	2	15	
		% of Total	.9%	2.1%	.5%	3.5%	
	Total		Count	302	103	25	430
			% of Total	70.2%	24.0%	5.8%	100.0%

**9.11.7 Chi-Square Tests – 12**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.911 <sup>a</sup>	8	.000
Likelihood Ratio	31.837	8	.000
Linear-by-Linear Association	4.146	1	.042

### 9.11.7 Chi-Square Tests – 12

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.911 <sup>a</sup>	8	.000
Likelihood Ratio	31.837	8	.000
Linear-by-Linear Association	4.146	1	.042
N of Valid Cases	430		

a. 3 cells (20.0%) have expected count less than 5. The minimum expected count is .87.

The above crosstab-9.11.6. shows that higher the educational level higher is the awareness level. It is significant at 5 percent level.

Primary data revealed that number of respondents in 12<sup>th</sup> standard (who were partially aware, 10.0 percent) was more than graduate and post-graduate level. Moreover, the percentage of respondents were high ((29.1 percent) who were not aware about government policies and their income level was between Rs. 10,000 - Rs.25, 000.

### Table-9.11.8 Regression

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.866 <sup>a</sup>	.750	.746	.421

a. Predictors: (Constant), Specialisation of Products, Family structure, Technical Education, Capital investment, Educational Level, Awareness about govt. Policies, Assistance from Government

## Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.866 <sup>a</sup>	.750	.746	.421

## Table-9.11.9. ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	224.249	7	32.036	180.887	.000 <sup>a</sup>
	Residual	74.737	422	.177		
	Total	298.986	429			

- a. Predictors: (Constant), Specialisation of Products, Family structure, Technical Education, Capital investment, Educational Level, Awareness about govt. Policies, Assistance from Government

## Table-9.11.10. Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.391	.115		3.406	.001
Educational Level	.093	.023	.111	4.079	.000
Technical Education	.007	.072	.004	.098	.922
Family structure	.065	.042	.039	1.557	.120
Awareness about govt. Policies	.066	.046	.046	1.438	.151

Assistance from Government	-.045	.062	-.027	-.739	.461
Capital investment	.612	.022	.801	28.129	.000
Specialisation of Products	-.048	.043	-.028	-1.130	.259

a. Dependent Variable: Monthly income

Regression Table -9.11.8. to 9.11.10 measure the amount of total variation in dependent variable due to independent variable. These beta values indicate the amount of changes in the dependent variable (growth in monthly income) due to changes in Specialisation of Products, Family structure, Technical Education, Capital investment, Educational Level, Awareness about govt. Policies, Assistance from Government.

It can be interpreted from the table that except Education & Capital Investment (at 5 percent level of significance) other factors Specialisation of Products, Family structure, Technical Education, Awareness about govt. Policies, Assistance from Government have not any significant impact on sustainable growth of income of respondents in the study area.

Therefore, the hypothesis-3 may be accepted because the results obtained from all the tests viz Table: 9.11.1 to Table: 9.11.10, the identified factors don't have a significant relationship with growth of income. Hence, it can be concluded that the measures taken by the government are not sufficient for the sustainable growth in income of women entrepreneurs in the study area.

**The empirical findings/results of the study are as follows:**

- Age of women entrepreneur

The percentage of respondents in the age group of 30-40 is highest (48.14 percent) in the study area. The more respondents in this age group were mainly due to support of their family in terms of money. Energetic of this age group of respondents were forced to work to raise their standard of living.

- Educational level of women entrepreneur

The majority of respondents were passing twelve standards (36.05 percent) in the study area. In rural areas, 11.43 percent of respondents were below 10<sup>th</sup> standard in terms of academic qualifications. They could not continue their study because they were forced to work to support their family expenses and leave their studies because of their poverty. Investigation revealed that, due to this, most of the rural respondents did not have knowledge about the latest programmes and the facilities given by the government. In urban areas, 39.55 percent (highest) respondents were graduate.

The number of respondents having minimum technical education, i.e., certificate course, was more (63.49 percent) both in urban and rural areas. Higher technical education was nil in both areas.

In Sonitpur district, respondents having post graduate or holding higher professional qualification, was very nominal. Highly educated women in the study area showed no interest in doing business.

It was found that a large section of respondents has availed no training (65.58 %) to formulate their thinking and aspirations for further improvements. Only 34.42 percent respondents have undergone training. Due to lack of proper training, most of the respondents do not know how to manage a venture.

- Family structure of women entrepreneur

Most of the respondents are belonging to nuclear family, 53.49 percent. On the other hand, joint family is 46.51 percent. Joint family is more in rural areas (58.57 percent) than in urban areas (35 percent). In urban area nuclear family is more (65percent) and less in rural area (41.43 percent). Due to gradual increase of urbanisation and higher cost of living, women in urban areas are forced to do entrepreneurial activities to meet their day to day needs. Moreover, in rural areas, due to illiteracy, poverty and lack of job opportunities, women are doing business (mainly in traditional sectors) to help their family.

- Legal structure of enterprises

The study shows that the number of registered respondents (34.65 percent) is lower than non-registered respondents (65.35 percent). Study reveals that registered respondents were more (58.64 percent) in urban areas than in rural areas (9.52 percent). Rural respondents did not give so much importance on registration of their enterprises. As they have lack of knowledge about the government's policies and programs for entrepreneurship development, therefore, they did not give emphasis on registration.

During 2013-14 to 2017-18, it was observed that out of 968 registered entrepreneurs, the total respondents was 643 (66.42percent, source: DIC Sonitpur). It's a positive indication of growth of women entrepreneurs.

- Assistance from government

Study states that the number of beneficiaries of government assistance is very low. It is confined to a small section of respondents mainly in urban and educated women. Financial assistance was getting by 22.56 percent respondents. But no one can get infrastructural facilities. Marketing and technological facilities have got only by 8.84 and 2.09 percent respectively which were negligible. In reality, it was also found that the assistance was not sufficient in sustainability of enterprises.

During the field study, it was observed that due to lack of awareness and education, complicacy in procedural formalities, lack of transparency and not getting benefits on time from government policies and schemes, etc., development and expansion of women entrepreneurship in the study area is not up to the expectation. Study shows another important problem that was the delay in implementation of policies which discourages women to move one step ahead in starting and running enterprises. Investigation revealsthat 67.67 percent respondents had not taken any formal training before starting their entrepreneurial activities.

- Employment generation of women enterprises

Field study shows that employment generation of women enterprises is not satisfactory because most of the enterprises are small size which were controlled and ran by individual respondent. This is mainly due to lack of adequate money; women were running business with their family members and not with hired labours. In spite of these problems, the employment generation in handloom and handicrafts sectors (Traditional sectors) is more (34.41 percent). Study reveals that in case of non-traditional sectors, i.e., beauty parlour, boutiques, crèche, hobby classes, financial consultancy, etc., employment generation of these businesses is more (57 percent).

The study also shows that women operate in an environment which is not entirely free from gender bias. The macro business environment is not favourable for women entrepreneurs. These circumstances make it more difficult for women in their entrepreneurial endeavours.

It is found that 62 percent women entrepreneurs were having decision making power in terms of selling and marketing of their products. This decision- making power is more (40 percent) in urban area than in rural area (22 percent).

Field study shows that 58 percent respondents had invested their own funds in the business and 22 percent respondents had taken loans from relatives, friends and private money lenders. Only 20 percent had taken loans from financial institutions

This study shows that 61 percent respondents were having high respect in the society, 32 percent were having moderate respect and 7 percent respondents had low respect in the society.

This study shows that most of the respondents (93 percent) sold their products within Sonitpur district. Only 7 percent respondents sold their products both at state and national level. In rural area all most all respondents sold their products locally.

- Caste of respondents

Women entrepreneur belonging to SC community is more 32.02 percent both in urban and rural areas in the study areas. Due to illiteracy, poverty and upbringing of their



children women were compelled to do entrepreneurial activities followed by ST and general 23.72 percent each and OBC by 19.53 percent.

- Origin of business

Self- created respondents were more 43.72 per cent both in urban and rural areas followed by inherited 28.37 per cent, bought 19.77 per cent and proxy owner 8.14 per cent. During the field study, it came to know that first generation respondents (self-created) were interested to do entrepreneurial activities on non-traditional items.

- Location of business

Most of the respondents, 33.95 per cent were having enterprises located in their own residences. Number of such entrepreneurs were more both in urban and rural areas, it was 30.91 per cent and 37.14 per cent respectively. It was mainly to operate their enterprises economically and also to maintain a balance between business and their household activities. Moreover, they were able to get family support at needy times. The study shows that this situation has a negative impact on the development of entrepreneurial activities because operating enterprises from home do not help to expand their markets of products which adversely affects the growth and expansion of their business. Rented outside or nearby to the daily bazaar have potential to earn more. But in the study areas, such enterprises were 32.56 per cent. In urban areas, it was 36.36 per cent which was higher than the rural areas that were 28.57 per cent. Because of the high cost of the rented room, most of the respondents were not able to arrange suitable premises in roadside and nearby markets.

- Interest of women entrepreneurs (Choice of business)

The choice of business made by respondents is found in diverse business sectors such as traditional as well as non-traditional. These types of businesses have potential for high growth not locally but also internationally. It would be possible if these businesses can get all types of support they needed during the starting and running of their businesses. Besides, it refutes the notion that women entrepreneurs cannot create

ambitious businesses that have potential for high growth and can be of economic importance to the country.

The interest of respondents in the study area is basically on traditional items (60 percent). It was more in rural area than urban area. About 76.19 percent of rural respondents were engaged on traditional items whereas, in urban area it was 23.81 percent. Most of the rural respondents were interested in the production of traditional items like handloom and handicrafts, tailoring, embroidery, Assamese cuisine (traditional food items), etc. with a primitive method which is conducive. Moreover, the cost of production of traditional items is comparatively lower than non-traditional items because of availability of raw materials. Therefore, rural respondents were interested mainly on traditional items like indigenous snacks (tilpitha, tailor luddoo, Narikolor luddoo, etc.), weaving, tailoring, and embroidery, different food items like a pickle, jam-jelly, curry powder (rice, jeera, turmeric powder, etc).

Urban respondents, on the other hand, were interested in both traditional as well as non-traditional items. They were mostly interested in non-traditional items like boutiques, beauty parlour, crèche, hobby classes (yoga, music, dancing, art etc.), financial consultancy, cafe, restaurant, doll making, gift shop, etc. Urban respondents were also interested in traditional items with modern looks like a boutique, Assamese cuisine, etc.

During the field study, it came to know that urban respondents were interested to do their business activities in modern shapes according to the tastes and preferences of the consumers. At present traditional items with modern looks like mekhela-chadar and handloom salwar-kurta piece, muga shawl, men's kurta, shirt, etc. have higher demand in the market. But the problems of entrepreneurs in this sector are the high cost of production, the paucity of funds, lack of well-arranged room, shortage of weavers, high prices of raw materials, and power supply. Due to the existence of higher demand and market opportunities, urban respondents were interested in non-traditional items. Moreover, trained and skilled respondents in urban areas try to

explore new innovations, therefore, they were interested basically in non-traditional and also on traditional items in different looks.

Interest of rural respondents on non-traditional items is comparatively lower than traditional items. The reason behind is that lack of adequate market for such products, the high cost of production, the absence of sufficient skilled personals and the paucity of funds.

- Implementation of government schemes and policies

After thorough study of both primary and secondary data, it was observed that the different schemes and programmes are not achieving their targets levels. In the study area, various entrepreneurial development programmes are not performing up to the marks and nobody has made accountable for this under performance. The percentage of respondents who had taken training facilities was 33.32 percent. Financial assistance got by 22.56 percent respondents. But no one can get infrastructural facilities. Marketing and technological facilities have got only by 8.84 and 2.09 percent respectively which were negligible.

During the investigation, it came to know that most of the respondents did not take financial and technical assistance from the government as well as non-governmental institutions. Due to ignorance, illiteracy, collateral, lengthy procedural and complicacy, not getting facilities on time, low repayment period, etc., women entrepreneurs were not interested to take loans from financial institutions. Though, short-term technical assistance and training facilities that are provided by commercial banks, micro finance and DIC, MSME, PMKVYS, etc. respectively which are very important for promotion and development of entrepreneurship. But the participation rate of women was nominal. It was only 23.07 percent.

- Challenges of women entrepreneurs

A multiple response analysis has been conducted (weighted ranking method) on the challenges faced at the time of starting enterprises and the results are shown on the table –8.2. Respondents were asked to identify challenges faced at inception of their

enterprises. The following is the ranking of the top three challenges; ranking first on the list of challenges was “raising funds” which 15.58 percent of respondents experienced (15.91 percent in the urban, 15.24 percent in the rural). Followed by “social and cultural” challenges which ranked 2<sup>nd</sup>, 13.72 percent of respondents experienced this (14.09 percent in the urban, 13.33 percent in the rural). 3<sup>rd</sup> on the rank of challenges is “lack of infrastructure facility” which 13.26 percent of respondents identified (12.73 percent from urban, 13.81 percent from the rural). The least three challenges included the following; “fear of success” which 9.30 percent of respondents identified (9.09 percent in the urban, 9.52 percent in the rural) followed by “lack of education on business management” which 9.07 percent of respondents identified as challenge (8.64 percent in the urban, 9.07 percent in the rural). Lastly, the least challenge faced by respondents is “lack of motivation” which 7.44 percent of respondents identified (6.82 percent in the urban, 8.09 percent in the rural).

