

## **PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURSHIP DEVELOPMENT IN ASSAM: A CASE STUDY OF LAKHIMPUR AND CHIRANG DISTRICTS OF ASSAM**

**Arup Kumar Sarma<sup>1</sup>,**

<sup>1</sup>Research Scholar, Department of Humanities and Social Sciences, Central Institute of Technology, Kokrajhar-783370, India and Assistant Professor in Economics, Bihpuria College, Bihpuria, Lakhimpur, Assam.  
Email: [arupsarma2019@gmail.com](mailto:arupsarma2019@gmail.com)

**Kaushik Barman<sup>2</sup>,**

<sup>2</sup>Assistant Professor, Department of Humanities and Social Sciences, Central Institute of Technology, Kokrajhar-783370, India  
Email: [k.barman@cit.ac.in](mailto:k.barman@cit.ac.in)

**Abstract:** Entrepreneurship plays a significant role in developing and contributing to the economy of a country. It leads to the creation of capital as well as led to the generation of many social benefits. Women entrepreneurs comprise approximately one-third of all entrepreneurs worldwide. Unfortunately, entrepreneurship is not much popular and common in the developing nation like of India and more specifically the agrarian state of Assam. It means that the pace of women entrepreneurship development is very slow in the country and most of the women are still engaged in unproductive activities. It is same in case of Lakhimpur and Chirang districts of Assam. As half of the total population of Assam is women so, women's participation in economic activities is highly required epically to release them from other unproductive work and to enhance the economic condition of Assam in general. In this paper, an attempt has been made to find out the nature of product produced by the women entrepreneurs in lakhimpur and Chirang Districts of Assam; to find out the problems and prospects of women entrepreneurship in the study area. The study is descriptive and analytical in nature and is based on both primary and secondary data. The descriptive statistics have been used to analysis the data. The findings clearly depict that the different types of products like textile and beauty parlour-based product produced by the women entrepreneurs and there are many problems such as dearth of capital, negligence by financial institutions, orthodox thinking, male dominance, lack of proper education and balance between family and work have been faced by the women entrepreneurs. Regarding the prospects of women entrepreneurship development, handloom & textile-based unit, tourism units, food processing unit, agriculturally based unit and sericulture-based units has been found in the study area.

**Keywords:** Entrepreneurship, Women Entrepreneurs, Entrepreneurial activities, Problems, Prospects.

**Introduction:** Entrepreneurship has long been considered as a vital component of a thriving economy, with women's participation increasingly recognized as a crucial factor in promoting inclusive growth. It is also considered as one of the four main stream of economic factors: land, labour, capital and entrepreneurship (Holt, 2010). Entrepreneurship is the activities undertaken by the entrepreneur in the pursuit of entrepreneurial objective. According to Shane (2004),

entrepreneurship is an activity that involves discovery, evaluation and explanation of opportunities to introduce new goods and services, ways of organizing markets, processes and raw materials through organizing efforts that previously has not existed. On the other hand, Khanka (2008) defined women entrepreneurs as the women or a group of women, who initiate, organize and operate a business enterprise.

Entrepreneurship development can also be one of the best ways towards self-sufficiency and poverty alleviation, employment generation particularly for the women in a country where employment is not guaranteed by the State. Involvement of women in the entrepreneurial activities would ensure the effective utilization of labour and raw materials, generation of income and as a result of which improvement in the quality of life. Regarding the importance of women's participation in entrepreneurial activities Bisht and Sharma (1991) argued that "the entrepreneurship of women is considered to be an effective instrument to the economic development and empowerment of women. Considering this need Government of India has begun the process of empowering women through various National Policies and Entrepreneurship Development Programmes and organizing women in Self-Help-Group."

In MSME Sector, the participation of women may be classified into three types- women as the owner of enterprise; women as manager of enterprise and women as employees. As per records of National Sample Survey 73rd round (2015-2016), the total number of MSMEs is 1195076; out of which 66665 are women enterprises and 1128411 are male enterprises. It means 94 percent are owned by male and only 6 percent are owned by women. Out of the total enterprises, 11.91 lakh are micro enterprises and 0.04 lakh are small enterprises. Further, the total number of employees in MSMEs sector in Assam is 18.5 lakh; out of which 16.37 lakh are male employees and 1.8 lakh are females (Source: Annual Report 2017-2018).

