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Role of Entrepreneurship in Promoting Women Empowerment in Northeastern Region of India

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Abstract

Women constitute nearly half of the world's total population. In India also, almost fifty per cent of the total population is constituted by women. But women's participation is seen to be lower in the economic development of the country as compared to men. The main restricting factor for which women in this country could not take active part in economic activities is the traditional mindset which views women as homemakers while the role of bread earners is headed by the male counterpart in the family. However, in the past few decades, women's participation in economic development of the country has increased manifold. Till date, men have always occupied a dominant position in the society whereas women have been allocated roles and responsibilities of lesser importance. In spite of all the protection granted to women by the Constitution of India, they have always been identified as the second gender. However, the position a woman enjoys in the society varies in different countries as per the existing conditions and socio-cultural environment. The change in outlook, technological up gradation and new ways of thinking can reduce the differences that exist between men and women. Equality among men and women can be possible through economic independence of women to a large extent. The reins of entrepreneurship have always rested in the hands of males. However today, women have established themselves as enterprising and encouraging entrepreneurs. It is estimated that approximately 10 percent of the total number of entrepreneurs in India comprises of women entrepreneurs with an annual increase in percentage. If the said trend continues, there is probability that in another five years, women will constitute 20 percent of the entrepreneurial force (Saidapur et.al, 2012). Increased participation of women in the labour force will lead to the enhancement of women's position in society. The effective and competent involvement of rural women in entrepreneurial activities can do wonders. While India is reckoned as the tenth industrialized nation of the world, North-Eastern region is still hankering for a berth to share this applaudable success. The North-Eastern region can be said to be the least economically developed area of the country and the Central Government had declared the entire North-East region as industrially backward, and offered a host of incentives for its industrial growth and development.

Keywords: Women Entrepreneurs, Problems, North-Eastern Region, Micro-Enterprise

JEL Classification: L26

Paper Classification: Research Paper



Objectives of the Study

- To find out the position of women entrepreneurs and micro-entrepreneurs of North Eastern region of India.
- To analyse critically the challenges faced by women as micro-entrepreneurs.
- To find out how micro-enterprises can be effective as a tool for empowerment of women.
- To evaluate the motivating factors for the women to take on entrepreneurship.

Methodology of Study

The study is basically primary in nature. The collection of primary data has been done through questionnaire and several structured and unstructured personal interviews to elicit first hand information with the theme of the research work. The information has been collected directly from women micro-entrepreneurs and various people associated with organizations that financially assist women micro-entrepreneurs. The primary sources are the main sources on which the entire analysis depends on. However, secondary data is collected from various journals, books, manuals and reports of the state concerned. Data is also collected from IIE (Indian Institute of Entrepreneurship), Guwahati, Directorate of Industries, Registrar Co-operative Societies, Department of Statistics, University libraries and many other related institutions.

Literature Review

Idris and Tan (2017) in their paper, 'Review of literature on women entrepreneurs' highlight that women want to own business because of wanting greater freedom and flexibility in managing family matters besides having some income. Rathee and Yadav (2007) in the paper, 'Role of women entrepreneurs in economic empowerment of rural areas' stressed that importance of women entrepreneurship increases because of their contribution in employment generation and revenue creation. Jeyanthi.K. (1999) in the study 'Women Entrepreneurs and Micro Credit' emphasized that to make women improve their economic status and to reduce the burden of dependence on male heads, micro credit programmers should be given more priority towards women empowerment. Sivaloganathan (2002) in his paper, 'Women Entrepreneurs: Problems and Prospects' highlights the major problems faced by women entrepreneurs which are gender rooted and some of the prospects they enjoy. Yadav and Unni (2016) in their paper 'Women entrepreneurship: research review and future directions' found that much of the collaborations in the women entrepreneurship area are still restricted within national boundaries and there is a need to build research as well as practice networks across transnational borders. Bala and Monga (2007) associated and opined that the women employment supplements the family income and enhances their economic status and places them in higher income group. Aguirre, D., et al.(2012), Kumar, S.M. et al. (2013), Ogidi, A.E. (2014) found that women entrepreneurs contribute immensely to improve poverty levels, increase per capita income and employment generation.

Introduction

Concept of Women Entrepreneurs

Women entrepreneurs are said to be a woman or group of women who commence, organize and manage an enterprise, especially a business. According to Schumpeterian concept of innovative entrepreneurs, 'women entrepreneurs' are those who innovate, initiate or take on a business activity. Women entrepreneurs have been defined by the Government of India based on women's participation in equity and employment of a business enterprise. Therefore, a woman

entrepreneur is defined as 'an enterprise owned and controlled by women having at least financial interest of 51 per cent of the capital and giving not less than 51 percent of the employment generated in the enterprise to women'. In nutshell, women entrepreneurs are those women who come up with an idea of a business enterprise, work on it, channelize the factors of production and carry out the business activities with considerable initiative and risk.