Challenges during the time of running enterprises that are shown on table-8.4 (Weighted Ranking Method). Respondents were asked to identify challenges faced during the operational phase of their enterprises. The following is the ranking of the top 3 challenges; ranking first on the list of challenges was “stiff competition” which 11.39 percent respondents selected (11.27 percent in urban, 10.48 percent in rural), ranked second is “problem of working capital” which 10.93 percent of respondents selected (10.45 percent in the urban, 11.43 percent in the rural). Ranked 3<sup>rd</sup> is “marketing problem” which 9.53 percent of respondents identified as a challenge (9.09 percent in the urban, 10 percent in the rural). The least three challenges included the following; “confine in the informal economy” which a total of 5.35 percent of the responded identified (5.45 percent in the urban, 5.24 percent in the rural). Followed by “time management and business family balance” which a total of 4.88 percent identified as challenge (5 percent in urban, 4.76 percent in the rural). The least ranked challenge is “role model” which 4.19 percent of respondents identified as a challenge (4.54 percent in the urban, 3.81 percent in the rural).

Other challenges (shown in the table-8.6) includes lack of awareness about government schemes (29.77 percent), technology related problem (27.21 percent), repayment of loan (23.25 percent), and selection of location (19.77 percent) in that particular order.

### **9.13 Observations:**

During investigation, it was observed that the problems like shortage of skilled manpower, availability of seasonal markets, lack of infrastructural facilities, lack of mobility, and lack of knowledge about the globalisation and its impact on business are also very important challenges of women entrepreneurs.

Moreover, it was also observed that most of the respondents have multiple qualities in different fields (traditional as well as non-traditional sectors), but they could not focus on their qualities due to socio-cultural/household problems. Generally, husband or elder people do not give permission to do business or to move other places outside home for business purposes. Due to suppression and lack of access of money, a large section of respondents could not do entrepreneurial activities according to their choices. Therefore, the growth of income and employment generation of women enterprises is not expected and also not satisfactory.

## **CHAPTER- 10**

### **SUGGESTIONS, RECOMMENDATIONS AND CONCLUSION**

The analysis and findings in chapter 9, reveal that the society of the study area is witnessing gradual and slow growth along with transformation. The seeds of entrepreneurship are sprouting even in spite of problems of enterprising social sectors. The analysis of socio-economic factors shows that the process of entrepreneurship formation in Sonitpur district is not restricted to any particular age group and caste group. The overall conditions of women entrepreneurs in Sonitpur district are optimistic. There is an indication of sound foundation of entrepreneurial activities of women, with a prospect of growth. Keeping this view, much more stimulating environment must be created for the speedier development of entrepreneurship even among all the remote segments of society.

#### **10.1: Suggestions:**

- Sound and continuous promotions of women entrepreneurship must be given priority to help in solving problems of unemployment in unorganized sector. Because entrepreneurship among women will not only enable them to get better jobs and economically self-sufficient, but at the same time, society will also gain by their creative and risky decisions.
  
- The mind-set of the society in the study area must be changed over women. The burden of family i.e., caring of children, day-to-day household activities, etc. should be equally borne by all family members.

- It is not the money matter only; it needs education and awareness among the people for entrepreneurship development in the society of the study area. The education system is responsible for preparing young people/first generation to build their successful lives. Expansion of entrepreneurship education is must. Because it explicitly prepares students to identify and address challenges and opportunities.
- Entrepreneurial orientation program in H.S. and College level must be included.
- To increase infrastructural facilities, more commercial as well as industrial estates should be set up with well equipped facilities in various places (Block wise) of the study area.
- Raw material hub should be set up in both urban and rural areas so that the entrepreneurs can purchase required raw materials at lower prices.
- Workshop should be arranged in different places with the help of successful and renowned women entrepreneurs of different fields to increase entrepreneurship development among women.
- To get positive effects of government schemes and policies on women entrepreneurship development, government must give emphasis on publicity of various schemes announced from time to time to encourage women to avail government sponsored schemes for entrepreneurship development.
- Publicity should be done not only in Block level but also in grassroots level i.e., from Gram Panchayat level to increase the participation of women in entrepreneurial activities. Mass publicity of latest information of entrepreneurship development on online and offline have great importance. Information centre at

block levels must be set up to provide the benefits of latest schemes and policies to the all areas (Rural and urban) of people.

- Regular monitoring and supervising of implementation of these schemes is very important.
- Training programmes on traditional and non-traditional fields for entrepreneurial activities (irrespective of age and education) must be increased by providing stipends as incentives. It will definitely increase the participation rate of women. Training programmes must be related with the changing environments of the country and economy.
- DIC, MSME, PMKVY, etc. should provide adequate training for different sectors in different places mainly in rural and backward areas so that women can easily choose to start a project requiring managerial skills, necessary financial support, credit related security, borrowing opportunities, etc.
- There should be frequent interaction between development agencies, respondents, expert from outside in relevant areas, which will be of much help for the success of entrepreneurship.
- The role of financial institutions has great significance on the development of women entrepreneurship. Different financial institutions should create a supportive environment and enabling framework needed for healthy and sound entrepreneurship. Since women cannot provide required collateral for availing loan from financial institutions in the study area as this district is underdeveloped and based on agricultural sector; therefore, financial institutions must be more pragmatic about it by providing loan after considering feasibility and profitability



of their business. It is imperative to liberalise loan procedures and formalities for women entrepreneurs.

- In case of sanctioning and disbursement of loans, there should not be no delay by the state agencies when a project has been accepted for financial assistance.
- Marketing facilities such as sales, purchases and other required support for timely start of an enterprise, etc. are necessary for respondents. Government/NGOs should give emphasis on that.
- To enlarge the participation of women in small and medium enterprises a stronger coordinated role of government, financial institutions, NGOs and educational institutions with an integrated approach is needed. Women need encouragement and support not only from the family members but also from the society, financial institutions, and government. Easy credit system, low rate of interest, collateral free and adequate marketing facilities should be available.
- To speed up women entrepreneurial activities, the first-generation women entrepreneurs should publicize their work and experiences. They must share their success stories in the newspaper, magazine, journals, e-journals, etc.
- Since the numerous challenges and opportunities provided to the women of 21<sup>st</sup> century is growing rapidly, so the job seekers are gradually turning into job creators. With the growing recognition that women have, unique talents, which could be harnessed for development and for creating employment opportunities for others, who are not suited for an entrepreneurial career, developing women as entrepreneurs has become indispensable part of the national development planning and strategies. Therefore, policies and schemes that have been undertaken by the

government should be formulated in such a way that the entrepreneurship among women could be increased with the pace of economic development in the 21<sup>st</sup> century.

## 10.2 Outcome of the study:

The outcome of the study is that it reveals the causes of slow development of women entrepreneurship in Sonitpur district of Assam. This study provides a picture that in spite of opportunities, the main challenges of women entrepreneurs are: raising funds, social and cultural problem, lack of infrastructural facilities, gender biases, absence of entrepreneurial aptitude, fear of success, lack of education and lack of motivation, stiff competition, running capital, pricing problem, marketing problem, lack of mobility, scarcity of raw materials, time management on business and family, low-risk bearing abilities and day to day problem, lack of awareness about government schemes and policies, use of new technology related problems followed by repayment of loans.

Moreover, this study will help government and NGOs to take adequate and active policies and measures regarding the promotions of entrepreneurial activities among women. The students belonging to under graduate academia level and above that may find the significance of the study for understanding the various aspects of women entrepreneurs.

**Table-10. 1 Hypothesis summary:**

Sl.No.	Hypothesis	Result
1.	The level of education has no significant impact on the growth of income of women	Rejected

	entrepreneur of the study area.	
2.	Location of the business has no significant impact on the growth of income of women entrepreneur of the study area.	Accepted
3.	The measures taken by the government are not sufficient for the sustainable growth in income of women entrepreneurs in the study area.	Accepted

### 10.3 Conclusion:

Sonitpur is an underdeveloped district of Assam. Its demography is not entirely homogeneous as several linguistic, religious and ethnic communities and groups live in there. Though infrastructure facilities are not sound, yet women entrepreneurs are moving ahead in all spheres with determination and focus. They are not only venturing into the traditional (or conventional) business ideas, but also, they are ready to explore various non-traditional (unconventional) fields and prove their best capacity. The government assistance is found beneficial to a small section of respondents in urban and rural areas and also in educated women. Due to lack of awareness, complicity in procedural formalities, lack of transparency and not getting benefits on time from government schemes and delay in implementation of policies discourage women to move one step ahead in starting and running enterprises. The impact of government policies and schemes are not favourable. Moreover, due to the ignorance, illiteracy, collateral, lengthy procedural complicity and not getting the facilities on time, low repayment period, respondents were not interested to avail loans from financial institutions. Studies indicate that most of the respondents (on their personal front as individuals) are less likely to perceive themselves as the entrepreneurs and avoid supporting systems like training and courses targeted at the “entrepreneurs”. The impact of family life and child care (on their personal front), as well as the lack of high-profile role models are other limiting factors in the study area. Women’s traditional “care-giver” roles; inequality in the sharing of these roles between men and women (stereotyping and hypocrisy) both at the home from and outside the home, continue to serve as the key constraints to women’s economic empowerment in the study area. Progress on these challenges can bring in a real

difference to ensure equality and empowerment for women and it will ultimately help in building sustainable economies through the development of women entrepreneurship in the study area. Moreover, the positive contribution of women entrepreneurs to GDP will reduce social inequalities and will help in increasing standard of life of households. According to researcher, women entrepreneurship will help to achieve women empowerment in true sense.

### **Recommendation:**

Further, research is needed to gain more insight into the motivations and inducements so that women aspire for carrier in business in the study area. Moreover, future areas of research could be the rate of success of first-generation women entrepreneurs.

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**APPENDIX**  
**Questionnaire**

1) Name: \_\_\_\_\_

2) Educational qualification: \_\_\_\_\_

3) Age: \_\_\_\_\_

4) Village: \_\_\_\_\_

5) Block \_\_\_\_\_

6) What is the size of your enterprise?

a) Micro (1-9 employees) [ ]

b) Small (10-20 employees) [ ]

7) What made you establish your own enterprise?

a). Profit / making money [ ]

- b). Did not want to work under other
- c). Want of control and freedom
- d). To make my own business
- e). Social status
- f). Self-achievement
- g) Confidence in the products/services offered
- h) Other reasons (please specify)

8) Which is the area of operations of your business?

- a) Sonitpur district
- b) Other districts of Assam/states of India

9. What is the sector of activities of your enterprise?

- a) Handloom / handicrafts
- b) Café
- c) Beauty parlour.
- d) Food processing unit (pickle, powder, i.e masala, paddad, biscuits, ladu, traditional item like pitha etc.)
- e) Internet Café
- f) Boutiques

- g) Knitting, embroidery, cutting and tailoring [ ]
- h) Institutes of type writing and stenography [ ]
- i) Coaching centre [ ]
- j) Crèche centre [ ]
- k) Travelling agency (including ticket booking) [ ]
- l) Nursery [ ]
- m) Other [ ]

10) What is your present labour situation?

- a) 0-5 [ ]
- b) 6-10 [ ]
- c) Above 10 [ ]

11) When did you establish your own business? Please indicate the year

\_\_\_\_\_

12). Where did you get finance to run your business?

- a) Organised financial institution [ ]
- b) Unorganised financial institution [ ]

c) Family members [ ]

d) Self [ ]

13) Is your present business first that you own?

a) Yes / no [ ]

14) If no, what did you do?

a) Went out from earlier business [ ]

b) Housewives [ ]

15). Which of the following best describes your business position?

a) I have created my present enterprise myself [ ]

b) It is a family business that I have 'inherited' [ ]

c) I have bought this business [ ]

16). What were the main obstacles that you faced at the time of starting your business?

a) No problems [ ]

b) A question of self confidence [ ]

- c) Start up finance [ ]
- d) Lack of information/advice on how to start an enterprise [ ]
  
- 17) Lack of management skills [ ]
- f) Combining family and work life [ ]
- g) Being a women / gender discrimination [ ]
- h) Non availability of Infrastructural facilities [ ]

18). Did you get benefit from external sources? If Yes, mention the sources

- a) Financial support (Government grants, venture capitalist) [ ]
- b) Legal advice [ ]
- c) Technological support [ ]
- d) Networking (suppliers, promotion) [ ]
- e) Other (please indicate) [ ]

19). Is your enterprise registered?

