

Women entrepreneurship and area of interest - A case study of Sonitpur district of Assam

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ABSTRACT

In the North bank of Brahmaputra river of Assam, among all of the effective sectors, agriculture makes the very best contribution to the home sectors and employs 70 percent of the workforce. Infrastructure facilities for the development of entrepreneurial activities aren't good enough and also not up-to-the mark in this region. Yet women entrepreneurs are moving ahead in all of the spheres of the advertising dabbling each possibility to whatever volume they can. This study covers especially Sonitpur district of Assam which is situated in the north bank of Brahmaputra river. Most of the women entrepreneurs in the study are interested by the conventional businesses. The first-generation women entrepreneurs are interested in the non-conventional business activities. A few of them are inquisitive about sporting out the traditional gadgets in modern looks – blending with market demands. This paper explores the interest of women entrepreneurs towards the traditional as well as non-traditional areas and barriers of women entrepreneurship.

Key words: Entrepreneurship, infrastructure, development, contribution, conventional

INTRODUCTION

Entrepreneurship is regarded as the engine of economic growth. All over the world, a revolution is driving by means of marketers in transforming and renewing economies. Now-a-days self-employment has notable significance in India due to growing populace together with jobless growth. Rani (1986) revealed that majority of women were not able to sincerely pick out the undertaking they would like to set up. Deshpande & Sethi (2009) discovered that the biggest demanding situations of women marketers are male ruled society, lesser chance and shortage of self-confidence. Jaiswal (1993) studied that despite better educational qualification and relatively good own family background, women

entrepreneurs do not keep the identical socio-monetary status, job placement, work allotment as enjoyed by male in the same conditions.

Assam is a state of 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, women entrepreneurship started in 1980. Sonitpur district of Assam is situated in the north bank of Brahmaputra river. This district is also confined within the growth of small scale enterprises. The handloom sector is the second largest sector after agriculture which employs large section of people. This sector is almost handled by women in the study area. The hand-

loom sector now supplies special varieties of traditional clothes for women and some for social and religious purposes. Women entrepreneurs of Sonitpur district 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-ladoo, etc. Srivastava and Syngkon (2008), examine in most of the North Eastern states, awareness and growth of SSI sports is higher in rural areas than in urban regions. This study brings to light the rising number of ladies and tribal marketers within the location in traditional fields. Al-Hossienie (2011) analysed that women entrepreneurs generally brings a positive amendment in perspective and behaviour of members of the family and society towards them. 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 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 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. 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.

This study attempts to recognition on the interest of women entrepreneurs (conventional as well as non-traditional sectors) alongside micro and macro elements which hinder women for their entrepreneurial activities.

Significance of the study

In recent years, women entrepreneurs are increasing significantly because of a rise of Self-Help Groups (SHGs) underneath the Swarna Jayanti Gram Swarozgar Yojana (1999). Culturally, this district is stuffed with diversity. Due to the existence of doctrine ethnic teams, there's a prospect of women entrepreneurship in numerous areas- traditional as well as non-traditional areas reminiscent of handloom, handicraft, Assamese cuisine, boutique, hobby classes, beauty parlour, money consultancy, café, and so on. The hidden entrepreneurial qualities of female are changing in society with the growing sensitivity to the role and economic status. Since Fifth Five Year Plan onward because of implementation of varied schemes of poverty eradication and self-employment, growing urbanisation, enlargement of non-agricultural activities, people's financial position has been increasing. This social modification helps to extend entrepreneurs among women each in traditional and non-traditional sectors. 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. Therefore, it's substantially essential to understand the interest of women entrepreneurs in traditional as well as non-traditional areas. 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.

