

Survey Report

on

The Prospects And Challenges In Assam With Special Reference To Golaghat Town



SURVEY REPORT

Women Entrepreneurship : The prospects and challenges in Assam with special reference to Golaghat Town.

Women are the indispensable part in the process of change and development, yet in many countries they are not given due recognition. It is an undeniable fact that the status of women in society both in the developed and underdeveloped countries continue to be inferior to men. Although women's role is crucial in the family and household economy, women have not been given equal rights in social, political as well as in economic fields. The necessity of the improvement of the status of women has now been recognized all over the world as an important aspect of national progress and development.

Empowerment of women is possible only in an atmosphere of give and take attitude and partnership accord between men and women. Empowerment can be brought about in a sustainable manner through human development and empowerment needs to be appreciated. The urge of women to be economically self dependent and the spread of education encouraged them ventured into the field which is better known as entrepreneurship.

The term entrepreneurship is gaining significance in the modern era. It is a global phenomenon. The developed countries are already enjoying the fruits of the entrepreneurship development. On the contrary in the developing economies like India entrepreneurship has gained importance in the recent past. In the developing countries it is considered as method of promoting self employment. But one has to see far beyond this to improve and sustain the economic growth of the country. The effective and optimum utilization of the available resources in general and human resources in particular is necessary for the development of any region or a country. Entrepreneurship has been a male dominating field from ancient times. But in modern times the most innovative and inspirational entrepreneurs happen to be women.

Women entrepreneurship is a recent phenomenon which has come into existence in 1970. But this concept became prominent in the year 1991, when the new industrial policy came into existence. This policy promoted globalization, liberalization and privatization which created maximum self employment opportunities to both men as well as women. Earlier people looked strangely at the woman who was running a xerox centre or STD booth. But today the scenario has changed totally and we see women entrepreneurs in almost every type of industry or any trading business. The

reason behind this may be the favourable response shown by the women towards the changing conditions and also the awareness among the women regarding the financial stability and independence. Today the role of women in the economic development cannot be ignored, rather their contributions in the economic development is quite significant. But still there is a lot of scope in development of women entrepreneurship. Women entrepreneurs need to be properly trained to acquire the entrepreneurial skills and traits to face the challenges in the changing global scenario. Through entrepreneurship women can gain greater share of control over resources, materials and intellectuals like knowledge, information, ideas and financial resources like money and access to money and control over decision making in home, community, society and nation and to gain power.

In India we have a long list of women entrepreneurs. The reasons these women have entered into entrepreneurship may be different. Some might have entered to develop their family business, some of them to be financially independent. There are certain women who have started enterprise to bring out their family out of financial crisis. As the reasons are varied, the problems faced by the women entrepreneurs are also multi faced. But irrespective of the problems the women entrepreneurs are efficient risk bearers, innovators and organizers. The fast moving global scenario has brought about major changes in our economy. The competition in the environment is going to limit the employment opportunities thus creating a necessity of self employment. Thus entrepreneurship development will be a powerful tool in fighting the problems of unemployment. Entrepreneurship is one of the major factors which contribute to the development of the nation.

The woman entrepreneur in India has various qualities. A woman or a group of women manages the whole business of enterprise. She prepares various plans and executes them under her supervision and control. A woman entrepreneur takes calculated risk. A woman entrepreneur likes to take realistic risks because she wants to be a successful entrepreneur. A woman entrepreneur is one who incubates new ideas, starts her enterprise with these ideas and provides added value to society based on their independent initiative. A distinguished feature of a woman entrepreneur is the willingness to work hard.

Assam is one of the eight states of NE India. In spite of her rich natural resources and culture the state is lagging behind the rest of the country. The state has been experiencing insurgency and ethnic strife for the last three decades because of which not only its economy but also the social fabric is under threat. The worst victims in the process are the women. Though the region is free from some of the evil practices of the society like sati pratha, female foeticide and infanticide because of the prevalence of tribal and indigenous culture, other forms of gender discrimination do exist. In certain respects the position of women in Assam is still weaker than that in other states of the country. The women in this part of the country entered into the entrepreneurial field during the 1970s. Women here are already engaged in handloom activity. Some have even developed motivation to take up handloom activity as

entrepreneurial activity. They have now been taking up this leisure time activity as income generating activity. There are many places in the state where women entrepreneurship has come up in the handloom and handloom related areas. In this connection mention may be made of one of the greatest handloom industries of the state, Sualkuchi.