- a) Yes/no [ ]
- b) If no why it is not registered? (Please specify) [ ]

20). Did you get facilities from DIC / MSME/ PMKVY?

a) Yes / no [ ]

b) If yes, then on what [ ]

1) Training [ ]

2) Financial [ ]

21) Is it easy to get financial assistance from banks?

a) Yes / No [ ]

22) If no, what kind of problems you faced? Specify it. [ ]

23) Do you know about the government schemes and programmes for women entrepreneurship?

a) Yes / no [ ]

24) What is your total turnover per month? [ ]

25) What is your raw material cost? [ ]

26) What is your total labour cost? [ ]

27) What is your total selling cost? [ ]

28) What kind of problems do you face in running your business?

a) Financial [ ]

b) Management [ ]

c) Infrastructural [ ]

d) Family support [ ]

e) Government support [ ]

f) Tax burden [ ]

g) Lack of incentives [ ]

h) Marketing of the product [ ]

i) Shortage of raw material [ ]

j) High cost of product [ ]

k) Social environment [ ]

l) Law and order situation [ ]

m) Insurgency problem [ ]

n) Choice of the product [ ]

29) Do you think government policies are suitable for entrepreneurship development?

a) Yes/no ( Please specify ) [ ]

30) Is it possible to maintain balance between business and family?

a) Yes / no [ ]

31) Can you contribute to your family?

a) Yes / no (please specify) [ ]

32) Are you satisfied with your enterprise?

a) Yes / no (please specify) [ ]

33) What kind of feelings you have in operating an enterprise?

a) Mental satisfaction [ ]

b) Social status [ ]

c) Proud of being a tax payer [ ]



## **LIST OF PAPER PUBLISHED**

**Paper 1: Infrastructure Facility and Entrepreneurship Development Among Women- A Case Study of Sonitpur of Assam**

**Paper-2: A Study on the Development of Women Entrepreneurship in Sonitpur District of Assam and the Role of Government**



## Infrastructure Facility and Entrepreneurship Development Among Women – A Case Study of Sonitpur District of Assam

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### ABSTRACT

Entrepreneurship is a creative process in which predetermined goals are achieved using various resources in a systematic and coordinated manner to perform activities in an efficient way. Entrepreneurship is a driving force of the economy. Entrepreneurship provides a main solution to the problems of unemployment and proper utilization of all resources (human and non-human). It plays an important role in improving the standard of living of the people. There is a positive relationship between infrastructure and entrepreneurship. Infrastructure can help to enhance connectivity and linkages that facilitate recognition of entrepreneurial opportunities and the ability of entrepreneurs to actualize those opportunities. Generally entrepreneurial infrastructure includes the facilities and services present within a given geographic area which encourage the birth of new ventures and the growth and development of small and medium sized enterprises. Shed allotment, power supply, road, railways, industrial parks, well funded and structured programmes which provides funding, market support network and business advisory service are part of a robust entrepreneurial infrastructure. Entrepreneurial infrastructure helps to develop strong tradition of self-reliance and entrepreneurship which is critical in starting up new enterprises that create employment and deliver superior services and products. For women, entrepreneurship is essentially a journey out of poverty and towards equality and equity. Women entrepreneurs are increasingly being considered to be an important catalyst for economic development. According to Harbison, F (1965), ‘any women or group of women which innovates, initiates or adopts an economic activity may be called women

entrepreneur’. Not only do they contribute to employment creation and economic growth through their increasing numbers, but they also make a contribution to the diversity of entrepreneurship in the economic development. This paper explores the availability of infrastructural facilities for entrepreneurship development among women in Sonitpur district of Assam

**Keywords:** Infrastructure, Entrepreneurship, Connectivity, Structure, Opportunities

### INTRODUCTION

Entrepreneurship is a creative process in which predetermined goals are achieved using various resources in a systematic and coordinated manner to perform activities in efficient way. Entrepreneurship provides a main solution to the problems of unemployment and proper utilization of all resources (human and non-human). It plays an important role in improving the standard of living of the people. The term ‘entrepreneur’ is of a relatively recent origin and evolving one also. It is mainly associated with economic and industrial development of an economy. The word ‘entrepreneur’ has been taken from the French language *entreprenre* where it originated literally means “between-taker” and “go-between” i.e. “to undertake” and meant to designate an organizer of musical or other entertainments. Richard Cantillon, an Irishman living in France, was the first who introduced the term ‘entrepreneur’ and his unique risk-bearing function in economics in the early 18<sup>th</sup> century. He defined ‘entrepreneur as an agent who buys factors of production at certain prices in order to combine them into a product with a view to selling it

at prices in future". J.B.Say viewed entrepreneur as the coordinator of the system, acting as an intermediary between all of the other agents of production and taking on the uncertainty and risk. According to Say, the profit that entrepreneur gained was the reward for the risk undertaken. Significant qualification is essential for successful entrepreneurship. To be a successful entrepreneur, the individual must have self-confidence, self motivation, understand business management, attending training programme, know about market and market related risk, maintain balance between home and business, knowledge about government schemes and monetary assistance.

For women, entrepreneurship is a journey out of poverty and towards equality. Women entrepreneurs are increasingly being considered to be an important catalyst for economic development. Not only do they contribute to employment creation and economic growth through their increasing numbers, but they also make a contribution to the diversity of entrepreneurship in the economic development. Moreover, their journey shows the transformation of nations from being under-developed or developing to developed ones. This paper explores the infrastructural facility available in the study area and its impact on development of women entrepreneur.

**Objectives:**

1. To find out the socio-economic background of women entrepreneurs in Sonitpur district of Assam
2. To find out infrastructural facilities available for entrepreneurship development
3. To offer suggestions for development of women entrepreneurs

**Significance of the study:**

Sonitpur district of Assam is purposively selected as this district has the potential to probe into the entrepreneurial behaviour of women. Basically Sonitpur district is an agricultural based district. The literacy rate of women in Sonitpur is 60.73 (2011) percent. With the increase of population, urbanisation, and Self Help Groups (SHGs) under the Swarna Jayanti Gram Swarozgar Yojana (1999), the market

condition of small enterprises is gradually increasing. Moreover, Sonitpur is a tourist destination place and also due to existence of multicultural ethnic groups, there is a possibility of women entrepreneurship in different fields such as handloom, handicraft, cafe, traditional food items (Assamese cuisine), restaurants/dhaba, boutique, beauty parlour, financial consultancy/agents, hobby classes, etc. The number of women entrepreneurs has been increasing gradually. This study attempts to sketch the availability of infrastructure facilities and entrepreneurship development among women which helps in transforming the economy and also the standard of life of women in the study area.

**Methodology:**

Descriptive survey method is used to examine the existing condition of women entrepreneurship in Sonitpur district of Assam.

**Statistical tool:**

The collected data are analysed by applying simple statistical techniques like percentage, tables, graphs etc. to find out the demographic profile of women entrepreneurs and to draw inferences.

**Population of the study**

The population of the study are all registered and unregistered women entrepreneurs in Sonitpur district of Assam.

**6.3 Sources of data for the study**

The study is based on both primary and secondary data. Primary data is collected through structured questionnaires. Sources of secondary data are collected from web, news paper, journals, magazines, etc.

**Sample size is 430 Socio-economic profile of women entrepreneur in Sonitpur**

The demographic and personal features determine how various entrepreneurial activities among women lead to their entrepreneurial development in Sonitpur district. These characteristics are a composition of variables like age, caste, occupation, family size and structure, marital status, educational standards, involvement and work experience, family income from entrepreneurial and allied activities. These are discussed below.



**Socio-economic profile of the women entrepreneur in study area**  
**Table – 1**

Variables	Category	Number of respondents	Percentage (%)
Age	20-30	76	17.67
	30-40	190	44.19
	Above 40	164	38.14
Educational qualification	Below and equal to 10 <sup>th</sup> standard	58	13.49
	12 <sup>th</sup> standard	186	43.25
	B.A.	169	39.30
	M.A.	17	3.95
Marital Status	Married	219	50.93
	Unmarried	152	35.35
	Widow	59	13.72
Family structure	Nuclear	189	43.95
	Joint family	241	56.05
Number of dependent members in family	3	143	33.25
	4-6	167	38.84
	Above 6	120	27.90
Monthly income	Up to Rs. 10,000	139	32.32
	Rs.10,000-30,000	171	39.77
	Rs.30,000-50,000	90	20.93
	Above Rs. 50,000	30	6.98
Location of enterprise	Home based	146	33.95
	Rented outside Premises	90	20.93
	Owned outside premises	105	24.42
	Road side	89	20.70
Sources of finance	Self	190	44.19
	Relatives, friends	166	38.60
	Financial institutions	74	17.21
Size of enterprises	Small	430	100
	Medium	00	0
	Big	00	0
Legal structure of enterprises	Registered	149	34.65
	Non-registered	281	65.35
Origin of business	Self-created	188	43.72
	Bought	85	19.77
	Inherited	122	28.37
	Proxy owner	35	8.14
Community of women entrepreneur	SC	142	33.02
	ST	102	23.72
	OBC	84	19.53
	General	102	23.72

Source: Primary data

Table – 1 shows the socio-economic condition of women entrepreneurs. Sonitpur is an agricultural based district. Though number of women entrepreneur is low in comparison to other districts of Assam, entrepreneurship development among women is gradually increasing due to increasing literacy rate, urbanisation, Self Help Groups, multi ethnicity, etc. Table-1 shows that the number of women entrepreneur belonging to 30-40 age groups is highest followed by above 40 years of age group. Field study reveals that highly qualify women were not interested in entrepreneurial activities. They are interested on public and private sector jobs. 42.25 percent women entrepreneurs were 12<sup>th</sup> standard, 39.30 percent were graduate and 3.95 percent were M.A. During field study it came to know that number of married women entrepreneur (50.93%) was more than unmarried (35.35%) women. Number of women belonging to joint family system (56.05%) is more than nuclear family (43.95%). Because women entrepreneur from joint family can maintain a balance between family and business with help of family members. Widow (13.72 %) was compelled to join in entrepreneurial activities to cope up financial crisis. Since Sonitpur district is economically backward, monthly income of women entrepreneur is not so high. Majority of respondents (39.77%) income falls in the range of Rs. 10,000 to Rs. 30,000. Above Rs. 50,000 is earned only 6.98 percent women entrepreneur. Lack of adequate infrastructure, training facility, insufficient market, etc. is responsible for low income of women entrepreneurs. Due to procedural complicity, most of the respondents did not take financial help from banks. Their source of income was self. Due to paucity of funds total required investment is not sufficient which hampers the development of

entrepreneurship among women in the study area. Moreover, in Sonitpur, there were no medium and large scale women enterprises. All women enterprises are small. Number of registered women entrepreneur was only 34.65 percent and non-registered was 65.35 percent. Due to procedural complicity in registration, and also the ignorance about the advantages of registration, the number of non-registered women entrepreneur was more than registered. Self created women enterprise is 43.72 percent. Inherited ventures were only 28.37 percent. Women entrepreneur belonging to SC was 33.03 percent which was more than General, OBC and ST (which are 23.73, 19.53, and 23.73 percent respectively). Since economically SC community is very poor, they were compelled to enter into the entrepreneurial activities for survival of their family.

