

Opportunities and Challenges of Rural Women Entrepreneurs: A Case Study in Dibrugarh District of Assam

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ABSTRACT

Rural entrepreneurs play a crucial role in the development process of India. Women at present have broken the monopoly of men and proved themselves that they are not inferior to men. Today, the role of women is not confined to the traditional one as a mother/house wife. The role of modern women is much more than what it was previously. Different factors of rural areas induce the rural women for coming forward to perform different income generating activities. At the same time, they are also facing some challenges or barriers. This study was conducted to understand various Opportunities and challenges of rural women entrepreneurs in the district of Dibrugarh, Assam. From this study it is clear that women are performing very well in the study area. They are mainly involved in traditional economic activities and different agencies help them in their business promotion.

Key words: Rural, entrepreneurs, opportunities, challenges, agencies, activities.

INTRODUCTION

There is a growing and worldwide appreciation that the rural entrepreneurship plays a crucial role in the development process of a country. This position gets reflected in the form of their increasing number and rising proportion in the overall product manufacturing, exports, manpower employment, technical innovations, promotion of entrepreneurial skills and above all human resource development. Due to development of science and technology all over the globe, rural entrepreneurs are very much benefited and it leads to more production and distribution of different goods and services in rural areas as well as in urban areas. To bring about an equitable distribution of income and wealth by raising the productive capacity of rural people the development of rural entrepre-

neurship is a must. According to the 2014 Economic Census Report, out of total of 58 million enterprises in the country, 35 million (60%) are located in the rural areas.

A woman is the nucleus of the family, particularly, in rural areas. In rural areas, women not only collect water, fuel wood, fodder and food but also play a significant role in preserving the culture, grooming the children and shaping their destiny. Though they constitute 50% of the total population, they contribute about 75% to the development of our society while men contribute only 25%. Therefore, they are called the home makers. Now-a-days, a large number of rural women are involved in different income generating activities in Assam and most of them are the members of Self-Help Groups under National Rural Livelihood Mission.

Entrepreneurship among rural women has been a matter of recent concern. In India, men generally TAKE the lead in the entrepreneurial world. But, due to change of economic and socio-cultural environment, rural women are entering into the field of entrepreneurship development. The hidden entrepreneurial potential of rural women has gradually been changing with the sensitivity to their role and economic status in the present society.

Growth and Development of rural women entrepreneurship is important but it is not so easy in developing country like ours in which more than 70 per cent of the total population lives in rural areas and most of them live below the poverty line. There are different challenges of women entrepreneurs in rural areas. To know such challenges of rural women entrepreneurs, there is a need of research in this field. This will definitely help the rural women entrepreneurs in facing different challenges. In this study, it is an effort to find out various opportunities and challenges of rural women entrepreneurs in Dibrugarh District of Assam.

Women's entrepreneurship can make a strong contribution to the economic well-being of a society by creating new jobs for themselves and others. Women entrepreneurs face gender-based barriers in the process of starting and growing their businesses (Ramija, 2019).

Rural women are not so aware and literate for handling all the promotional, legal and other formalities involving in loan taking and establishing an Industrial Unit. They also lack confidence in their ability to run the entrepreneurship. They need training in finance, marketing, production and managerial skills (Mehta, et.al, 2011).

Lack of family support, non-cooperation of male counterparts, weak bargaining position, psychological barriers, lack of experience, lack of knowledge, lack of society support, harassment, difficulties in getting loans to set up a business, lack of awareness about credit facilities for women, lack of infrastructure facilities, strict regulations and policies, attracting customers, lack of marketing skills and unfavorable market behaviors are the major problems faced by the women entre-

preneurs (Rani, et.al, 2016).

The traditional mind set of the society and negligence of the state and respective authorities is an important obstacle for the women entrepreneurship development in India. Apart from the responsibility of the state and society, women face absence of definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence direct ownership of the property to women, no awareness about capacities, low ability to bear risk, problems of work with male workers, negligence of financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of women entrepreneurship development in India (Kumbhar, 2012).

Different challenges faced by the rural women entrepreneur are - lack of education, lack of entrepreneurial skills, less awareness about technology, limited access to funding, maintaining balance between business and family life, motivational factors, social attitudes etc. Rural women entrepreneurship empowers the rural women, builds self-confidence, improves living standard, influence in decision making capacity in family and community etc. (Rathee, et.al, 2017).