For striking balanced development of the economy of the deprived women, micro enterprises constitute an indispensable part of planned strategy. In agro-based activities, the participation rate of rural women is much more than what statistics reveal. The reason behind this is that most of the farming and household activities done by the women are treated as daily chores. In this day and age, with the growing problem of unemployment, entrepreneurship seems to be the appropriate solution to the problem among rural youth. It helps in employment generation for a number of people. This is particularly more beneficial for rural women as it helps them to simultaneously carry out their household as well as livestock activities. They have the privilege of having sufficient resources to embark on entrepreneurial ventures. For instance, they have easy access to farm and livestock based raw materials and other resources. Hence, rural women can effectively undertake both the production and processing based enterprises. Entrepreneurship development plays a significant role in aiding the rural women to enhance their personal capabilities and increase decision-making status in the family and society as a whole making them a pivotal part of the system.

Women empowerment has always been a challenge, particularly for the rural women. Micro enterprises in rural area are the solution to these challenges. Micro-enterprises not only help in the enhancement of national productivity, employment generation but also in developing economic independence, personal and social capabilities among rural women. Economic empowerment of women by micro entrepreneurship has resulted in the empowerment of women in various aspects such as socio-economic opportunity, property rights, political representation, social equality, family development, community development and finally the development of the nation.

With their effective involvement in entrepreneurial activities, the achievement of rural women can be huge. Rural women have basic indigenous knowledge, skills, potential and resources to set up and run the enterprises. However, the problem lies in the fact that rural women lack knowledge regarding loan procedure, certification procedure, various funding agencies, government welfare programmes, lack of motivation, technical skill and support from family, government and other organization. Moreover, there should be encouragement regarding formation and strengthening of rural women entrepreneurs' network. This network helps the rural women in providing the requisite technical knowledge in production, processing, procurement, management and marketing. This move would definitely become a motivating factor for rural women to engage in micro entrepreneurial activities thereby adding to the family income and national productivity.

Women Entrepreneurs in India

In spite of comprising almost half of Indian population, the participation of women folk in the economic development of the nation is lower as compared to their male counterparts. The reason behind this is that women in this country are restrained by cultural barriers prevailing around. However, women's participation in economic development of the country has been increasing. This can be accrued to increase in the level of women education, economic need, unemployment problem and their personal desire and ambition. The women are also enticed into entrepreneurship by the various government incentives. According to 1981 census, in India, self-

employed women comprise 5.2 per cent of the total numbers. Most of the self-employed women are engaged in the unorganized sectors like agriculture, handicraft, handlooms and cottage-based industries. Considering the importance of women's role in development of the nation, the Government of India incorporated in its sixth plan, a scheme called 'Development of Women and Children in Rural Areas (DWCRA)' in 1982 for the upliftment of women. As per the 1988-89 census, growth of women entrepreneurs was recorded at 1,53,260 claiming 9.01 percent of the 1.7 million entrepreneurs in India. Again, the industrial policy resolution of 1991 stressed the need for conducting special training programme for the development of women entrepreneurs.

In the traditional Indian society, women are confined to their families. She is the bearer of children, including the role of a mother and home maker. There is no culture for working outside their homes. During the course of time, this system has been changing because of many factors, such as urbanization, technical progress, women education etc. Technological upgradation has facilitated women's role at home. Women have the same ability and skill as compared to men. This has enabled them to take advantage of the industrialization process.

Women now show and prove that they want to actively participate in the welfare of their family and society. Majority of the women participate in an unorganized sector like agriculture and some of them in non-agricultural section, like construction, mining, quarrying, livestock, forestry, fishing, plantation, transport, storage, communication, manufacturing industry etc., but their participation in organized sector is very low, but growing steadily. The proportion in the total employment has remained practically constant at 11 percent which is lesser as compared to other developed countries.

In India, women are engaging in retail-trade, selling family products both agricultural and non-agricultural in the way of daily or weekly markets. Indian women are also self employed by producing food items such as pickles, papads etc.

In India, women shoulder great responsibilities as working women. According to 1981 census report, there were 45 million women workers in the country who worked for a greater part of the year and 18.5 million women workers who work less than 183 days in a year out of 321 million total female population in the country. Women constitute 26 per cent of all workers (main and marginal). In the eighties, because of economic crisis we have seen women in greater numbers, themselves on the job market, changing the paid labour. The role of women in modern society is complex. She has to be an intelligent housewife at the same time an accountant who can handle the family budget well. Women today have to be aware of the opportunities open to them and their abilities should be put to full use. Banks have been offering lots of opportunities for establishing small business enterprises which have hardly been utilized by women.

The census of 1991 highlights that there were only 1,85,900 women accounting to a meager 4.5 per cent of the total self-employed persons in the country. Most women entrepreneurs are involved in unorganized sectors like agriculture, agro based industries, handicrafts, handlooms and cottage industries. Sharing of economic activity by women in Indian is neither a new phenomenon nor a new development. They are already engaged in domestic and child care activities which is categorized under unpaid household work. According to International Labour Organization, the value of unpaid household work constitutes 25.39 per cent of the Gross National Product in developing countries. Though on the face of it, there seems to be no disparity between men and women entrepreneurs. However, the challenges faced by women entrepreneurs are manifold than their male counterparts as far as needs for achievement, independence, economic gain and leadership qualities are concerned. However, the primary difference is gender and

related social attitudes, values and beliefs which direct their sense of economic independence. Women continue to be bound both by traditional and changing values and hence their needs and capabilities would be different. Their role would be very challenging in which they would have to adjust their personality, needs, family life, social life and economic independence.