In addition to weaving, many women have been taking up other kinds of activities either to fulfill their creative urge or to utilize time fruitfully. They are taking up knitting embroidery, tailoring, fruits and vegetables processing, running beauty parlour etc to fulfill their creative urge.

The third all India census of SSI units reveals that there were 11757 women enterprises in Assam. However; only 3.3 percent of them were in the unorganized sector. There is hardly any difference between men and women entrepreneurs in terms of their motivation and their entrepreneurial qualities. The differences lie only in the nature of problems encountered by men and women entrepreneurs. Women entrepreneurs start their activities on their own or with support from parents or by borrowing from friends and relatives. If comparison is made between man and woman entrepreneurs it may be observed that women entrepreneurs are more determined, dedicated and always ready to achieve their dream to become successful entrepreneurs.

The objective of this survey is to throw a light on the contribution made by women entrepreneurs in developing socio economic status of women in the thirteen wards that fall under Golaghat Municipal Board and to identify the satisfaction level of these entrepreneurs and a small attempt has been made to throw some light on problems and opportunities for women in the field of entrepreneurship. The survey is based on primary data which are collected through questionnaire. The respondents were given a set of 14 questions in total ranging from their personal background to the challenges they have faced while starting their business. There were 35 respondents in total. Out of them the highest number of women are engaged in tailoring. After tailoring it is beauty parlour where most of the women are engaged. Two of them are running DTP centres and rest of the four have an internet cafe, patanjali retail shop, boutique each and one is an advocate. It has been found in the survey that majority of these women entrepreneurs started their business with less than 50,000. Seven of them started their business with just 10,000 in hand while 4 of them started with 20,000 and 8 of them started with 50,000 in hand. 8 of the total entrepreneurs started the business with 1,00,000. Six of them started their business with 2,00,000 & 3,00,000 respectively. There was only 1 respondent who started her business with 3,00,000. Most of the initial capital was funded by either from nationalized banks or small finance banks. There were 15 respondents who started their business by taking loan from bank. Comparing to the investment the range of income of these entrepreneurs is not so satisfactory. It has been found that the monthly income of majority of the entrepreneurs is 5,000. After that 19 of the respondents come under the income group of 10,000- 20,000. There are respondents also whose monthly income is only 3,000 and the survey has

found 3 such respondents. Only 2 respondents were there whose monthly income is 50,000 & 5,00,000.

The study does not reveal quite a satisfactory picture of women entrepreneurship in the semi rural towns like Golaghat. Women in our areas suffer with many problems that create hurdles in their entrepreneurial activities. Most of them are so much pre occupied with the household activities that it becomes difficult for them to break the stereotyped housewife image. Moreover they are also not aware of the availability of the opportunities for the development of entrepreneurship like financial assistance, training assistance and many more. Apart from these, unavailability of finance is another reason for which these entrepreneurs cannot sustain in the long run.

Society is a very important factor in the development of entrepreneurial activities. It creates opportunities as well as obstacles in the process of entrepreneurship development. While carrying out the entrepreneurial activities a woman has to devote much of her time outside home. Such acts are still considered as taboos in a society like ours and especially in small areas. Social norms are also creating problems for the rural women in their entrepreneurial ventures. To start a different kind of business is a hard nut to crack. Lack of family support can also be a hindrance to the growth of entrepreneurship in the rural areas of Assam.

If we talk about structural problems then inadequate number of training centres for providing training to these entrepreneurs, lack of proper infrastructure, non availability of proper information about the latest development in the field of entrepreneurship can create obstacle in the growth of entrepreneurial activities.

Though there are a lot of hurdles for the women entrepreneurs, the prospects of growth cannot be underestimated. The banks and small finance institutions are playing a significant role for the development of women entrepreneurs. The development will also be possible by the joint effort of family, society and government.

The entrepreneurship is a wide noble concept which empower a large section of women of the society. Though the women possess equal potential with their counterpart but they suffer a lot of problem while trying to become a successful entrepreneur. To increase the number of women entrepreneurs in the small areas like the one we have, the collective effort of family, society and government is very much needed.

