

**AN ANALYTICAL STUDY
ON
WOMEN ENTREPRENEURSHIP
DEVELOPMENT IN NAGAON
TOWN OF ASSAM**

**A Project Report Submitted to the UGC
in Fulfillment of the requirement
for the
Minor Research Project**

**Undertaken by
Ms. Leena Borah Hazari
Department of Economics
Nowgong Girls' College
Nagaon, Assam**



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Abstract

Entrepreneurship amongst women has been a recent concern. Women have become aware of their existence, their rights and their work situation because of the growing industrialization and urbanization and social legislation. The progress is more visible among upper class families in urban cities. However, women of the middle class are not eager to alter their role in fear of social backlash.

Women entrepreneurship is gaining momentum and has become a pressing need of the day in a developing country like India. It is gradually changing with the growing sensitivity to the roles, responsibility and economic status of women in the society in general and family in particular. At the same time, it is also recognized that their challenges are immense and complex. Economic development of a country is generally equated with its industrial development. It is the entrepreneur who stands at the centre of the industrial activity and assumes various roles of a country's development process. Large, medium and small industrial units play a mutually complementary role in the integrated and harmonious growth of the industrial sector as a whole.

By and large, the present study tries to focus on women more as workers and also various dimensions of women entrepreneurship.

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Chapter I

Introduction:

I.i Introduction:-

The word 'Entrepreneur' has been derived from the French word 'Entreprendre' which means to one who undertakes to start and conduct an enterprise or business assuming full control and risk (Schumpeter, 1995). Entrepreneur is one of the most important inputs in the economic development of a country or of regions within a country. Because, entrepreneurship competence makes all the difference in the rate of economic growth. From the evolution point of view the meaning of entrepreneur have been considered in different corners in different times. In 16th century, it was considered as to cover those involved in military expedition in different sectors. During 17th century, it was extended to cover the civil engineering work. In 18th century the word entrepreneur was used to refer the economic growth of the country concerned (Parikh & Engineer, 1999). This concept was continued to be in use up to 20th century. Entrepreneurship development was started in India in early sixties and the state of Gujarat is regarded as pioneer in this field. Assam is considered as pioneer state in entrepreneurship development programme in the North –East Region. The first Entrepreneurship Development Training has been initiated by NEITCO (North Eastern Industrial Technical Consultancy Organization) in the North-Eastern Region. Gradually, in 1987, North Eastern Consultancy Organization (NECON) started to function with its head quarter has been shifted to Tripura and operates in the states of Manipur, Nagaland, Mizoram and Tripura. Entrepreneurship development is one of its functions. Previously the NEITCO has operated in all the seven states of North-East Region. After establishment of NECON it has focused its attention in the states of Assam, Meghalaya and Arunachal Pradesh with its sub-centre at Shillong and Itanagar.

I.ii The Concept and Features of Entrepreneurship

An entrepreneur can be defined as one who initiates and establishes an economic activity or enterprise. Entrepreneurship thus refers to the general trend of setting up new enterprises in a society (Begum, 1993). The International Labor Organization (ILO, 1984, cited in Islam and Aktaruzzaman, 2001) defines an entrepreneur as a person with a set of

characteristics that typically includes self-confidence, result-oriented, risk taking, leadership, originality and future-oriented. Khanka (2002) referred to women entrepreneurs as those who innovate, imitate or adopt a business activity. Given that entrepreneurship is the set of activities performed by an entrepreneur, it could be argued that being an entrepreneur precedes entrepreneurship. In any case, the entrepreneurial definitions described above highlight the aspects of risk-taking, innovating and resource organizing (McKee, 1987).

In addition to looking at concepts and characteristics of entrepreneurship, it is also possible to look at the main features of entrepreneurship, which are given as (i) being an economic agent, (ii) being creative, (iii) taking and bearing risk, (iv) being innovative, and (v) being dynamic (Nawaz, 2009).

I.iii Problem of the study:-

It is apparent that position of women in a country is considered as the index of civilization. Hence, they are expected to participate in the developmental and social activities of the country. Although women are still economically dependent, they are increasingly choosing to start and operate their own business and this trend is particularly noticeable in the urban areas (White, 1991). Keeping in view, the importance of women entrepreneurship development in solving the problem of unemployment and rapid industrialization, the growth of the growth of women entrepreneurs are not upto the mark of expectation (Vinze, 1987). Being weaker section of the society women entrepreneurs faced a number of problems.

