

Role of Rural Women Entrepreneurship in Assam: Prospects and Challenges

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Abstract:

The rural women constitute a large section of population of a country. So, it is an urgent duty of a nation to empower women community for rapid economic development. Poverty is the main problem of people living in rural society. Women's poverty and backwardness is directly associated with absence of participation in economic activity and autonomy. Women empowerment is an important tool in nation building activities. Women empowerment means women become strong and self-dependence economically, socially and politically. Self-generating income is considered to be the major factor of empowerment of women.

Entrepreneurship plays active role in promoting empowerment of rural women. The entrepreneurship leads to generation of capital as well as creation of many social benefits. As per the census of 2011, 85.92 percent people are living in rural areas of Assam. Among rural people, female constitute 48.88 percent and majority of rural women are engaged in agricultural sector. Now a day, women entrepreneurship is gradually increasing in rural Assam. There is an immense possibility of increasing entrepreneurial capabilities of rural women and such enhancing capacities will help in developing the rural economy of Assam more specifically.

Keywords- empowerment, entrepreneurship, rural women, poverty, capability.

Introduction:

Entrepreneurship is one of the most important tools in socio economic development of a country. Entrepreneurship is an effective input in reducing poverty; generate employment specially for women community in a country where employment opportunities is not available. Participation of women in entrepreneurial activity can help them in socio economic development, property right, political representation, social equality, gender equality, family development etc. In this respect, Bisht and Sharma (1991) argued that "the entrepreneurship of women is considered to be an effective instrument of economic development and empowerment of women, considering this need the Government of India has begun the process of empowering women through various national policies, development programmes and organizing women in Self Help Groups (SHGs)"

Women entrepreneurship refers to women or a group of women, who are engage, organize and manage an enterprise, especially a business.

Empowerment of women means creation of that situation where women can stand themselves as independent and can take decision in all sphere of their own of their right and for the entire society. Women constitute half of the total population. Hence, it should be the basic duty of a nation to empowered women as they can take part in all activities of a society. It is not possible to measure the real development of a society without proper discussion of all women issues in a particular society. The issue of women empowerment is very complicated and multi-dimensional process which should capable women to understand their full identity and used their power in all spheres of life. It consists of greater autonomy in decision making, greater ability to plan their lives, have greater control over their circumstances, freedom from shackle imposed on them by custom, belief and practice. Economic empowerment is the key

of empowerment. It is realized that women become empowered if and only they make themselves economically empowered first. Self-generated income is considered to be the major means of empowerment of women. Employment help women to move from their home to an extended field, express their views, exchange their problems and evaluate their position in the society.

Status and role of rural women and their problems are linked to the history and social system of Assam. Women constituted half of the total population, yet, they are not able to take part in every aspect of social life. Though, seven decades have passed since independence, yet, women are into the economic dependence, socially neglected and political ignorance, eventually preventing them to attain their due place in society. Women status in society can be measured in terms of educational level, income, employment as well as the role played by them in the family, society and the community. In-fact education and employment of women are the first pre-requisite not only for improving the status of women but also for moving towards gender equality.

Employment is an important indicator of empowerment. The percentage of non-workers in Assam was 64.12% as compared 60.74% in India (Census 2001). A higher proportion of female are non-workers in Assam as compared to India it is 50.23% of male and 77.72% of female in rural areas and 48.97% male and 89.71% of female in urban areas in Assam; where as 47.64% of male and 69.02% of female in rural areas and 67.77% of male and 88.48% of female in urban areas are non-workers in India. The percentage of rural female non-workers depicts a wide gender gap in respect of employment in the state. In this situation, rural entrepreneurship will provide employment opportunity to both educated and uneducated women living in rural areas of Assam.

Objectives of the Study:

The study is based on the following objectives-

- The study highlights the role of rural entrepreneurship in empowering of rural women in Assam.
- To Know the current status of rural women entrepreneurs in Assam.
- To find out the various challenges faced by rural women as a micro entrepreneur.
- To find out the various policy measures to solve the problem of rural women entrepreneurs.

Methodology:

The study is based on secondary data. The secondary data are collected from various publications of state govt., economic survey, Assam Govt., Statistical Handbook of Assam, Govt. of Assam, various journals.

Review of Related Literature

Sankaran (2009)¹ conducted a study on various problems which had been faced by rural women entrepreneurs in India. The study concluded that women have the power to cop up any problem. They have the creative skill, easy adaptability and easy manageable capacity.

Pandey and R. Roberts (2011)² explained the role of SHGs on women's empowerment in Chamarajnagar District of Karnataka. The authors mentioned that it is essential to provide a convergence of inputs, ascertain the women members direct involvement in all programme, changing social norms and principles with the improvement of society.

K. K. Sahu (2011)³ has made an attempt to analyse about poverty and backwardness in Orissa mainly associated with the tribal community live in forest and forest is the main source of their livelihood. The tribal women communities have remained backward, neglected, unrecognized and deprived. Micro finance through entrepreneurship is a powerful weapon for empowerment of tribal women both socially and economically. It gains self-confidence, participation in decision making and control over resources and live.

S. Limbu and N. Bordoloi (2015)⁵ tried to point out some basic factors responsible for low rate of rate of growth of women entrepreneurship in Assam.