**Types of enterprises in which women entrepreneurs were involved in sonitpur district are as follows:**

1. Beauty parlour
2. Handloom & handicrafts (traditional & non-traditional)
3. Restaurant cum Dhaba
4. Tea stall
5. Grocery / Gift shops
6. Cutting, embroidery and tailoring firms
7. Selling home-made products (like pickle, jeera powder, rice powder, papad, jam- jelly, indigenous snacks (kelti pitha, til pitha, coconut ludduu, tilor luddoo, etc.)
8. Hobby (dance, art, music and yoga) teaching
9. Financial consultancy / insurance agents
10. Crèche
11. Pre-primary school

**Number of respondents doing business in different fields (Total respondents 430)**

**Table - 2**

Source: Primary data

Sr. no.	Enterprises	Number of respondent
1.	Beauty parlour	85
2.	Handloom & handicrafts(traditional & non-traditional)	87
3.	Restaurant cum Dhaba	19
4.	Tea stall	36
5.	Cutting and embroidery	69
6.	Stationary /gift shop	35
7.	Hobby(dance, art, music, yoga)teaching	16
8.	Selling home-made items (pickle, papad, jam, jelly, laddu, pie)	45
9.	Financial agents	23
10.	Creche	07
11.	Pre-primary school	08

Fig - 1

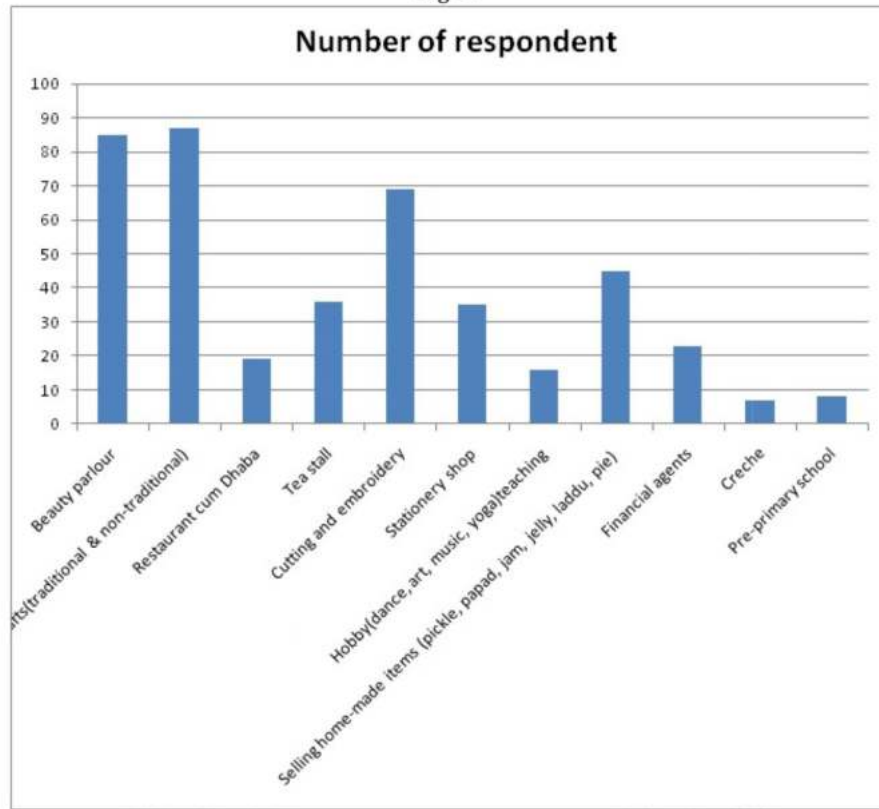


Fig - 1 shows number of women entrepreneurs in different categories. Highest numbers of women entrepreneurs are in handloom & handicrafts, followed by beauty parlour, and cutting, embroidery and tailoring, selling homemade items, i.e., pickle, jam-jalley, laddu, and different traditional food items, dhaba and tea stall respectively. These types of enterprises can be set up with fewer amounts of money and also at their homes



**Infrastructure required for the enterprises mentioned above are as follows:**

**Table - 3**

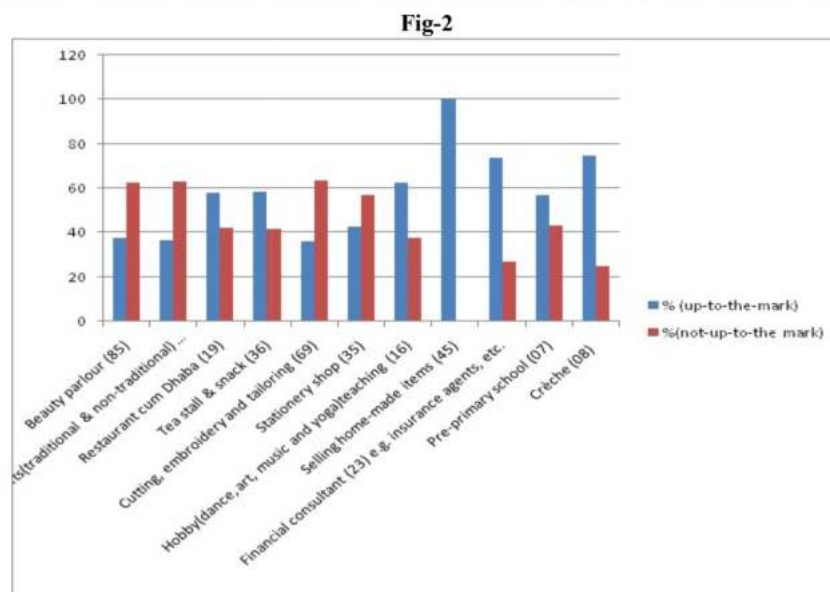
Sr. No	Enterprises	Infrastructure facilities involved
1.	Beauty parlour	proper space, power and water supply, Sewage, sanitation and waste disposal facilities
2.	Handloom & handicrafts( traditional & non-traditional)	Proper space, adequate supply of textiles
3.	Restaurant cum Dhaba	Proper shed, basic utensils, power supply and water supply
4.	Tea stall & snack	Proper space, water facility and utensils
5.	Cutting ,embroidery and tailoring firms	Proper space, equipments and necessary machines, power supply
6.	Grocery shop	Proper space, sanitation and waste disposal facilities, adequate power
7.	Selling home-made items	'Everything is available'
8.	Financial consultancy/agents	Proper space, vehicles, computer
9.	Hobby (dance, music, art and yoga) classes	Proper space, sanitary facility, convenient place, adequate power and water supply
10.	Crèche	Well equipped proper space, sanitation and waste disposal facilities, adequate power and water supply
11.	Pre-primary school	Proper room, a play ground, Toilet facility, water facility and power supply

**The following table shows the infrastructure facilities available for different categories of entrepreneurs in the study area (Sample size 430)**

**Table- 4**

Sr.no	Respondents per Enterprise	Availability of infrastructure			
		(up-to-the-mark)	%	(not-up-to-the mark)	%
1.	Beauty parlour (85)	32	37.64	53	62.35
2.	Handloom & handicrafts(traditional & non-traditional) (87)	32	36.78	55	63.21
3.	Restaurant <i>cum</i> Dhaba (19)	11	57.89	08	42.10
4.	Tea stall & snack (36)	21	58.33	15	41.67
5.	Cutting, embroidery and tailoring (69)	25	36.23	44	63.76
6.	Stationery shop (35)	15	42.85	20	57.14
7.	Hobby(dance, art, music and yoga)teaching (16)	10	62.5	6	37.5
8.	Selling home-made items (45)	45	100	00	00
9.	Financial consultant (23) e.g. insurance agents, etc.	17	73.91	06	26.9
10.	Pre-primary school (07)	04	57.14	03	43
11.	Crèche (08)	06	75	02	25

Source: Primary data



**Fig – 2** shows the infrastructure facilities available for different categories in percentage basis. Infrastructural facility for beauty parlour, handloom and handicraft, cutting and embroidery, stationary shop, etc. was not up-to-the mark.

At present most popular enterprise for women is found to have a **beauty parlour** with facilities ranging from spa to basic haircut. Beauticians have to go through a professional course which is easily available in Sonitpur district. During investigation it was found that about **37.64 percent** beauty parlour is well equipped and **62.35 percent** is not well equipped. Due to financial crisis and required well furnished room, most of the women entrepreneurs could not provide latest facilities like spa, body massage, etc. moreover, they could not keep products like Oriflame, Avon, Lakme, Lotus, etc. at sufficient amount for selling.

**Handloom and handicraft (87)** are traditional items which are traded mostly by women entrepreneurs. **Handicraft items** like printed textiles, embroidered goods, stone curving, pen stands, imitation jewellery, stuffed toys, decorative candles, dry fruits boxes, wood ware, wood design, shawl as art ware, embroidered goods, stone curving, ladies purse, jute items like bags, carpet, etc. are some of the items which fall into the seasonal demand category. Generally they are in demand during festivals. The

urban women are doing this type of work throughout the year as it is time consuming and also they are ready with a bulk of stock when in demand. They arrange for exhibitions at different places in trade fairs in order to sell their items of **handicraft** and handloom like printed textiles, makhela- chadar, sarees, salwar kurta, hanky, handloom bags, and curtain etc. Few women have handloom machines and weavers in their own homes or at different places and the products were in high demand in festivals and marriage seasons. They generally produce traditional items according to the demand of the customers. At present traditional items with modern looks like makhela-chadar and handloom salwar-curta piece, muga shawl, men's kurta, shirt, etc. have highest demand in market. But the problem of entrepreneurs in this sector are high cost of production, paucity of funds, lack of well arranged room, shortage of weavers and power supply. About **63.21 percent of women entrepreneurs** in this category have no sufficient infrastructural facility. In India, handicraft and handloom production is a major form of employment next to agriculture and constitutes a significant part of the export effect economy.

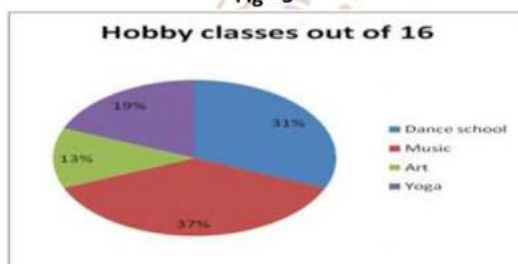
**Cutting, embroidery and tailoring (69)** is very popular and common enterprise run both by the urban and rural entrepreneurs which can be set up with less amount of money. It needs a space especially in the market or nearby market places. Most women



(63.76percent) who run these types of enterprises do not get a space in convenient place at reasonable rent. Most of the respondents ran their enterprises from their houses. 36.26 percent entrepreneurs have up-to-the mark infrastructural facilities.

Women who run **hobby classes** (16%) where they cater to interests of others and provide guidance for painting, dance, music, art, yoga, etc. Running such hobby classes not only generates income for them but also helps and shows a path to the other women to exploit their talents and work for other big business houses. During investigation it was found that most of the women entrepreneurs (37.5 percent) do not have required infrastructure facilities needed for these works. Such entrepreneurs do not have own buildings but they take rented rooms in nearby school or room in a convenient place. In case of Yoga class it was found that entrepreneur conducted mostly on open space particularly in community hall or field. At present Yoga class is very popular among people to maintain a good health.

Fig - 3



Some women in urban areas with small amount of capital are open **crèches** (08) which is also known as "Jhula Ghar". This is a place where generally working women belonging to nuclear family can leave their children when out on work. Women entrepreneurs who start this service at home do it for the sake of earning and also utilize their extra space available in their homes. The only expenditure incur here is to arrange for a maid who could assist the small children in toilet training. During field study, it was found that **62.5 percent** have well facilities and **37.5 percent** have problem of irregular maid servant.

**Pre-primary school (07)** is the extended form of crèche which can be easily affordable by women who are ready to spend a few thousand in their venture. This type of entrepreneurial activity helps the women to provide basic education to tiny children who are

getting ready for their admission in upper class (big school). Women entrepreneur who run that pre-primary school generally take Montessori training (which are not much available in Sonitpur district) and can be used to train the children and the junior teachers who assist them in grooming the kids. This type of entrepreneurial activity helps the women to earn and at the same time provide service to the children in the neighbourhood. In the study areas, most of the schools **57 percent** are well furnished but they have lack of sufficient playground. About **43 percent** respondent has insufficient facility.

In case of **stationary / gift shop** (35), trading of stationary and small gift items which the children or adult may require at times also adds to women entrepreneur profit. Although the profit margin is not so much in these gift items but women think that they need to display such items often to attract the customers. 57.14 percent respondents have no up-to-date facility to run that type of business activities. They have lack of sufficient stocks of required goods which have high demand. Due to shortage of funds, especially rural women entrepreneur could not run their enterprises properly.

Many women entrepreneurs are found to start a **restaurant / road side dhaba**. In tea stalls, were also found with a couple of fast moving traditional snacks like til pitha, Ketli pitha, tilor luddoo, coconut laddoo, etc. for quick refreshment at haat bazaar where people from neighbouring villages and the local also visit for the day to day requirement. They earned a sufficient amount on the particular haat bazaar. On the other days they worked either as part time helper in roadside Dhaba or they open their stall in nearby schools / offices. About 42.10 percent entrepreneurs have lack of adequate facility to run restaurant / road side dhaba.

Moreover, modern amenities and lifestyle such curry powder like jeera powder, chilli and turmeric powder, ginger-garlic paste, etc. witness an increasing demand and help most women entrepreneurs to benefit financially. They produce all these items at their homes with available facilities which are not sufficient for commercial purposes. Women entrepreneurs who run enterprises having homemade items assume that everything is available. Therefore this type of women entrepreneurs has required infrastructure facilities.