Growth of entrepreneurship especially among women depends largely on some social factors which refer to traditional values, education, economic system and some infrastructural facilities (Wees & Ramijin, 1987). The cultural value creates the personality, type for entrepreneurial tendency, education creates confidence and aspiration, economy provides the opportunity and the structural facilities generate the motivation. If these variables are simultaneously available entrepreneurship grows in the society.

But these were not available in Assam till the latter part of the 20th century. Assam was developed neither in education nor in industry nor in commerce and trade nor

in any of the infrastructural facilities for economic development during the period of British rule. As such, entrepreneurial growth in the state was at very low level even among the men. The famous 'Assam Students Movement' on the foreign national immigration issue in 1980's had created a magical change towards work culture and professionalism among the people (Taher, 1993). Under the impacts of the movement then youths irrespective of sex had become receptive to idea of doing any type of work and occupation that pay them well. The girls came forward to accept not only salaried jobs but also entrepreneurial activities if infrastructural facilities were available. The parents, guardians and common people also accepted the new cultural ethos, which apart from other things emphasize on women's social and economic liberty. As such, the women of Assam are no longer tradition bound in earning livelihood independently. Now, she is free to join occupation for her living.

But despite all these changes only a few of the women of Assam have come forward for entrepreneurial business. The DIC (District Industry Centre), the banks and other Govt. agencies provide facilities to attract women to industry but not even many are coming forward to undertake industrial projects. As such, the growth of women's entrepreneurship is still at very low level in Assam (Baruah, 1990).

It is there fore, important to understand the problems of women entrepreneurship in the state. For the purpose it is necessary to understand the socio-economic backgrounds and problems of those women who have started some enterprises as full time occupation (Thakur, 2009).

I.iv Objectives of the Study:-

The present work has been undertaken with the following objectives:-

- i. To study the socio-economic factors affecting the women entrepreneurial growth.
- ii. To examine the women entrepreneurial motivational aspects.
- iii. To examine the various assistance received by the women entrepreneurs.
- iv. To find out the problems and prospects in developing women entrepreneurs.
- v. To suggest measures on the basis of the findings of the research.

I.v Methodology of the Study:-

Karl Pearson who is known as the father of statistics said in one of his writings that science justifies itself in its method. Economics, too, being basically a field of science, also follows the scientific methodology for studying the problems (Timmons, 1982). Accordingly, an attempt had been made to collect the necessary data for the present study and to analyze them objectively and adequately to maintain scientificity of study s described below.

Before embarking upon the actual field study a survey was conducted to find out the status of entrepreneurial activities undertaken by women in and around the Nagaon town of Assam and it was found that there is more concentration of entrepreneurial units run by women in the urban centres of Nagaon district. The survey revealed that there were as many as 500 women engaged in running different light of enterprise in urban centres. Out of these 500 women 356 could fulfill criteria for selecting sample for the study. So, out of these 356 women 100 were included in the sample.

I.vi Criteria:-

- i. The entrepreneur must have been in the business continuously for the last five years or more, that is, between the time of starting the business and the collection of data for the present study.
- ii. The entrepreneur must be a permanent resident of the district.
- iii. The enterprise must be initiated and owned by the entrepreneur herself or with some partners.
- iv. The enterprise must be under the control and management of the entrepreneur herself or themselves.

Data Collection: - For the study of the present topic primary data were collected from the women entrepreneurs among different age groups in Nagaon town.

I.vii Significance of the Study:-

The human resource is a dynamic resource with great potential for development and growth (Reddy & Geeta, 1995). All the five year plans in our country has

emphasized on generation of sufficient employment for the people. The thought process of creating jobs started before independence and is continuing till today (Mathur, 1992). But the facts and figures show that unemployment has taken a disproportionate and alarming turn. It is an accepted fact that it is not possible for any govt. to provide employment to all the educated unemployed youth in the govt. sector, neither it is desirable to create employment opportunities in the govt. sector alone. Again, the Indian government's declaration of 2001 as the year of women's Empowerment is the result of absolute necessity of empowering women for bringing about prosperity, peace and progress in the society (Adhikari, 2004). This has proved a great blessing to Indian women. The empowerment of women especially economic empowerment will revitalize the nation and bring about all round development in the society. This can be achieved when women's participation in the economic activities will be substantially increasing.

