

Reasons for Slow Growth of Rural Women Entrepreneurs: A Study in the Dibrugarh district of Assam

¹ Dr. Moheswar Rajkhowa, ² Dr. Ajanta Borgohain Rajkonwar

¹Associate Professor, Department of Commerce, D.D.R. College, Chabua, India.

²Professor, Department of Commerce, Dibrugarh University, Dibrugarh, India.

Email id: ¹ m.rajkhowa@yahoo.in ² ajnta_konwar@yahoo.co.in

Abstract: Women are important human resources of the nation. Women can be a strong resource for sustainable socio-economic development. Women entrepreneurs are an important part of sustained economic development and social progress of a country. In rural area rural women entrepreneurs are an important part of sustained economic development and social progress of a country. But it is observed that the growth of rural women entrepreneurs in the Dibrugarh district is very slow. Therefore, the objective of this study is to find out the reasons for slow growth of rural women entrepreneurs in the study area. The primary data collection is based on judgemental sampling method. They stated that unwillingness to do entrepreneurial activities is the main reason for slow growth of women entrepreneurs in the rural area. Findings of the study depicts that lack of motivation, lack of self confidence, excessive household burden, unwillingness to do hard work, low status of entrepreneurs in our society etc. are the some of the factors that inhibit rural women to enter in to entrepreneurial activities.

Key Words: Rural women entrepreneurs, slow growth, unwillingness, inhibiting factors.

1. INTRODUCTION:

Women are important human resources of the nation and contribute nearly half of the population. Women can be a strong resource for sustainable socio-economic development. With the absence of women participation we cannot imagine overall development of a country and society. The development of a society requires full participation of all section of people including women. Therefore it is necessary to develop women socially and economically for overall socio-economic development of a society or a country. Women are equal partners in the process of social as well as economic development of a country. To change the social and economic structure of any country and to uplift women, entrepreneurship plays an important role. Further women entrepreneur is considered an important part of sustained economic development and social progress. In the entrepreneurial economy women entrepreneurs play an important role. They create employment opportunity not only for themselves but also for others.

There is no particular definition of rural industry or rural entrepreneur. Rural industry is generally considered as cottage industries which constitute household based petty production activities. But now the concept has changed. Currently, rural industry does not necessarily mean only cottage industries. Manufacturing enterprises using modern machines and tools can also be regarded as rural industry. Therefore, establishing industrial and business units in the rural areas refers to rural entrepreneurship. In simple words, rural entrepreneurship implies entrepreneurship emerging in rural area. In other words establishing rural industry in rural areas refers to rural entrepreneurship. On the other hand rural women entrepreneurs are those who actually hail from and reside in rural area, carry out entrepreneurial activities by establishing industrial and business units in the rural areas are considered as rural women entrepreneurs.

2. OBJECTIVE OF THE STUDY:

The main objective of the study is to find out the reasons for slow growth of rural women entrepreneurs in the Dibrugarh district of Assam.

3. RESEARCH QUESTION:

The research question of the study is- What are the reasons for slow growth of rural women entrepreneurs in the Dibrugarh district of Assam?

4. METHODOLOGY OF THE STUDY:

The study area of the research work is the Dibrugarh district of Assam. The target population for the study is individual rural women entrepreneurs who are owner managers of their enterprises. Only those entrepreneurs are included in the samples that have run their enterprises at least five years. A period of ten years is taken for study. Therefore, rural women entrepreneurs who have registered their units with DIC (District Industries and Commerce Centre) during the ten years period (from 2005 to 2014) are taken in to consideration. The entire rural area of the district

is divided into seven administrative development blocks. All the seven development blocks are taken in to consideration.