In India, participation of women in industrial entrepreneurial sector has commenced from 70's onwards. And it is an increasing trend. Since 1981 up to this day women entrepreneurs are doubled.

Historical Background of Women Entrepreneurs in North-East India

The North-Eastern Region is an industrially backward region. About 80 per cent of the people live in the villages with their own agricultural land. Even Assam, which was the most industrially advanced state among them is yet to get the light of modern technology.

The North-Eastern region of India consists of eight states of India including Sikkim. These states roughly occupy some 7.7 per cent of the total geographical land area of the country. 80 per cent of this region is covered with mountainous ranges where 12 per cent is in the Meghalaya-Karbi plateau and the remaining areas are occupied by the plains of Brahmaputra, Barak, Imphal valley and Tripura plains. The region has international boundaries with Bhutan in the north, Myanmar in the east and Bangladesh in the south. India has a multi-regional economy but there is economic disparity in its economic growth because some of the regions e.g. western belt has more economic development than others. The North-Eastern region can be said to be the least economically developed area of the country because of which the Central Government had declared the entire North-East region as industrially backward, and offered a host of incentives for its industrial growth and development. Above all, this region is plagued with a number of unfavourable factors operating upon its regional economy which are not visible in the rest of the country.

Some of the key problems faced by the region are the unprecedented rise in population, which hampers its economic development, lack of education, improper health care policy, unemployment and so many other things. However, the entire region is blessed with abundant natural resources, which are however not fully exploited. In view of its backwardness, the industrial development of the region is to be visualized from two broad aspects viz., potentiality of growth and exploitation of the same. Surprisingly, the latter is more significant and relevant in the study of industrial development of a region than the former.

The geographical location plays a key role in developing entrepreneurship. In ancient times most of the trade and commerce were confined to the coastal areas of the country, because of the fact that main transportation link during those days were the sea-route, between different countries. Definitely, the people residing in the coastal area got more chance to venture into entrepreneurship, this is also true from the fact that most of the well-developed trading centers in India are located in the western coastal belt of the country, co-incidentally maximum number of entrepreneurs who are pioneers in many fields belong to these places. The geographical location of the North-East region is a disadvantageous factor in developing entrepreneurship. The whole region is land-locked, where transport and communication is very poor.

Since the economy of North-Eastern region is predominantly agricultural, substantial agricultural development can cope with the problem of rural poverty to a large extent. Any move towards industrial development is to be backed by progressive and extensive agricultural

development. But development of this sector is however very slow in the region as compared to the rest of the country. About 95 per cent of the agricultural activities in the region are carried out by the marginal farmers with the help of their family members, five per cent of agricultural activity is done through hiring of workers. About 80 per cent of the people of the region are living in villages who own agricultural land. Thus, the growth of agro entrepreneurs will not only help in developing the agricultural sectors but it will also help in its industrial growth. Agricultural progress will provide food for industrial workers, raw materials to industries, revenue to government and foreign exchange to the country. Except Assam, all the states of North-Eastern India are suffering from a sort of agricultural low productivity. This is also one of the reasons for the slow progress in the field of industry, in a region where cultivation does not produce any surplus above their requirements. At the same time there is very little chance of establishing industry because of the lack of market for manufactured goods. Even if the pace of industrial and entrepreneurship development in the North-Eastern region is slow, industrial culture in the region is gradually developing where Assam is taking the lead, but this state is however still weak technically as compared to many other states of India.

While India is reckoned as the tenth industrialized nation of the world, North-Eastern region is still hankering for a berth to share this applaudable success. As a multidisciplinary approach for the development of the region, the Central Government in consultation with the leading financial institutions and banks of the country established North-Eastern Industrial and Technical Consultancy Organization (NEITCO) in the year 1973 at Guwahati to impart training and guidance to the potential entrepreneur in the region.

Again, Small Industrial Extension Training Institute (SIET) which was one of the earliest central organizations associated with small scale industrial development was established in 1962; it started to function at Guwahati in 1979; which was later converted into the National Institute of Small Industry Extension Training (NISTET) of the North-East region in 1984, which later became centre for Indian Institute of Entrepreneurs for the region in 1994. As a continuing process of developing the entrepreneurs in the region, the North-East Consultancy Organization (NECON) was started in 1987 at Imphal as its headquarter, with its organizational operation extended to Manipur, Nagaland, Mizoram and Tripura as a consultancy organization to meet the training and other relevant requirements for the establishment of small industrial entrepreneurs in the region.

The techno-economic survey 1987 which was commissioned by the standing committee and development of industries in the region identified 467 units in Manipur, 172 units for Nagaland and 129 units for Tripura, feasible for industrial development in the region.