The Nagaon district with its vast resource potentials has virtually remained industrially and economically backward. Not to speak of large industry, the development of small scale industry is also slow. The region is still to import a large number of mass consumption goods from the rest of the country. The main reason for economic backwardness of this region is the inadequate growth of highly motivated entrepreneurs. This problem is more acute among women (Shoma, 1991). It is, therefore, imperative that in any strategy for industrial development in the region, emphasis is to be given on the development of women entrepreneurship among the people.

So, for the purpose of economic development and to solve the problems of educated unemployment, we cannot deny entrepreneurial career amongst our youth. With these objectives Assam government in early seventies started a district level agency called as 'Entrepreneurial Motivation Training Centers (EMTC) to identify, select and train prospective entrepreneurs and later it has merged with District Industry Centre. At present organizations namely District Industry and Commerce Centre(DICC), Indian Institute of Entrepreneurship(IIE), National Small Industries Corporation(NSIC), Small Industrial Development Bank of India(SIDBI) etc. organize Entrepreneurship Development Programme. Non Government Organizations also organized a number of EDP's in various parts of Assam including Nagaon District to guide the local women.

I.viii Limitation of the Study:-

Limitation arised due to nonavailability of census list of women entrepreneurship in Nagaon town. There were constraints of time, which resulted in limiting the scope of the study. The women entrepreneurs were personally and individually contacted by the researcher. It was a huge task to make them willing to answer the questions in the questionnaire. Some of the women entrepreneurs expressed unwillingness for several questions.

I.ix Review of Literature:-

Rothchild, S.C. in his book "Women and Social Policy" (1974) highlights the theoretical background of social policy related to women. It has been discussed social policy to liberate women as well as men. The main thesis of the book is that under increasing political and social pressures, men not only give up to relinquish marginal power positions to women, but also to give up some essential power post. The transition to liberation is quite slow and painful, but eventually life, society and all the relationship between women and men will be must more honest, open and rewarding than they are at present.

Srinivas, M.N., in his paper "The Changing Position of Indian Women" (1976) discusses a subject which is vast in nature and of bewildering complexity. He has retrieved his discussion to Hindu women only. Feminine per occupation with religious rituals provides Hindu women with power over men. Since the rituals are concerned with the welfare of the household and its members, men are appreciative of the fact that women are looking after an important area of family life.

Usha Rao, N.J. in her book, "Women in a Developing Society", (1983) has tried to take stock of the existing position of women in different regions. The author analyses the various status of the Indian women in the social, economic, legal, educational, moral and political spheres and women progressed in their quest towards equal status and equal opportunity. She shows weaker sections, women and their interest in particular. The study has been summed up with useful suggestion for both government and non-government organizations engaged in plans and programmes for the development of the country.

Singh, K. in her book "Women Entrepreneur- A case study of Haryana State" (1992) portrayed the entrepreneurial development among women is a unique attempt. Her book highlighting their existing status and contribution to the national economy, the author has made an attempt to diagnose the women entrepreneurial forces and performance both quantitatively as well as qualitatively. Their communicational and linkage capabilities among themselves and at the government level along with the nature and magnitude of different constraints in entrepreneurial career dealt in this book will serve as the guidelines to the planners and the policy makers of the state and the central government and will also assist the Entrepreneurs in streamlining their future strategies.

Baruah, S.L. (ed.) in her book, "Status of Women in Assam-With Special Reference to Non-Tribal Societies" (1992) has chosen women belonging to non-tribal societies. The proceedings of this publication deals with the status of non-tribal Assamese women from early times till date in different field like family, society, economy, law, politics and administration etc. This book discusses how the socio-religious beliefs prevalent in our patriarchal society are working as impediments towards women's progress and how women are exploited in the family and society and also suggests ways and means for improving the present situation and making women aware of their rights and potentialities with a view of removing disparities between men and women in enjoying human rights and opportunities.

Rani, D.L.Lalitha,(OP.Cit) in her book "Women Entrepreneurs-A case study of Visakhapatnam" City(1996), portrayed the various aspects contributing to women entrepreneurship, their strengths and weaknesses, the problems they face and their performance and success. This book also analyzed socio-economic origins, motivating and facilitating factors and also government guidance and assistance.

Sasgadhan, M and Begum, S.R. (Op.cit) in their, "Women Entrepreneurship, Institutional Support and Problems" (1995) revealed that the instructional support provided to women enterprises which requires extensive support from the government and family members. The problems of women entrepreneurs at different stages in running the units have also ascertained and incorporated I this book.