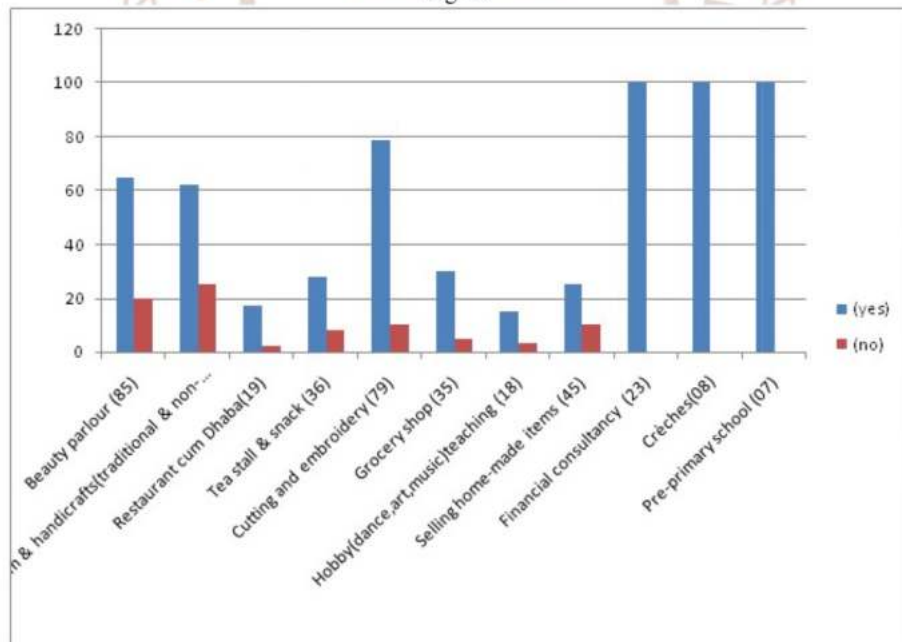
**Awareness of women entrepreneurs about infrastructure facility needed for development of enterprises.**

Table - 5

Sl.no	Respondents per Enterprise	Awareness of infrastructure facility	
		(yes)	(no)
1)	Beauty parlour (85)	65	20
2)	Handloom & handicrafts(traditional & non-traditional) (87)	62	25
3)	Restaurant cum Dhaba(19)	17	02
4)	Tea stall & snack (36)	28	08
5)	Cutting and embroidery (79)	79	10
6)	Grocery /Gift shop (35)	30	05
7)	Hobby(dance, art, yoga, music) teaching (18)	15	03
8)	Selling home-made items (45)	25	10
9)	Financial consultancy (23)	100	00
10)	Crèches(08)	100	00
11)	Pre-primary school (07)	100	00
12)	Total 430		

The above table – 5, shows that the awareness of infrastructure facility available for development of women entrepreneurs in sonitpur district is not satisfactory. The total number of women entrepreneurs is more in urban areas than rural areas and also registered enterprises are more than non-registered in urban areas against the rural areas. Some of the core reasons behind it are illiteracy, lack of sufficient publicity from the government about various schemes and policies related to entrepreneurship development, lack of finance, lack of self confidence, etc. Illiteracy, a significant factor is an important drawback which dominated particularly in rural areas.

Fig-3



Source: Primary data



**Findings and suggestions:**

1. There is no sufficient infrastructural facility available in the study area. Shortage of power supply, lack of required space, absence of sanitary facility, improper location, lack of waste disposal facilities, equipments and necessary machines, market facility, etc. were observed during field study.
2. Due to ignorance of required facilities needed for starting an enterprise, most of the respondents could not run their ventures successfully.
3. Most of the respondents were untrained and so the quality of their products was not widely acceptable i.e., not according to the taste and preferences of the customer, which reduces the expansion of markets.
4. Large section of women entrepreneur suffers from financial crisis. They did not want to take loan from banks due to procedural complicacy.
5. Due to illiteracy, lack of role model, fear of success, most of the married respondents gave first importance on caring their children and homes and after that they concentrated on entrepreneurial activities with the help of husband or family members.
6. A large section of respondents was unable to take facilities given by government mainly due to lack of awareness and lack of publicity about government policies and programs.
7. During field study, it came to know that in some entrepreneurial activities, the income generation was seasonal. In some season like festival and marriage seasons their (e.g., income of beautician, owner of boutique, handloom and handicrafts, etc.) income generation was satisfactory and in other seasons their income generation was average which was discouraging.

**Suggestions:**

1. Government should increase infrastructural facilities like Power supply at concessional rate, financial assistance at low rate of interest, subsidy on equipments and necessary machines, waste disposal facilities, toilet facility and adequate shade for respective businesses to women entrepreneurs.
2. The publicity about government schemes and policies must increase at large extent.
3. The procedure of getting loans from banks must be easy.
4. Training facilities for management of enterprises, income generation, and formulation of the project

should increase. Moreover, marketing, financial and technical assistance from DIC, MSME should increase everywhere. Government should arrange exhibition, trade fair at different places from time to time to expand market facilities.

5. Research and development on entrepreneurial activities should be increased.
6. The quality of the products of enterprises run by women must improve and also it should be according to the taste and preferences of the consumers that changes from time to time.
7. Workshop and seminar should be held on both urban and rural areas to increase awareness and interest of women for entrepreneurial activities in new areas.
8. Incentives and subsidy should be given to women to that extent that they would encourage and come forward to start up ventures. Separate industrial estate should be set up especially for women entrepreneurs to reduce starting investment and also to create a conducive environment along with required markets.
9. Since the success of women entrepreneurs depends on the co-operation of family members, availability of skilled and trained workers or labourers, demand of the produced goods, sufficient finance, competition that they faced, etc., therefore government should give emphasis to eliminate all the drawbacks so that entrepreneurship among women would increase in particular and contribute to the national income at large.

**Conclusion:**

Entrepreneurship constitutes the driving force of the economy. It is a life blood of an economy. Though infrastructure facilities are not sufficient in Sonitpur district of Assam, yet women entrepreneurs are moving ahead in all spheres. They are not only venturing into traditional business idea but are ready to explore various non-traditional fields and prove their best capacity. During field studies, it was encouraging to observe that against various odds like inadequate business premises, inadequacy of business competencies and lack of skills especially in rural areas, difficulty in maintaining balance between business and family, shortage of power supply, low profit margin, etc. entrepreneurship among women in Sonitpur is moving positively. With the increase of literacy rate among women (60.73, Census 2011), awareness of people, expansion of urban areas, increasing tendency of self employment through



SHGs (Self Help Groups), etc. women entrepreneurs are moving ahead and have got engaged into variety of activities. The appeal of start-up ideas is gradually growing on and so it seems a bright future. In 21<sup>st</sup> century, the world scenario can be changed by entrepreneurs through their new visions and creative imagination. The laws and regulations related to women employment are insufficient. Despite constitutional provisions, there is discrimination against women. The most important common problems of women entrepreneurs are paucity of adequate finance, lack of proper business knowledge, lack of training, lack of full family support, lack of self-confidence, marketing problems, and lack of awareness among women. Studies have shown that women are less likely to perceive themselves as entrepreneurs and avoid training and courses targeted as 'entrepreneurs'. The impact of family life and child care, as well as a lack of high profile role models are other limiting factors in Indian society. Therefore government should give importance on to provide adequate infrastructural facilities, training and financial assistance to women at large scale so that the trend of women entrepreneur will move positively and expectedly. Empowerment for women in the study areas ultimately helps to building sustainable economies through the development of women entrepreneurship.

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## A Study on the Development of Women Entrepreneurship in Sonitpur District of Assam and the Role of Government

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### ABSTRACT

*The twenty-first century is an entrepreneurial age, which is likely to set the stepping stone for the upcoming generations and centuries for entrepreneurs. At present, it is regarded as the engine of economic growth. Considering the advent of new technologies and products, the scope of entrepreneurship seems to have a permanent trigger for growth like the lifeblood of an economy. This paper attempts to sketch the motivating factors for becoming entrepreneurs and problems which hinder the women in transforming their standard of life in Sonitpur district of Assam. It also studies the role of government in the development of entrepreneurship among women. Sonitpur District is situated in the north bank of Brahmaputra river, Assam, India and the economy of this district is primarily agriculture based.*

**Key words:** *Entrepreneurial age, upcoming generation, technologies, products, transforming*

### 1. INTRODUCTION

Across the globe, a revolution is being driven and led by the entrepreneurs in transforming and renewing economies. In India, women have made a comparatively late foray in the genre of entrepreneurial activities. Therefore, women entrepreneurship, in a formalized sense, is a relatively new phenomenon. In India, women make up to half the population (48.2 percent, 2011) that is available for economic activities in all the sectors of the economy. If this half population is not developed, and is deprived of the opportunities in the agricultural, industrial and tertiary sector, the development cannot take place.

In Assam, entrepreneurship development was poor at the time of independence. Though Assam is full of natural and precious resources, presently Assam is amongst the industrially backward states of India. The industrial scenario of Assam is confined within the growth of employment orientated SSIs sector comprising of the processing and manufacturing units. In Assam, the handloom sector is almost handled by women entrepreneurs. According to the 2011 census, in Assam, more than 86 percent of the total women population are residing in rural areas. The contribution of such huge women population in entrepreneurial activities is nearly not visible. This scenario is detrimental in the development of the state and at the same time, it is against the spirit of inclusive growth. According to the Sixth SSI Economic Census, the total number of women entrepreneurs in India was 8.05 million (13.76%). The SSI units owned by women are 11752, and the total percentage is 1.11 percent in Assam. The success story of Kanaklata Mohila Cooperative Urban Bank, Jorhat is a bright example of women entrepreneurship in Assam (Economic Survey, Assam 2001-02).

Sonitpur district is basically agriculture based. Due to absence of big industries, entrepreneurship development is very slow. Though recently there has been considerable development in women entrepreneurs in the study areas, however, the field of women entrepreneurship is full of problems. The present study is relevant in the context of Micro and Small entrepreneurs in whose actual importance in Sonitpur district is yet to be assessed. It is a backward region characterized by agrarian economy and about 80 percent of total population (Census-2011) is dependent on agricultural sector. During field study, it was noticed that there has been a gradual increase in the participation of women in small business indicating the immense potential for entrepreneurial development. No doubt the range of women entrepreneurs has been increasing but due to untapped entrepreneurial capacity of women in the study area, having resources and potentials, the Sonitpur district is not growing with the pace of main stream line. The field of women entrepreneurship is full of problems. Therefore, a thorough and detailed study of the many facets of entrepreneurship among women is preferred.

**1.1. Objectives:**

It is aimed to address the following objectives through this study

1. To study the factors which influence the women to become entrepreneurs in the study area
2. To analyze the problems faced by the women entrepreneurs
3. To study the role of Government for the development of women entrepreneurship

**1.2. Hypotheses:**

The following hypotheses are formulated on the basis of the above objectives.

H<sub>01</sub>: The level of education has no significant effect on the growth of income of women entrepreneurs of the study area.

H<sub>02</sub>: Location of business has no significant impact on the growth of women entrepreneurs of the study area

H<sub>03</sub>: The measures taken by the Government are not sufficient for the sustainable growth in income of women entrepreneurs in the study area.