The major objectives of the study are:

1. To find out the socio-economic condition and motivating factors of women entrepreneurs
2. To find out the interest of women entrepreneurs in traditional as well as non-traditional areas
3. To find out the barriers of women entrepreneurs

METHODOLOGY

Study area: The area of study is three blocks out of seven blocks in Sonitpur district namely, Gabharu, Balipara and Bihaguri blocks. Descriptive survey method is used to study. Both primary and secondary data are used in this study. Random sampling method is used to collect data from primary sources. Primary data are collected through well-structured questionnaires. 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. Total sample size is 120.

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.

RESULTS AND DISCUSSION

First objective:

1.1 To find the socio-economic condition of women entrepreneurs in the study area

In Sonitpur district, the various entrepreneurial activities among women lead to their entrepreneurial development are determined by the demographic and personal variables. These variables are basically age, marital status, caste, occupation, family structure and size, educational standards, involvement and work experience, family income from entrepreneurial and allied activities. These are discussed below in the following table.

Table.1.1 Socio-economic condition of women entrepreneur

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 th standard	18	15
	12 th 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	120
	Medium	00	0
	Big	00	0
Legal structure of enterprises	Registered	35	29.17
	Non-registered	85	70.83
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

Table – 1.1 reveals the socio-economic condition of women entrepreneurs. The highest number (45.83 percent) of women entrepreneurs is belong to 30-40 age groups; followed by above 40 years of age group (33.33 percent). Investigation shows that highly qualified women were not interested in entrepreneurial activities. They were interested on public and private sector jobs. 47.5 percent women entrepreneurs were 12th standard, 33.33 percent were graduate, 4.17 percent were Master degree and 15 percent were 10th standard. During field study it came to know that number of married women entrepreneur (45.83 percent) was more than unmarried (33.33 percent) women and 20.83 percent were widow. Widows were compelled to join in entrepreneurial activities to cope up financial crisis. Number of women belonging to joint family system (37.5 percent) is less than nuclear family (62.5 percent). Because

women entrepreneur from nuclear family has to do more to earn money mainly to meet the day to day cost in urban area. As the economy of Sonitpur district is backward and is based on agriculture, therefore monthly income of women entrepreneur is not so high. Majority of respondents (45.83 percent) income fall in the range of Rs. 10,000 to Rs. 30,000. Above Rs, 50,000 is earned by only 4.17 percent women entrepreneur. Lack of sufficient infrastructure facility, training facility, scarcity of funds, insufficient market, etc. are responsible for low income of women entrepreneurs. Due to procedural complicity, most of the respondents did not take financial help from banks. Majority of respondents (61.37 percent) source of finance was self. Only 15.83 percent respondents have taken loans from financial institutions. Due to shortage of funds, required investment is not enough which ham-

pers the development of entrepreneurship among women in the study area. Moreover, due to absence of big and medium enterprises, all women enterprises 100 percent are small. Number of registered women entrepreneurs was only 29.17 percent and non-registered was 58.33 percent. Due to illiteracy, procedural complicacy in registration, and the ignorance about the advantages of registration, the number of non-registered women entrepreneur was more than registered. Self-created women enterprise is 56.67 percent. Inherited ventures were only 20 percent. Women entrepreneur belonging to SC was 29.17 percent which was more than OBC and ST (which are 16.67 and 20 percent respectively). Since economically, SC community is very poor, they were compelled to enter the entrepreneurial activities for survival of their family. 34.17 percent women entrepreneurs were general.

1.2 To find out the motivating factors of women entrepreneurs in the study area

In Sonitpur district, employment opportunities in organised sectors is absolutely discouraging. Employment in government sector is gradually diminishing, investment is very low due to lack of resources and skilled manpower 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), urbanisation, 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-1.2 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
Total		120	100

