



## **Problems of Women Entrepreneurship in Assam: A case study in Lakhimpur District**

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### **ABSTRACT**

*Women Entrepreneurship is comparatively a recent phenomenon. The traditional perception of women as a helper in the occupation of the husband and homemaker is gradually vanishing. 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. But it has been seen that majority of women entrepreneurs in Assam 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 obstacles and problems faced by women entrepreneurs and suggesting remedial measures that would contribute to greater success rate among women entrepreneurs. Two hundred women (200) from Self Help Group who are engaged themselves in various entrepreneurial activities are considered as respondents. The major finding revealed that varieties of problems are faced by the entrepreneurs in establishing and running their business ventures. The problems range from Financial, Production, Marketing to Personal and Social Problems. It has been found that High cost of required machine or equipment was considered as major constraint by 33% of respondents and marketing competency is*



*another difficulties faced by 21.5% women entrepreneur. 43.5% faced difficulties regarding availability of raw material where as 48.5% depends on their husbands for finance and decisions. 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.*

**KEY WORD:** *Entrepreneurship, Cottage sector, Obstacles, Competency*

## **INTRODUCTION**

The entry of women into business field in India is traced out as an extension of their kitchen activities. But with the spread of education and passage of time skill, knowledge and adaptability are the main reasons for women to emerge into business venture. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. Women are now aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly. Some of Government programme and policies helps women to become entrepreneurs. The women are in Assam 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. This is due to some basic problems arising in relation to entrepreneurial development in our societies. Society's attitude and support are the major determinants of women's entrepreneurial success. A woman entrepreneur is expected to perform the roles of wife, mother, daughter, daughter-in-law and businesswoman. In this respect it is necessary to find out the problems and remedial measures for entrepreneurial development.

Further Lakhimpur district of Assam is the industrially backward area when it is compared with other districts. Moreover Lakhimpur district has been endowing with several facilities for the conducive growth of women entrepreneurs. 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 highlights their obstacles and problems to become entrepreneurs.



### **OBJECTIVES OF THE STUDY:**

1. To find out the financial problem for entrepreneurship.
2. To study the marketing problem faced by women entrepreneur.
3. To study the production and social problems faced by the women entrepreneurs.
4. To suggest measures for promotion of women entrepreneurs.

### **Methodology:**

Since the study is related to women entrepreneurship development in Lakhimpur District, the universe of the study constitute women entrepreneur who are engaged in different income generating activities. Therefore the respondents for the study were taken from the member of SHGs who are engaged themselves in different income generating activities like Handloom weaving, Piggery farm, Poultry farm, Dairy farm, Handicraft etc. 200 women entrepreneurs were purposively selected to study and evaluate the constraints faced by them.

### **RESULTS AND DISCUSSIONS:**

#### **Financial Problems of Women Entrepreneur:**

One of the important instrument to run any enterprise, which can be term as life blood for any entrepreneurial work is finance. Capital is required to obtain materials, machinery, equipment, etc. and to undertake innovation. Capital is regarded as lubricant to the process of production. The lack of financial resources discourages the women and potential entrepreneurs to start new ventures. Hence, the need for fixed and working capital should be adequately met if new entrepreneurs are to come forward and grow. Women and small entrepreneurs always suffer from inadequate fixed and working capital. Women entrepreneurs are lack in property in their own name and hence banks and financial institutions may hesitate to finance women based projects. Owing to lack of confidence in women's ability, male members in the family do not like to risk their capital in ventures run by women. Banks have also taken negative attitude while lending to women entrepreneurs. Thus women entrepreneurs rely often on personal saving and loans from family and friends. Our



entrepreneurs cannot move forward their steps due to the shortage of finance. The following table shows the nature of problems that faced by the respondents in case of financial aspects.

**Table 1: Financial Problems of Women**

<b>Sl no</b>	<b>Nature of problems</b>	<b>Frequency</b>	<b>Percentage</b>
1	High cost of required machine or equipment etc	66	33%
2	Difficulties in obtaining financial aids	43	21.5%
3	Lack of Knowledge about Government Subsidies and Technical know how	57	28.5%
4	Long procedures and complicated methods of availing financial aid, documentation	34	17%

The data presented in the table above revealed that high cost of required machine or equipment were considered as major constraint by 33% of respondents. Lack of knowledge about government subsidies and technical know-how were other constraints reported by 28.5% respondents. 21.5% respondents reported about difficulties in obtaining financial aids and 17% respondents faced difficulties in long procedures and complicated methods of availing financial aid, documentation etc.

After knowing the financial problem faced by respondents in starting the activities, the investigator wishes to know the marketing problems that faced by respondent in different periods. The table.2 presented the answer of this query.



**Table 2: Marketing Problems of Women**

<b>Sl no</b>	<b>Nature of problems</b>	<b>Frequency</b>	<b>Percentage</b>
1	Lack of demand in local market (same Taluka / District)	52	26%
2	Competition from huge organizations	47	23.5%
3	Lack of Marketing competency	43	21.5%
4	Lack of proper Transportation	58	29%

The above table shows that 26% respondents faced constraint in respect of lack of demand in local market. 23.5% respondents reported the major constraint in respect of competition from huge organizations. Lack of marketing competency is another difficulties faced by 21.5% women entrepreneur and 29% women entrepreneur complained about the lack of proper Transportation.

The investigator also sought to know the production problems in the present entrepreneurial activities. The answers of the respondents to this query are presented in the Table 3.

**Table 3: Production Problems of Women**

<b>Sl no</b>	<b>Nature of problems</b>	<b>Frequency</b>	<b>Percentage</b>
1	Availability of raw material	87	43.5%
2	Availability of machine parts, tools, equipments	46	23%



3	Availability of infrastructure like, roads, water, electricity, land, building, etc	38	19%
4	Continuous handholding professionals, training	29	14.5%

From the above table it has been found that majority of Women Entrepreneur i.e. 43.5% faced difficulties regarding availability of raw material. According to them cost of raw material is too high due to non availability status. 23% respondent s reported about the problems of improved machinery parts, tools, equipments etc. 19% women faced constraint in case of infrastructure like roads, water, electricity, land, buildings etc. and 14.5% women faced difficulties in case of lacking in technical training.

The investigator further desired to know from the respondents about the social problems that were faced in entrepreneurial activities. The answers of the respondents with regards to this query are shown in the table 4.

**Table 4: Social Problems of Women**

<b>Sl no</b>	<b>Nature of problems</b>	<b>Frequency</b>	<b>Percentage</b>
1	Dependability on others for finance, decisions	97	48.5%
2	Dominance of male	69	34.5%
3	Family commitments	23	11.5%
4	Personal Health issues	11	5.5%

The data presented in table above revealed that majority of women entrepreneur i.e. 48.5% depends on their husbands for finance and decisions. Moreover, financial institutions also hesitate to finance women based projects due to lack of property in



their own name. 34.5% women reported about male dominant decision. Major decisions were taken by their husbands only. Increased work burden and responsibility and small children or dependent in-laws were major personal constraints of 11.5% respondents and 5.5% women were faced constraints in their personal health problems.

### **SUGGESTIONS AND CONCLUSIONS:**

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.
- 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 a 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 problems of women entrepreneurship development in Assam involving financial to social and personal problems and thus has provided an insight in to the working of the women entrepreneurs.

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