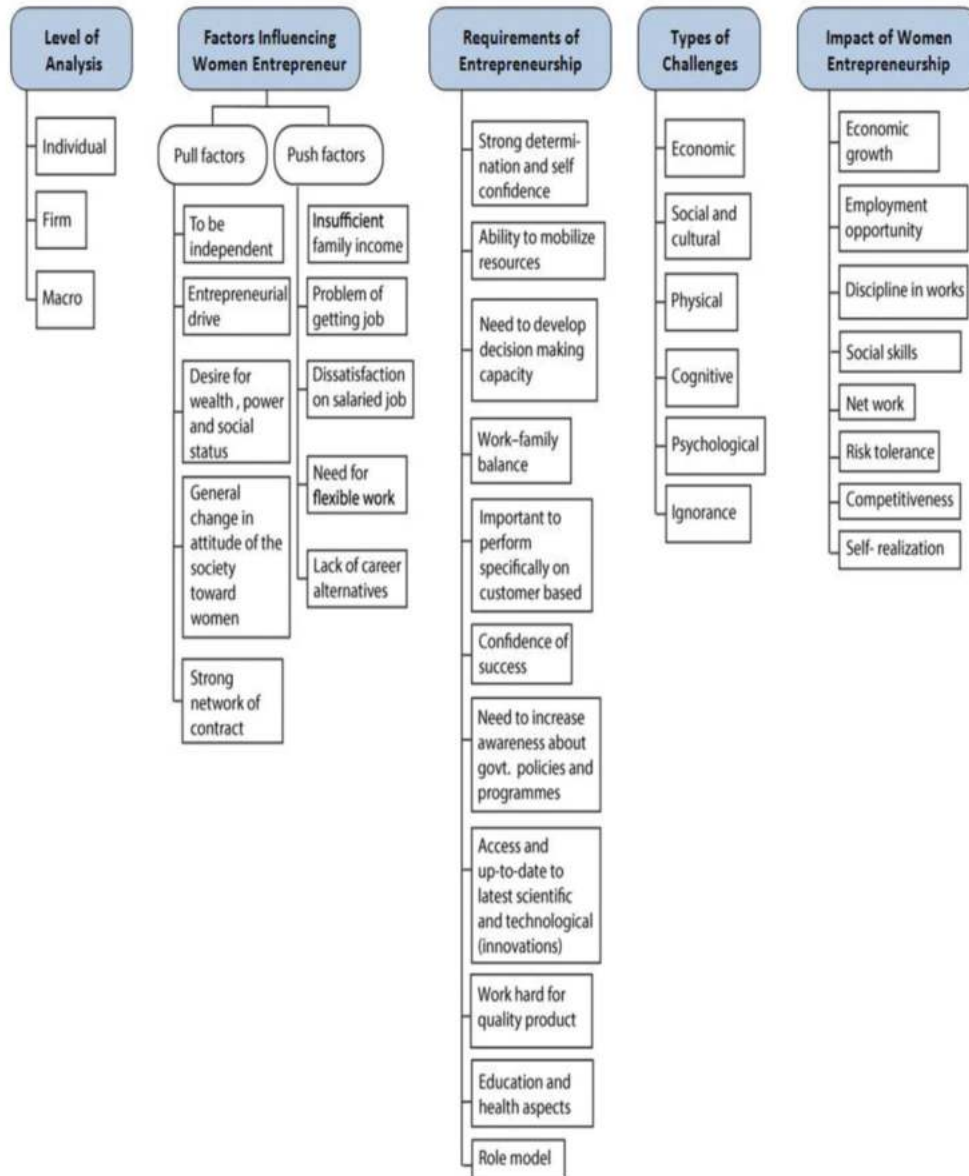
**2. REVIEW OF LITERATURE**

Vijaya and Kamalanabhan (1998), found that a number of motivational factors have been identified in entrepreneurs. These include the values placed on innovativeness, independence, outstanding performance, and respect for work. Lack of these values definitely lowers the development of entrepreneurship. **Punitha et al. (1999)** studied the problems and constraints faced by women entrepreneurs in the Pondicherry region. A sample of 120 women entrepreneurs were personally interviewed out of which 42 belong to rural and 78 to urban areas. In the analysis the rural women mainly faced the problems are competition from better quality products and marketing problems. The problems for urban entrepreneurs are the competition from better quality products and difficulty in getting loans. The ignorance about schemes, distance from market and ignorance about agency and institutions are the least problems faced by both rural and urban women entrepreneurs. Lambing and Kuehl (2000) studied about the motivation behind women entrepreneurship. According to them, two factors basically motivated women entrepreneurship - one is dissatisfaction with corporate life and another is the desire for a challenge. This Study revealed that for many reasons dissatisfaction with corporate life may occur. This includes conflict between family and work responsibility, layoffs, the glass ceiling etc. Pandit (2000) analyses the home-based women entrepreneurs in Mumbai to identify entrepreneurial effectiveness among them. The study reveals that these enterprises are not regulated. They are based on goodwill; therefore, do not build brand equity. Moreover, these ventures carry out managerial functions without knowing that they are doing so. Generally, entrepreneurial effectiveness is tested by three ways namely sense of desire to prove entrepreneurship, success of achievement and sense of satisfactions. But this study shows that this may not be the only way to identify entrepreneurial effectiveness. Chakravarty's (2013) findings highlight that majority of the women respondents see inequality in rights, financial limitations, education, marketing and communication as barriers to new business. The beliefs of Gender-stereotypical regarding entrepreneurship are influential factor.

**3. THE CONCEPTUAL FRAMEWORK**

Based on the above discussions, a conceptual framework model is developed which is given below

*Figure-1: The research Model depicts the phases of women entrepreneurs*



**4. METHODOLOGY**

Descriptive survey method is used. Required data are collected from primary and secondary sources. Primary data are collected through structured questionnaires. To draw primary data, the study adopted a personal contact method. For making the study more meaningful and useful, there was an exchange of ideas. The researcher has



selected both registered and unregistered women entrepreneurs for the present study so that the overall picture and status of women entrepreneurs reveal. Sources of secondary data are as follows: Reports, Journals, Magazines and Newspapers, Books, Web, etc. Total sample size is 120. Cochran's sample size determination formula was used to calculate the proper sample size for this study. Data are selected randomly from the seven blocks of the study area. The sample consists of both registered and unregistered women entrepreneurs of Sonitpur district. Chi-Square -Test, Pearson Correlation, Multiple Regression are the statistical tools used for the study. Socio-economic profile of the respondents has been displayed in the table below.

**Table – 4.1. Distribution of women entrepreneurs according to their Socio- Economic profile**

Variables	Category	Number of respondents	Percentage (%)
Age	20-30	25	20.83
	30-40	55	45.83
	Above 40	40	33.33
Educational qualification	10 <sup>th</sup> standard	18	15
	12 <sup>th</sup> standard	57	47.5
	B.A.	40	33.33
	M.A.	05	4.17
Marital Status	Married	55	45.83
	Unmarried	40	33.33
	Widow	25	20.83
Family structure	Nuclear	75	62.5
	Joint family	45	37.5
Number of dependent members in family	3	57	47.5
	4-6	63	52.5
Monthly income	Up to Rs. 10,000	35	29.17
	Rs.10,000-30,000	55	45.83
	Rs.30,000-50,000	25	20.83
	Above Rs. 50,000	05	4.17
Location enterprise	Home based	72	60
	Rented Premises	48	40
Sources of finance	Self	62	51.67
	Relatives, friends	39	32.5
	Financial institutions	19	15.83
Size of enterprises	Small	120	100
	Medium	00	0
	Big	00	0
Legal structure of enterprises	Registered	35	29.17
	Non-registered	85	58.33
Origin of business	Self-created	68	56.67
	Bought	28	23.33
	Inherited	24	20
Community of women entrepreneur	SC	35	29.17
	ST	24	20
	OBC	20	16.67
	General	41	34.17

Source:Primary-data



**5. ANALYSIS AND INTERPRETATION**

**5.1.1. First objective: To analyze the factors which influence the women to become entrepreneurs**

In Sonitpur district, self-employment opportunities in organized sectors is absolutely discouraging. Employment in government sector is gradually diminishing, investment is very low due to lack of resources and skilled man power in the study area. Therefore, self-employment is the best and last resort which is gradually increasing among all sections of the society. With the increase of female literacy (60.73 percent, 2011), urbanization, and Self-Help Groups (SHGs), entrepreneurial activities on traditional and non-traditional sectors are increasing day by day among women. Following table shows the motivating factors of women entrepreneurs in the study area.

**Table-5.1.1. Percentage distribution of respondents based on motivating factors**

Sl. No.	Variables	Total	
		No.	%
1	Earning money	25	20.83
2	Unemployment	16	13.33
3	To be independent	14	11.67
4	Interest in entrepreneurial activities	10	8.33
5	Responsibility due to death of close relatives	13	10.83
6	Existence of business culture in the family	08	6.67
7	Time management and business-family balance	11	9.17
8	Dissatisfaction with current jobs	10	8.33
9	Being entrepreneur was a lifelong goal	07	5.83
10	Lack of mobility	06	5
	<b>Total</b>	<b>120</b>	<b>100</b>

Source: Primary data

**Figure -2: Motivating factors of women entrepreneurs**

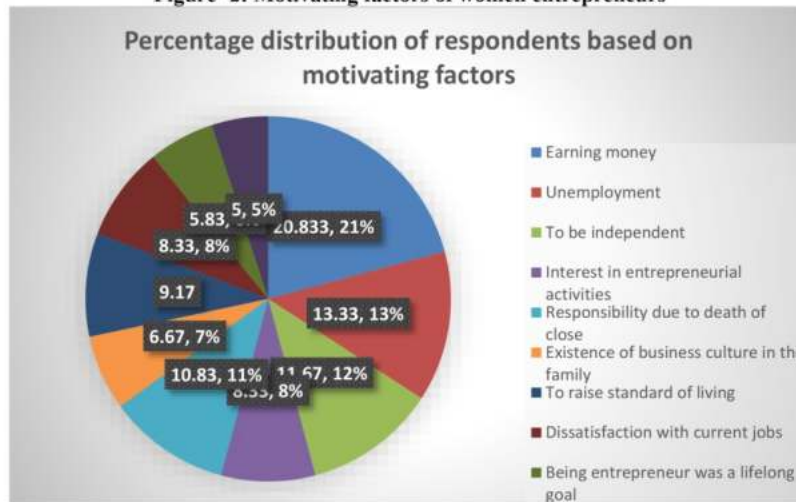


Table-5.1.1 and fig-5.1, show the various motivating factors. Since this district is in the bank of Brahmaputra river, it is agriculture based and also underdeveloped. A large section of the people (80 percent) directly depend on agricultural sector. Moreover, due to the absence of big industries, entrepreneurship development in the study area is low. Field study reveals that the main motivating factor is to earn money to raise their standard of living. Unemployment is also another motivating factor followed by to be independent, responsibility due to death of close relatives, Time management and business-family balance, dissatisfaction with current jobs, interest in entrepreneurial activities, existence of business culture in the family, being entrepreneur was a lifelong goal and existence of business culture in the family.

#### 5.1.2.: Second objective: To study the problems faced by the women entrepreneurs

Being women is a mission in itself, then comes the most important undertaking of maintaining or surviving as a woman as hurdles keep coming in the shape of stereotyping, hypocrisy, societal frame of conducts and much more than that can be expressed in words. In this kind of scenario, a woman entering into entrepreneurship is difficult and a tough act. Women marketers face a wide array of demanding situations, so that they can increase their efforts to further develop and enlarge the firms they have established. These demanding situations and possibilities are developing rapidly. Though in India, women constitute 48.2 (Census, 2011) percent of the total population, however the entrepreneurial interest appears to be a male-dominated zone. This exhibits that women entrepreneurs aren't capable of running their firms successfully because of some (major) problems. The high-level growth in India will be possible if all sections of the society, particularly women become equal components in the development process. it's a widely known indisputable fact that the societies, that discriminate on the idea of gender tend to experience lower economic development and reduction of financial condition, than the societies that exercise equality among men and women. Despite the constitutional provisions, there's a discrimination against women. In India, the laws and rules associated with women employment are discriminatory. The foremost vital nevertheless common problems of women entrepreneurs are discussed below

**Table-5.1.2.1.: Classification of respondents based on problems faced by entrepreneurs**

Sl. No.	Problems	Total	
		No.	%
1	Dearth of adequate Finance	20	16.67
2	Stiff competition	18	15
3	Cultural and social	13	10.83
4	Problem of marketing	10	8.33
5	Pricing problem	06	5
6	Gender bias	09	7.5
7	Day-to-day problem	07	5.83
8	Lack of role model	06	5
9	Absence of entrepreneurial Aptitude	07	5.83
10	Lack of mobility	08	6.67
11	Time management between business and family	07	5.83
12	Low risk-bearing ability	02	1.67
13	Lack of awareness about Government policies and schemes	07	5.83
14	Total	120	100

Source: Primary data

The problems faced by the women are also presented in weighted ranking method in the table-4. Below

**Table-5.1.2.2: Problems of women entrepreneurs at the time of starting and running the enterprises(Weighted Ranking Method)**

Sl.No.	Weight Particulars	10	9	8	7	6	5	4	3	2	1	Total	Rank
		1	2	3	4	5	6	7	8	9	10		
<b>Problems at the time of starting enterprises</b>													
1	Dearth of adequate Finance	15	12	11	11	10	09	08	06	05	3	591	1
		150	108	88	77	66	45	32	18	10	3		
2	Cultural and social	14	11	10	09	07	08	05	04	02	01	501	3
		140	99	80	63	42	40	20	12	04	01		
3	Gender bias	13	10	10	09	07	06	04	03	01	01	463	6
		130	90	80	63	42	30	16	09	02	01		
4	Absence of entrepreneurial Aptitude	11	10	11	08	07	05	05	04	03	02	451	5
		110	90	88	56	42	25	20	12	06	02		
5	Lack of education on business management	10	08	05	08	04	03	05	02	01	01	336	8
		100	72	40	56	24	15	20	06	02	01		
<b>Problems during the time of running enterprises</b>													
6	Stiff competition	15	14	12	10	08	07	05	04	03	01	564	2
		150	126	96	70	48	35	20	12	06	01		
7	Problem of marketing	13	11	09	10	07	06	04	03	02	02	474	4
		130	99	72	70	42	30	16	09	04	02		
8	Pricing problem	09	07	05	03	06	04	01	03	01	02	287	12
		90	63	40	21	36	20	04	09	02	02		
9	Lack of role model	10	08	06	07	04	06	05	03	02	01	357	9
		100	72	48	49	24	30	20	09	04	01		
10	Time management between business and family	11	09	05	07	05	03	04	02	01	02		10

● **Dearth of adequate finance**

Finance is considered to be the key part of the plan for any type of business in whatever, big or small. Female entrepreneurs are always suffering from working capital and financial resources. Typically, respondents are faced with a hit at the time of start-ups due to a lack of funds on two grounds. Next, women (usually) have no property and assets in their names to supply protection and assurance for a loan to achieve money from the external sources. Thus, their exterior sources of finance are limited. Secondly, financial institutions generally, considered that women are as less credit-worthy and no longer braveness borrower. According to financial institutions, ladies can, at any moment of their life, shut their business. Field study indicates that most of the respondents in the study area do not prefer to avail a loan from the economic establishments due to a complicated procedure. Consequently, women entrepreneurs are compelled to be structured on their private savings. Thus, respondents did not run their organizations due to the scarcity of funds. In the study area, the majority of respondents (16.67 percent) suffered from the shortage of required funds.