M.Dubhashi Vinze (1987)'s study entitled "Women Entrepreneurs in India" may be regarded as pioneering work I this field. He examines the impacts of the

'Women's International Decade' on development of entrepreneurship among women in India. Nadkarni, A. Sulochana in her study on socio-economic background of Indian women entrepreneurs shows how the new opportunities and disabilities in case of women could be understood.

In the study of Vinod, Agarwal entitled "Initiative, Enterprises, Economic Choice in India," (1975) Munchiram Manoharlal Publishers Pvt. Ltd., N.D., pp-236, shows that in India viable pattern of entrepreneurship exist and have produced economic growth and that these patterns of entrepreneurship are sector specific rather than national in character. He contends that many of the emerging nations, which in fact are composed of many ethnic groups, cannot be properly studied in terms of motivation for achievement without regard to subcultural patterns of aspiration. The study reveals that the patterns of entrepreneurship are determined by dominant, psycho-cultural themes underlying the pattern of social structure. In India, these themes have been identified with certain geographical regions due to reasons of physical environment and historical accident. He also pointed out the differences in culture, society and personality in these regions and throw light on regionally distinctive goals, models of achievement and type of enterprises.

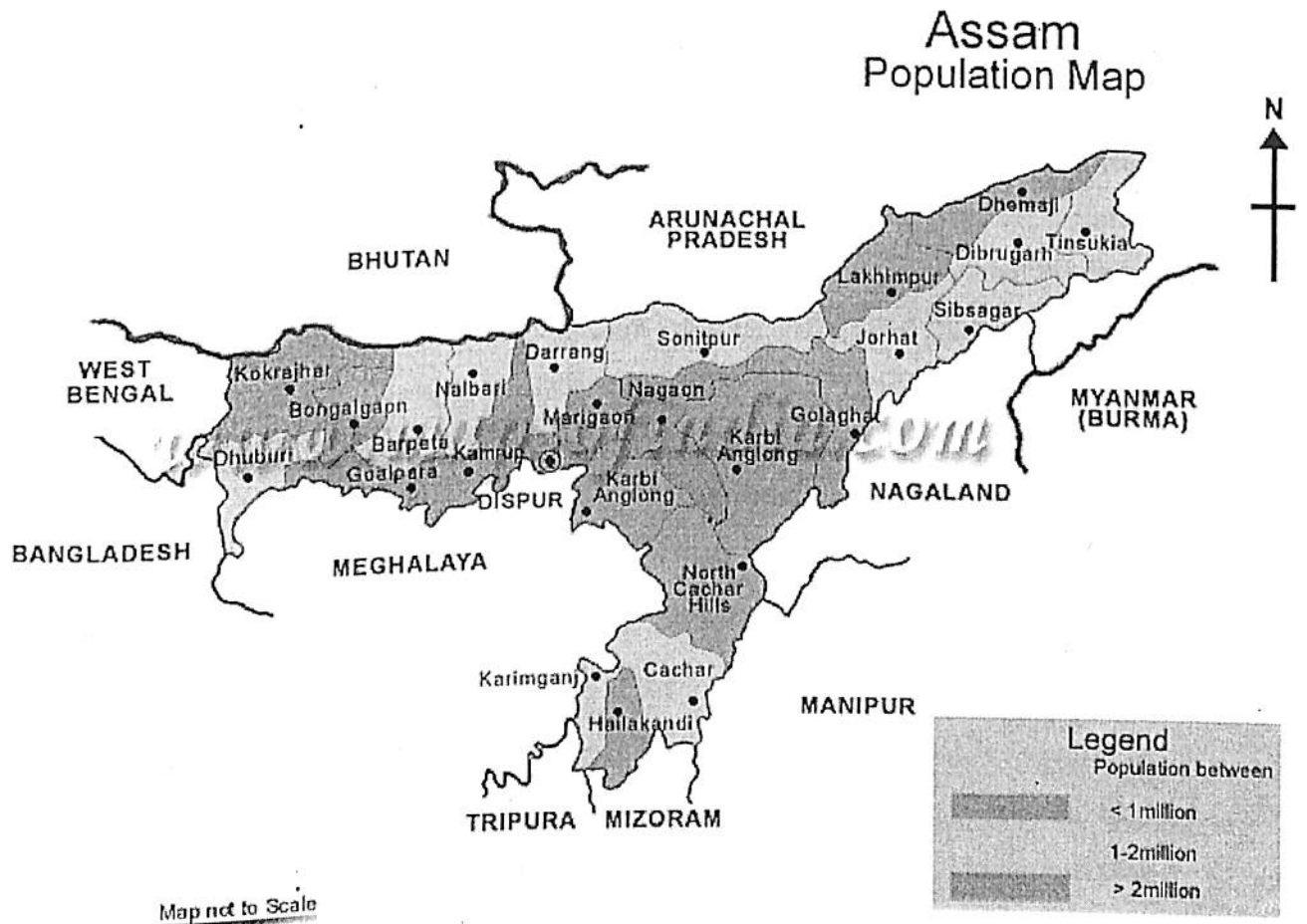
C.Rani "Potential Women Entrepreneurs" published in 'Women and Development' (ed.) Chetna Kalabagh, Discovery Pub. House, N.D.(1991), examines the characteristics of women starting business, factors that promoted women to start their own business, the products and product selection and investment range and then concludes that women had 'no reservation in venturing' into various sectors of industry like engineering, chemical, food products etc. and they are capable and confident of taking independent decision.

