



Women Entrepreneurship: An overview of the Issues and Opportunities in the Rural Areas of Golaghat District of Assam

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Abstract:

Rural entrepreneurship refers to the rural enterprises which helps in optimum utilization of local resources by entrepreneurs, reduces the income inequality among the rural people and uplift the rural society as a whole. Women entrepreneurship is the first step towards women empowerment which plays an active role in generating employment opportunities not for her only, but to the other women also. Entrepreneurial works of women raise their status both socially and economically and it leads to rapid development of the rural and urban societies. The entrepreneurial activities of the women help themselves in improving their economic independence and social status. Hence without enhancing the women it is impossible to achieve economic development.

The present study aims at examining the issues and opportunities of women entrepreneurs in the rural areas of Golaghat District of Assam.

Keywords: Entrepreneurship, issues, opportunity, economic development, empowerment.

Introduction:

The development and growth of an economy is based not only on its physical, financial and human resources but on modernization of agriculture, industrialization and technological progress also. The economic development is directly proportional to the enterprising spirit of its population. Without entrepreneurship the optimum utilization of resources is impossible. In this situation both men and women entrepreneurs play significant role in their respective fields. Entrepreneurship is the act of setting up of a new business to take the advantages from it. It is characterized by innovation, risk-bearing, profit-earning, through self-employment both in the rural and urban areas.

Rural entrepreneurship refers to the rural enterprises which helps in optimum utilization of local resources by entrepreneurs, reduces the income inequality among the rural people and uplift the rural society as a whole. It also helps in providing manpower, machinery, material, management and markets to the rural people.

Women entrepreneurship refers to those entrepreneurial activities which are done by a woman or a group of women and it is such a revolution which provides many good to the women individually, to the family and to the society as a whole. Women entrepreneurship is the first step towards women empowerment which plays an active role in generating employment opportunities not for her only, but to the other women also. Entrepreneurial works of women raise their status both socially and economically

and it leads to rapid development of the rural and urban societies. According to J. Schumpeter, "Women who innovate, initiate or adopt business actively are called women entrepreneurs". In the rural areas of Assam the women's participation on entrepreneurial work has started from 1970's onwards. In the initial stage it was seen in urban areas but negligible in the rural areas. Gradually women entrepreneurship has extended to the rural areas too.

The real scenery of Assam is seen in the villages. 2011 census data showed 26395 villages against only 214 towns and 86% of total population lives in the rural areas. The census data also showed that 48.92% of the total population is women. There are such many rural women enterprises like handloom weaving, dairy farm, handicraft, piggery farm, poultry farm etc. are found in the rural areas of Golaghat District. The women engage themselves in such type of entrepreneurial activities as a part of their daily work. Their entrepreneurial activities help themselves in improving their economic independence and social status. Hence without enhancing the women it is impossible to achieve economic development.

Objectives of the research work:

The study is based on the following objectives:

1. To study the major challenges faced by the Rural Women Entrepreneurs.
2. To study the future prospects of these entrepreneurs.

Review of literature:

There are various studies that show that women enterprises play significant role in socio-economic development in the rural areas. With given objectives a brief review of relevant literatures are given below-

Dr.Gour Krishna Saha in his review article Women Entrepreneurship in NE states of India: A Vision shows the present scenario of women entrepreneurs in NE Region and their prospective areas.

Garima Mishra and Dr. U.V. Kiran in their study Rural Women Entrepreneurs: Concerns and Importance focus on women's position in society and their economic independence through entrepreneurial works.

Dr. Ratna Bhuyan and Dr. R.M. Pant in their study Successful women through Micro Entrepreneurs from Rural Areas of Assam show the enhance capability of women that helps in revolutionizing the economy of Assam.

Mala Mahanta and Dr. Parbin Sultana in their study The Development of Women entrepreneurship in Sonitpur District of Assam and Role Government discussed about how the women entrepreneurial works can be developed and what the Government's role in this regard.

Dr. Moheswar Rajkhowa in his study Problem faced by the Rural Women Entrepreneurs in Dibrugarh District of Assam shows that the rural women entrepreneurs faced various problems in their entrepreneurial works.

Dr. Darshana Das in her study Women Entrepreneurship in Assam: Status, Empowerment and Challenges shows women entrepreneurship as a tool to empower and economic independence.

Methodology:

In this study, 30 respondents are selected from the registered and non-registered women entrepreneurs in rural areas of Golaghat District. The simple random sampling and descriptive methods are used to select the samples and to interpret the data. Both primary and secondary data are used. An interview schedule is prepared to interview the respondents and primary data are collected through this interview schedule. Secondary data are collected from various books, journals, internet and online database.

Interpretation of Data and Major Findings:

Data for interpretation are collected from the respective women entrepreneurs in the rural areas of Golaghat District of Assam and the major findings are discussed below-

1. About the Age of the Entrepreneurs:

In the research work it is seen that women belong to the age above 21 years start their entrepreneurial works in the rural areas. It is revealed in the table below:

Table- 1
Age of the Respondents

Age (in years)	No. of Respondents	Percentage
21-30	13	43%
31-40	10	33%
41-50	5	17%
Above 50	2	7%
Total	30	100

Source: Primary Data.