- **Stiff competition**

During investigation, it was seen that women entrepreneurs don't have large organizational set-ups to organize, run and control their enterprises or to push money for canvassing and advertisement. Stiff competition is one of the main problems that women have to face for their products from the organized sector, and also, from their male counterparts. Such a competition ultimately reduces the income of the women enterprises. 15 percent respondents suffer from this problem.

- **Social and cultural problems**

In the success of entrepreneurial activities, social and cultural environment has a great significance. Some specific problems (social and cultural) are generally associated with and indicated towards the women entrepreneurs in Sonitpur. Investigation reveals that social structure of the society that is male-dominated. In the male-dominated society, women are not usually treated as equal to men, but as lesser than them. The importance is given to boys and their development while discrimination against the girls is common practices (existing in most of the Indian families). Women entrepreneurs do not move to far places for marketing of their products because they have to look after their family first. This acts as a major obstacle to the women's entry into the entrepreneurial activities.

- **Marketing problem:**

Generally, women entrepreneurs face the problem of marketing of their products. As the male dominates the area and even women with adequate experiences do not help so much. Moreover, most of the products of women enterprises are seasonal and traditional. Therefore, sell their products is high in one season (festival season). Lack of proper publicity and low participation in trade fairs, exhibition, etc. at different places create problems in the marketing of their products. Among the respondents, there was also lack of effective online marketer. Due to the lack of sufficient computer knowledge, respondents could not become an effective online marketing which is now-a-days very important.

- **Pricing problem**

Determination of a reasonable price for the product is a major problem of women entrepreneur. The smooth running of an enterprise generally faces competition on the grounds of lower price of the products introduced in the market by the competitors. Since Sonitpur district is not economically developed; the respondents (5 percent) have struggled to get a rational price of their products in the market, particularly in the rural areas than in the urban areas.

- **Gender biases**

Gender biases serve as one of the important obstacles in the way women entrepreneurship. Since the study area is male-dominated, field study shows that 7.5 percent respondents suffered from this problem.

- **Day -to- day problem:**

Day to day problem at the workplace is a very important determinant for the entrepreneur and employee to perform better. If the basic facilities lack, then the employees will not be happy or feel uncomfortable to work. Consequently, the quality of the output gets affected and also deteriorated. Therefore, it is important to arrange a congenial and comfortable working atmosphere to maximize the production and profit. Moreover, physical and mental stress are also very important for the smooth running of entrepreneurial activities. During the field study, it was observed that both mental and physical stress was an issue of concern for respondents (5.83 percent) in day to day working life.

- **Lack of role model**

Role model is an important factor to encourage anyone to improve his/her quality. Women need role models to follow and support networks to demonstrate what is possible. Though there are successful women entrepreneurs (lower than male entrepreneurs) throughout the world, male entrepreneurs generally get better media coverage and publicity. However, women tend to start a business in those particular sectors where they have work experience, skills, and networks. The low percentage of female start-ups in the technological sectors shows the fewer numbers of women working in that sector in general. A large number of women who are employed in the technical positions and in other male-dominated sectors, such as transportation, mining, construction, etc. will

increase the number of women start-ups in these industries. Five percent have a lack of role model in the study area.

- **Absence of Entrepreneurial Aptitude:**

In the study area, it was seen that without an entrepreneurial bent of mind, most of the women took to training by attending the Entrepreneurial Development Programme (EDP). A section of women entrepreneurs (5.83 percent) were afraid to take the risk of the new businesses.

- **Lack of mobility:**

Another problem of respondents was the lack of mobility and travelling from one place to another. This is mainly due to the responsibility of their family first then business. The incapability of movement becomes a hindrance for the women, whether it is related to transport or accessibility of the market. Unlike men, women's mobility in India is limited due to various reasons. Women, on their own, find it difficult to get accommodation in the similar towns. Still, a woman is looked upon suspicion if a single woman asking for a room.

- **Time management between business and family balance:**

Time management between business and family is an important challenge. Most of the women entrepreneurs' (5.83 percent) in the study area, grapple with the objective of striking a family-business balance and manage time to run their enterprises. Generally, women (as expected) have to take care of their household activities, and at times, they find it difficult to make a choice. In the case of a joint family, women have to fulfil their duty towards the elders of the family also. At the same time, women are the boss at a workplace, where her physical presence is required and vital. In this situation, it is difficult for her to prioritize. When the time is not managed, it affects her work which requires supervisions or personal care. This happens all most all the respondents who are staying in the nuclear or joint family.

- **Low risk-bearing ability:**

Women lead a protected life as they have comparatively lower ability to endure economic and other risk factors. Throughout their lifetime in the Indian society this situation is common. About 1.6 percent respondents face this problem in the study area.

- **Lack of awareness about the govt policies**

During field study it came to notice that most of the respondents (5.83 percent) have no up-to-date knowledge about the government schemes and policies for marketing of their products. As a result, they were not able to get the facilities provided by the government. At present, in the study area, DIC, MSME, PMKVY etc. provide various government facilities including training and financial facilities which are important for entrepreneurship development. It may be pointed out that there is lack of publicity efforts from the government.

Progress on these challenges will herald a true distinction to confirm equality and direction for women in Sonitpur, and it'll ultimately facilitate in building sustainable economies through the event of women entrepreneurship.

### 5.1.3. Third objective: To study the role of Government for the development of women entrepreneurship

From the beginning of the Five -Year Plan, Government of India has giving emphasis on the scope of entrepreneurship, and related developments. The financial sector has a great importance in the overall entrepreneurship development of a country. Financial institutions act as the mediators that look after the transfer of resources from the net savers to net borrowers (i.e. from those who spend less than their earnings to those who spend more than their earnings). Financial institutions have been the major source of short, medium and long-term funds for the economy. Such institutions provide a variety of financial products and services so as to fulfil different needs of the commercial sector. These institutions generally give financial assistance to buy sheds, industrial plots, required capital at low rates of interest, to attend counselling sessions, etc. The main objective of the financial institutions being established, is to create positive climate for the regular growth of the women entrepreneurs and should foster them and make them flourish. The present study aims at highlighting the measures taken by the government and financial institutions with respect to the development of women entrepreneurs.

Tiwari et al (1981) revealed that the women were assisted by the government for entrepreneurship development through financial assistance in the form of term loans, as well as concessions in the form of subsidies, and the capital loan for self-employment, etc. Kumar (1998) reported from Bangalore that the Centre for Entrepreneurship Development (Canara Bank's) provides training to women and helps them in setting up small industrial units, besides providing assistance for marketing their products. Bindhya (2001), who studied on the Women and Agriculture, revealed that the Regional Rural Banks (RRBs) are playing a pivotal role in empowering the rural women through various credit schemes for entrepreneurship developments. Financial institutions, which provide assistance to the entrepreneurs, are divided into two categories, namely, governmental institution and the non-Governmental institution. Khandhar (2000) estimated the effects of micro finance on savings and borrowings, and his studies revealed that the micro finance not only induces voluntary savings, but also increases involuntary savings.

A variety of financial institutions have been set up at the national level to accomplish the requirements of the entrepreneurs. They are basically SIDBI, IDBI, IFCI Ltd., ICICI, IVCF, IFCI, Venture Funds Ltd and investment institutions like GIC, UTI, LIC, etc.

Technical and Financial assistance have been provided to the women entrepreneurs, through various institutions like DIC, SEF, NAYE, SIDBI, SIDO, WCFC, NISIET, etc. by the government. Different financial institutions have special financial schemes for the women entrepreneurship development.

### **5.2. Schemes and financial assistance for Women Entrepreneurship:**

With a view that women entrepreneurs should come forward in the industrial field to become self-sufficient, governmental and financial institutions announced various schemes to provide financial assistance.

**Annapura Scheme:** Under this scheme, loans are provided for those women entrepreneurs, who are setting up food catering industry (in order to sell packed snacks, meals, etc.) by the SBI of Mysore. Under this scheme, to fulfil the working capital needs of the business-like buying goods, kitchen tools, utensils and equipment, the granted loan amount can be used.

**Stree Shakti Package:** This scheme is offered by most of the SBI branches. It is meant for the women, who have 50 percent share in the ownership of a firm or a business and has taken part in the state-agencies-run Entrepreneurship Development Programs (EDPs). This scheme offers 0.50 percent interest rate in case of a loan, which is more than Rs. 2 lakhs.

**Bharatiya Mahila Bank Business Loan:** Under this loan, financial assistance (MICRO loans, and SME loans) is provided to women entrepreneurs, who are looking forward to start new enterprises in the fields of the retail sector, against the property.

**Udyogini scheme:** The Punjab and Sind Bank have offered this scheme to give women entrepreneurs financial assistance of Rs.1 lakh. It is meant for those women entrepreneurs who are involved in the retail, small business enterprises, and agriculture.

**Cent Kalyani Scheme:** This scheme is provided by the Central Bank of India to basically help those women who are in the starting phase of a new enterprise or expanding with modification as an existing enterprise.

**Mahila Udyami Nidhi Scheme:** The Punjab National Bank has launched this scheme with the objective of assisting the women entrepreneurs involved in small-scale industries, through granting them soft loans, which have to be repaid over a period of 10 years. Under this scheme, there are various plans for the purchase of auto rickshaws, two-wheelers, cars, and the starting up of day care centres, and beauty parlours.

**Orient Mahila Vikas Yojana Scheme:** The Oriental Bank of Commerce has designed this scheme for those women, who hold a majority of share (51% share) capital individually or jointly in a proprietary concern.

**MUDRA Yojana Scheme for women:** This scheme has been launched by the Govt. of India for both the groups of women and individual women, who want to start small new enterprises and businesses like tailoring units, beauty parlors, tuition centers, etc. as well as a group of women wanting to start a venture together. The loan doesn't require any collateral security.



**Stand- Up India Scheme:** This scheme (was announced on 5th April 2016) facilitates bank loans between 10 lakhs and Rs. 1 crore. This loan amount is facilitating to at least one Schedule Caste or Schedule Tribe (ST) borrower and at least one-woman borrower per bank's branch for establishing a Greenfield enterprise.

**Rashtriya Mahila Kosh (RMK):**

It was set up to fulfil the credit needs of the poor women, who get engaged in an unorganized sector, which are not adequately addressed by the formal financial institutions. RMK aims at the promotions of the small enterprises among the poor women by providing credit as an instrument to the socio-economic change and the development through the provision of a package of financial and social development service for the development of women entrepreneurship.

**Khadi and Village Industries Commission (KVIC):**

KVIC is a statutory organization that is engaged basically in promoting and developing Khadi and Village Industries, and its idea is to provide employment opportunities in the rural and backward areas with an objective of providing a backbone to these areas and strengthen their economy - which was created by an act of Parliament. Specialized financial Institutions are the institutions that have been set up to provide increased financial needs of commercials and trades in the area of venture capital, credit rating and leasing, etc.

**Mahila Udyami Nidhi (MUN):** This scheme is operated through the State Financial Corporation and State Industrial Development Corporation for providing equity type assistance to the women entrepreneurs for setting up the new industrial projects in the small sector.

**Mahila Vikas Nidhi:** Under this, women wanting to start their businesses in the field like spinning, weaving, block printing, handlooms, handicrafts, bamboo products, knitting, embroidery products, etc. can avail a loan for it.

**In the study area, Bandhan Bank** as a micro financier plays a very important role in this case. It provides loan to the SHGs. Khandkar (2000) and Lathif (2001) have analyzes that the increasing availability of micro-credits to the rural poor through SHGs will enable rural households to take up larger productive activities that empower the poor women; reduce the dependence on exploitative local money lenders; and increase savings.

In Assam and in study area, it was practically seen that the most popular schemes are basically Chief Minister Self Employment Scheme (CMSS) and Vocational Training; Under Assam Bikash Yojana (2008-09), Mukhyamantrir Karmajyoti Aachen (2005-06), Udyog jyoti scheme (2005-06), and Prime Minister Kaushal Vikash Yojana (PMKVY).

**Table -5.2.1. Scheme-wise number of women entrepreneurs during 2017-18 in the study area**

Schemes	Total no. of beneficiaries	No. of women entrepreneur	Rate of interest %	Total amount sanctioned (lacs)	Repayment
MUDRA	2824	1412	11	12,60,000	Regular
STAND-UP-INDIA	55	33	10.85	843.82	Regular
WCC	87	87		72	Regular
PMEGP	11	5	12.10	-	
SHGs	1075	10750		8412	Regular

Source: Lead Bank, UCO, Sonitpur

Table - 5.2.1, shows that most of the respondents were involved in SHGs. Though it is a group work, it helps to increase the entrepreneurial attitude among women. During the field study, it come to notice that recently women entrepreneurs are eager to take financial assistance from the MUDRA scheme. The number of women entrepreneurs under this scheme was 1412 out of 2824 in 2017-18. Moreover, the government allows a huge amount of money i.e. Rs. 12,60,000 lacs. In 2017-18 the rate of interest was 11 percent. The overall performance of MUDRA scheme is very satisfactory. Repayment of loans is also satisfactory. According to the bank officials, women are more regular in debt repayment than men.

