

Women Entrepreneurship Development through Self Help Group in Assam

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Abstract- Women Entrepreneurship is comparatively a recent phenomenon in Assam. Women entrepreneurship and their participation in entrepreneurial activities are gradually increasing. Quite a large number of women entrepreneurs have set up their enterprises and have been in business successfully. Self Help Groups (SHGs) have smoothened the way for entrepreneurship of rural women. The members of Self Help Groups are involved in Micro Entrepreneurship and work at micro level or cottage sectors. They are very much interested in entrepreneurial activities like, Handloom weaving, Piggery farm, Poultry farm, Dairy farm, Handicraft etc. The rate of growth of women entrepreneurship is not satisfactory till now. This is due to some basic problems arising in relation to entrepreneurial development in our societies. Hence the investigator carried out a study to find out motivating factors of entrepreneurship and also to find out the constraint faced by women entrepreneurs and suggesting remedial measures that would contribute to greater success rate among women entrepreneurs. Two hundred women (200) members from Self Help Group who are engaged themselves in various entrepreneurial activities are considered as respondents. The finding revealed that different factors compelled rural women to start their entrepreneurial activities but varieties of problems are faced by them in establishing and running their business ventures. The problems ranges from financial, Marketing Problems, Production Problem etc. The problems of women entrepreneurs are far more than their men counterparts due to the existence of societal taboos and restrictions. Considering the economic importance of developing entrepreneurship among women, the Government shall design a suitable scheme to attract women towards entrepreneurship and to help their enterprises to survive.

Keywords: Entrepreneurship, Cottage sector, Constraint, Self Help Group, Business Ventures

I. INTRODUCTION

Entrepreneurship is the dynamic process of creating incremental wealth. The wealth is created by individuals who take the major risks in terms of equity, time and career commitment of providing value to some product or service (Kuratko and Richard, 2001). According to A.H.Cole, "Entrepreneurship is the purposeful activities of an individual or a group of associated individuals undertaken to initiate, maintain or organize a profit oriented business unit for the production or distribution of economic goods and services". It is a process where one person getting himself self employed and provides job to others also. The person is called 'entrepreneur'. All activities undertaken by an entrepreneur to bring a business unit into existence are collectively known as

entrepreneurship. In short, entrepreneurship is the process of creating a business enterprise. Entrepreneurship is breaded by self-employment and enhances economic growth of the country. Small-scale entrepreneurship reduces the concentration of wealth in few hands and helps for achieving balanced economic growth of the nation. In our countries, entrepreneurship development is considered as the way to promote self-employment, to sustain economic development and to augment the competitiveness of industries in the eve of globalization and liberalization.

Women constitute about half of the world population. In traditional societies, they are confined to performing household activities. Hence women are generally called as home makers. But today, in modern society, they have moved out of the house and are taking part in all areas of life. Today, the entrepreneurial world is open to the womenfolk. The role of women entrepreneurs in the process of economic development has been recognized form nineties in various parts of the world. Today, in the world of business, women entrepreneurship has become an essential movement in many countries and has been accepted in all areas of working. The United Nations report has concluded that economic development is closely related to the advancement of women. In nations where women have advanced, economic growth has usually been steady. By contrast, in countries where women have been restricted, the economy has been stagnant. Therefore this study has been carried out to see the involvement of women for the economic upliftment of the country in general.

The prospective role of women entrepreneurs in Assam has been realized since long. The new industrial policy has emphasized the need of implementing the entrepreneurship programme for women in rural and urban area to uplift their status in the economic and social field. Product and process courses are framed to train the women group for their participation in industries and business. The five year plan has also categorically and emphatically stated that women section has to be given special recognition and provided with requisite facilities for bringing them in to the mainstream of economic growth. This paper with special interest to the promotion of entrepreneurship and leadership quality seeks to emphasized on the three important issues i.e.- to discussed the motivating factors for entrepreneurship, to find out the difficulties faced by the women to become an entrepreneur, and the approaches to promote entrepreneurship and leadership qualities.