According to Kashyap (2006), the status of women in Assam is satisfactory in terms of those who are blessed enough to avail each and every opportunities of the modern world. This group belongs to the middle class or upper middle class. On the other hand, there are still a major portion of women that belong to the category of 'below poverty line'. This segment of the women population is seen anywhere in both urban and rural areas.

Chapter II

Field of the Study

Assam Population Map 2001



Part I Assam

Assam, the land of hills and valleys, the land of the mighty river Brahmaputra, the land of Mother Goddess Kamakhya, lies in the northeastern corner of India. The name "Assam" is derived from the term "Asom" which, in Sanskrit, refers to unequal or unrivalled. The uneven topography of the land, full of hills, plains and rivers might, therefore, have contributed to her name. The Mongolian Ahom dynasty that had ruled Assam for more than six hundred years might also be the cause for her name. Except for a narrow corridor running through the foothills of the Himalayas that connects the state with West Bengal, Assam is almost entirely isolated from India. This state is bordering Arunachal Pradesh in the east, West Bengal, Meghalaya, Bangladesh in the west, Arunachal Pradesh, Bhutan in the north and Nagaland, Manipur, Mizoram, Meghalaya, Tripura in the south. Its longitude lies at 88.250E to 96.00E and latitude at 24.50N to 28.00N and temperature varies from 60C TO 380C. Assam's economy is based on agriculture and oil. Assam produces a significant part of the total tea production of the world. Assam produces more than half of India's petroleum.

1. Location: Assam is located in the north-eastern part of India surrounded by states like Arunachal Pradesh in the North, Nagaland in the east, Mizoram and Tripura in the South and West Bengal in the West. The countries viz. China and Bangladesh form international borders with Assam. Assam is surrounded by a ring of blue hills. It is an amalgamation of plains and river valleys. Its principal geographical regions are: Brahmaputra Valley in the North; and the Mikir and Cachar Hills that divide the two regions. The two largest two valleys in Assam are the main lands where a large mass of human population live.

2. Climate and Rainfall:

The humidity that is brought into Assam by the southwest monsoons, which shower an average annual rainfall of 120 inches or more on the great Brahmaputra valley and the surrounding region, also create spectacular sunsets during most of the year. The

monsoons are Assam's life blood; creating a bio-diversity that can compete with the equatorial rain-forests and painting the region with a thousand shades of green.

3. Historical Background:

Known as 'Kamrupa' or 'Pragjyotish in the period of the Epics, Assam is inhabited by human civilization since about 2000 BC. The people of Assam consist of the migrants from Burma and China. They settled in Assam after the Mongoloid migration. Mongoloid came from Punjab through Bihar and North Bengal. Henceforth, Assam presents a blend of Mongol-Aryan culture. It is believed that the early history of Assam belonged to be of the Varman dynasty. The reign of this dynasty extended from 400 AD to 13th century. Huien Tsang is said to have visited Assam during the rule of Kumar Bhaskar Varma in the 7th century BC. The Ahoms are said to have ventured into Assam in about 1228 AD. By 15th century the kingdoms of Ahom and Koch were established. This period witnessed a change in all the sections of life in Assam.