Women Entrepreneurship Development in Assam has emerged as an important issue in recent times. Now, it is a revolutionary concept and same in case of Lakhimpur and Chirang District of Assam. The total number of populations in Lakhimpur and Chirang district is 10, 42,137 and 4, 82,162 respectively. Out of the total population of these two districts about 49.17 percent and 49.2 percent is women and the literacy rate is 70.67 percent and 56.65 respectively. It shows that a sizable number of women of Lakhimpur and Chirang Districts are still illiterate. However, the women of these two districts of Assam is very active, energetic and hard working in nature and both these two districts are endowed with rich natural resources which can be used for entrepreneurial activities. So, there is huge possibility of entrepreneurship development in different areas such as handloom and handicraft, food processing, designing activities and tourism sector particularly in eco-tourism. However, entrepreneurship development particularly women is highly negligible in Assam as well as both these two districts of Assam. It is fact that the patriarch mindset never encourages women to take up entrepreneurial activities instead encourage women to engage in non-economic household activities. Whether it is same in case of Lakhimpur and Chirang District of Assam? Therefore, there is a need for study to find out the present condition of women in Lakhimpur and Chirang Districts of Assam.

### **Review of Literature:**

The studies conducted in India and other states of North- East including Assam have been reviewed for this study. Problems of women entrepreneurship development are highlighted in a number of studies such as Devi (2004), Kurbah & Luther (2007), Joshi (2009), Raj (2010), Robita and Nandita (2011), Marami (2012), Gupta (2013), Barman & Chanu. () and P. M. Khargharia and S. K. Das (2021), etc. According to these studies, there are a number of

problems of women entrepreneurship development in North East India. Some of them are problem of finance, lack of suitable market, lack of suitable employees, stiff competition with outsiders, negligence by financial institution, absence of balance between family and work, present social system, lack of education and lack of training etc.

On the other hand, the prospect of women entrepreneurship development in the North East India are highlighted in the studies of Devi (2014), Chanu, and T. Monalisha (2012), Gupta (2013), Junare & Singh (2016) and Barman & Chanu (2018), etc. According to these studies, there is a enough prospects of women entrepreneurship development in North Eastern Region of India like weaving, tailoring, hotels & restaurant, beauty parlor, food processing units, agro based activities like rice mill, flour mill, sericulture, horticulture and floriculture activities like handloom and handicrafts, poultry farming and dairy farming etc.

Though, a number of studies regarding the problems and prospects of women entrepreneurship development have been reviewed for this study, no such study is found which depicts about the problems, prospects and the type of product produced in Lakhimpur and Chirang districts of Assam. Hence, the present paper tries to fill up the existing gap in the literature.

**Objectives of the study:** There are three objectives of the study; which are:

- (1) To examine the type of product produced by the women entrepreneurs in Lakhimpur and Chirang District of Assam.
- (2) To find out the problems faced by the women entrepreneurs in Lakhimpur and Chirang District of Assam.
- (3) To find out the prospects of women entrepreneurship development in Lakhimpur and Chirang District of Assam.

### **Research Methodology:**

The study is both descriptive and analytical in nature. The data is being collected from primary sources as well as secondary sources. Based on the existing review of literature the researcher has prepared two short schedules, (i) for women entrepreneurs regarding the type of product they have produced and the problems faced by the women entrepreneurs and (ii) for the entrepreneurial promoting agencies (Office of the Districts Industries & Commerce Centres, Rural Self Employment Training Institutes, and two Lead Banks of Lakhimpur and Chirang Districts) regarding prospects of women entrepreneurship development in the study area. Primary data from 20 rural women entrepreneurs including both the two districts i.e. Lakhimpur (10 women entrepreneurs) and Chirang (10 women entrepreneurs) Districts of Assam have been collected. Collected data have been analyzed by descriptive tools and techniques. The random and convenient sampling methods have been applied for selecting the area and collecting primary data from women entrepreneurs. The secondary data are collected from the different secondary sources like journals, research papers, books, Ph.D. thesis, websites, economic census, and institution etc.

### **Result and Discussion of the study Area:**

In order to support the existing review of literature regarding the type's product produced by the women entrepreneurs, problems and the prospects of women entrepreneurs the researcher have collected the primary data from Lakhimpur and Chirang Districts of Assam.