Women entrepreneurs in Assam have to cope with various socio-economic problems. Society's attitude and support are the major determinants of women's entrepreneurial success. The social and cultural roles played by women may place an additional burden on them. As a part of their social binding, women have to perform household duties with simultaneously operating as business owners. A woman entrepreneur is expected to perform the roles of wife, mother, daughter, daughter-in-law and businesswoman. On the other hand the

Lakhimpur district of Assam where the study is carried out, is industrially backward area in compared with other districts. So, it is felt that this district is ideally suited for a study on women entrepreneurship. The study which aims in understanding the entrepreneurial development among women the factors encouraging the women to become entrepreneurs, the problems that faced by the entrepreneur and the attitudinal and general aspects of Assamese women entrepreneurs and their aspiration for achieving success is a unique one in the field of social research as a whole.

II. OBJECTIVES OF THE STUDY

1. To study the motivating factors for women entrepreneurship.
2. To study the activities adopted by women entrepreneur.
3. To study the major constraints faced by the women entrepreneurs.
4. To suggest measures for promotion of women entrepreneur in Assam

III. METHODOLOGY

Universe of the Study

Since the study is related to women entrepreneurship development through SHGs in Lakhimpur District of Assam, the universe of the study constitutes all the SHGs constituted by Women under Community Development Block of Lakhimpur District. The Lakhimpur district has Nine Community Development Blocks. Out of the total Nine Development Blocks, two development blocks i.e. Lakhimpur and Baginadi Development block have been drawn out for the purpose of drawing samples for this study keeping in view of achieving the objectives and convenience of the study.

Selection of Respondents

Since the study deal with the rural women entrepreneur who are engaged in different income generating activities. Therefore the respondents for the study were taken from the member of SHGs through which women are engaged themselves in different income generating activities i.e. small business

Ten SHGs from each Community Development Block has been selected following the purposive random sampling method consisted the total number of SHGs are Twenty (20). From this Twenty SHGs ten (10) members from each SHG were selected as a sample for the study made the total number of Two hundred (200) were the respondents for the present study. **200** women entrepreneurs were selected from these two Development Block to study and evaluate their motivating factors, the constraints faced by them and the guidance received by them.

Development of tools and analysis

The primary instrument for collecting the information was a set of structured interview schedule consist of Motivating and facilitating factors of entrepreneurship, Activities adopted by women entrepreneur, Constrained faced by the entrepreneur, Aspiration for achieving success etc. In addition to the structured interview scheduled, the researcher's own observation during face to face interview also formed a part of the technique adopted in collecting information from the respondents.

IV. RESULTS AND DISCUSSIONS

Motivating Factors

Growth of entrepreneurship depends upon certain motivating and facilitating factors. Entrepreneurs are motivated to start a business/ enterprise because of the factors like ambitious factors, compelling factors and others. These motivating factors act as intervening variables to mediate between stimulus and response of the individual concerns and affects ones dedication towards any job or activity. If the individual is self motivated, the quality of work is better too. Women folk in Assam are motivated to peruse their opportunities to enter into a Entrepreneurship profession in order to satisfy many aspects like independence, recognition and gain of acceptance and appreciation in society, a means to get better the wellbeing of their families and finance the education of their children. The present study focuses on various motivational factors of women in rural areas that influence their entrepreneurial choice. Table I shows the various motivational factors of women entrepreneur in Assam.

Table I
Motivating Factors of Women Entrepreneurship

Sl.No	Factors	Frequency	Percentage (%)
1.	To earn money for increasing family income	76	38.0
2	To secure Self employment	43	26.5
3	To apply professional Skill	18	9.0
4	To avail financial benefit of government scheme	31	15.5

5	To improve socio-economic status	27	13.5
6	Others (Death of husband, Family Responsibility)	15	7.5

The above table shows that 38% of respondents were compelled to start the entrepreneurial activities for increasing family income. 26.5% respondent was motivated to make themselves self employed. 15.5% of respondents started their entrepreneurial activities to avail financial benefit of government scheme. 9% respondents started their entrepreneurial activities to apply their professional Skill. 13.5% of respondents were motivated to start small business to improve their socio-economic status. Family responsibility due to death of husband, relatives compelled 7.5% respondents to start the present activities.

Activities Adopted by Women Entrepreneur:

Generally different Economic activities are adopted by the SHG members on the basis of availability of local resources, traditional habit, market availability etc. The following table shows the different economic activities adopted by Women Entrepreneur.