The table shows women belong to 21-30 years of age are the maximum number of women (that is 43% of the respondents) have engaged them in entrepreneurial works followed by the women belong to age group 31-40 years of age.

2. Educational Qualification:

Most of the women who are engaged in the entrepreneurial activities as their source of income are highly qualified and some of them are trained up too. They fail to achieve all the special skills that are vital to having a successful carrier as an entrepreneur. The primary data are shown below-

Table-2
Educational Qualification of the Respondents

Qualification	No. of Respondents	Percentage
HSLC passed	9	30%
HS	10	33%
Graduate	8	27%
Post Graduate	2	7%
Others	1	3%
Total	30	100

Source: Primary Data.

The table reveals that women who have passed higher secondary level is the highest who like to do entrepreneurial works in the rural areas and a few women with post graduate degree are choosing such type of activity for their better future.

3. Marital Status of the Entrepreneurs:

In the rural areas it is seen that married women have willingness to work, save and invest than the single and widow. Some widows start these activities to look after their family instead of some social constraints. It is seen in the following table –

Table No-3
Marital Status of Women

Marital Status	No. of Respondents	Percentage
Single	11	37%
Married	16	53%
Widow	3	10%
Total	30	100

Source: Primary Data.

According to the primary data 53% married women engage in such activities followed by the single and widows respectively. The family members support them to do their works and they also help and guide them.

4. Experience of the Entrepreneurs on the basis of year:

Women entrepreneurship in the rural is not a recent topic. In the past it is not done in business motive but now- a -days it is done to earn money and to develop their standard of living.

Table No-4
Year of Experience

Years	No. of Respondents	Percentage
0 – 2 years	7	23%
2 – 5 years	11	37%
5 – 10 years	9	30%
Above 10 years	3	10%
Total	30	100

Source: Primary Data.

In the study it is found that 37% of the total respondents started their enterprises 2-5 years ago and 30% started 5-10 years ago. Only 10% respondents started their works more than 10 years ago.

5. Types of Family:

The success of entrepreneurial activities is based on the size of the family. Generally, joint families are seen in the rural areas but the study found a opposite picture in this particular activity.

Table No -5
Types of Family of the Respondents

Types	No. of Respondents	Percentage
Nuclear	22	73%
Joint	8	27%
Total	30	100

Source: Primary Data.

The study showed that 73% of the respondents are belonging to the nuclear family and only 27% are from joint family.

6. Reason to Start Entrepreneurial Activity:

Women's status plays a vital role in the society and they think that education and occupation bring social status, mental satisfaction and economic empowerment to them. The reasons for which women want to do entrepreneurial activities in rural areas are as given in the table.

Table No-6
Reason to Start Entrepreneurial Works

Reason	No. of Respondents	Percentage
Inadequate Income of the Family	14	47%
To Improve Standard of Living	13	43%
Desire to utilize Talent	5	16%
Total	30	100

Source: Primary Data.

47% of the total respondents have started their enterprises due to inadequate income of the family. 43% of the total respondents want to improve their standard of living and only 16% of the total respondents desire to utilize their talent.

7. Marketing Problems:

One of the challenges faced by the women entrepreneurs in the rural areas is the problem of marketing. Lack of Transportation and communication, presence of middlemen, storage facility, grading, packaging and such other challenges are faced by them. As a result they have to bear losses.

Table No-7

Marketing Problems

Problems Arise	No. of Respondents	Percentage
Yes	21	70%
No	5	17%
Sometimes	4	13%
Total	30	100

Source: Primary Data.

In the table it is seen that 70% of the total respondents faced the marketing problems for their products and only 17% have found this facility due to the location of their enterprises but sometimes 13% of the total respondents have faced this problem

8. Financial Support to the Family:

Generally, it is difficult to start an enterprise by the women because they have not enough capital to invest. Many women have the willingness to work and save but due to lack of capital they cannot fulfill their aim. But in recent decades the women bravely come out of their house for starting their own business.

Table No- 8
Financial Support of the Respondents

Sources of Support	No. of Respondents	Percentage
Family	7	23%
Commercial Banks	6	20%
SHGs	9	30%
Govt. Scheme	8	27%

Total	30	100
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Source: Primary Data.

In this research work, it is seen that they have obtained financial support from their family, Commercial Banks, SHGs and Govt. Schemes. It is remarkable that only 27% of the total respondents are able to achieve financial help from Govt. Schemes.

9. Production Constraints:

One of the major challenges for women entrepreneurs is production constraints because of lack of training facility, non-availability of raw materials, lack of skilled labour and problem of managerial and modern technology.

Table No – 9
Production Constraints of the Respondents

Production Constraints	No. of Respondents	Percentage
Lack of Training Facility	9	30%
Non-availability of Raw Materials	4	13%
Constraints of Skilled Labour	5	17%
Managerial Problems	6	20%
Non-availability of Modern Techniques	6	20%
Total	30	100

Source: Primary Data.