Lack of balance between family and career obligations of women, lack of direct ownership of the property, poor degree of financial freedom for rural women, the absenteeism of entrepreneurial skills and finance in economically rich and poor women, negligence by financial institutions, lack of self-confidence, lack of confident schedule of life, lack of education, no awareness about capacities, low risk bearing ability are the major problems of Rural Women Entrepreneurship development in India (Gautam, 2016).

The factors which influence to women entrepreneurs in business activities are - family interference, cultural and social support and entrepreneurial skill. The study recommended that policymakers should make the policies for women entrepreneurs that would be effect toward self-

leading behavior in business activities (Khalid, et.al, 2021).

The role of rural women in the Indian economic development is inevitable. The present scenario shows that women not only entered in selected profession but also capturing all profession. But rural women faces lot of problem in starting and running of business, so there is urgent need to promote women and introduce schemes for the benefit of the women and society (Sonu, 2019).

Many more research works have already done by different academicians and research scholars in India so far. Findings of a few numbers of such works are highlighted here. From the review of literature, it is observed that no such works have been done on opportunities and challenges or women rural entrepreneurs in the district of Dibrugarh, Assam. Therefore, this work is an attempt to bridge the research gap.

Objectives of the Study:

1. To study about the present scenario of rural women entrepreneurs in Dibrugarh District.
2. To understand the opportunities of rural women entrepreneurs in the study area.
3. To know various challenges of rural women entrepreneurs in the study area.

MATERIALS AND METHODS

It is a descriptive study. The paper mainly discusses about the opportunities and challenges of rural women entrepreneurs in Dibrugarh district of Assam. Required data for this study have been collected from both primary and secondary sources. A total number of 70 women entrepreneurs were selected from the entire rural areas of Dibrugarh district as respondents. There are seven Development Blocks in the district and 10 women entrepreneurs from each development block area were selected at random. Primary data are collected from the selected respondents with the help of an interview schedule. Secondary data have been collected from DIC office, Block development offices, Journals

and periodicals, Books and websites. Collected numerical data have been analysed with the help of simple statistical methods. Finally, on the basis of those information and data a conclusion is drawn to fulfil the objectives of this study.

The study primarily covers different opportunities and challenges of rural women entrepreneurs in the district of Dibrugarh, Assam. On the basis of findings, some suggestions have been forwarded to face the challenges.

STUDY AREA:

Dibrugarh district is purposively selected as the study area for this research work. It is one of the oldest and rich districts of Assam which is famous for tea. It is situated in the upper part of Assam. The climate of the district is moderate and the land is also very fertile. Dibrugarh district has one subdivision and seven development blocks which are inhabited by various groups of people. There are 1306 inhabited villages and 56 uninhabited villages in the district. The rural area covers 3,335.52 sq.km. in the district. According to 2011 Census Report of India, the total population in the district is 13,26,335, and out of which 2,43,730 live in urban areas and 10,82,605 live in rural areas. Rural population in the district is 81.62% and the total number of female population in the district is 5,32,306(49.17%). Most of the rural population are cultivators. A total number of 6,751 women are involved in different activities of household industry in Dibrugarh district.

BRIEF CONCEPTUAL ASPECTS OF THE STUDY

Entrepreneur: Entrepreneur refers to a person, who is a creator of something. In real sense, one person who is also a planner, organiser, decision maker, initiator, motivator, risk taker, coordinator, communicator, controller of an enterprise is an entrepreneur. So, it can be said that an entrepreneur possess different qualities in the field of management and control of an enterprise. Above all, an

entrepreneur has some dreams and visions to achieve something in his/her life. An entrepreneur is a catalytic agent of change and works for the good of people. An entrepreneur creates wealth, opens up employment opportunities and fosters other sectors. Thus, the entrepreneur may be considered as the engine of economic growth, job creation and prosperity in a society.

