

A Study on Rural Women Entrepreneurs in Sonitpur District of Assam With Special Reference to Rangapara Development Block

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Abstract

Women play a vital role in the development of the society. For the growth of economy, women entrepreneurs are considered as important source. They were treated as the weaker section with less leadership role, but with changing times, now people have started accepting the leading role of women in society. The objective of the research paper is to find out the problems of rural entrepreneurs and motivating factors which influences them to become entrepreneurs. Women entrepreneurs face many problems such as lack of access to formal finance, gender based barriers, cultural and social barriers, limited resources, and access to information etc. Rural women entrepreneurs are an integral part of the economy as they can generate employment and reduce poverty and contribute towards empowerment of women.

Keywords : Empowerment, Limited resources, rural women entrepreneur, social barrier

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Entrepreneurship is the process whereby an individual or group of individual use organised efforts to pursue opportunities for creating value and grow by fulfilling needs and wants through various innovation. The word entrepreneurship has been derived from a French word which means to undertake. Entrepreneurship plays an important role in creating employment opportunities. Women entrepreneurs are also playing important role by self-employment and increasing their income. Women are participating in agricultural, business, and trade activities without any social barrier. Women entrepreneurs are those who engage in various business activities. Rural women entrepreneurs establish their own business in rural areas and generate employment opportunities.

In Assam, industries like tea, bamboo, pottery, metal wood carving, weaving, and toys have opportunity for growth. North-East is perhaps the most untapped field of potential resources. The region has unique items that have been highly accepted and appreciated throughout the globe.

Women entrepreneurs have embarked on their journey of entrepreneurship in a smaller scale. Women from the region have realized potentiality and have initiated various entrepreneurial activities to make use of untapped resources. Agro and food processing industry is flourishing in the region, and handloom and handicraft products have excellent brand value, especially, 'Eri', 'Pat', 'Muga silk' are the weaving heritage of the region.

Sonitpur is a district of Assam with its headquarter at Tezpur. There are five revenue circles in the district (<https://sfccassam.nic.in>). These are Tezpur, Dhekiajuli, Thelamara, Chariduar, and Naduar. There are seven community development blocks namely, Borchalla, Dhekiajuli, Bihaguri, Gabharu, Balipara, Rangapara, and Naduar. There are 82 village panchayats in the district including 1615 villages out of which 19 villages are under Bodoland Territorial Area District. For the study, Rangapara block is selected with eight village 'Panchayats' (Government of Assam, n.d.b.)

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Importance of Women Entrepreneurs

Women entrepreneurs play an important role in building the economy of a nation. The economic development process would be incomplete without the involvement of women entrepreneurs. Women in building business enterprises have emerged as an agenda for different policy makers and economist researchers. Growth of women entrepreneurs is a challenging task as they have to maintain a balance between household activities and business activities. Though women entrepreneurs in rural areas generate additional income source for the family, in the journey of entrepreneurship from financial arrangement to social barriers they have to face lots of obstacles. In the dynamic world with the effects of globalization and liberalisation, women entrepreneurs have become an important part for sustained growth of the economy and development of the society. Women entrepreneurs in rural areas must have access to resources, opportunities and services provided by the government (International Labour Organization, n.d. ; United Nations Industrial Development Organization, n.d.).

Review of Literature

Devi and Rajendhiran (2015) studied issues and problems of women entrepreneurs in rural India. The study is based on secondary data and observation. The study revealed that role of overload, dependent care, quality of health, and lack of proper social support are major problems of women entrepreneurs in India. The researchers suggested that human resource professionals, management consultants, and academicians can play a role for rural women entrepreneurs in dealing with work life balance issues and problems faced by women entrepreneurs.

Gautam and Mishra (2016) studied the importance of rural women entrepreneurs in the growth of the economy. The researchers studied the issues and supporting elements regarding women entrepreneurship. The study found that poor degree of financial freedom, absenteeism of entrepreneurial skill, lack of self- confidence, low risk bearing ability, and no awareness about capacity are some major problems for rural women entrepreneurs.