Role of Rural Women Entrepreneurship in Economic Development of Assam.

The main role of rural entrepreneurship is to provide employment opportunities to rural people. Rural industries such as food processing industries, poultry and dairy industries and handicraft industry etc. are mostly labor intensive and giving opportunities of earning to rural masses. It also channelizes the resources from less productive unit to high productive unit through efficient utilization of resources which is most important for the economic development of Assam. Entrepreneurship plays an active role in economic development in the following main heads-

1. Formation of Capital: Capital is the main factor of economic development. Rural entrepreneurship channelizes resources in productive unit efficiently for which increases income of rural people and as a result, they can save more. Again, saving is invested in the process of capital formation.

2 Balanced Regional Development: Entrepreneurship always reduces the gap between the rural and urban areas. Establishment of entrepreneurship in remote areas increases the socio-economic condition of rural people and develops the backward places in quicker way. Thus, entrepreneurs can reduce disparities among different region of a country.

3. Creation of Job Opportunities: Rural entrepreneurship is one of the main platforms to create employment opportunities for rural people. Public sector can engage a limited number of people. So, rural entrepreneurs provide a substantial part of job to the manual labour through directly or indirectly.

4. Raising Standard of Living: Entrepreneurs generate employment opportunities which lead to increase income and purchasing power of rural people. Rural people have the capacity to spend a large part of their income on luxurious and most essential goods which in turn improve their living style.

5. National Self Dependence: Entrepreneurs produce import substitute and export promoting product to reduce dependence on foreign countries. There are also possibilities to earn foreign exchange by exporting goods and services to foreign countries and can achieved the goal of self-reliance.

Challenges of Rural Women Entrepreneurship in Assam.

Rural entrepreneurs are playing an active role in promoting economic development. But in Assam, rural women entrepreneurship is not developed like the western region of India. Though, Assam Government emphasizes on the development entrepreneurship in rural areas but entrepreneurs are always facing some basic problems for which entrepreneurship cannot grow up in Assam. Some of the basic problems faced by rural women entrepreneurs in Assam are listed below-

i) Lack of Finance: Finance is the basic requirement to establish an industry. Finance is the key issue for entrepreneurship. Number of entrepreneurships financed by financial institution is very less as compared to some developed states of India. Banking institutions are not interested to provide loan to rural entrepreneurs and rural entrepreneurs are also not interested to take loan from financial institution due to long requirement and strict rules and regulations of banks.

ii) Delays: For registration, the government process of formalities is very slow and long. So, easier registration process for starting an entrepreneurship is prime important factor for new entrepreneurs.

iii) Over Competition: Rural entrepreneurs in Assam are facing a severe competition with urban entrepreneurs. Competition with urban big entrepreneurs creates a difficulty for survival of new rural entrepreneurs because they have limited financial power and hence, they cannot capture market adequately.

iv) Lack of Skilled Labour|: Skilled labour is an important component of entrepreneurship to produce product efficiently. Rural women are generally engaged in weaving and handicrafts without taking any training for which their production capacity is low. Lack of training facilities in rural areas for entrepreneurship is great problem in Assam.

v) Male Dominated Society: Gender equality is important for women entrepreneurship in Assam. Practically, female community is not allowed to do all works and move anywhere in our society for which women entrepreneurs remains backward in reality.

vi) Lack of Education: Education is a big weapon to be success everywhere. Most of women in rural areas are ignorant about new technology, business and market due to their illiteracy. Thus, lack of education is a big hindrance in setting up of women entrepreneurship in Assam.

vii) Scarcity of Raw Materials: Scarcity of raw materials is another problem faced by rural entrepreneurship. Rural entrepreneurship cannot produce sufficiently at right time because of insufficient raw material in Assam.

Remedial Measures to Solve the Problems Faced by the Rural Women Entrepreneurs.

For promoting and developing rural women entrepreneurship, there is the need of co-operative support from the side of government, financial institutions, private entrepreneurship and many others. In order to developed the rural women in Assam, following measures may be adopted as under-

- A. Financial institutions should open special financial cell in rural places to provide loan to rural women entrepreneurs.
- B. The government should provide special infrastructure facilities in rural areas for developing the rural entrepreneurship.
- C. The banking institutions need to make easier and simple process of taking loan for rural women entrepreneurs.
- D. The government should arrange special training institutions in rural areas for new women entrepreneurs.
- E. The women entrepreneur should have proper knowledge, education and training for maintaining their business ability.
- F. The women entrepreneurs should know the achievement of their entrepreneurial activity.
- G. The various NGOs may take active role in promoting rural women entrepreneurs

Conclusion

Rural entrepreneurship is most important factor for the development of rural economy in Assam. It can reduce rural poverty and unemployment in Assam. The problems are that most of rural youth never accept it as their living source. Therefore, rural women need to be motivated to take entrepreneurship as their occupation. Women communities in our society are known as exploitative, neglected, weaker section and economically dependence on others. Entrepreneurship can enhance the ability of women members to take decision in all sphere of life, economically become strong, increase confidence and eventually, understand their right and justice. Hence, rural entrepreneurs are most important instrument for empowering women socially, economically and politically.

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