Again the seventh plan targeted the growth in employment opportunities to be faster than that of labour force. The employment potential in the non-agricultural sector is expected to increase by 4.5 per cent annually, which may in turn, lead to shift in labour force from agriculture to non-agricultural activities. As per the report of the second census of SSI units of Small Industries Development Organization (SIDO) 1988, there is altogether 9,333 SSI working units and 3,065 close units in the seven states without Sikkim. By the end of December 1996, there were altogether 41,309 units, out of this account, Manipur occupies (15.6 per cent) i.e., 5,188 units, Nagaland occupies (1.8 percent) i.e., 749 units and Tripura (18.2 per cent) i.e., 7,500 units. And the Compound Annual Growth Rate (CAGR) of SSI units during December 1990 and 1996 in the North-East region, work out 8.4 per cent of the region as compared to 5.4 per cent for the rest of the country.

Among institutions which are helping in the entrepreneurial development of the region mention can be made of National Small Industry Corporation (NSIC) and North-East Council (NEC) which was established in 1972. These institutions contributed in innovative entrepreneurial development awareness programmes in order to fulfill the special needs of the region respectively.¹ The NEC concerns mainly with the entire state projects and those relevant to the region as a whole.

All in all Entrepreneurship Motivation Training Centre (EMTC) had also contributed in promoting entrepreneurship development in the region by evolving a comprehensive and wide ranging mechanism in every state of North-East region. NEC sponsored in 1976 a study on entrepreneurial and managerial needs of the North-East region through SSET, Hyderabad for human resource development in the North-East region and completed the work in 1978.² The study analyzes potential entrepreneurs and suggested action strategies for their development of the region. Besides NEC, there are also other agencies which are working for the promotion of entrepreneurs. They launch specific programmes for specific target groups e.g., Council for Advancement of People's Action and Rural Technology (CAPART) under the Union Ministry of Rural Areas took the lead in giving such training programmes. The Union Department of Science and Technology in association with National Bank for Agricultural and Rural Development (NABARD) focuses on promoting entrepreneurship among women especially in rural and semi-urban areas of the region. Thus, under the rural development programmes, individual candidates or groups of prospective entrepreneurs facilitate with such training programmes and take crucial role in developing entrepreneurship in large scale.

According to an all India report on census of Small-Scale Industries in North-Eastern India, the total working units of small-scale industries was 2,653 whereas the all India figure in the same year was 1,39,577 which was only 1.9 per cent of the all India figure. And this trend of development of small scale industries in different states of North-Eastern region, according to a report of the NISIET (National Institute of Small Industry) is 20,377 unit as against the all India figure of 11,58,765 in the year 1988.

Women Entrepreneurs in North-East Region

Women's participation in MSE sector has been identified in three different roles- as owners, managers and employees of enterprises. According to third census of MSEs (2001-2002), the number of women entrepreneurs was 1,37,534 and number of enterprises managed by women was 1,14,361 accounted for 10.11 per cent and 9.46 per cent of the total units respectively. About 13 per cent of the women enterprises in the region belong to the registered MSE sector and the remaining 87 per cent in the unregistered MSE sector. As far as the enterprises managed by women are concerned, 11.5 per cent are in the registered MSE sector and 88.5 per cent are in the unregistered MSE sector. The share of units managed by women in terms of employment is 7.14 per cent.

Entrepreneurship among women of the North-East states has been gradually gaining popularity during recent years. In 2001-2002, total number of women entrepreneurs in the region was 31,072 and enterprises managed by women were 28,090 accounted for 9.8 per cent and 8.9 per cent of total MSEs of the region. Table A1 gives an overview of the participation of women in MSE sector of North-East region:

¹Entrepreneurship Development in the North-Eastern Region – D.D. Mali, page 35

²Entrepreneurship Development in the North-Eastern Region – D.D. Mali, page 36

Table A1: State-wise participation of women in MSE sector of North-East region (2001-2002)

Sl. No	Name of State	Total enterprises	No. of women entrepreneurs			No. of enterprises managed by women			No. of female employees in the MSE sector
			Regd.	Un-regd.	Total	Regd.	Un-regd	Total	
1	Sikkim	368	45	53	98	30	0	30	221
2	Arunachal Pradesh	1252	63	87	150	51	80	131	446
3	Nagaland	13861	57	122	179	77	130	207	3211
4	Manipur	47999	765	9980	10745	734	8434	9168	23338
5	Mizoram	11116	693	3007	3700	730	2346	3076	6824
6	Tripura	24352	79	784	863	53	578	631	7619
7	Meghalaya	22520	651	2929	3580	640	3018	3658	8803
8	Assam	194379	2041	9716	11757	1948	9241	11189	26065
	NER	315847	4394	26678	31072	4263	23827	28090	76527
	All India (in lakhs)	10521190	137534	926187	1063721	114361	880780	995141	3317496

Source: Third Census of Small Scale Industries 2001-2002

Women Entrepreneurs Working in Different Sectors

Women entrepreneurs of the North-Eastern region engage themselves in different industrial sectors such as handloom, handicraft, sericulture, livestock and poultry etc. Besides these sectors now-a-days they are also venturing into new areas like beauty parlor, restaurant, Xeroxing, incense stick making, mushroom cultivation, candle making etc. Among these sectors, beauty parlor is one of the recent sectors where women of this region have started venturing. One of the reasons behind the women venturing into new industrial sector is because of the rapid change in the cultural, social and economic concept of the people in the region.

