Problems of women entrepreneurship in Sonitpur district of Assam

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ABSTRACT

Entrepreneurship is a major strategy for economic development of a country. An entrepreneur is an important constituent of the development process and an integral part of the socio-economic transformation process. As such entrepreneurship is a purposeful pursuit towards initiating, promoting, innovating and mainstreaming economic activities for production and distribution of wealth. Development of a society requires full participation of all section of population including women. Entrepreneurship development among women can be considered a possible approach to economic empowerment of women. A women entrepreneur is economically more powerful than as a mere worker because ownership not only confers controls over assets but also give her the freedom to take decision. This will uplift her social status significantly. Though Indian women are playing important role in society, but their entrepreneurial activities are yet to be explored. Government (at central and state) has undertaken various policies during the five year plans for the development of women entrepreneurship. Consequently, there has been considerable development of women entrepreneurship in Assam. But the field of women entrepreneurship in Assam is full of problems. This paper has given emphasis mainly on prospects and also challenges of women entrepreneurship in Sonitpur district of Assam. The population of the study consists of registered and unregistered women entrepreneurs. A sample of 90 women entrepreneurs are selected for the study on the basis of random sampling. This paper has to explore the hidden prospects of women entrepreneurship and also forwarded some suggestions in improvement of women entrepreneurship in Sonitpur.

Key words: Entrepreneurship, challenges, empowerment, transformation, pursuit, development.

INTRODUCTION

Entrepreneurship is a creative process in which specific goals are achieved using various resources in a planned and coordinated manner to perform activities in efficient way. 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. 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 18th 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 uncertain prices in future". Knight (1965) also described "entrepreneur to be a specialized group of persons who bear uncertainty". According to Joseph A. Schumpeter, 'entrepreneur is a 'creative destructor' who creates or causes a dynamic disequilibrium in the economy by taking innovation to commercialization by embedding it in an environment where it did not exist previously'. The entrepreneurship is life blood of an economy. The entrepreneur is one of the most important input in the economic development of a country or region within the country

Women entrepreneur

Women who initiate, organize and control a business activity are referred as 'Women entrepreneur'. 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 novates, 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. Most importantly, their journey shows the transformation of nations from being under-developed or developing to developed ones. In India, women constitute the half of the human resource potential available for economic activities in all the sectors of economy. If this half portion is neglected, and is deprived off from opportunities in agricultural, industrial and tertiary sector, development cannot take place. According to Planning Commission of India, 'the reason of underdevelopment is the co-existence of unutilized or underutilized manpower on the one hand and unexploited natural resources on the other'. It indicates that full-fledged participation of women in economic activities is the key to economic development as they are around 48.2 percent of the total population in India.

Before independence, women were generally satisfied just with - Kitchen, up brining of children, Knitting etc. Apart from the household activities, they were engaged mostly in agriculture or at most in the family trade activities. Their participation in market-oriented activities was much less than that of 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, altogether were keeping them away from the active work of entrepreneurship. The women entrepreneurs of 50's, 60's, and 70's had accepted both their social and occupational roles. They played two roles and tried to balance both. However, by the time eighties came around, women were educated in highly sophisticated technological and professional education. Many had medical, engineering and similar other degrees and diplomas. Many entered their father's or husband's business as opened up small boutiques, small enterprises of manufacturing and entered garment exports. This was the decade of breakthrough for women in many fields and many frontiers. Women made personal choices, stood up for their convictions and had the courage to make new beginnings. However, all these choices and beginnings was a not smooth sailing. In nineties, the women entrepreneurs were qualitatively a different breed of women. The women of nineties were capable, competent, confident and assertive women. This was the first time the concept of 'the best' rather than a 'male heir' began to be talked about. The fathers thought of 'inheritance' or a 'legacy' to a 'daughter' than just a son who may have been incapable and incompetent.

The 21st century is the century of Information Technology. Women's expertise in all these industries is beginning to emerge and women are emerging as a force to rock on with many of these new industries are headed and guided by women who are seen as pioneers and mavericks. Beginning with the 21st century, the status of women in India has been changing as a result of growing industrialisation and urbanisation, spasmodic mobility and social legislation. Over the years more and more women are going in for higher education, technical and professional education and their proportion in the work force has also increased. With spread of education and awareness, women have shifted from the kitchen, handicrafts and traditional cottage industries to non-traditional higher levels of activities. Even the government has laid special entrepreneurial training programs for women to enable them to start their own ventures. Women of today have a new avatar in the free rolling 21st centuries. Women entrepreneurship has been recognized as an important source of overall economic development. Involvement of women is needed for any sustainable change towards progress. Since 5th Five Year Plan onwards women's role has been recognized with a marked shift in the approach from women welfare to women development and empowerment. . Women entrepreneurs account for about 10 percent of total entrepreneurs in India.