John and Mishra (2013) studied the importance of self-help groups in fostering empowerment of economically and socially deprived women in India. The objective of the paper was to find out challenges and analyze the problems faced by women entrepreneurs. The researcher used interview method to collect data. The researcher found many challenges like lack of funds, lack of acceptance from the family etc. and suggested various appropriate strategies to overcome the problems.

P. JayaKumar and J. Kannan (2014) studied challenges of women entrepreneurs . The problems faced by women while becoming independent are lack of specific agenda of life, imbalance between family and business life, lack of financial freedom, lack of information, lack of risk bearing capacity, and absence of self-confidence etc.

Sanchita (2013) highlighted the challenges faced by women entrepreneurs in the business. The researcher collected data from primary sources through the interview method. The sample size was 210. The study revealed that the problems faced by women entrepreneurs are lack of working capital, sales promotion problems, difficulty in distribution channel, lack of human resources, tough competition etc.

Shambunath (2021) examined the status of women entrepreneurs in rural India. The researcher also focused on the future scenario of women entrepreneurs and suggested various measures for upgrading the status of women entrepreneurs. The researcher found various challenges like lack of education, male dominated society, social barrier, lack of funds, legal formalities, high cost of production etc. and suggested various measures such as proving good quality infrastructure, management and technical assistance, vocational training programmes, removing socio-cultural barriers etc.

Objectives

The objectives of the study were:

- (1) To study the economic status of women entrepreneurs in the Rangapara Block development area.

(2) To investigate the motivational factors to become entrepreneurs.

(3) To study the problems faced by women entrepreneurs in the area.

Research Methodology

The present study is descriptive in nature and the researcher selected the sample randomly. The researcher used random sampling technique for selecting the sample. There are eight village panchayats in the development block and from each panchayat 15 samples were selected. Thus, the sample size was 120.

The study was based on primary and secondary data. Primary data were collected through questionnaire, observation and interview method. Secondary data were collected through books, research paper, websites etc.

For presenting data bar diagram, pie diagram, and tables were used by the researcher.

Data Analysis and Interpretation

Rangapara Development block: There are eight village panchayats in the Development Block. The details of the village panchayat are described in Table 1.

Table 2 shows that 37% of women entrepreneurs are below High School, 17% have passed High school, 17% are graduate, and 13% are post graduate.

Table 3 shows that 29% of the respondents have grocery shops, 16% have tailoring store, 6% have vegetable shop, 20% have poultry firm, 8% women entrepreneurs have dairy firm, 13% have clothes store and stationery store.

Table 1. Details of Population

Village Panchayat	Population
Phulbari	17,763
Phulaguri	10,822
Sonajuli	13,238
Namonigaon	15,872
Hatibari	12,429
Borjuli	13,916
Thakurbari	13,408
Nahoroni	12,429

Source : Field Survey

Table 2. Educational Qualification of the Respondents

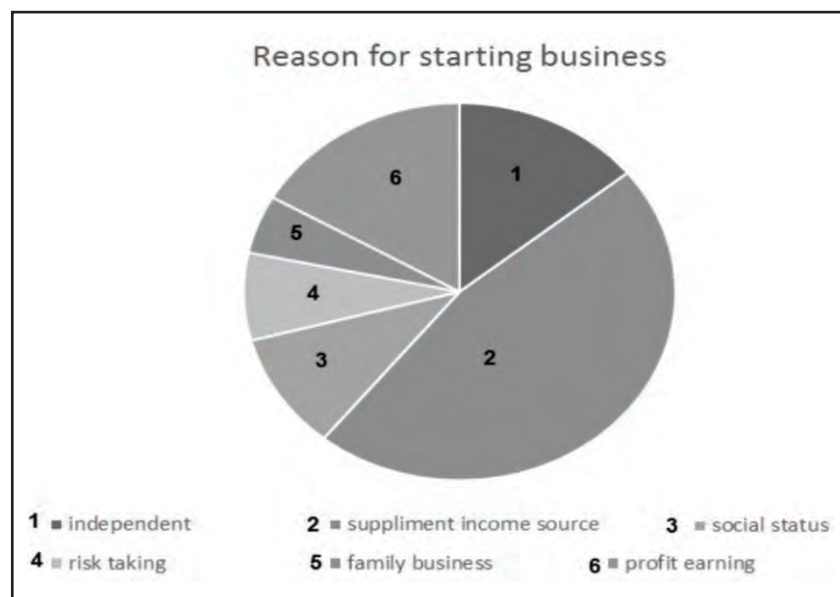
Qualification	Number of Respondents	Percentage (%)
Below class 10	44	37
High School Leaving Certificate	20	17
Higher Secondary	20	16
Graduate	20	17
Post Graduate	16	13
Total	120	100