Source: Primary data

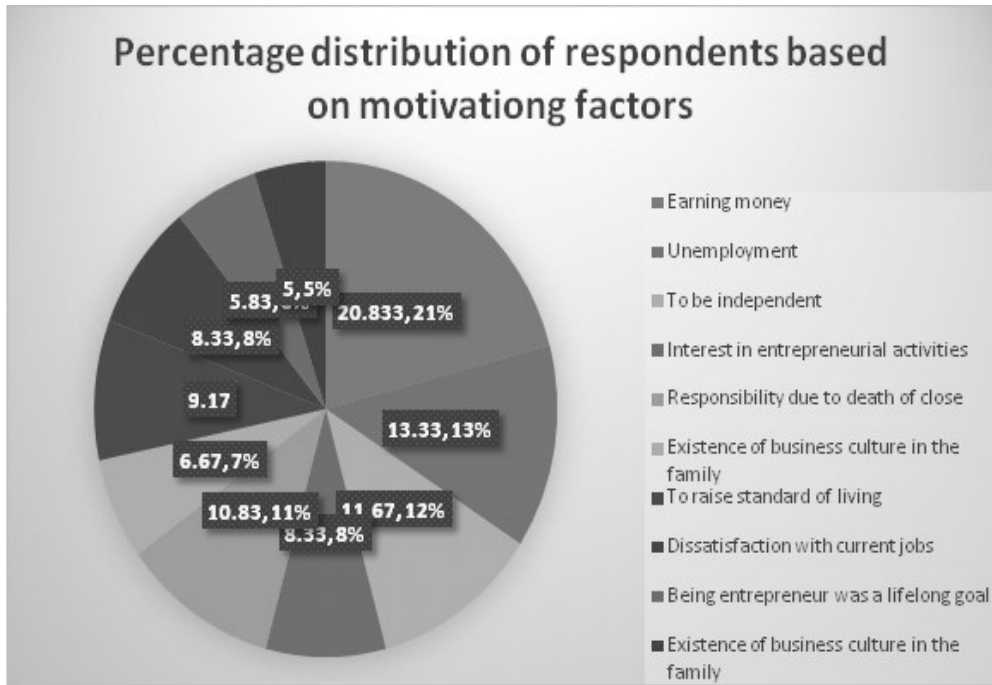


Figure 1. Motivating factors of women entrepreneurs

The above 1.2 and fig-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.

2. Second objective:

To find out the interest of women entrepreneurs in traditional as well as non-traditional fields

Women within the study area aren't solely venturing into the traditional business plan however conjointly, they're able to explore in varied non-traditional areas and prove their best capability. While during field study, it absolutely was quite encouraging to watch that against the varied odds (like improper provide of the resources, as well as inadequate business premises, scarceness of funds, inadequacy of business competencies and lack of skills particularly in rural areas, issue in maintaining balance between business and family, shortage of power provide, low profit ratio, etc.) entrepreneurship among women is moving towards in a very posi-

tive direction. The entrepreneurship ventures have crawled into a spread of activities thanks to the increased rate of literacy rate among female (60.73 percent, 2011); awareness of people; growth of urban areas; increasing tendency of self-employment through SHGs (Self facilitate Groups), increase of per capita financial gain (Rs. 17041, 2011), implementation of varied schemes like MGNREGS, DDUAY, NCS, PMGAY, PMAY, PMJDY, RAY, SGRY, NRLM, NULM, PMKVY, stand up India etc. that increase the financial gain and customary of the folks. Investigation shows that customer's demand has been dynamical from traditional items to non-traditional items. This case is prevailing a lot of in urban area than rural areas. However, at the same time, it was observed that traditional items have also high demand in fashionable appearance in urban areas.