The table shows that among the production constraints, 30% respondents have not got any training facility for their work. 13% respondents have not got adequate raw materials, another 17% have lack of skilled labour and the problems managerial and modern techniques are faced by 20% each.

10. Benefits from Entrepreneurial Work:

The entrepreneurial works of the women in the rural areas help them in attaining education and training, they become active about various Govt. schemes and the challenges for their work and able to achieve socio-economic status.

Table No- 10

Benefits from Entrepreneurial Works:

Benefit	No. of Respondents	Percentage
Standard of living	6	20%
Education & Training	4	13%
Awareness among women	5	17%
Economic Independence	11	37%
Social Status	4	13%
Total	30	100

Source: Primary Data:

The table reveals that 37% of the total respondents are empowered and they are economically independent. 20% respondents maintain high standard of living by doing such entrepreneurial works.

Issues Faced by the Entrepreneurs:

The rural women entrepreneurs have been playing a vital role in socio-economic development of an economy, but there are many issues are faced by them. Some of them are –

- Women entrepreneurs have been suffering from insufficient capital and financial resources. The family members do not want to invest the financial resources in such enterprises which are run by the women.
- Women have to do their domestic works as a daughter, mother and wife. They are unable to do these works effectively due to lack of time, concentration and burden of domestic works.
- The social attitude and constraints are the challenges for the women entrepreneurs. They cannot do everything as they like to do. They have lack of self-confidence for starting a business enterprise because of support and power of decision making for the improvement of their works.
- The big business units are the challenges for them and the rural entrepreneurs cannot compete with them. As a result they suffer loss. Big business units invest a lot of capital in marketing and advertising but the rural women entrepreneurs cannot do that. Success of any enterprise depends on adequate marketing. On the other hand marketing depends on adequate mobility, knowledge of marketing, man power to sale products. But the rural women entrepreneurs do not find these facilities.
- The Ministry of MSME has launched many schemes to assist the women entrepreneurs but these schemes are not available for all due to the ignorance of the entrepreneurs.
- Non-availability of modern technology, transportation and communication, training facilities, power supply, medical facilities etc. are the common challenges for the rural entrepreneurs in Golaghat District of Assam.

Opportunities:

Women Entrepreneurs in rural areas have prospective areas for the success of their entrepreneurial works. They can earn profit and develop their standard of living and can raise their socio-economic status. The opportunities of women enterprises are briefly discussed bellow-

- For the progress of the women enterprises the negative social attitude towards women should be changed. They should be given the liberty to do their own entrepreneurial works according to their willingness to work, save and invest. It will help in the growth of these enterprises in the rural areas. For this purpose spread of education and awareness programmes are necessary.
- The members of the family should change their attitude towards these works. They should support and encourage them to do what they want to do. As a result the women entrepreneurs will grow well.
- The Commercial Banks and other financial institutes should provide financial facilities in such a way that they can easily get the financial help without delay. There should be subsidy of loans, rate of interest should be low and facility of repayment should be easy.
- They should establish link with the enterprises in urban areas so that they can do their work more effectively and successfully. Transportation and communication facilities should be improved in the rural areas. Other infrastructure facilities should be developed.
- The storage house should be built in the rural areas where the rural product units are concentrated. Marketing facility should be developed and the Govt. should help them in selling their products.
- Both primary and secondary data are used. Technical assistance for the up gradation of their products should be provided in the light of the increasing global competition.

- Govt. should provide various training facilities to the women entrepreneurs at free of cost and by skilled and trained up persons. They can assist them by offering latest technology to upgrade their skill.
- For the prospects of women entrepreneurs Govt. can play the vital role and they should be aware of the schemes which are launched by the Govt. when the Govt. and other organizations collectively take initiatives then they will successfully do their work.

Meanwhile the Central Government of India, the Banks and other financial institutions have launched various schemes for the growth of these enterprises. Ministry of MSME has also launched many schemes to assist the women entrepreneurs. Prospects of these entrepreneurs depend on the utilization of the fund of these schemes.

Conclusion:

Rural Women Entrepreneurs are regarded as one of the key figure in economic growth of a nation. In the post-liberation period economic policy environment of a nation must be favourable for an organization to achieve its efficiency. Rural Women Entrepreneurship is one of the best means for removing the rural poverty and other social obstacles. Hence, both the central and state Government should stress and emphasis on integrated rural development programmes.

Regulated markets, standardization and grading, supports by Government, training, loan facilities etc. are helpful for the prospects of the rural entrepreneurship, which is a bridge between innovation and market place. The society should change its stereotyped mindset over women for the growth of Rural Women Entrepreneurship. The problems faced by the Rural Women Entrepreneurship should be reduced to get the true result which has in abundance of prospective areas to grow in Assam and in Golaghat District too. Awareness among the women regarding their economic independence and social status encourages them to take up the challenges arise in their entrepreneurial activities.

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