Handloom: Handloom constitutes an integral part of the rural population of North-Eastern region of India in their everyday life. Handloom was originally being practised in the region as a family occupation. The handloom products are well known for their extraordinary craftsmanship - carpets of Arunachal Pradesh, muga silk products of Assam, lashingphee of Manipur, shawls of Nagaland and Mizoram. An interesting fact is that women are the dominant workers in these occupations. When Mahatma Gandhi visited Assam for the first time, he proclaimed that assamese women weave their dreams in their fabrics. The unusual designs, unique patterns and vibrant texture of the hand-made wares exhibit the life and the rich cultural variety of the people of this region. The concentration of Handlooms is highest in the North-East Region in the country. This region has made India proud with its rich heritage of artistic craftsmanship. A website has been set up by the Central Government comprising museum of North-eastern designs. In order to benefit the user agencies, the web site has been linked with the National Centre for Textile Design. It is designed for aiding the people involved with the handloom industry. The Regional Weavers' Service Centre provides training to the weavers in and outside the cooperative fold under Decentralized Training Programme. The Deen Dayal Hathkargha Protsahan Yojana aims at providing value addition to fabrics. Under the Deen Dayal Hathkargha Protsahan Yojana, a special dispensation has been made for the North Eastern States.

Handicraft: The North Eastern region of India is well known for its rich heritage of artistic craftsmanship. The crafts of this region are entirely attributable to locally available raw materials. The major handicrafts of the region include basketwork, cane furniture, mats, woodcarvings, terra

cotta, artistic textiles, bell metal artwork, brass metal craft, dolls and toys, embroidery, pottery, jewellery etc. The prominent places in Assam for basketwork and mats are Kamrup, Sibsagar and Nagaon. The district of Cachar is recognised for its special sital pattimats.

Livestock and Poultry: Rearing of livestock constitutes an important part of tribal life in the region. In spite of huge livestock population of the North-Eastern region, large scale imports, especially of pigs and cattle are made from the neighbouring plains to meet the soaring demand.

Sericulture: Sericulture is widespread amongst the tribals in hilly districts of Assam and Meghalaya. Lower Brahmaputra Valley is the traditional abode of spinners and weavers producing the famous eri yarn and fabric.

Problems of Women Entrepreneurs

Problem of Finance: The North-Eastern region is industrially and economically backward. The women entrepreneurs of the region are bound to have financial problems as they lack awareness of the various policies and programmes about financial incentives. Different sources of finance for the women entrepreneurs of the region are bank loan, money borrowed from friends, money borrowed from money lenders and own money. From among these various sources of finance, their own money is the only source of money for the majority. Finance is considered to be the lifeline for an enterprise. However, women entrepreneurs undergo paucity of funds because of two main reasons. Firstly, women do not usually get share in their ancestral property to use them as collateral for obtaining funds. Secondly, banks also consider women less credit-worthy and discourage them on the belief that they can abandon their ventures at any point of time.

Low capital investment: Because of this low capital investment, most of the women entrepreneurs in North-East region produce only simple products, mostly related with clothing and edible items. Mostly women are interested in moderate returns. Aware of their own limitations, they have a preference for smaller units and thus opt for business opportunities which require moderate investment. The lack of financial credit from banks also hinders the modernization process of industrial units run by women entrepreneurs.

Imbalance between Work and Family Engagement: Women's compulsion towards family act as deterrent for them from becoming successful entrepreneurs. In India, woman plays a primary role in looking after the children and other members of the family. A man's role is only secondary. A married woman has to juggle between her business and family obligations. The support and consent of husbands seem to be a prerequisite condition for their entry into business.

Male-Dominated Society: Male prejudice is still rampant in India. The Constitution of India grants equality to all the genders. But in fact, women are stereotyped as a weaker gender in many respects. Additionally, male reservations about a woman's role, ability and capacity make them suffer. This, in turn, hinders women's entry into business.

Stiff Competition: Generally women entrepreneurs lack organizational set-up to invest money for promotion and advertisement. Thus, they face severe competition from both organized sector as well as their male counterparts for marketing their products. Such stiff competition ultimately leads to the insolvency of women enterprises.

Limited Mobility: Compared to men, women mobility in India is highly restrained because of certain reasons. Burdensome exercises involved in initiating an enterprise coupled with the officials' humiliating attitude towards women force them to quit the idea of starting an enterprise.

Lack of training Programmes: A good number of women entrepreneurs engaged in handloom and handicraft sector have not attended training programmes before and after starting their ventures.