1. Hoomoni Barua
2. Anamika H. ne,
3. Dipali Bora
4. Binu

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Golaghat Commerce College

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Questionnaire for the survey:

ক্রমিক নং = ২৬

গোলাঘাটৰ উদ্যোগী / ব্যৱসায়ী মহিলাৰ সমীক্ষা (সমীক্ষক: মহিলা কোষ, গোলাঘাট বাণিজ্য মহাবিদ্যালয়)

ফটো

- নাম :
 - ঠিকনা :
 - মোবাইল নং :
 - বয়স : _____ বছৰ
 - সম্প্ৰদায় :
 - শিক্ষাগত অৰ্হতা :
ক) উচ্চ মাধ্যমিক অন্তীর্ণ খ) উচ্চ মাধ্যমিক উত্তীর্ণ গ) উচ্চতৰ মাধ্যমিক উত্তীর্ণ
ঘ) স্নাতক ঘ) স্নাতকোত্তৰ ঙ) অন্যান্য _____
 - প্ৰশিক্ষণ- আছে / নাই
যদি আছে কিমান দিনৰ -
ক) দহ দিনৰ কম খ) এমাহৰ ভিতৰত গ) ছমাহৰ ভিতৰত ঘ) ছমাহৰ অধিক
 - বৈবাহিক স্থিতি : ক) বিবাহিত খ) অবিবাহিত
যদি বিবাহিত তেন্তে পৰিয়ালৰ ধৰণ - ক) যৌথ পৰিয়াল খ) একক পৰিয়াল
পৰিয়ালৰ সদস্য সংখ্যা : _____ জন
 - পৰিয়ালৰ পোহপালৰ দায়িত্ব ল'ব লগা- হৈছে / নাই হোৱা
 - পৰিয়ালত উপাৰ্জনকাৰী আন লোক - আছে / নাই
 - জড়িত হোৱা উদ্যোগ / ব্যৱসায়ৰ বিৱৰণ :
- ১) কিহৰ উদ্যোগ / ব্যৱসায় :
 - ২) উদ্যোগ / ব্যৱসায়িক প্ৰতিষ্ঠানটোৰ নাম:
 - ৩) কেতিয়াৰ পৰা আৰম্ভ কৰিছে:
 - ৪) কিমান মূলধনেৰে আৰম্ভ কৰিছিল :
 - ৫) বৰ্তমান মাহিলি ব্যৱসায়ৰ পৰিমাণ:
 - ৬) বাৰ্ষিক উৎপাদন/ বিক্ৰীৰ পৰিমাণ :
 - ৭) উদ্যোগ / ব্যৱসায়ৰ সহযোগী(partnership)- আছে / অকলে চলাইছে
যদি আছে তেখেত - ক) স্বামী খ) সহোদৰ গ) বন্ধু ঘ) আত্মীয়

৮) উদ্যোগ / ব্যৱসায়ৰ সহায়কাৰী - আছে / নাই

যদি আছে - ক) মহিলা সহায়কাৰী _____ গৰাকী থ) পুৰুষ সহায়কাৰী _____ গৰাকী

৯) চৰকাৰী বিত্তীয় সাহায্য - পাইছে ? পোৱা নাই

যদি পাইছে সেয়া : ক) কেন্দ্ৰীয় চৰকাৰৰ থ) অসম চৰকাৰৰ

বিত্তীয় সাহায্য লাভ কৰা আঁচনিৰ নাম :

১০) উদ্যোগ / ব্যৱসায়ৰ বাবে কোনো অনুষ্ঠানৰ পৰা ঋণ গ্ৰহণ - কৰিছে / কৰা নাই। যদি কৰিছে-

ক) অনুষ্ঠানৰ নাম:

থ) ঋণৰ পৰিমাণ:

ক) ০-১০,০০০ থ) ১০,০০১- ২৫,০০০ গ) ২৫,০০১- ৫০,০০০ ঘ) ৫০,০০০ৰ অধিক

১১) উৎপাদিত / ব্যৱসায়ৰ সামগ্ৰী বিক্ৰীৰ ধৰণ-

ক) খুচুৰা থ) পাইকাৰী গ) খুচুৰা আৰু পাইকাৰী

১২) ব্যৱসায়ৰ / বিক্ৰীৰ ক্ষেত্ৰ -

থ) স্থানীয় বজাৰ থ) গোলাঘাট চহৰৰ বাহিৰত গ) ৰাজ্যৰ আন ঠাইত ঘ) ৰাজ্যৰ/দেশৰ বাহিৰত

১৩) উদ্যোগ / ব্যৱসায়ৰ বাবে কিদৰে অনুপ্ৰাণিত হ'ল-

১৪) উদ্যোগ / ব্যৱসায়ৰ ক্ষেত্ৰত মহিলা হিচাপে কিবা প্ৰত্যাহ্বানৰ সন্মুখীন - হৈছে / হোৱা নাই।

যদি হৈছে, কেনেধৰণৰ প্ৰত্যাহ্বান-

স্বাক্ষৰ :

তাৰিখ :