Economic history is witness that entrepreneurship development plays a premium mobile role in industrial and economic development of an economy. It is said that an economy is the effect for which entrepreneurship is the cause. Hence increasing emphasis has been given to entrepreneurship development all over the world including India. The emergence of entrepreneurs in a society depends to great extent on the economic, social, religious, cultural and psychological factors prevailing in society. Indian society is multi-stratified. Inter and intra-variations exist between rural and

urban areas, among regions, classes, and different religions, ethnic and case groups, which led to variations in entrepreneurial activities too.

Over the past half-century, there has been many research resulting in various models and/or theories of entrepreneurship development. However, entrepreneurship as a relatively young field is rife with controversy, breakthrough, and multiple paradigms.

In 1987, Van der and Ronji in a study on small enterprises run by women observed that business headed by women were consistently worse off than others. The few factors responsible for this were, they generally had fewer resources than men, lower level of education and literacy, and by restricted physical and occupational mobility. They also found that, women have less contact, less knowledge of know-how, less bargaining power than men that limited their productivity and probability.

Sangama (2006), the NER of India is unique in terms of indigenous population, different cultural practices, and traditional business practices especially by women 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.

Deshpande and Sethi (2009) observed that the biggest challenges of women entrepreneurs are dominated by male dominated society, lesser risk and lack of self-confidence.

Mathew and Panchantham (2011), their study reveals that obstacles on the entrepreneurial performance of women are lack of role model, lack of professional interaction and lack of adequate training.

All the studies on women entrepreneurs' areas are devoted to describe the existing phenomenon. Women entrepreneurs are playing a very significant role in economic development of a country and at the same time they are

facing challenges which are detrimental to the development of women entrepreneur. It is therefore vitally necessary to know the prospects and problems that measures be initiated to remove the various shortcomings so that the women entrepreneurship development programmes can deliver the benefit intended from its implementation. It is in this backdrop that the proposed topic is a need for more specific studies on women entrepreneurship in Sonitpur district of Assam. The present study has been conducted with the following objective:

- To find out the socio-economic status and infrastructural facility available for the development of women entrepreneurs in Sonitpur district of Assam
- To find out the interest of women entrepreneur on traditional business/non-traditional business
- 3. To find out the challenges faced by the women entrepreneurs
- To find out the ways and means of overcoming the barriers of women entrepreneurship.

Socio-economic profile of the area

Sonitpur is an administrative district in the state of Assam. The district headquarter is located at Tezpur. As of 2011, it is the third most populous district of Assam (out of 27), after Nagaon and Dhubri. Sonitpur district was created in 1983 when it was split from Darrang district. The name "Sonitpur" as well as "Tezpur" literally means the "city of blood". The name Tezpur is derived from the Sanskrit "Teza" (meaning blood) "pura" (meaning town or city). Legend has it that the original name of this place was "Sonitpur". "Sonit" in Sanskrit also means blood but when the battle between Krishna's army fought for the rescue of Aniruddha (who was the grandson of Lord Krishna) there was so much bloodshed that the whole place was stained in red. This led to the name of the place becoming Tezpur. It is the fifth largest city of

Assam after Guwahati, Jorhat, Dibrugarh and Silchar. Sonitpur district occupies an area of 5,324 square kms (2,056 square ml.). According to 2011 census, total population of Sonitpur district is 1,924,110. Sex ratio, literacy rate, density of population, female literacy and male literacy rate are 956 per 1000 male, 67.34 percent, 370, 60.73 percent and 73.65 percent respectively. Sonitpur is home town of two wildlife sanctuaries- Burachapori and Sonai-Rupai. In 1998 Sonitpur district became home to Nameri National Park which has an area of 200 km. It is also home to Orang Natonal Park, which it shares with Darrang district. It was established in 1999 and has an area of 79 km. Sonitpur is a land of natural beauty, ancient monuments and rich cultural heritage. Tezpur is an important tourist destination with beautiful parks, temples and ancient monuments. Tourist spots in Tezpur town are mainly Chitralekha Udhyan, Agnigarh, Mahabhairab temple, Bhairabi temple, Rudrapada Temple, Haleswar, Da Parbatia, Hazara Pukhuri, Bamuni Hill, and Bhomoraguri. Sonitpur district of Assam is an agricultural based district. Traditional dependence on agriculture is one of the reasons for lack of entrepreneurship among the educated youths. They are mostly concentrated on governmental jobs. Absence of major industries in Sonitpur is also partly responsible for lack of entrepreneurial activities

METHODOLOGY

Sampling design

Descriptive survey method was used to know the existing condition of women entrepreneurship in Sonitpur.