Lack of Education: In India, approximately 60 per cent of women are still illiterate. Most of the socio-economic problems are attributable to illiteracy. Most of the women are ignorant of latest technology, business and market due to lack of education. This causes low motivation for achievement among women. Thus, lack of education becomes a bottleneck for women in setting up their business. Most of the women entrepreneurs covered by this survey do not have a proper degree or diploma. Most of them had acquired their skill through practice and experience from their elders i.e., hereditary. However, this knowledge is not sufficient in the long run. Most of the women entrepreneurs of the North-East employ primitive and outdated technology.

Scarcity of Raw Materials: A good number of enterprises run by women are constrained by paucity of raw material and necessary inputs. Added to this is the soaring price of raw materials. The failure of basket making co-operatives run by women in 1971 exemplifies the scenario of how this paucity of raw materials led to the collapse of women enterprises. The socio-economic activities very often come to a grinding halt because of bandhs, strikes and natural calamities like landslide etc. This directly or indirectly affects the economic activities in the region.

Geographical Isolation: Another hindrance faced by women entrepreneurs is the geographical isolation from the mainland India.

Influencing Factors for Women to choose Entrepreneurship as a career option

There are various motivating factors that might have influenced women entrepreneurs to take up the ventures.

- Opportunity for taking up innovative work
- Individual identity
- Family support
- Availability of raw material
- Taking assistance from government and other organization
- Social recognition
- Flexibility of job hours in private enterprise and other factors
- Self-dependence
- Economic needs or pressure

Most of the women entrepreneurs covered by this study have agreed that flexibility of job hours in private enterprises has motivated them to undertake entrepreneurship as a career. Women of the region, in general, have to shoulder the responsibility of maintaining the family, house hold chores, apart from their career. They always prefer to have flexible working hours.

Another important motivating factor that has influenced the women of the region to take up entrepreneurship as a career is the availability of free time and finance. Out of the 60 women entrepreneurs, 75 per cent of them cited this reason as one of the motivating factor. For some women, especially those who belong to well to do families, they have free time as housewife at home and minimum initial capital investment to set up the small units, because it does not require a large investment for setting up such an enterprise.

Again, another important motivating factor is the economic needs of the women. The economic pressure to an individual is increasing day-by-day because of the fast changing materialistic concept of the society or need of their own. This is also being felt in a big way by the women at home. Therefore, they are forced into starting small enterprises. Thus, 90 per cent of the women entrepreneurs surveyed, say that economic need or pressure is one of the motivating factor which entice them into entrepreneurship.

Motivation for business initiation for both men and women are quite similar. By instinct, modern female look for independence, higher income and the opportunity to be their boss as their male counterparts. The other reason may be the increasing financial need or the failure to get wage jobs and sometimes for independence and greater satisfaction. Some of them have technical know-how and the necessary knowledge for establishing such an enterprise. The critical determinants of success for a female entrepreneur involves good business management skill, drive, ambition and the ability to exploit opportunities in areas of industry where entrepreneurs have significant experience.

Motivation as it is discussed above, is an important factor in establishing an enterprise. From among the different motivating factors discussed, maximum number of women entrepreneurs agreed that it is because of economic need that they ventured into entrepreneurship. The economic condition of the region is very poor. So, the women look for an opportunity to earn, by investing a minimum initial capital investment.

Anju Buragohain: A Case study of a successful woman entrepreneur from North-Eastern Region

Anju's Handloom is one of the leading manufacturer, designer and exporter of handloom products namely Mekhala Chadars, an ethnic cultural heritage of Assam, located in Guwahati. Its annual growth rate is 35 per cent. Anju Handloom has made its presence felt in the market on account of its wide variety of products. It has specialty in weaving pure silk Assamese costume with traditional pattern designed to suit the niche market for traditional attire with modern designs and diversified silk products for the international market. They include Mekhala Chadars, Sarees from golden silk (Muga) and mulberry silk, bridal set, hand woven Eri shawl, Gamucha (Assamese traditional towel), cotton bed sheet etc.

A homegrown business, Anju's Handloom was founded by Mrs Anju Buragohain to manufacture handloom products to cater to the need of the people of Assam and North East. From a couple of fly shuttle handlooms started in the year 2002, today Anju's Handloom has a number of looms situated in her residential campus at Guwahati. Over the years, it has grown and specialized in weaving pure silk products. Wide range of handloom products are weaved using high quality raw materials.

She acquired the traditional skills in weaving from her mother and grandmother. Her interest in weaving grew during her college days. She used to weave her own clothes, especially mekhala chadars. Half way through her higher education she got married and later on became the mother of three children. Along with her growing family she always aspired to do something of her own. She did her post-graduation in music and with her artistic skills created many handicraft items and participated in exhibitions organized by the Industrial Department of Govt. of Assam. She was appreciated a number of times for her creation of beautiful handicraft items.

She started the weaving centre by dint of sheer perseverance, without any help, financial or otherwise, from government agencies. She gives a touch of modernity to designs woven into

traditional Assamese attire. Over the years, she has also reached out to customers in foreign countries. Her garments are in demand not only in the North East, but also overseas.