The Ahoms brought new technology to Assam, provided a framework of peace and stability, resisted Mughal incursions and invasions, and introduced and maintained a uniquely structured, complex and efficient system of administration. It was only in the early years of the 19th century, weakened by internal strife and rebellion, and by a Burmese invasion that the edifice of the Ahom Empire finally crumbled. The British moved into Assam to secure the eastern flanks of their empire. They stayed on to develop commercial interests in tea, oil, coal and timber. The map of the North East was drawn and redrawn many times to suit the interests of administration, commerce and empire. At Independence, the province of Assam embraced almost the entire region. This legacy was modified in succeeding decades as hill States emerged to meet the aspirations of their people. Today the homogeneity of nomenclature of the North East masks the heterogeneity within the region, and the fact of seven States, "The Seven Sisters", bound by age-old ties of culture and interface, and current day commonalities of aspirations towards development.

4. Population: The population of Assam is 26.66 according to 2001 census and is scattered over 27 districts and 26312 villages. Assam is divided into three regions, each

headed by a commissioner. Under each commissioner, there are several administrative units called Districts. The State has the highest population density among NE states, of 339 persons per sq. km. As against decadal growth rate of 21.54% at the national level, the population of the State has grown by 18.92% over the period 1991-2001. The sex ratio of Assam at 935 females to 1000 males is higher than the national average of 933. Female literacy of the State rose to 56.03% from 43.03% in 1991. There are so many major tribes and a number of sub-tribes inhabiting the area.

The Total Fertility Rate of the State is 2.6. The Infant Mortality Rate is 64 and Maternal Mortality Ratio is 480 (SRS 2004 - 2006) which are higher than the National average. The Sex Ratio in the State is 935 (as compared to 933 for the country). Comparative figures of major health and demographic indicators are as follows:

Table I: Demographic, Socio-economic and Health Profile of Assam State as compared to India figures

S. No.	Item	Assam	India
1	Total population (Census 2001) (in million)	26.66	1028.61
2	Decadal Growth (Census 2001) (%)	18.92	21.54
3	Crude Birth Rate (SRS 2008)	23.9	22.8
4	Crude Death Rate (SRS 2008)	8.6	7.4
5	Total Fertility Rate (SRS 2008)	2.6	2.6
6	Infant Mortality Rate (SRS 2008)	64	53
7	Maternal Mortality Ratio (SRS 2004 - 2006)	480	254
8	Sex Ratio (Census 2001)	935	933
9	Population below Poverty line (%)	36.09	26.10
10	Schedule Caste population (in million)	1.83	166.64
11	Schedule Tribe population (in million)	3.31	84.33
12	Female Literacy Rate (Census 2001) (%)	54.6	65.38

(Source: Census, 2001)

In 1901, the Population of Assam was only 33 lakh against the all India total of 2,384 lakh. As such it was only 1.38 per cent of the total population of India. In 1981, Assam's share in the total population of the country increased to 2.90 per cent. According to the 1991 census the population of Assam was 22,414,322 with 11,657,989 males and 10,

756,333 females, while as per the provisional population totals of 2001 Census, the population size of Assam became 26,638,407 persons with 13,787,799 males and 12,850,608 females. The present share of the population of Assam in the total population of India is 2.59 percent.

5. Economy and Occupation:

In the 1950s, per capita income in Assam was little higher than that in India. In 2000–01, in Assam it was INR 6,157 at constant prices (1993–94) and INR 10,198 at current prices; almost 40% lower than that in India. According to the recent estimates, per capita income in Assam has reached INR 6756 (1993–94 constant prices) in 2004–05, which is still much lower than India's.

Petroleum and petroleum products and natural Gas are the major industrial products of the State. The State produces about 15.6 per cent of the world's tea and 55 per cent of India's tea production. Some other industries are fertilizer, sugar, jute, silk, paper, plywood, rice mills and oil drilling, handloom, & sericulture. The major traditional industries of the State are weaving in country looms, pottery, black smithy, bell-metal and brass-metal works, gold smithy, village carpentry, bamboo and cane works, spinning of endi, muga and mulberry silk, vegetable dyeing, wood carving, hand pounding of rice, manufacture of ivory products etc. Some of these industries are decaying due to competition from machine made goods, lack of marketing facilities etc. The overall industrial scenario of the State is not very encouraging (Taher, 1993).

The position of the State in the industrial map of the country is abysmally low. This can be gleaned from all the variables representing the industrial scenario of the State. The total number of factories in the State account for only 1.23 percent of the country's total. The total value added by the factories is only 0.9 percent of the total value added by the same sector at the all India level. No perceptible improvement has been observed over time. While the number of factories increased by 5.5 percent between 1993–94 and 1994–95, and there is also an increase in fixed, working and invisible capital, the overall scenario is gleam as there is a negative turn in the net income but a very high rate of increase in the outstanding loan.