Entrepreneurship: The concept of entrepreneurship is a complex phenomenon. Entrepreneurship refers to a process of action that an entrepreneur undertakes to establish his/her enterprise. Entrepreneurship is a composite skill, the result of a mix of many qualities and traits. These includes imagination, the readiness to take risks, ability to bring together and put to use the other factors of production, capital, labour, land, as also intangible factors such as the ability to mobilise scientific and technological advances. One of the qualities of entrepreneurship is the ability to discover an investment opportunity and to organise and enterprise. It involves taking risks and making the necessary investment under conditions of risk and uncertainty.

Business: Business means 'being busy' in performing some economic activities to earn profits or gains. It implies an entrepreneurial activity engaged in sale, exchange, production and distribution of goods and services for the satisfaction of human wants, needs, desires etc. The main features of business are – creation of utility, dealing with goods and services, continuous activity, predetermined goals or objectives, economic activities, earning profits, risk and uncertainty, entrepreneurial activity, etc.

Rural Area: The Census of India (2001) defines any habitation with a population density is less than 400 per sq.km, where at least 75 percent of the male working population is engaged in agriculture and where there exists no municipality or board, as rural habitation. According to RBI, all locations with a population up to 10,000 will be considered rural, irrespective of whether village or

town. According to Planning Commission, towns with population up to 15,000 are considered rural.

Rural Entrepreneurship: Rural entrepreneurship is a process performing different activities of a rural entrepreneur which brings in overall change through innovation, new ideas for the maximum social good in rural areas. The process includes agriculture, agricultural related activities, small business, village industries, rural artisans and rural arts. It may be considered as the engine of economic development of rural areas.

Rural women entrepreneurs: Rural women entrepreneurs represent a group of rural women who have broken away from beaten track and are exploring new ventures of economic participation in rural areas. They are the planners, operators and controllers of their enterprises in rural areas. There are no special businesses, which are more suitable for rural women. Basically, rural women entrepreneurs are more likely to start a business of farming, retailing, agro based food processing industries and other service related areas. Rural women entrepreneurs are broadly classified into agricultural entrepreneurs, micro entrepreneurs, small business entrepreneurs and rural artisans.

RESULTS AND DISCUSSION

At present there are more than 400 rural women entrepreneurs in Dibrugarh district. They are playing an important role in the socio-economic development of rural areas in the district. The number of rural women entrepreneurs in Dibrugarh is growing day-by-day. It is due to various opportunities of self employment as well as limited jobs in different sectors. Agriculture is the backbone of the people living in rural areas of Dibrugarh district. Unemployment problem is a burning issue in rural areas of the district. At present some rural women are starting different business activities for their economic empowerment and livelihood. Such types of entrepreneurial activities are also generating employment opportunities for both ed-

ucated and uneducated people in rural areas of the district. Self-Help Group movement is also encouraging the rural women to participate in different entrepreneurial activities in the district. From the field survey and interview with the selected respondents of the district, it is found that rural women entrepreneurs are very much successful in earning profit from their entrepreneurial activities. It is observed that numbers of such entrepreneurs in different Development Block areas of Dibrugarh district are not equal. The number of women rural entrepreneurs in different Development block area is 50 to 75. But their economic and allied activities are almost the same. It is due to similar climatic conditions, nature and characteristics of rural people, customs and traditions in rural society, availability of natural resources, economic conditions of the villagers, caste and community, religion, nature and characteristics of the market and marketing environment, level of education, level of income in the study area.

Rural women entrepreneurs are mainly involve in some traditional nature of entrepreneurial activities like – piggery, goattery, fishery, poultry, agriculture, grocery shop, stationery shop, tailoring, weaving, knitting and cutting centre, beauty parlour, restaurant, pan shop, DTP centre, hawkers

of vegetables, etc. Different economic activities of 70 respondents are shown in the table- 1. From the table it is clear that the highest numbers of women entrepreneurs are involved in piggery and poultry firming. Goattery is also an income generating activity of the rural women entrepreneurs. Presently a limited number of women entrepreneurs are entering into some new areas of entrepreneurial activities. The table shows the total numbers of women entrepreneurs and their percentage in different entrepreneurial activities. The respondents highlighted various reasons behind their preference towards a particular entrepreneurial activity.