The succession of events showing her continuous growth in business can be summarized as follows:

1. In the year 2004, Mrs. Anju Buragohain, a housewife, started her career in handloom with a meager investment of Rs. 50,000. She increased her loom from three to five with only that amount.
2. In 2005, Mrs. Buragohain increased her loom to eight with an investment of Rs. 120,000.
3. After becoming an authorized user of silk mark and affixing the silk mark tag on her silk products since 2005, the demand of her products increased twofold.
4. In 2008, her loom increased to 10 with an investment of Rs. 150,000.
5. In 2010, she expanded her loom to 12 and also established a unit for offering facilities of preparatory process of wrapping yarn for the entrepreneurs in handloom weaving in the neighborhood with an investment of Rs. 180,000.
6. In 2012, she increased her loom from 12 to 15 with an investment of Rs. 210,000.
7. In 2013, she increased her loom from 15 to 20 with an investment of Rs. 300,000.
8. In 2014, her loom increased from 20 to 24 with an investment of Rs. 400,000.
9. She showcased her products in the following National as well as International platforms.
 - a) Silk Paradise held at Pragati Maidan, New Delhi, organized by ISEPC & SOMI from 15 to 17 July' 2009.
 - b) International Trade Fair at Milan, Italy, organized by Industries and Commerce Department, Assam from 4 to 12 December 2010.
 - c) International Trade Fair at Tesseloniki, Greece, organized by Assam Trade Promotional Organisation & ITPO from 10 to 18 September' 2011.
 - d) International Trade Fair at Guwahati, Assam organized by NSIC & ITPO in Feb' 2012,
 - e) International Trade Fair at Lyon, France, organized by NSIC & ITPO from 22 March to 1st April 2013.
 - f) International Trade Fair at Perth, Australia, organized by MSME DI Assam in Oct' 2014.
 - g) National Silk Mark Expo at Guwahati, Assam, from 15 Oct to 19 Oct' 2015 where she was adjudged as the winner in pure silk designer products showcased during the period of expo.

With improved design and high quality product, Anju's Handloom enhances and capitalizes on Assamese women's inherent skill in weaving to develop this ethnic cultural heritage as a source of income generation sustainable livelihood. There is high demand for her handloom products in the local market, especially products made from golden yarn (muga silk) and pat silk. The industry is now able to cater to the demands of the customers to their best satisfaction. There is a great demand of her products among the customers from US, UK, Australia and Italy too. Her small industry is now generating employment to 30 unemployed youths.

Her motives behind running the cottage industry are (in her own words):

- a) Self-employment and generating employment to unemployed youths.
- b) Reach out to the customers abroad by giving a touch of modernity to traditional garments.

c) Last but not the least- Preserving the Indian heritage.

Mrs Buragohain strongly believes that one has to work hard in to order to fulfill one's dream.

Conclusion

The North-Eastern region is blessed with abundant natural resources, if these are properly exploited, it can tremendously boost its economy. But the pace of economic development is very slow and the region is still industrially backward. There are various natural and economic factors for the industrial backwardness of the region. The natural factors include geographical isolation of the region, natural calamities, bad transport, communication system etc. and economic factors such as lack of capital investment, high cost of production followed by low profit, difficulties in marketing their product etc. These factors act as hindrance for the industrial development of the region.

For rapid industrialization and economic development, proper entrepreneurship development is needed. Entrepreneurship is also a strategy for solving the problem of growing unemployment, particularly among the educated young men and women of the region; this is being felt since the early seventies. Thus, the pace of industrial development picked-up in the eighties and early nineties, where many new small scale industries were being set-up. Entrepreneurial development in North Eastern region is still plagued with infrastructural constraints. So, most of the people are engaged in agricultural activities. Besides the above factor, there are some influencing factors for the region's entrepreneurial underdevelopment, such as, bad economic condition of the people, lack of will power among the women to exploit the identified resources of the region, diversion of fund meant for industrial development to other unproductive area. The political and socio-cultural condition prevailing in this region are also important factors acting against the industrial development of the region. Insufficient finance leads to inadequate production and inferior quality of the product. So, products are mainly sold in the local markets. This is because the products are mostly designed to suit only local consumers. However, they are not producing their products in large quantities. If these products can be produced in abundance and exported, their sales turnover will also be increased. As far as the low need for achievement is concerned, women in this region are generally satisfied with the achievement of her son, husband, father etc. This actually inhibits her from her own achievement, independence and progress. Therefore, if the women entrepreneurs are given proper training and the necessary motivation, they too can reach the top of the ladder in this field.

Risk taking ability of the people, in general, of this region in entrepreneurship is concerned; they are fatalist and have no initiative to invest and take risks. Women entrepreneurs generally take the safer traditional sectors which are less risky. Therefore, the women entrepreneurs should be given appropriate training in developing their self-confidence and risk-taking ability in new areas. According to the survey report, around half of the respondents face scarcity of raw materials. In this context, there should be state policy to ensure smooth supply of raw materials needed by constructing storage and depot at proper locations. The scarcity of raw material created by private agents should be checked so as not to jack-up their price. High cost production can be checked by uninterrupted supply of raw materials along with upgrading their technology to fit into the market. Apart from this, infrastructural facilities like telecommunication, transport, constant power supply should be strictly maintained.