6. Employment status

According to NSS 55th Round data, among principal status workers in Assam Rural Female Work Participation Rate (FWPR) was 87 and Urban Female Work Participation Rate (FWPR) was 97 and were much below the all India average rates 231 and 117 respectively and substantially lower than the male work participation rates of 506 and 507. According to the 58th Round, i.e. in 2002, the corresponding rates were: rural FWPR in the State: 116, urban FWPR in the State: 101. Both the rates are higher than the 55th Round figures but lower than both rural and Urban MWPR in the State which were respectively 552 and 516. Both MWPR and FWPR in the State, rural as well as urban, were lower than the corresponding all India rates. In the category of all Workers also the rural and urban FWPR in the State, according to NSSO 55th Round, were respectively 151 and 112 against MWPR of 529 and 151 and the all India Rural and Urban FWPR of 299 and 139. In the case of all workers also, the difference between the FWPR in Assam with the MWPR and also with the all India rates of FWPR persists in both rural and urban areas even according to the NSSO 58th Round data. As per the NSSO 58th Round data, the rural and urban FWP Rates in Assam were respectively 218 and 110 against the all India rates of 281 and 140 and the MWPR in the State of 569 for rural and 518 for urban areas. As per data published by the Ministry of Labour, Government of India, in case of the organized sector employment, the private sector employs more than the public sector in Assam, but the all India average picture is the reverse. Between 1991 and 2000, the private sector employment increased by 3.20 per cent as against the all India growth rate of 4.59 per cent. During this period, public sector (26) employment in Assam grew by 6.82 per cent while the all India growth rate in this respect was only 1.35 per cent. In Assam, the proportion of women employed in the private sector is higher than in the public sector. In 2000, in the private sector, the percentage of women employees was 47.63 against 14.75 in the public sector. Percentage of women in the central government is the lowest, 6.98 against the highest women employment of 48.23 in large private sector established.

development/motivation, lack of practical exposure for perspective entrepreneurs to the development of the various economic activities elsewhere.

1. HUMAN DEVELOPMENT INDICES 2003(Nagaon District)

Human Development Index (HDI): 0.356

HDI Rank: 14

Gender Related Development Index (GDI): 0.068

GDI Rank: 22

2. POPULATION 2001

Share of State's Population

Area (sq. kms): 3974

Urban population (%): 10.02

Scheduled Caste population (%): 3.69

Scheduled Tribe population (%): 8.69

Density of population (per sq. km): 604

3. HEALTH 1991 2001

Child Mortality Rate (up to 5 yrs.) : 117

Crude Birth Rate (per 1,000): 3391

No. of: Hospitals : 15

PHCs : 38(Public Health Centres)

Dispensaries: 33

No. of Beds (per fifteen thousand popn.): 4.81

4. Employment(%) 1991- 2001

Worker Participation Rate:: Rural : 74.4

Urban : 6.1

All : 19.5

Share of Primary Sector : 74.3

Share of Secondary Sector: 14.8

Share of Tertiary Sector: 5.56

Total Employment in Agriculture Sector: 31.56

Agricultural Labour : 30.21

Children as Main Workers : 31.40

Share of Female workers: 18.88

5. DISTRICT INFORMATION 1991- 2001

Number of inhabited villages : 1375

Number of CD blocks : 7

Number of towns : 18

6. EDUCATION 1991- 2001

Literacy Rate (%) : 54.74

Male literacy rate : 62.5

Female literacy rate : 46.3

Scheduled Castes Male literacy rate : 42.5

Female literacy rate : 62.28

Scheduled Tribes Male literacy rate : 68.52

Female literacy rate : 55.57

viii. HOUSEHOLD STATUS (%) 1991

Households in Pucca Houses : 12.39

Households in Semi-Pucca Houses : 12.39

Households in Kutcha Houses : 75.02

Households with access to ::

Electricity ; 17.07

Safe Drinking Water : 65.32

Toilet Facilities : 41.77

All of the three given above ; 10.67

None of the three given above : 20.50

7. GENDER 1991- 2001

Infant Mortality (girls) : 89

Child Mortality (girls) up to 5 yrs : 114

Total Fertility Rate : 4.84

Sex Ratio (no. of females per 1000 males)