Opportunities of rural women entrepreneurs in the study area:

Different opportunities of rural women entrepreneurs attract the rural women to become entrepreneurs at their native place. Women of the study area have realised the potential resources of the district and have initiated various entrepreneurial activities for their economic empowerment as well as their livelihood. Handloom and handicrafts have been playing an important role in the economy of Assam. Assam is famous for tea, bamboo, cane, jute, pottery, metal works of brass

Table 1. Entrepreneurial activities of rural women in Dibrugarh district

Types of entrepreneurial activities	Respondents		Types of entrepreneurial activities	Respondents	
	Total	%		Total	%
Agriculture	5	7.14	Restaurant	2	2.86
Piggery	11	15.71	weaving	3	4.29
Goattery	9	12.86	Hawkers of vegetables	6	8.57
Poultry	11	15.71	Stationery shops	3	4.29
Fishery	2	2.86	Vermicompost	1	1.43
Knitting, cutting and embroidery	3	4.29	Computer and Xerox centre	2	2.86
Grocery Shop	2	2.86	Hawkers of fruits	2	2.86
Cloth store	3	4.29	Beauty parlour	2	2.86
Steel fabrication centre	2	2.86	Disposal plate making	1	1.43

Source: Field work.

and bell, wooden furniture, weaving and toys. The work of making Assamese Japi is very popular and Japi has huge demand in the market. Furniture of cane and bamboo of Assam is a valuable product of Assam. Ornaments of bamboo have also a global market. Eri, Pat and Muga silk are the weaving heritages of Assam.

Many women entrepreneurs have already shaped their destiny in the entrepreneurial arena. Some of the successful women entrepreneurs from Assam includes: Lalita Devi Jain (founder of Madhushree), Bipani Talukdar (founder of Assam handicraft trader Pansy Exports), Joyetta Chaudhury (founder of Delice Bakery and Confectionery Food Item Shop, Ganeshguri, Guwahati), Tanushree Hazarika (founder of Tattva Creations and the Eclectic Magazine), Jahbi Phookan (founder of Jungle Travels India, Guwahati and co-founder of Assam-Bengal vigation, Kolkata), Meghali Bora (proprietor of Megha Food Products, Jorhat), Dalimi Patgiri (innovator and producer of utensils from arecanut ‘tambul’ sheets in association with NGO Dhoriti- The Courage Within) and Laxmi Baruah (founder cum managing director of Kanaklata Mahila Urban Co-operative Bank, Jorhat). These entrepreneurs are the motivators for rural women entrepreneurs and they provide different information and guide to the rural women en-

trepreneurs. Rural women entrepreneurs can easily contact with them for any query or information related to various entrepreneurial activities.

On the other hand, government and non-governmental organisations are also extending helping hands to the rural women entrepreneurs of north east region to participate in different entrepreneurial activities. Bank and other financial institutions are also working for the benefits for rural women. They provide financial support at a subsidised rate of interest to the rural women entrepreneurs. NEDFI is one of the premier financial institutions in the North East region. It has launched a scheme called the SNEHH, i.e., Scheme for North East Handloom and Handicrafts. All Assam Jana Jagaran Society, an NGO, is also working towards helping small entrepreneurs of North East region who are working on handlooms, handicrafts and sericulture.

Under the MES Cluster Development Programme, Ministry of MSME, the Ministry contributes up to 90% of the project cost in case of soft intervention and hard intervention to women entrepreneurs and it is up to 40 % assistance in case of infrastructure development. The National Credit Fund for Women (NCFW) commonly known as Rashtriya Mahila Kosh (RMK) assists women in informal sector. RMK extends micro credit

Table 2. Factors influencing rural women entrepreneurs in Dibrugarh district

Sl No	Influencing factors	No of respondents	Percentage	Rank
1	Available market	10	14.29	2
2	Availability of local resources and infrastructural facilities	6	8.60	5.5
3	Government Schemes	15	21.43	1
4	Non-Governmental Organisations	3	4.23	10
5	Bank and Financial Institutions	5	7.14	7.5
6	Women Entrepreneurs	6	8.60	5.5
7	Government departments and agencies	5	7.14	7.5
8	Women education and training	4	5.71	9
9	Family support and motivation	7	10.00	4
10	Political Leaders	9	12.86	3

Source: Field work

through MFIs for various economic activities including setting up micro enterprises. Government of Assam has different schemes or programmes for the generation of employment and entrepreneurship development among the rural women of Assam. Some of the schemes are – Kalpataru (finance), Chief Minister Self Employment Scheme (stipend during training period), CM Special Schemes (power tiller), Handloom and Textiles (yarn), etc. In Assam, Industrial Policy 2008 and Assam IT Policy 2009, the government of Assam has made various provisions to support the women entrepreneurs. These are some opportunities for rural women entrepreneurs of the study area as well as rural women of Assam. Entrepreneurs of the study area are mainly influenced by some factors in developing their entrepreneurship. The following table – 2 highlights the main factors which influence the behaviour of rural women entrepreneurs.