The primary data collection is based on judgemental sampling method. Judgemental sampling is used to get the sample in order to include a desired and representative of rural women entrepreneurs critical to providing answers to the research questions of the study. However, it is pertinent to point out here that since the numbers of rural women entrepreneurs are fewer than expected and moreover, entrepreneurial activities undertaken by rural women entrepreneurs in the study area are not similar in nature and their age. Therefore, judgemental sample is considered better which include all types of rural women entrepreneurs in the total sample. For this purpose woman entrepreneurs are grouped on the basis of their entrepreneurial activities, namely Readymade Garments, Tailoring, Handloom, Beauty Parlour, readymade Garments, Photostatting, DTP, Food processing, Wooden Furniture, Rice Mill, Tea production, Bricks Production, Stone Dust/Stone Crusher, Steel Fabrication, Electrical Goods and Compost Production. During the ten years period (from 2005 to 2014) only 332 units are found registered with DICC Dibrugarh and out of them 150 units are taken as sample for study.

Table - 1.1

Table showing the rural women entrepreneurs employed in different activities and sample taken from different group from different blocks (from 2005 to 2014)

Sl. No.	Types of Business (Group)	Development Blocks							Total units	Nos. of units taken for study
		Panitola	Lahowal	Tengakhat	Barbaruah	Khowang	Joypur	Tingkhang		
1	Tailoring,	17	22	35	33	19	9	9	144	60
2	Handloom	15	10	7	13	13	3	18	79	30
3	Food processing	1	2	1	4	3	-	-	11	6
4	Wooden Furniture	-	-	1	-	-	-	-	1	1
5	Tea production	-	-	-	-	-	1	-	1	1
6	Bricks production	-	1	-	-	1	1	-	3	3
7	Stone Dust/Stone Crusher	-	-	1	-	-	1	-	2	2
8	Steel Fabrication	-	-	1	1	-	-	-	2	2
9	Compost production	1	-	-	1	-	-	-	2	2
10	Beauty Parlour	5	1	16	9	8	9	5	53	24
11	Photostatting	1	-	-	-	-	-	-	1	1
12	DTP	1	-	4	1	2	-	-	8	4
13	Rice mill	-	-	-	-	1	2	1	4	3
14	Electrical Goods	-	-	-	1	-	-	-	1	1
15	Readymade Garments	-	1	5	6	3	5	-	20	10
	Total	41	37	71	69	50	31	33	332	150

Source: DICC Dibrugarh

5. ANALYSIS AND DISCUSSION:

The rural women entrepreneurs were asked to describe the reasons for slow growth of rural women entrepreneurs. The respondents expressed their opinion as reasons. They stated that unwillingness to do entrepreneurial activities, Unaware of government facilities, lack of professional education and lack of government facilities are the main reasons for slow growth of women entrepreneurs in the rural area of the district. The opinion expressed as reasons are shown in the Table 1.2.