Population and sampling: The population of the study consists of all the women entrepreneurs in Sonitpur. Sample of study was selected on the basis of simple random sampling. Present study was conducted on the basis of both secondary and primary data. Secondary information was collected from District Industrial Centre of Sonitpur district and journals, magazines, newspaper and web. The methods used for collecting primary data were observation,

telephonic communication, and interview. The primary data were collected from sample of 90 women entrepreneurs through a structured questionnaire

Tools of analysis

Personal interview was the major tool of data collection. Interview technique was made at women entrepreneurs. The secondary data also proposed to collect from various departments. All these data were arranged in various form of tables and proposed to critically analyse with the help of percentage method.

Analysis Socio- Economic back ground of the respondents.

To study the socio-economic

background of the respondents we consider the personnel characteristics of the respondents like age, educational qualification, marital status, family income, business type, size of the business, financial sources, benefit from external sources, registration of enterprises, facilities obtained from DIC, awareness of Government schemes and programmes and spend of business income Since 60.73 percent women are literate in Sonitpur district, so there is a possibility of exploration of quality of women. The factors influence the women to become an entrepreneur in Sonitpur, are mainly financial independence, higher standard of living, economic growth, identity & social security, freedom to take decision and social interaction.

Table 1. Socio-economic background of the respondents

Factors	Category	No. of Respodents	Percentage
Age	Factors	18	20
	30-40	34	37.8
	40-50	26	28.9
	50 and above	12	13.3
Marital status	Unmarried	34	37.7
	Married	56	62.2
Educational			
Qualification	Primary	10	11.1
	Higher secondary	45	50
	Graduate &post graduate	15	16.7
Annual income	Below 10,000	8	8.9
	10,000-20,000	35	38.9
	20,000-30,000	27	30
	30,000-40,000	10	11.1
Business type	Handloom/handicraft	34 26 12 34 56 10 45 15 8 35 27	16.7
	Cafr/internate		11.1
	Beauti parlour	9	10
	Tailoring	10	11.1
	Creche	4	4.4
	Nursary	2	2.2
	Service	4	4.4
	Others	6	6.7

Table 2.

Factors	Category	No. of Respondents	%
Source of Financing	Spouse income	30	33.3
	Personal savings	26	28.9
	Loan from banks	25	27.8
	Other source	9	10
Registration of the business	Registered	34	37.8
	Not registered	56	62.2
Facilities oblained from DIC	Training	43	47.8
	Technical	12	13.3
	None	35	38.9
Awareness of the Govt. sheme	Yes	69	76.7
	No	31	34.4
Spend of the business income	Family expenses	40	44.4
	Personal Savings	25	27.8
	Re-investment in her business	25	27.8

Data Source: Primary Data

RESULTS

As per the the necessity of women entrepreneurship in Tezpur

- a) Financial independence is regarded by 33% of total respondents as highest necessity of entrepreneurship for wome.
- b) 23% of total respondents are in view of higher standard of living as a necessity of entrepreneurship for women.
- c) Economic growth is regarded by 18% of the total respondents as one of important necessity of entrepreneurship for women.
- d) 13% of the total respondents are in view that identity, social security

Challenges of women entrepreneurship in Sonitpur

The potential for developing women entrepreneurship in Sonitpur is high. Women entrepreneurs in Sonitpur are engaged mainly in activities like weaving, knitting, embroidery, jam jelly and pickle making, etc. In recent years it is seen that women entrepreneurs of Sonitpur are venturing into non-traditional field also. These are mainly establishment of beautipourlar, restaurant, garment shop, café, crèche centre, nursery, etc. This is partly because of expansion of entrepreneurial opportunities. In Tezpur, Tezpur Mahila Samitee has played a significant role in giving training facilities (weaving, knitting, embroidery, etc.) to both urban and rural women. There are considerable numbers of women enterprises in Sonitpur.