From the study it is clear that majority women entrepreneurs(21.43%) are influenced by various government schemes. It is followed by available market(14.29%), political leaders (12.86%), family support and motivation(10%), availability of local resources and infrastructural facilities(5.5%), women entrepreneurs(5.5%), Bank and Financial Institutions(7.5%), Government departments and agencies(7.5%), Women education and training(5.71%), and Non-Governmental Organisations(4.23%). Opportunities for rural women entrepreneurs in the study area are summarised in few points:

1. Rural areas of the district are growing faster than urban areas and a rapid process of urbanisation is also going on in different parts of the district.
2. There are more 40 rural haats in the district and the rural entrepreneurs can sale their products in their local haats.
3. Government organises various exhibitions and melas in different parts of the districts for selling the products of rural women entrepreneurs. Women entrepreneurs can easily sale their products in such exhibitions or melas.
4. All rural roads are now well connected with urban areas of the district and therefore the rural entrepreneurs can sale their products in nearby urban areas.
5. The rural consumers are becoming more literate and value driven. Income level is also going high in rural areas, mainly non-firm income. It is more than 65 percent.
6. Fast developments in infrastructure, household electrification, rapid growth in tele-density, and media penetration is leading to the opening up of rural markets at a fast pace in the study area.
7. Increasing purchasing power and demand for and access to new goods and brands have been observed over the past decade in rural areas of the district.
8. The future of the rural markets is even brighter. Over the next decade, it is also expected that rural infrastructure will improve drastically, along with literacy, mobile and television penetration, and more income to agriculture from cash crops.
9. Information and communication technology is revolutionizing rural areas by enhancing the skills of rural women through vocational training at block level and district level.
10. Tertiary sector (like- trade, transport, food business, education, personal services, etc.) provides some new avenues to the rural women entrepreneurs since the beginning of the twenty first century in the district.
11. Various government schemes also motivate the rural women to participate in different entrepreneurial activities in the study area.

National women movement, participation of rural women in politics, connectivity with urban areas, knowledge of entrepreneurship development and use of social media are also helping the rural women in different entrepreneurial activities in the district.

Challenges of rural women entrepreneurs in Dibrugarh district

Though the rural women entrepreneurs of the study area are successful in increasing their profits, increasing the amount of investment, expanding their economic activities, generating employment opportunities, yet they are facing lots of challenges. They are mainly related to financial, managerial, marketing, transport and communication, warehousing, competition, motivation and training, socio-cultural and family issues. The following table- 3 shows that 94.29% rural women entrepreneurs are facing the challenge of socio-cultural and family related issues in the study area. It is the biggest challenge for the rural women entrepreneurs. It is followed by motivation and training(87.14%), marketing(85.71), financial(82.86), transport and communication(78.57), competition (77.14), warehouse(72.86) and managerial(61.43). They are also facing some other challenges related to different issues like labour, education, business information and knowledge, technological, legal, etc.

A day for the rural women in the study area starts early in the morning with the responsibilities of fetching water, fodder, fuel and cooking food. They take care of the children and members of the family, their health, orientation and education, looks after the family assets and livestock and attends to various income generation activities. They manage all the household matters, handle the purchases and finance, work for almost 14-16 hours a day. Unfortunately, in spite of their laudable and vulnerable roles, which cannot be substi-

tuted by machine or men, women have been neglected since generations. At the same time, the rural women are to follow different socio-cultural customs and traditions in their day-to-day life. It creates a barrier in operating different entrepreneurial activities in rural areas of the district. The major challenges faced by rural women entrepreneurs in the study area can be summarised in the following points:

1. They are unable to get rid of vicious circle of rural socio-cultural system. The unjust socio-cultural system is a major challenge for the rural women entrepreneurs in the district.
2. Out of the total number of 70 respondents, it is found that 58 respondents have their financial problem and they are very poor in financial management.
3. Competition with large business houses in terms of both quality and price of products is a major challenge for all the women entrepreneurs in the study area.
4. Rapid urbanisation in rural areas leads to changes the behaviour of rural consumers. It changes their needs and wants, living standards or lifestyles. So, the rural entrepreneurs are to change their marketing strategies frequently and unable to continue their entrepreneurial activities for a longer period.
5. Women entrepreneur in the study area has no knowledge about 4 P's of rural marketing mix, i.e, Product, Price, Promotion and Place or Physical distribution and the 4A's of rural mar-

Table 3. Challenges of rural women entrepreneurs in Dibrugarh District

SL No	Challenges	No of respondents	Percentage	Rank
1	Financial	58	82.86	4
2	Managerial	43	61.43	8
3	Marketing	60	85.71	3
4	Transport and Communication	55	78.57	5
5	Warehouse	51	72.86	7
6	Competition	54	77.14	6
7	Motivation and Training	61	87.14	2
8	Socio-cultural and Family issues	66	94.29	1

Source: Field work

keting i.e., Affordability, Availability, Awareness and Acceptability. To cope up with the modern marketing system is also a challenge among the rural women entrepreneurs.

6. Our social system also regards the salaried persons than entrepreneurs. Family members, friends, and the support system of our society do not support or encourage the rural people to establish an enterprise or to become self-employed.
7. Middlemen also exploit rural entrepreneurs. The rural entrepreneurs are heavily dependent on middlemen for marketing of their products who pocket large amount of profit.
8. Rural entrepreneurs in this area find it extremely difficult in complying with various legal formalities in obtaining licenses due to low level of education and ignorance.
9. Entrepreneurs produce a large volume of agricultural products. But due to warehouse or cold storage facility they deprive from getting reasonable price from their products.
10. Use of scientific tools and techniques in the process of production is also a challenge for the rural women entrepreneurs of the study area.

Suggestions for facing the challenges:

In order to make the rural entrepreneurs more effective and dynamic with the emerging situations of modern economic environment of business, the following measures may be adopted:

1. The rural entrepreneurs should be provided easy finance at concessional rates of interest and on easy repayment basis. The cumbersome formalities should be avoided in sanctioning the loans to rural entrepreneurs.
2. Training is essential for the development of entrepreneurs. Government and non-government agencies should train the rural women entrepreneurs in technical and managerial fields.
3. Proper encouragement and assistance should be provided to rural women entrepreneurs for setting up marketing co-operatives.
4. Rural entrepreneurs should design their prod-

ucts keeping in mind the rural environment and needs of the buyers so that consumers accept their product in the market.

CONCLUSION

Finally, it can be concluded that rural women entrepreneurs of Dibrugarh District have been playing a significant role in the development of rural economy and it can be considered as a prime mover of our state's economy. They have been contributing in the process of industrialization, employment generation, removal of socio-economic imbalances and in the fulfilment of different socio-economic objectives in Assam for more than half century. From the study, it is found that employment generation among rural women is the main success of rural women entrepreneurship in Dibrugarh district. Traditional Business and industrial activities are the main schemes or projects for most of the entrepreneurship activities.

From the study it becomes quite clear that the rural women entrepreneurs need support from their society and family members to participate in different entrepreneurial activities. They need sufficient training in different areas for effective business management. It also becomes clear that rural entrepreneurship is the answer to removal of rural poverty. The rural women need regular motivation to take up entrepreneurship as a career as well as government support and necessary assistance to face all challenges. Marketing is now a full-fledged and challenging area of each and every rural entrepreneur who desires to enter in to rural entrepreneurship. Therefore rural entrepreneurs must emphasis on market study to understand the rural market, rural market environment, rural consumer behaviour, rural marketing mix, rural market segmentation, etc. Regarding marketing strategies, entrepreneurs should consider various features of socio-cultural as well as economic factors of rural areas. Marketers supply only those products which have regular demand in rural markets and the people of rural area can also easily afford them.

Limitation of the Study

This study wants to know the opportunities and challenges of rural women entrepreneurs in Dibrugarh district. It is a micro level study, which represents a limited portion of rural entrepreneurs of Assam.

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