It is observed from the Table 1 that out of 20 respondents, 8 (40 percent) women entrepreneurs have started textile-based units, 11 (55 percent) entrepreneurs have started parlor units, and only 01 (5 percent) women entrepreneurs have started agro & food processing units. There is

no rural engineering & bio-tech industry and mineral based unit is found during the study period in the study area.

**Table: 1 Type of Product Produced by Women Enterprises.**

Sl. No.	Types of Product	Frequency	Percentage
01	Textile	08	40
02	Beauty Parlor	11	55
03	Agro & Food Processing Industry	01	5
04	Rural Engineering & Bio-tech Industry	00	00
05	Mineral	00	00
Total		20	100.0

Source: Compiled from field survey

Some of the problems which have been found in the present study are problem of finance, negligence by financial institution, traditional or Orthodox thinking, male dominance, lack of proper education and the balance between family and work are shown below in table 2. Table 2 deals with the opinions of women entrepreneurs.

**Table 2: Problems of Women Entrepreneurship Development in the study area.**

Problems	Major Problems		Minor Problems		No Problems		Total	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Dearth of Capital	14	70	4	20	2	10	20	100
Negligence by financial Institution	12	60	5	25	3	15	20	100
Traditional or Orthodox thinking	10	50	6	30	4	20	20	100
Male dominance	9	45	6	30	5	25	20	100
Lack of Proper education	7	35	5	25	8	40	20	100
Balance between family and work	6	30	5	25	9	45	20	100

Source: Compiled from field survey.

Table 2, indicates that for majority of the respondents (70 percent), dearth of capital is a major problem in women entrepreneurship development in the study area whereas, it is a minor problem for 20 percent of respondents and for 10 percent of total respondents, it is not a problem. Negligence by financial institution is also a major problem of majority of respondents

(60 percent); for 25 percent respondents, it is a minor problem and for 15 percent of total respondents it is not a problem. Regarding the traditional or orthodox thinking, for majority of the respondents (50 percent), it is a major problem; for 30 percent respondents, it is a minor problem and for remaining 20 percent of the respondents it is not a problem. In case of male dominance, for majority of the respondents (45 percent), it is a major problem; for 30 percent respondents, it is a minor problem and remaining 25 percent of total respondents it is not a problem. The same finding is found in the study of Lathwal (2011) that their families are male-dominated and their husbands do not want them go outside to work. Regarding the lack of proper education, for majority of the respondents (35 percent), it is a major problem; for 25 percent it is a minor problem and for 40 percent of total respondents it is not a problem. The present findings are similar with the findings of the studies conducted by Rathore & Chabra (1991), Khumbhar (2013). Balance between family and work is also a major problem of majority of the respondents (30 percent); for 25 percent it is a minor problem and for remaining 45 percent of the respondents it is not a problem. Some of the problems which are found in the literature like poor degree of financial freedom, no direct ownership of property and problems of work with male are not found as a problem in the study area.

In order to know the prospects of women entrepreneurship development in the study area, an interview with the head of the entrepreneurship development agencies which are operating in both the two districts had been conducted and the responses are presented in table 3. The entrepreneurial promoting agencies which have been operating in the study area and considered for the study are District Industries & Commerce Centers (DICC), Lakhimpur; District Industries & Commerce Centers (DICC), Chirang; Rural Self-Employment Training Institute (RSETI), Chirang; and two lead banks.

The findings are shown in Table 3. It is found that for majority of the respondents (80 percent) feel that there is prospect in tourism, which is followed by handloom and textile based entrepreneurial units (60 percent), food processing industries (40 percent), agriculture based activity (20 percent), Service related activities (20 percent), sericulture based activity (20 percent), Tailoring and readymade garments (80 percent), horticulture based activities like doll making and handicrafts (40 percent), and IT enabled service (60 percent).

**Table 3: Prospects of Entrepreneurial Unit for the Women Entrepreneurship Development in the study area.**

<b>Prospects of Entrepreneurial Unit</b>	<b>Frequency</b>	<b>Percentage</b>
Handloom & Textile based Unit	6	100
Tourism Unit	5	83
Service Unit (like Beauty Parlor/ Saloon, coaching centre)	4	67
Food processing Unit	2	33
Agriculturally based Unit	01	17
Sericulture based Unit	01	17