Table II

Economic activities undertaken by respondents

Sl. No	Economic activities	Frequency	Percentage (%)
1	Goatery	31	15.5
2	Piggery	40	20
3	Handlooms and Handicraft	85	42.5
4	Agricultural Farm	18	9.0
5	Fishery	7	3.5
6	Tailoring	19	9.5

From the above table it has been seen that out of total respondents highest 85 sample respondents i.e. 42.5% have taken Handloom and Handicraft activity as their economic activity under SHG microfinance programme. Another economic activity under taken by the sample respondents is piggery farming where 20% are engaged. Almost all the tribal respondents as well some other community traditionally prefer piggery as their economic activity. There are other economic activities undertaken by sample respondents such as Goatery rearing by 15.5%, Agricultural Farm activity by 9%, tailoring activity by 8% and fishery activity by 10 respondents i.e. 5% only. It is found from the study that though agriculture is the primary occupation of the most of the respondents, the Handlooms and Handicraft is found to be most profitable and preferable economic activity among rural women entrepreneur. They began this activity by manufacturing of women's' wear from Silk, Muga etc.

Constraints Faced by Women Entrepreneur:

The women are in recent time very much interested in entrepreneurial works like, Handloom weaving, Piggery farm, Poultry farm, Dairy farm, Handicraft etc. But it has been observed that the rate of growth of women entrepreneurship is not satisfactory among them. This is due to some basic problems arising in relation to entrepreneurial development in our societies. A variety of constraints are faced by the entrepreneurs in establishing and running their business ventures. The problem ranges from financial, Marketing Problems, Production Problem etc. The problems of women entrepreneurs are far more than their men counterparts due to the existence of societal taboos and restrictions. The following table shows the major constraint faced by women entrepreneur of Assam.

Table III

Constraints faced by Women Entrepreneur

Sl.no	Constraints	Frequency	Percentage
1	Financial Problem	66	33%
2	Marketing Problems	52	26%
3	Production Problems	49	24.5%
4	Social Problems	33	16.5%

From the above table it has been seen that majority of women entrepreneur i.e. 66% faced the problems of financial aspects. High cost of required machine or equipment, Lack of knowledge about government subsidies and technical knowledge, difficulties in long procedure and complicated methods of availing financial aid, documentation etc are faced by women entrepreneur. 26% respondents faced constraint in respect of lack of demand in local market. They reported the major constraint in respect of competition from huge organizations, lack of proper Transportation etc. It has been found that 24.5% Women Entrepreneur faced difficulties regarding availability of raw material. According to them cost of raw material is too high due to non availability status and lacking in technical training. The data presented in table above revealed that 16.5% of women entrepreneur depends on their husbands for finance and male dominated decisions. Moreover, financial institutions also hesitate to finance women based projects due to lack of property in their own name. Increased work burden and responsibility of small children or dependent in-laws were major personal constraints and some women were faced constraints in their personal health problems.

V. SUGGESTIONS AND CONCLUSION

The findings of the study have drawn attention to some aspects, which need to be considered for developing women entrepreneurship. A few such recommendations are:

- Approach should be applied to select potential women of managerial skill who has systematically

acquired the required philosophy and skill in the initial stage.

- Entrepreneurs should provided required training by emphasis on Achievement-Motivation- Training with adequately backed by management inputs and the technical training orientation.
- The entrepreneurs faced difficulties in selection of machinery and technology. Suitable organizational arrangement for supply of information about appropriate machinery and the process of transfer technology should be available to prospective women entrepreneur. "Creation of Machine and Process Bank" to provide all data of machines and processing will be a great support of women entrepreneurship development in Assam.
- The entrepreneurs have to contract many agencies and departments for completing various formalities for registration and licensing. Promotional agency should come forward to help the Women Entrepreneurs in this regard.
- Sufficient data and market intelligence should be available and the Government and Private agencies should patronize the product and service of the entrepreneurs.
- Both the Government and Private agencies have to play a coordinated role with an integrated approach for making the movement of women entrepreneurship development a success.
- For effective and quick women entrepreneurship development a special apex body should be set up at

the state capital level with its district machineries to provide required assistance from government bank and financial agencies to the existing and prospecting entrepreneurs.

The afore-said finding has provided useful information regarding the women entrepreneurship development in Assam involving motivating factors for entrepreneurship, activities adapted to different problems faced by them and thus has provided an insight in to the working of the women entrepreneurs dealing with self help group.

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