During the sector study, within the rural areas, most of the respondents (68 percent) explicit that they were curious about the production of traditional items like handloom and handicrafts, tailoring, embroidery, Assamese cooking (traditional food items), etc. with the assistance of a primitive methods, that is additional contribution. Moreover, the cost of production of traditional items is relatively under non-traditional items because of the plentiful accessibility of raw materials, that build the worth of raw materials low cost, be it for the greens, fish, meat, and flowers. Therefore, rural women entrepreneurs are in the main curious about traditional items like native snacks (til pitha, tailor luddoo, Narikolor luddoo, etc.), weaving, tailoring, and embroidery, and other different food items such as pickle, jam-jelly, rice, jeera, turmeric powder, etc. Urban women entrepreneurs, on the other hand, have an interest in each traditional as well as non-traditional items. Just in case of non-traditional things, they're curious about the ventures of beauty parlour, crèche, hobby categories (yoga, music, dancing, art etc.), financial consultant, cafe, restaurant, doll making, gift shop, etc. Urban women businessperson conjointly curious about traditional items with fashionable

sounds like a dress shop, Assamese cooking, etc. They used new technology in their professions, e.g. just in case of embroidery (traditional item), a couple of respondents (1.5 percent) used digital swing machines, for creating women purse special machines are used to provide totally different shapes with vibrant styles and patterns, etc. Different traditional items that are listed principally by women entrepreneurs are essentially handicraft items like written textiles, pen stands, stone carving, decorated merchandise and imitation jewellery, ornamental candles, dry fruits boxes, stuffed toys, wood ware, wood style, scarf as art ware, are a number of the things that make up the bracket of seasonal demand or seasonal market. Generally, they're in demand throughout festivals. The urban women do this sort of labour throughout the year because it is long and conjointly, they're prepared with a bulk of stock once in demand. They prepare for exhibitions, fairs/ trade fairs at different places to sell their handicraft and handloom merchandise. A couple of women have loom machines and weavers at their homes or at different places for weaving garments, which, now-a-days, have high demand within the festivals and wedding seasons. They typically manufacture traditional item (like Gamusa, mekhela chaddar shirt, etc.) consistent with the demand of the purchasers. Presently, traditional items with fashionable sounds like mekhela chaddar and loom pants shirt piece, muga shawl, men's shirt, etc. have the best demand within the market. However, the issues of entrepreneurs during this sector are the high cost of production; the scarceness of funds, lack of well-arranged room; shortage of weavers and power offer. In India, handicraft and handloom production could be a major sort of employment next to agriculture and constitutes a big a part of the export impact economy.

In the case of boutiques, differing types of dresses and accessories are obtainable per the style styleer's design supported the customer's alternative. In jewellery sectors conjointly, traditional styles are employed in fashionable shapes like ornaments of kesa gold (Joon Biri, Loka para,

Table 2. Percentage distribution of respondents based on the specialisation of products (Traditional items / non-traditional items)

S.N.	Items	Total	
		Nos.	%
1	Traditional items	72	60
2	Non-traditional items	48	40
3	Total	120	100

Source: Primary data

dug dugi, gum kharu, etc.) and special ornaments of Barpeta (district of province), etc. Most of the respondents each in urban and rural areas run restaurants with traditional strategies. For instance, cooking in baanhar sungat (bamboo tubes/hollows). There are some herbs (medicinal plants) like mani-muni, bhedailota, norasingha, etc., that are simply obtainable in rural areas than in urban areas. In some restaurants, these herbs are used to cook traditional dishes. Normally, Assamese culinary art holds several unimaginable recipes associated with fish (masor tenga), meat (duck curry, chicken, and bamboo shoots curry, mutton, pork, etc.), aloo pitika, khar, ouu khatta, dekaliter kosu xaak, among others (Til Pitha, Tilor laddoo, Narikor laddoo, Gooror payash, Mango delight, etc.). At present, this type of traditional dishes has high demand.

Interpretation

Table- 2 reveals that the majority of the respondents was interested totally on traditional items (72 percent) than non-traditional items (48 percent). This can be principally attributable to the low price of production, availableness of raw materials, and mostly, they'll run their entrepreneurial activities from their homes. Field study reveals that just in case of non-traditional items, urban women enterpriser (65.45 percent) was additional inquisitive about the non-traditional items than traditional items (34.55 percent).