Source : Field Survey

Table 3. Types of Business

Types	Number of Respondents	Percentage (%)
Grocery store	35	29
Tailor	19	16
Vegetable shop	7	6
Poultry firm	24	20
Dairy firm	10	8
Hotel	9	8
Clothes store and stationery	16	13
Total	120	100

Source : Field Survey



Source : Field Survey

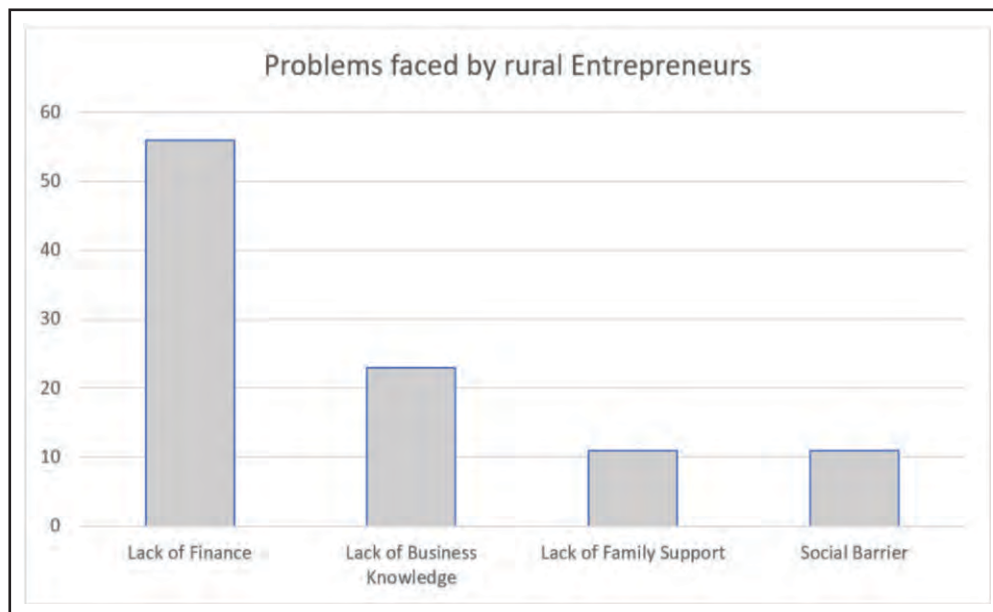
Figure 1. Reason for Starting Business**Table 4. Problems Faced by Entrepreneurs**

Problems	Number of respondents	Percentage (%)
Lack of finance	67	56
Lack of family support	12	10
Lack of business knowledge	28	23
Social barriers	13	11
Total	120	100

Source : Field Survey

Figure 1 shows that supplement income source is the main reason for starting business followed by to be independent and profit earning. The next important factors are to carry family business, social status, and to take risk.

Problems faced by the entrepreneur are shown in Table 4. Figure 2 shows that 56% of women face lack of finance,



Source : Field Survey

Figure 2. Problems Faced by Women Entrepreneurs

Table 5. Sources of Finance

Sources of Funds	Number of Respondents	Percentage (%)
Friends	18	15
Relatives	22	18
Money lenders	38	32
Bank	19	16
Government support	23	19
Total	120	100