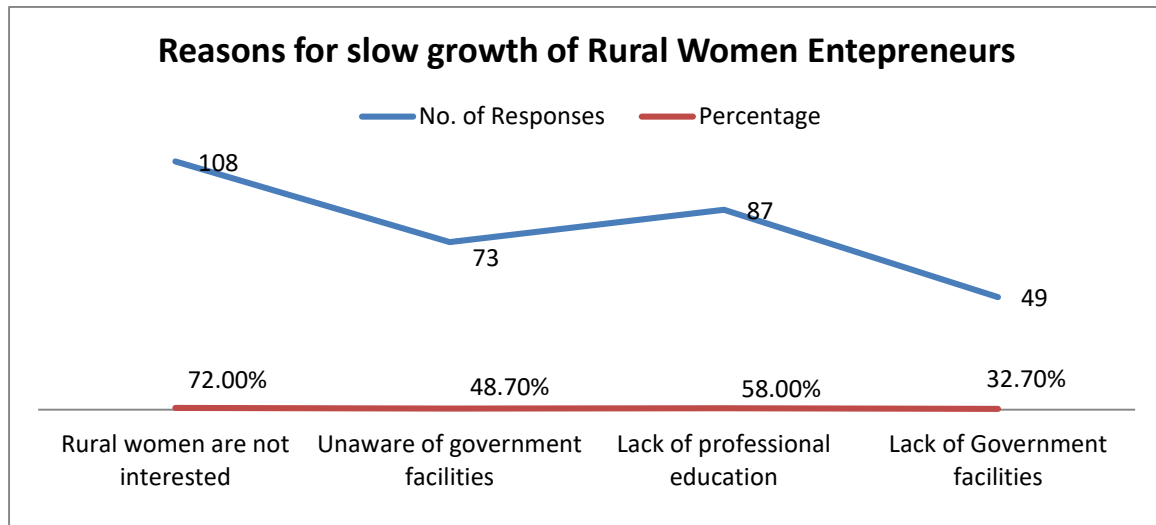
Table – 1.2

Respondents' opinion about slow growth of Rural Women Entrepreneurs

Sl. No.	Opinion	No. of Responses	Percentage
1	Rural women are not interested	108	72.0%
2	Unaware of government facilities	73	48.7%
3	Lack of professional education	87	58.0%
4	Lack of Government facilities	49	32.7%
Total respondents = 150			

Source: field survey. (Multiple answers considered)

Figure – 1.1



From the Table 1.2 it is observed that, 72 percent respondents stated that rural women are not interested to enter into entrepreneurial activities. 48.7 percent respondents mentioned that unaware of government facilities is another reason for slow growth of rural women entrepreneurs. 58 percent of the respondents stated that lack of professional education is one of the reasons and 32.7 percent of the respondents stated that lack of government facilities are also another reason for slow growth of rural women enterprise.

- Reasons behind not interested to start enterprises**

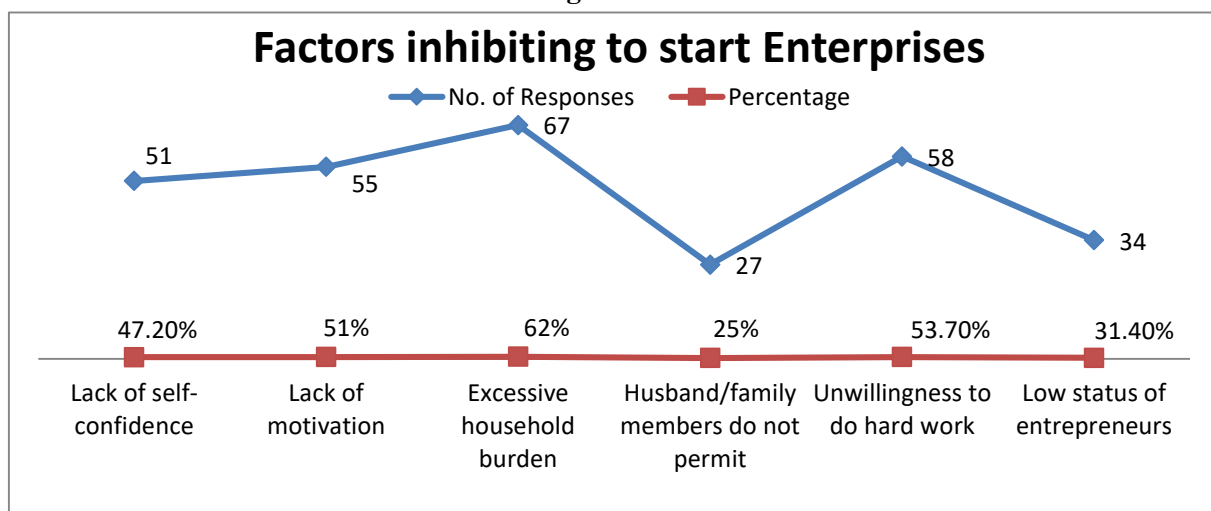
Out of 150 selected respondents, 108 (72%) respondents reported that rural women are not interested to start enterprise. They were asked why rural women are not interested to enter into entrepreneurial activities. From their experience they expressed their opinion that there are certain factors that inhibits rural women to start enterprises as depicted in the Table 1.3.