The technological problems of the women can be addressed from two different angles. Firstly, because of lack of financial funding they cannot acquire new technologies. Secondly, majority of the women entrepreneurs in this region have very little knowledge of the machineries. Therefore,



they should be encouraged to attend programmes conducted by campaigners and other related government agencies. Among the functional problems, marketing and production are important problems. There is easy available market for quality products. But most of the products are not properly maintaining the standard of the product. According to this standard, after production of products there should not be any problem in marketing.

The women entrepreneurs of North-East region are hardworking and oriented towards producing different designs of product through experimentation and innovative techniques. Therefore, there are various motivating factors for them to venture into entrepreneurship such as flexibility of job hours, educational qualification, proper utilization of time, heredity, family business and personal ambition. Generally, women entrepreneurs in North-East belong to educated younger generation and maximum number of women entrepreneurs are married women, with their husband working in non-government organizations.

Suggestions

For developing and promoting women entrepreneurship, there is the need for a holistic approach from the side of the Government, Financial Institutions, Individual entrepreneurs and many others. The following suggestions can be made for the concerned authorities.

To the entrepreneurs

- Women entrepreneurs should have adequate knowledge for making project report.
- The latest technology available should be used as far as possible for starting the venture.
- The women entrepreneurs should have risk taking ability, urge to learn new things, alertness to take opportunity, ability to change and adapt to new situations.
- The women entrepreneurs should know the achievement of their work.
- The women entrepreneurs should gather various techniques and design from other sources and incorporate in their enterprises to solve their production problem.
- Apart from the above mentioned suggestions, the entrepreneur should not lag behind regarding knowledge in information technology, especially in the field of electronic commerce (E-Commerce), that can solve their problems.
- The most common problem of most of the women entrepreneurs is finance. Although bank finance is made available, they are not easily accessible. In this regard, provision for security may be simplified for enabling the entrepreneurs to have bank facilities.

To the Government

- The Union and State Government should conduct awareness campaigns to make the people especially women entrepreneurs, aware of the various policies, incentive schemes, programmes etc. made for better growth of women entrepreneurs in the region.
- Various specific and non-specific training programmes should be conducted at various levels especially at district level, so as to promote Entrepreneurship Development Programme (EDP).
- The government should also carefully study project viability of sick-unit and select for rehabilitation and open export cell in remote areas.
- Apart from these, the government should also give concession on license fees, electricity and water charge, land revenue tax etc. to women entrepreneurs.

- The government should also introduce entrepreneurship course in the curricular of formal and informal institution in the region so that illiterate, social and college drop-out can be made employers instead of employees.
- The State Government should formulate policies and programme suitable for women entrepreneurs.
- The respective state governments should open a separate ministry at Cabinet level to deal especially with women enterprises.

To Banks and other Financial Institutions

- The financial institutions working in the region which are promoting women entrepreneurs should open special cell in their respective bank to fulfill the financial requirements of the women entrepreneurs of the region.
- The banks and other financial institutes should make their loan application easier, especially the provisions of government employee as a guarantor while giving loan.
- It will be more convenient if the loan application form is given in common local language.
- The banks and other financial institutions should organize workshops, seminars etc. for women entrepreneurs to make them aware of banking knowledge.
- There should be constant skill upgradation programme, especially in marketing strategies through proper network. Such programmes can be conducted by entrepreneurship specialized institution.
- An intensive campaign should be made by all concerned against the traditional social and religious norms to encourage the women entrepreneurs give their attention to other more modern industrial sector.
- The Non-Government Organization should also take active part in promoting women entrepreneurship in the region.
- Trade fairs, especially for the products of women enterprises should be conducted and open a separate marketing cell be opened so as to promote the women entrepreneurs.
- Other institutions such as IIE, NECON etc. should identify feasible industrial sector suitable to women and impart training accordingly.
- The awareness programme for familiarization of newly developed machinery should be conducted frequently by other agencies.

Therefore, in order to be successful in business, women entrepreneurs should take advantage of the various government sponsored schemes such as manpower development, workshed-cum-housing scheme, thrift fund group insurance scheme, health package scheme, festive fair/exhibition, integrated handloom village development project, Prime Minister Rojgar Yojna, 100 per cent financial assistance to industrial artisans on equipment, study tour of handicraft artisans, state award to Master Craftsman, subsidy for physically handicapped artisans, assistance for setting up Craft Development Centre, development of industrial plot, sheds and industrial estates, infrastructure facilities development, share capital investment subsidy, sales tax concession, exemption from stamp duty, octroi and local taxes, rebate in water and electricity tax, interest subsidy, state transport, subsidy on power line and generating sets, contribution to feasibility study, project report preparation cost, subsidy for technical know-how transfer, subsidy for modernization/ expansion, marketing support, special facilities for export-oriented units etc.

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