The main challenges of women entrepreneurs are:

a) To run any enterprise successfully adequate infrastructural facility is must. During the present investigation the researcher find out the infrastructural problems like inadequate power supply, inadequate building and space, and also

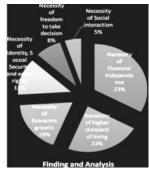


Figure 1. Findings and analysis



Figure 2. Main challenges of Women Entrepreneurs

inadequate communication facilities. 36 percent of total respondents are of the view that inadequate power—supply is one of the most important—challenges of women entrepreneurs

- b) 32 percent of total respondents considered finance is the main problem. Without financial support it is not possible to start a business. Due to paucity of fund many women are not able to start their business in spite of their willingness. Most of the women entrepreneurs start their own venture but they miss the way of success. Women entrepreneurs hesitate to take financial help from banks because of lengthy and complex process.
- c) Women entrepreneurs in our society facing various socio-personal problems which prevented them from becoming potential entrepreneurs. These problems are related to family problems, child rearing, limited freedom and also male dominance. During field work, it was observed that most of the women entrepreneurs have identified the dual responsibilities of house-wives and entrepreneurs. This causes problems for the women entrepreneurs. Conflict arises due to dual responsibilities. There is a lack of recognition and appreciation. 7 percent women are not getting support from their husband and 12 percent women are not get support from their family. Majority of entrepreneurs considered entrepreneurship as secondary to their home and family. They have to give importance to their husband, child and their relationship with them.
- d) Another problem of women entrepreneurs in Sonitpur is non availability of skill manpower. Most of the entrepreneurs (13 percent) are not getting the opportunities of entrepreneurship training. During the field work it was seen that many women entrepreneurs have lack of knowledge about various government schemes. They have lack of skill to start new enterprise.
- e) Adequate marketing is one of the most important factors of success of any enterprise. Generally marketing depends on quality of products, advertisement or publicity, adequate mobility, knowledge of market etc. But in Sonitpur, most of the women entrepreneurs have faced the problems of how to market the product, inadequate publicity, difficulty in travelling, competition with big enterprises, high

production cost and high tax rate. Lack of knowledge in business related activities are major problems of women entrepreneurship.

As per the 4th objective the ways of overcoming the barriers of women entrepreneurship are:

In view of the problems cited above, it is realised to adopt appropriate measures to accelerate the development of women entrepreneurship. Following recommendations have been made for the development of women entrepreneurship in Sonitpur -

The financial institutions mainly commercial banks can play an important role by giving financial help at low rate of interest to women entrepreneurs for encouraging them.

Awareness among women as well as other people of the society is very much important for women entrepreneurship. In this case, schools and colleges and different NGOs must take initiatives to generate awareness among the girl students.

Government must give emphasis on expansion of training facilities for women entrepreneurs. Training programmes for women entrepreneurs must be conducted from time to time which should give emphasis on finance generation, management procedure, innovative production and marketing.

For unregistered women entrepreneurs, situation must be created so that they are encouraged to register their enterprises to get government facilities and financial assistance from banks.

Moral support from family members is very important for women entrepreneurs.

Net working women entrepreneurs. Moreover for motivating girl students to take entrepreneurial activities, knowledge of entrepreneurship must be included in curriculum of formal education.

CONCLUSION

Women entrepreneurs have gradually played an important role in spurring economic development and job creation. Equality among men and women which is essential for development of society can possible through economic independence of women. The women entrepre-

neurs should take the challenges of new economic policy. Though government has taken various measures to develop women entrepreneurship, still development of women entrepreneurship is not encouraging. Developing entrepreneurship among women will definitely be the right approach for empowerment of women. At present it is a matter of satisfaction that number of women entrepreneurs are coming to start their business. In this case all kinds of support from family members, government, banks and society are needed. Moreover, education, training for entrepreneurship and infrastructural development are also very much important for revolution to entrepreneurship. In 1994, the name Lalita Devi Jain, fondly known as Madhu by the people of Guwahati, Assam has shaped her own destiny in the entrepreneurial arena. She created her own brand "Madhushree" and has marched her way forward to carve a niche in the global market. She started with five looms and over the period of last more than 25 years, she has built up 50 looms. Almost 200 women are employed and they all have become the part of the family to create the brand of Madhushree. The brand Madhushree shows that dedication and positive attitude can help to develop entrepreneurship among women.

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