Table: 1.3
Factors inhibiting to start enterprises

Sl. No.	Opinion	No. of Responses	Percentage
1	Lack of self- confidence	51	47.2%
2	Lack of motivation	55	51%
3	Excessive household burden	67	62%
4	Husband/family members do not permit	27	25%
5	Unwillingness to do hard work	58	53.7%
6	Low status of entrepreneurs	34	31.4%
	Total - 108		

Source: Field survey. (Multiple answers considered)

Figure – 1.2



The Table 1.3 shows that out of 108 respondents, 47.2 percent of the respondents stated that lack of self-confidence is a factor that inhibits rural women to enter in to entrepreneurial activities. Rural women, because of their inherent nature lack self-confidence. Self confidence is essentially a motivating factor. Moreover, it may be that they are not from business family or they have no knowledge about business or enterprise. They are neither mentally nor economically self-reliant. It may be lack of moral support from society and family members.

51 percent respondents said that lack of motivation is another factor responsible for the slow growth rate of rural women entrepreneurship in the study area. Self motivation is important and it is required because, without it rural women will not do anything. It is observed from the study that, the mindsets of the average rural women are not entrepreneurial. Family members also do not motivate them for entering into entrepreneurial activities. Secondly, interaction with successful entrepreneur is considered as one of the important motivating factor. But rural women are found having less interaction with successful entrepreneurs. Thirdly, the government provides a wide range of motivational schemes that are women oriented and they are provided assistance in terms of benefits and concessions. But most of the rural women are not aware of those schemes.

62 percent of the respondents stated that excessive household burden is also a factor that makes rural women disinterested to enter into entrepreneurial activities. Women in rural area have to do multifarious works such as; taking care of children and older, cooking food, help male member in cultivation etc. Therefore, they have no time to engage themselves in entrepreneurial activities.

25 percent respondents revealed that rural women are not interested to start enterprise because their husband/father or other members of the family have not permitted them to start enterprise. It may be because of orthodox society in rural area. Traditionally women are not allowed to work outside the domestic sphere. Secondly, considering their socio-economic status male members feel that female members of their family need not go for business. Thirdly, some fathers or husbands are not prepared to take risk and encourage their daughters or wives to start enterprises or business.

53.7 percent of the respondents reported that unwillingness to do hard work also made rural women not to start enterprise. Most of the rural women like to spend their free time in social festivity. Generally in rural areas most of the women have no aspiration to do something and earn something, if the male member of the family is able to earn two times meal in a day.

31.4 percent respondent stated that low status of entrepreneurs in our society is also a factor inhibiting rural women to enter into entrepreneurial activities. Entrepreneurship is not a traditional profession of our society. Although handloom and tailoring activities are found traditionally in most of the villages, they have undertaken those activities only for their own use. If rural women start enterprise, then most of the people of rural society do not take it positively even today. It lowers the status of women in their society. Moreover, sometimes entering into entrepreneurial activities stands as a barrier of marriage for unmarried women.

- **Unaware of government facilities**

73 of the respondents (48.7%) stated that unawareness is one of the reasons for slow growth of rural women entrepreneurs as shown in the Table 1.2. Only 51.3 percent of the respondents are aware of the various benefits provided by the government under different schemes offered as depicted in the Table-1.4. Both central and state government, schemes are framed to benefit the women entrepreneurs. But it has not worked out effectively and very few rural women are able to avail them. So as to utilize and enjoy all the facilities it is essential to make aware about the various schemes launched by the government. But due to unawareness, rural women are not able to get advantages of these schemes. Even some of the programmes remain unused by the rural women because of lack of information. The reason may be as they are hailing from rural area, hence, their social networking limits to their own village and secondly, lack of proper publication of these schemes among rural women. In the present study, awareness of the respondents about assistance offered by the government through various schemes is tested by yes or no question as depicted in the Table 1.4

Table – 1.4
Respondents' awareness about government assistance

Sl. No.	Awareness	No. of Respondents	Percentage
1	Yes	77	51.3%
2	No	73	48.7%
	Total	150	100%

Source: Field survey

- **Lack of professional education**

Table 1.2 shows that 58 percent respondents stated that lack of professional education is also a reason for slow growth of women entrepreneurship in our rural society. The educational level and professional skills influence women to participate in the field of enterprise. Rural women in our society have no idea about entrepreneurship because entrepreneurship is not included as vocational subject in our education system. In our society rural women have no entrepreneurial bent of mind. Sometimes it happens that many rural women even after joining various entrepreneurship training programs do not start their enterprise.