Source: Compiled from field survey

### **Findings of the study:**

The findings of the study indicate that women entrepreneurs in Assam face several challenges, including limited access to finance, inadequate infrastructure, and a lack of supportive policies and programs. The lack of access to finance is a significant challenge faced by women entrepreneurs, especially those in rural areas. Many women entrepreneurs in Assam rely on informal sources of finance, such as moneylenders, which can be expensive and risky. Though

there are a number of problems which are standing as a hurdle for the women entrepreneurship in rural Assam but, the prospects of women entrepreneurship development in the study area cannot be underestimated. The prospect for the development of women entrepreneurs is possible, when the government, social and financial institution collectively takes initiative. The important findings in connection with the objectives of the study are as under:

1. Level of institutional education attainment is not very encouraging.
2. Women are mostly housewives and they use to accompany their families in agricultural field. Only a few are found doing some kind of business and that too in their home.
3. Only a few are doing some small business but from their home with no such significant business enterprises. This reveals a very poor picture of women entrepreneurship development in Assam.
4. They feel that traditional or orthodox thinking of their families could be the cause of such poor entrepreneurship. Some of them mention that lack of proper education probably affects it. Again a few of them opine that their families are male-dominated and their husband do not want them to work, and some feel that dearth of capital or fund is the main cause of lower level of women entrepreneurship development in the study area.
5. It is found that for majority of the respondents feel that there is prospect in tourism, which is followed by handloom and textile based entrepreneurial units), food processing industries, agriculture-based activity, Service-related activities, sericulture-based activity, Tailoring and readymade garments, horticulture-based activities like doll making and handicrafts, and followed by IT enabled service.

### **Conclusion:**

The status of women entrepreneurship is not very encouraging in the study area in particular and in Assam in general. Because, the women entrepreneurs have been facing a lot of problem since their perception in Assam. There have been so many plans and programs for the poor people of our country. But many of these have nipped in the buds and many have failed to generate income and employment opportunities. In recent years women have been seen taking loans from different micro finance companies. But proper use of this money is not witnessed. Lack of proper awareness among the women regarding entrepreneurship development is also adversely affecting the scenario in the state. For that women are needed to be educated first. Without proper education they cannot feel the significance of entrepreneurship development. Again, male should also understand the same because when they understand the importance then only, they can encourage their wives. The policy makers must frame policies for women entrepreneurship development. It is very important because, for the development of a state, families need to be developed and families will be developed only when women are well educated and involve themselves in entrepreneurial activities.

### **References:**

1. Bisht, N.S. and Sharma, P.K (1991), "Entrepreneurship Expectation and Experience". Bombay; Himalaya Publishing House.
2. Das, Er. Dilip, (2014); "Prospects and Challenges of Rural Entrepreneurship Development in NER – A study "International Journal of Humanities and Social Science Studies (IJHSSS), Vol – I.
3. Holt, David H (2010) – Entrepreneurship and New Venture opportunities, New Delhi; PHI learning.
4. Ronstadt Robert (1984) – Entrepreneurship Text, cases, Notes, Dover, MA; Lord.
5. Shyamala (1999), Entrepreneurship Development for Women, New Delhi, Kanishka.

6. Shane, S (2004) A General theory of Entrepreneurship; the individual – opportunity Nexus Northampton; Edward Elgar.
7. Bates, T. (1990). Entrepreneur human capital inputs and small business longevity. *The Review of Economics and Statistics*, 72(4), 551-559.
8. Borkakoty, M., Chakraborty, S., & Roy, P. (2018). Women entrepreneurship in the Northeastern region of India: A review of opportunities, challenges and policy interventions. *Journal of Entrepreneurship in Emerging Economies*, 10(3), 416-436.
9. Brush, C., De Bruin, A., & Welter, F. (2006). A gender-aware framework for women's entrepreneurship. *International Journal of Gender and Entrepreneurship*, 2(2), 123-138.
10. Barman, K. & Chanu, A.I. (2018). Women Entrepreneurship Development in BTAD, Assam: A Case Study of Kokrajhar and Chirang District. *International Journal in Commerce, IT and Social Sciences*. 5(9), 11-25.
11. Kakati, R. (2019). Women entrepreneurship in Assam: Issues and challenges. *International Journal of Business and Administration Research Review*, 2(7), 80-83.
12. Welter, F., & Smallbone, D. (2011). Exploring the role of trust in entrepreneurial activity. *Entrepreneurship & Regional Development*, 23(9-10), 917-934.
13. Khanka, S.S. (2007): *Entrepreneurial Development*; S Chand & Company Ltd., Ram Nagar, New Delhi.