Thanks to the prevailing higher demand and market opportunities, urban women entrepreneurs were inquisitive about non-traditional items. Moreover, trained women entrepreneurs in urban areas tries to explore new innovations, therefore, they were interested essentially in non-traditional and additionally on traditional items. Fields study reveals that the rural women entrepreneurs (80 percent) were largely engaged in traditional items. Most of the respondents (35 percent) were concerned in the handloom sector followed by cutting, and embroidery (17 percent), handicrafts (9 percent), indigenous snack (7 percent), curry powder and Assamese cuisine (6 percent each). This is mainly due to the supply of raw materials, required less trained and primitive strategies of production. Moreover, they'll run entrepreneurial activities from their own homes. On the other hand, rural women entrepreneur's (20 percent) interest in non-traditional items is relatively below than traditional items. The explanation behind is that lack of adequate marketplace for such product, high price of production, absence of adequately trained personals and also the dearth of funds. 10 percent respondent was performing on beauty parlour followed by restaurants/dhaba (3 percent), financial consultant (2 percent), hobby teaching (3 percent), and restaurant (2 percent). Throughout the investigation, no crèche was found within the rural areas. Recently in India, production of non-traditional merchandise creat-

ed by women enterpriser has been bit by bit increasing. It is an encouraging fact that the market for the traditional items in modern looks are increasing as it shows hopes of the preservation of authentic identifications of the places. Field study shows that the trend of women enterpriser on each traditional and non-traditional item is positive and additionally encouraging in the study areas despite the existence of some odds.

**Third objective:
To find out the problems of 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 market-ers 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 run 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 expertise 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.

According to Ghose and 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.

In India, the laws and rules associated with women employment are discriminatory. The foremost vital nevertheless common issues of the women entrepreneurs are: the dearth of adequate finance; lack of proper business knowledge; stiff competition; lack of knowledge regarding the govt policies; social and cultural problems; lack of sufficient training facility; lack of family support; lack of self-confidence; gender biases; etc. Investigation indicates that women (on their personal front as individuals) are less probably to understand themselves as entrepreneurs and avoid supporting systems like coaching and courses targeted at the "entrepreneurs". The impact of family life and kid care (on their personal front), the lack of high-profile role models are other limiting factors within the study areas. Women's ancient "care-giver" roles; difference within the sharing of those roles between men and women, yet as our perceptions of what are acceptable roles for women and men (stereotyping and hypocrisy) each at the house from and outdoors the home, still function the key constraints to women entrepreneurs in the study areas.

Table 3. Classification of respondents based on problems during the running of enterprises

Sl. No.	Problems	Total	
		No.	%
1	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	Lack of proper business knowledge	5.83	
8	Lack of role model	5	
9	Lack of self-confidence	5.83	
10	Lack of mobility	6.67	
11	Time management and business-family balance	5.83	
12	Low risk-bearing ability	1.67	
13	Lack of awareness about Government policies and schemes	5.83	
14	Total	120	100

Source: Primary data

The above table shows that the main problems of most of the respondents (16.67 percent) are finance followed by stiff competition, cultural and social, problem of marketing, gender bias, lack of mobility, etc.

Progress on these challenges will herald a true distinction to confirm equality and direction for women in Sonitpur, and it will ultimately facilitate in building sustainable economies through the event of women entrepreneurship.

Impact of women entrepreneurship in income and employment generation in the study area:

Field study reveals that income and employment generation of women entrepreneurship is not satisfactory. All respondents run small enterprises (SSIs) and handled by them-

selves. Investigation shows that 70 percent enterprises were run by single entrepreneur, this is basically due to lack of adequate money; women were running business with their family members and not with hire labour. Nineteen percent ventures employ 2 or 3 persons (e.g. beauty parlour, boutiques, grocery shop, financial consultant, etc.) and eleven percent ventures employ 4 to 5 persons in running restaurants, café, creche, conducting hobby classes like music and dance, furniture of bamboo and cane, etc.