- **Lack of government facilities**

Table 1.2 shows that 32.8 percent respondents stated that present policy provisions provided by the government for rural women entrepreneurship development is not sufficient. It is a misunderstanding among rural women entrepreneurs. The reality is that lack of awareness about the various benefits provided under different schemes.

The respondents who are aware of the government schemes may or may not receive any assistance through various schemes offered by the government. Thus, in this study, it was enquired whether the assistance received or not by the rural women entrepreneurs. The response given by the respondents is shown in Table 1.5.

Table – 1.5
Assistance received by the respondents

Sl. No.	Response	No. of Respondents	Percentage
1	Yes	71	47.3%
2	No	79	52.7%
	Total	150	100%

Source: Field survey

The Table 1.5 exhibits that 52.7 percent respondents have not received any assistance from the government and only 47.3 percent have received assistance through various schemes of government. It is observed from the study that the reason for non-receiving any assistance is firstly, due to unawareness of government assistance and secondly, not approaching in time to the respective departments.

6. FINDINGS OF THE STUDY:

- Majority of the respondents i.e. 108 (72%) stated that the main reason for slow growth of rural entrepreneurs in the rural area is that rural women are not interested to venture in to entrepreneurial activities. Factors such as lack of self- confidence, lack of motivation, excessive household burden, husband/family members do not allow them to start enterprises, unwillingness to do hard work and low status of entrepreneurs inhibit rural women to start enterprises.
- Out of 108 respondents, 47.2% respondents stated that lack of self confidence is a factor that is inhibiting rural women to start enterprise. Rural women because of their inherent nature lack self-confidence. Moreover, it may be that they are not from business family or they have no knowledge about business or enterprise.
- 51% respondents stated that rural women are not interested to do entrepreneurial activities due to lack of motivation. The mindsets of the average rural women are never entrepreneurial. Family members also do not motivate them for entering into entrepreneurial activities. Rural women lack interaction with successful entrepreneurs. They are also unaware about government motivational schemes.
- 62% respondents stated that Excessive household burden is also one of the factors that make rural women disinterested to enter into entrepreneurial activities.
- 25% respondents said that fathers or husbands do not allow their daughters or wives to start enterprise.
- 53.7% respondents stated that most of the rural women in our society are not interested to do hard work. They like to spend their free time in social festivity and most of them have no aspiration to do something and earn something although they have sufficient time.
- 31.4% respondents said that low status of entrepreneurs in our society is also a factor that is inhibiting rural women to enter into entrepreneurial activities.
- The present study shows that more than half i.e. 87 (58%) respondents express their opinion that lack of professional education is also responsible for slow growth of women entrepreneurship in our rural society.
- It is observed from the study that unawareness of government schemes provided for women entrepreneurship development is a reason for slow growth of rural women entrepreneurs. 73 (48.7 %) Respondents stated that rural women are unaware of the various benefits provided by the government under different schemes offered.

- 49 (32.7%) respondents stated that lack of government assistance is also a reason for slow growth of rural women entrepreneurs in the study area.
- The study also shows that only 71 (47.3%) respondents have received assistance provided by the government under various schemes.

7. SUGGESTIONS /RECOMMENDATIONS:

The following suggestions are given in order to increase the participation of rural women in entrepreneurial activities in the Dibrugarh district of Assam.