Source : Field Survey

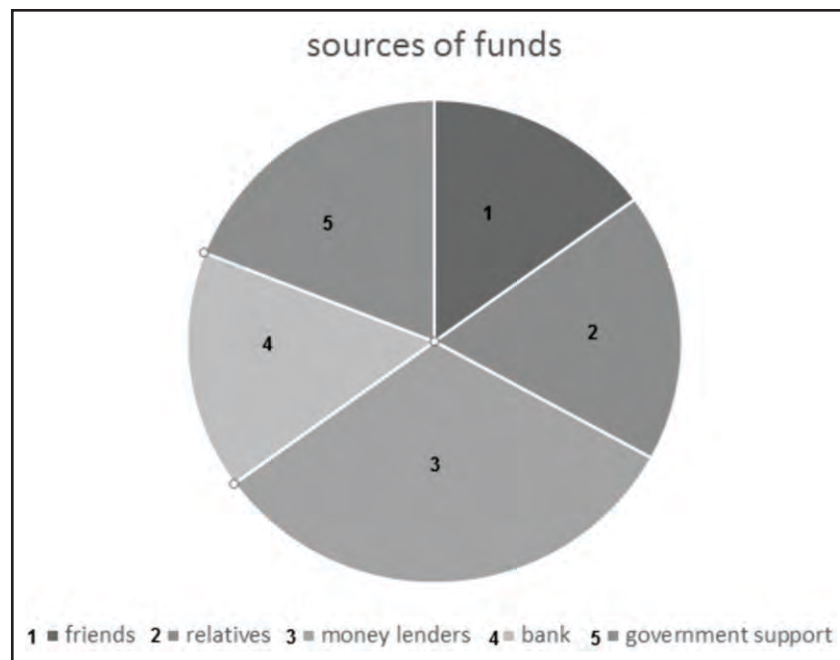
23% women entrepreneurs lack business knowledge, about 10% lack support from the family, and the other 11% face social barriers for growth.

Table 5 and Figure 3 show that women rural entrepreneurs are mostly dependent on private money lenders (32%), followed by relatives (18%). Only 16% takes loan from bank and 19% of women entrepreneurs get government support.

Findings

The study shows that many of the respondents lack education, business knowledge, and entrepreneurial skills. Women entrepreneurs face many problems while starting and running businesses such as lack of finance, less government support, complex procedure in obtaining loan, lack of security, no support from the family etc. The most influencing factor to start business is to supplement income for the family and to become independent. Women entrepreneurs face problem in balancing the work life and family life effectively.

Lack of raw materials is another problem faced by rural women entrepreneurs due to poor connectivity. They face tough competition in acquiring raw materials and essential products required for the enterprise if the price is high.



Source : Field Survey

Figure 3. Source of Funds

Entrepreneurship has traditionally been male dominated, which has put a break in the growth of women entrepreneurs. Women entrepreneurs face lots of problems in raising funds as financial institution. Creditors do not want to provide financial assistance due to less credit worthiness. So, they have to rely on private money lenders at high rate of interest from relatives. Majority of the women entrepreneurs do not have permanent own area for operating business, so they have to take rented place for business.

Suggestions

It is the need of the hour to make rural women entrepreneurs aware atleast about entrepreneurial skills and knowledge and make them well educated about various digital payment mechanisms. Government should organise more training programme in the rural areas on various recent issues to make entrepreneurs more efficient. Various financial institutions should provide loan at subsidized rates to women rural entrepreneurs. Insurance companies can play an important role in securing risk of businesses and make them aware how they can be a source of finance for them.

Conclusion

The society in our country is male dominated and women are assumed to be economically and socially dependent. Rural women entrepreneurship is important for the creation of wealth as well as for the economic growth of the family. In the rapid growth of industrialisation and changes in technology, it is very important to develop rural women entrepreneurs for generation of employment opportunities and growth of the nation's economy. Rural women entrepreneurship can't be developed without proper training, it is important to provide suitable training to enhance their economical skills and business knowledge. The training programmes should be more structural giving emphasis on socio-economic background and their needs. The government has a great role in it so that women entrepreneurs can be more empowered by training and development and capacity building programmes.

Future Scope

The study can be conducted all over Assam. Only rural women entrepreneurs were taken into account for this study. Apart from this, more studies can be conducted on comparison between male and women entrepreneurs and study of entrepreneurs in urban area can also be conducted.

Author's Contribution

The author was actively involved in the presented work. The author worked on review of literature and collected the data, processed it, and presented it with proper tools. She also worked on references.

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Conflict of Interest

The author does not have any affiliation with any entity with any financial interest or non-financial interest in the subject matter or materials discussed in the manuscripts.

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