In case of income generation, investigation states that 29.17 percent respondents earn monthly around Rs. 10,000, 45.83 percent respondents (highest) earn between Rs. 10,000 to Rs. 30,000, and only 4.17 percent respondents earn above Rs. 50,000. The picture of income generation is not satisfactory.

Moreover, non-registered respondents were more (70.83 percent) than registered wom-

en entrepreneurs (29.17 percent). Due to illiteracy, lack of knowledge and awareness about government facilities which are available for registered entrepreneurs, the number of registered respondents is less than non-registered respondents. Field study also reveals that number of

Renowned Women Entrepreneurs:

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

In International perspective

registered respondents were more in urban area (85 percent) than rural area (15 percent).

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

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.

In National perspective

Dr. Kiran Mazumdar Shaw, Chairperson and Managing Director of Biocon Ltd., became the richest woman 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.

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.

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 too many women in the Northeast. KMUCB has helped women to manage their finances effectively.

Lalita Devi Jain (1994), created her own brand "Madhushree" and has marched her method forward to carve a distinct segment in the world market. She started with (in ancient area) 5 looms and over the amount of last more twenty-five years, she has designed up fifty looms. Almost two hundred women are utilized and all of them became a part of the family to form the brand of Madhushree in Gauhati, Assam. The Madhushree brand provides examples that with facilitate of dedication and positive attitude, entrepreneurship development among girls will possible.

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!

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.
- In Sonitpur district, women entrepreneurs having post graduate or holding higher skilled qualification, was terribly nominal. Extremely educated women in the study area showed no fascinated by doing business.
- During investigation, it was found that an outsized section of women entrepreneurs has availed no training (65.58 percent) to formulate their thinking and aspirations. Only 34.42 percent respondents have undergone training. Due to lack of proper training, most of the respondents haven't skills to manage a venture.
- Most of the respondents are belonging to nuclear family. Due to gradual increase of urbanisation and to maintain a high 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 try and do their business in non-traditional areas (like financial consultant, café, running hobby classes, beauty parlour, creche, boutique, etc.) due to high demand. On the other hand, in rural areas, majority of respondents 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.
- 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 things.

- Investigation revealed that due to lack of awareness and education, complicity 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 manoeuvre one step ahead in beginning and running enterprises.

Suggestions:

- Training facilities and financial assistance should be increased more both in rural and urban areas instead of giving centrally in one area (district-wise). To attract more women in entrepreneurial activities training should be provided with stipend and training on different sectors should be changed from time to time according to the changing demand of customer.
- Marketing facilities such as sales, purchases and other required support for timely start of an enterprise, etc. are necessary for respondents which should be easily available. Government/NGOs should give emphasis on that. 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 organisation. Strict vigilance is important for that.
- A stronger coordinated role of government, monetary establishments, NGOs and academic institutions with Associate in Nursing integrated approach is required to enlarge the participation of women in small enterprises. Easy credit system, low rate of interest, collateral free and adequate promoting facilities ought to 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.
- To speed up female entrepreneurial activities, the first-generation women entrepreneurs ought to publicize their work and experiences. They should share their success stories within the newspaper, magazine, journals, e-journals, etc.
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Outcome of the study:

This study reveals the interest of women entrepreneurs. First generation women entrepreneurs are interested in non-traditional sector. Moreover, rural respondents are interested in traditional and urban respondents are interested in both traditional as well as non-traditional sectors. Present study shows the causes of slow development of women entrepreneurship. 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 and selection of location

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.

CONCLUSION

Field study shows 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 handcraft works. Study shows that rural women entrepreneurs enter into 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. 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 development among women. There is a need for more training facilities and financial assistance from government and NGOs for the development of traditional and non-traditional sectors. Therefore, government must lay emphasis on publicizing the various schemes and policies announced from time to time to encourage and attract more women in entrepreneurial activities.

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