- For the faster growth and development of rural women entrepreneurship education, motivation, training becomes extremely important. Steps to be taken to provide suitable education, training and motivation to the women in the rural area.
- Rural entrepreneurship is the answer to removal of rural unemployment and poverty. Man alone cannot break the evils of unemployment and poverty. But problem is that most of the rural women do not think of entrepreneurship as the career option. Therefore, the rural women need to be motivated to take up entrepreneurship as a career. Motivation is an important determinant for entrepreneurial growth and development in society.
- Nobody is born with limitless self confidence. It depends on a combination of good physical health, emotional health and social health. Rural women should see themselves as being equal to others. Such a mental shift to an equal mentality will improve self confidence.
- Successful women entrepreneurs always say that it is the motivation given by their families which influence them to be entrepreneurs. So rural women should be provided support from the family as it is an important motivating factor for them.
- For motivating rural women the government, semi-government and non-government organization should create awareness among the productive groups of rural women. The economic and other facilities of probable enterprises should be highlighted for motivation of rural women.
- The government and non-government organization should provide various incentives and motivational schemes especially for rural women so as to motivate them to entering into entrepreneurial activities.
- As observed from the study that the concept of lower status of women entrepreneurs still exist in our society in the area under study. Thus a change has to be brought in the attitude of society towards them. For this purpose proper education, awareness programme etc. should be organized so as to change the stereotype mindset of the people in rural area.
- Sometimes the real problem in setting up enterprises is not the non-availability of facilities but non-awareness of facilities whatever is available. The need is to disseminate information about the facilities available to rural women entrepreneurs. Therefore, the government should give wide publicity so as to reach information to all target groups about policies, incentives, schemes, programmes etc.
- The supporting agencies such as DICC should take serious efforts for the awareness creation and implementation of the programme among rural women, which is responsible for implementing the policies and programmes introduced by the government.
- Professional education helps people to acquire relevant knowledge and skill. Therefore, government and non-government organizations should take necessary step for providing such facilities to rural women that prepare themselves to work in various entrepreneurial activities.
- Almost all the rural women entrepreneurs face more or less family problem. They need assistance from other members of the family. Therefore, other family members should provide assistance in maintaining their household responsibility. The other members of the family can also be involved in the business, which will help in sharing the burden of entrepreneurial work.

8. CONCLUSION:

The study reveals that although government introduces various schemes for the development of women entrepreneurship, yet the growth of women entrepreneurship in the rural area of the district is very slow. The main reasons for this is rural women are not interested to enter into entrepreneurial activities and are unaware of government facilities. The study indicates that lack of motivation, self confidence, household burden, unwilling to do hard work and low social status of entrepreneurs are the factors that affect the interest of rural women to take entrepreneurship as profession.

It has been observed from the above analysis that unwillingness to do entrepreneurial activities is significant reason for slow growth of rural women entrepreneurs in this area. Growth of women entrepreneurial activities in any particular area can be expected to increase only if the women of that area are interested to do. The Researcher also asked

the respondents the reasons why rural women are not interested to start enterprise. They expressed their opinion with their experience that there are so many factors which influences the willingness of rural women. It is observed that women in rural area are not motivated by themselves as the mindsets of average rural women are never entrepreneurial. They also lack self confidence which is essentially a motivating factor. It is also observed that, it may be because of orthodox society in rural area, husband/ father or other members of the family d not permit them to start enterprise. It is observed from the study that rural women have to do multifarious function at home; hence they have no time to start enterprise. Rural women who have sufficient free time are also not interested to start enterprise because of their unwillingness to do hard work. They like to spend their free time in social festivity. The concepts of lower status of entrepreneurs still exist in our rural society.

Unawareness of facilities provided by the government is another reason for slow growth of rural women entrepreneurs in this area. Nevertheless benefits provide by the government time to time under different schemes for the development of women entrepreneurs yet rural women are not benefited due to lack of awareness. Lack of professional education in our education system is also responsible for slow growth rural women entrepreneurs in the area under study.

In the conclusion, it may be mentioned that encouraging entrepreneurship among rural women is most important to generate employment opportunities in the society. Entrepreneurship among rural women not only lifts up their family and society to a higher stage but also improves the wealth of the nation. Therefore; they need to support and encouragement from family, society and government should be provided, so that they can join the mainstream and contribute to the economic development of the nation.

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