**Weaver Credit Card** is a very effective program that gives a loan to weavers.

**Handloom and Textile** department is very active. In 2015-16, Rs 51.07 lakh was sanctioned to 117 weavers out of 500 (targeted). In 2018-19, Rs. 72 lacs were sanctioned to 87 weavers. In Sonitpur district, there are 2 Weavers Extension Service Unit (WESU) one in Jamogurihat and another in Dhekiajuli. Besides, there are 3 Handloom Training Centres in the study area. These are – Sootea, Thelamora, and Chariduar.

In case of **Stand-up India**, (the loan amount under this scheme ranges between 10 lacs to 1 crore) field study revealed that most of the respondents took financial assistance in their names on behalf of their husbands or male figure. Generally, women run only SSIs in the study area. Moreover, there is no investigation or field survey from the financial institutions to investigate the proper utilization of money in this matter. Due to this, irregularity in the repayment of the loan has arisen.

### 5.3. Non-Governmental Institutions

Non-governmental institutions also play a significant role in the entrepreneurship development, both in urban and rural areas, and also in reaching out to the women even in the remotest areas. A large number of established NGOs are operating all over the India, and at the grass root level, smaller NGOs are working. Thus, it gives credit related information and guidance services. In Sonitpur district, there are various NGOs that are basically involved in the empowerment of women through entrepreneurship development along with the development of the downtrodden people. These NGOs take measures to increase the employment opportunities, income generation, enhancing quality lives of grass-root level community through the social entrepreneurship. These are mainly Kokila Vikas Ashram, Sunrise Social Welfare Society, and Humanities Foundation for India's North East, Balipara Tract & Frontier Foundation, Institute of Integrated Resource Management, etc. Tezpur Mahila Samitee is a leading and old NGO in this case. Basically, this NGO provides training facilities to the women in different sectors like weaving, tailoring, embroidery, knitting, etc. for self-employment.

**Table-5.3.1. Institutional assistance received by respondents**

Sl. No.	Variables	Total	
		No. of Respondents	%
1	Financial	15	12.5
2	Infrastructure	0	0
3	Training	30	25
4	Marketing	09	7.5
5	Technology	6	5
6	No assistance at all	60	50
7	Total	120	100

Source: Primary data

Table –5.3.1 reveals that the 12.5 percent respondents were getting financial assistance. In case of infrastructural facilities, respondents did not receive advantages. Training facilities (certificate course) were availed by 25 percent respondents mainly from DIC, MSME and PMMY. In marketing of the product, 09 percent respondents received assistance through trade fare organized by government and NGOs. Technological assistance was received only by 6 percent. Highest number of respondents (60 percent) did not get assistance at all from government due to their illiteracy, lack of information and also complicity in procedural formalities.

### 5.4. Problems faced by women entrepreneur in getting financial assistance from organized financial institutions:

Field studies shows that women entrepreneurs are facing lots of problems in getting financial assistance from different financial institutions.

1. Studies revealed that around 60-70 percent of the problems faced by women entrepreneurs are credit related.



2. Moreover, along with credit, other challenges like collateral, the lack of training, lack of knowledge about the procedure of availing finance, delay in obtaining finance, inadequate finance, high rate of interest, low repayment period, negative attitude, absence of grace period, etc.

Charumathi (1997) reported that the banks and financial institutions, traditionally, viewed women entrepreneurship as more doubtful propositions than men in the entrepreneurship. Pal (1997) in a study on Women Entrepreneurship and the need for financial sector reforms found out that the lack of affordable credit from the formal financial sector was the most important challenge for women entrepreneurship.

Present study revealed that women operating a business may approach a local financial institution, like a local bank, Mahajan, landlord, etc. Generally, women come across many problems between her needs and the bank's requirements, which make the process of credit more difficult than she would have imagined. Women have also faced other problems while dealing with the commercial banks. In the study area, it came to notice that most of the respondents took loans under the Stand-up India scheme from the financial institutions in their names, but practically it was utilized by their husbands or male figures. Though the field survey by bank officials is necessary, practically this is not going on, it shows that there is a lack of proper evaluation of money utilization at regular time periods.

During investigation it came to know that the debt repayment of women entrepreneurs is almost regular (90%) according to bank authority, 10 percent loan repayment is irregular due to utilization of loan amount by the male figure which is taken in the name of their wives or close relatives.

### 5.5. Testing of Hypotheses:

#### Hypothesis - 1

**H<sub>01</sub>** : The level of education has no significant effect on the growth of income of women entrepreneurs of the study area.

To test the hypothesis a Chi – square test was conducted to examine whether the monthly income of the entrepreneurs depends on the level of education.

**Table-5.5.1.:Chi – Square Test - 1**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	124.813 <sup>a</sup>	25	.000
Likelihood Ratio	114.914	25	.000
N of Valid Cases	120		

a. 22 cells (61.1%) have expected count less than 5. The minimum expected count is .00.

Result from the chi – square test above shows that level of monthly income of the entrepreneurs depends on the education since (Pearson Chi – Square = 124.813, df = 25, p = 0.000). It is significant at 5 percent level. This implies that when the entrepreneurs are well educated, this will surely boost the business in the sense that they already have more exposure relating to doing business. Therefore, it can be concluded that level of education has significant impact on the growth of entrepreneurship. Therefore, the said hypothesis is rejected.

#### Hypothesis – 2

**H<sub>02</sub>**: Location of business has no significant impact on the growth of income of women entrepreneurs of the study area

To check whether the location of business has significant impact on the income of women entrepreneurs Chi – square test was conducted shown below

**Table-5.5.2. :Chi-Square Test – 2**

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	62.689 <sup>a</sup>	6	.000
Likelihood Ratio	71.517	6	.000
N of Valid Cases	120		

a. 6 cells (42.9%) have expected count less than 5. The minimum expected count is .49.

From the chi – square table above, it is found that monthly income of the entrepreneur does not depends on whether they are from urban or rural area (Pearson Chi-square = 62.689, df = 6, p = 0.000). Therefore, this hypothesis is accepted and conclude that Location of business has no significant impact on the growth of income of women entrepreneurs in the study area.

### Hypothesis - 3

**H<sub>03</sub>**: The measures taken by the Government are not sufficient for the sustainable growth in income of women entrepreneurs in the study area.

To test the hypothesis multiple regression analysis is being adopted which is shown below:

**Table-5.5.3.: Regression Analysis:**

**Table-5.5.3.1: Model Summary:**

Model	R	R Square	Adjusted R Square	Standard Error of Estimate
1	.866 <sup>a</sup>	.750	.746	.421

a. Predictor(constant): Specialisation of Products, Family structure, Technical Education, Capital investment, Educational Level, Awareness about Govt. Policies, Assistance from Government.

**Table-5.5.3.2: Regression Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	$\beta$	SE			
(Constant)	.391	.115		3.406	.001
Educational Level	.093	.023	.111	4.079	.000
Technical Education	.007	.072	.004	.098	.922
Family structure	.065	.042	.039	1.557	.120
Awareness about govt. Policies	.066	.046	.046	1.438	.151
Assistance from Government	-.045	.062	-.027	-.739	.461
Capital investment	.612	.022	.801	28.129	.000
Specialisation of Products	-.048	.043	-.028	-1.130	.259

a. Dependent Variable: Monthly Income

Regression Table:4.2 measures the amount of total variation in dependent variable due to independent variable. These beta value indicates the amount of changes in the dependent variable (growth in monthly income) due to changes in Specialization of Products, Family structure, Technical Education, Capital investment, Educational Level, Awareness about Govt. Policies, Assistance from Government.

It can be interpreted from the table that except Education & Capital Investment (at 5% level of significance) other factors- Specialization of Products, Family structure, Technical Education, Awareness about govt. Policies, Assistance from Government have not any significant impact on sustainable growth in income of women entrepreneur in study area.

Therefore, the hypothesis may be accepted because all identified factors don't have a significant relationship with growth of income. Hence it can be concluded that the measures taken by the government are not sufficient for the sustainable growth in income of women entrepreneurs in the study area.

**FINDINGS**

- The proportion of women entrepreneurs within the range of 30-40 is highest (48.14 percent) in the study area. The more women enterpriser in this age group is specially to support their family in terms of money and this age group of respondents can maintain a balance between family and business.
- Women entrepreneurs having post graduate or holding higher skill qualification, was very nominal. Extremely educated women in the study area showed no fascinated by doing business.
- During investigation, it was found that an out-sized section of women entrepreneurs has availed no training (65.58 percent) to formulate their thinking and aspirations consequently no further have polished results. Only 34.42 percent respondents have undergone training. Due to lack of proper training, most of the respondents have no skill to manage a venture.
- Most of the respondents are belonging to nuclear family. Due to gradual increase of urbanization and to maintain a higher standard of living, women in urban areas are forced to try and do entrepreneurial activities to satisfy their day to day wants.
- Investigation reveals that in urban areas most of the respondents (53 percent) have an interest to do their business in non-traditional areas (like financial consultant, café, running hobby classes, beauty parlor, creche, boutique, etc.) due to high demand. On the other hand, in rural areas, majority of respondents (80 percent) have an interest in traditional areas (like handloom, handicrafts, tailoring, embroidery, etc.). This is mainly due to low cost of production, handiness of raw materials, use of primitive strategies, etc.
- Field study shows that employment generation of women enterprises isn't satisfactory. Because all the enterprises are small size which were controlled and ran by individual respondent. This is basically due to lack of adequate money; women were running business with their family members and not with hair labor.
- Self-created women entrepreneurs were quite heritable and acquired. Throughout the study area, it came to know that 1st generation women enterpriser (self-created) were interested to try and do entrepreneurial activities on non-traditional sectors.
- Investigation revealed that due to lack of awareness and education, complicaacy in procedural formalities, lack of transparency and not obtaining advantages on time from government policies and schemes, etc., are some important factors that produce major issues for the event and enlargement of women entrepreneurship in the study area.
- Study shows another vital drawback that was the delay in implementation of policies that discourages women to maneuver one step ahead in beginning and running enterprises.

**SUGGESTIONS**

- Training facilities should be increased more both in rural and urban areas instead of centrally giving training facility in urban area (district-wise).
- Marketing facilities such as sales, purchases and other required support for timely start of an enterprise, etc. are necessary for respondents should be available at large. Government/NGOs should give emphasis on this part. At present online marketing is popular and respondent should be trained for that.
- Since education opens many ventures for qualified women in various fields, steps should be taken by the government to explore their talents.
- More commercial as well as industrial estates should be set up in various places (Block wise) of the study area.

- Necessary raw material should be available at concessional rate and raw material hub should be set up in both urban and rural areas.
- Workshop should be arranged in different places with the help of successful and renowned women entrepreneurs on traditional as well as non-traditional sectors.
- Corruption and malpractices, which act as a major challenge for availing loan and other facilities from the respective agencies should be abolished by launching appropriate credit delivery-based incentive schemes for all the employees of that particular organization. Strict vigilance is important for that.
- A stronger coordinated role of government, financial institutions, NGOs and educational institutions with an integrated approach is needed to enlarge the participation of women in small and medium enterprises. Easy credit system, low rate of interest, collateral free and adequate marketing facilities should be available.
- Women need encouragement and support not only from the family members but also from the society, financial institutions, and government; that atmosphere are very essential.

#### SUMMARY

The demography of study area is not entirely homogeneous as several linguistic, religious and ethnic communities and groups live in there. Though infrastructure facilities are not sound in Sonitpur, yet women entrepreneurs are moving ahead in all spheres with determination and focus. They are not only venturing into the traditional (or conventional) business ideas, but also, they are ready to explore various non-traditional (unconventional) fields and prove their best capacity. The government assistance was found beneficial to a small section of women entrepreneurs in urban and rural areas and also in educated women. Due to lack of awareness, complicity in procedural formalities, lack of transparency and not getting benefits on time from government schemes and delay in implementation of policies discourages women to move one step ahead in starting and running enterprises. The impact of government policies and schemes were not favorable. Moreover, due to the ignorance, illiteracy, collateral, lengthy procedural complicity and not getting the facilities on time, low repayment period, women entrepreneurs were not interested to avail loans from financial institutions. Studies indicate that most of the women (on their personal front as individuals) are less likely to perceive themselves as the entrepreneurs and avoid supporting systems like training and courses targeted at the "entrepreneurs". The impact of family life and child care (on their personal front), as well as the lack of high-profile role models are other limiting factors in the study society. Women's traditional "care-giver" roles; inequality in the sharing of these roles between men and women, as well as our perceptions of what are appropriate roles for women and men (stereotyping and hypocrisy) both at the home from and outside the home, continue to serve as the key constraints to women's economic empowerment. Progress on these challenges can bring in a real difference to ensure equality and empowerment for women and it will ultimately help in building sustainable economics through the development of women entrepreneurship in the study area. Since education and awareness is very important to increase entrepreneurship development among the women, therefore, government should give much emphasis on the expansion of education (vocational and technical).

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