Rural : 935

Urban : 880

Total : 929

Scheduled Caste (Sex Ratio) : 975

Scheduled Tribe (Sex Ratio) : 939

Female work participation rate : 12.24

Chapter III

Socio-Economic Background

Socio-Economic Background:-

Socio-economic background have role to play in the choice of one's occupation or means of livelihood. Besides personality factors, education, caste, creed and cultural value exert influence on selecting occupation by an individual. If a person belongs to a family having business as main occupation, he tends to go for business (Manuh, 1997). Similarly children of some professional parents like medical practitioners, engineers, defence personnel etc. like to follow the same career (Shetty, 1991). Other variables like education, caste, creed, etc. have also effects on one's choice of occupation. The emergence of women on the economic scene as entrepreneur is a significant development in the emancipation of women and securing them a place in the society, which they all along observed (Sharma, 1980). The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Women are increasingly becoming conscious of their existence, their rights on their work situations (Thakur, 2009). The social base of women entrepreneurship is an important factor influencing the place of economic development. It is, therefore important to understand the social background of the women entrepreneur and to relate them to the choice of particular enterprises. Accordingly, an attempt has been made, in this chapter to project the socio-economic background of the entrepreneurs studied.

The two major dimensions of entrepreneurship are the person (entrepreneur) and the society in which he/she operates. The socio-economic origins of the entrepreneurs are considered in small enterprises because small enterprise typically employ fewer specialists, operate with less formality and select to a greater degree the personality and attitudes of the entrepreneurs (Singh, 1992). The study of socio-economic of women entrepreneur is therefore, essential to understand entrepreneurial activities.

III.i Age Group

The age of women entrepreneur at the time of entry into business has been a significant point of study. This indicates the early or late entry into entrepreneurial

activity which has its own effect on the future of the enterprise (Panda, 1988). The capabilities of a person in undertaking various jobs vary at different ages as perceptions, physical endurance, confidence level and the time available due to other responsibilities will vary with age (Sulochana, 1981). Age of the sample respondents at the time of stating their units varied from less than 20 years to more than 50 years in general. Age-wise the total number of respondents can be divided into five categories, namely, between 25 to 30 years, between 30 to 35 years, between 35 to 40 years, between 40 to 45 years and above 45 years. This analysis is useful to estimate the number of currently working entrepreneurs in the different age groups.

Table 3.1 Distribution of Respondents by Age

Age-Group	F	p.c.
25-30	17	17.0
30-35	23	23.0
35-40	31	31.0
40-45	21	21.0
above 45 years		8.0
Total	100	100

Table 3.1 shows that the highest number of respondents 31% in the age group of 35-40 years and the lowest 8% in the age group of 45 years and above which clearly shows that those who have started their business in their early age in the past are still continuing as entrepreneurs. This may be due to their success, which is healthy indication. So, it can be concluded that that due to success of the enterprise, both young and old entrepreneurs are able to continue.

III.ii Entrepreneur's Family Size:

The family size of the family obviously determined the time which a women needs to enter to the needs of the family in addition to the expenditure involved (Sumangala, 2003). As a women's income is considered only supplementary in most of the cases, the

primary factor is the time required to be spent in household work. As the numbers has a direct bearing on the work involved and the time required an assessment on the number of family members is considered necessary. As a women's income is considered only supplementary in most of the cases, the primary factor is the time required to be spent in household work.

Table 3.2 Distribution of the Respondents by family size

Size	F	p.c.(%)
Less than 4	5	5.0
4-6	36	36.0
6-8	29	29.0
8-10	30	30.0
Total	100	100.0

The above Table3.2 shows that most of respondents have one or two children along with their husband (36%).

III.iii Entrepreneur's Family Occupation:

The occupation of the other member of the entrepreneur's family has also a bearing on promotion of entrepreneurs. It indicates whether these women entrepreneurs were first generation entrepreneurs or not.

Table 3.3 Distribution of the Respondents by family occupation

Occupation	F	p.c
Cultivation	21	21.0
Business	24	24.0
Service	43	43.0
Professional Practice	12	12.0
Total	100	100.0

The above table shows majority of women entrepreneur's family occupation is service (46%). 24% women entrepreneur's family occupation is business. These women came from the families engaged already in business. 21% women entrepreneurs are from the family background of cultivation. Hence the study indicates to become an entrepreneur no specific family background is required.

III.iv Entrepreneurs Marital Status:-

Marital status of entrepreneurs also plays a key role in entering into entrepreneurship along with other personal characteristics like age, education, caste etc. It denotes the support they receive from their family members. From this, it is known how women entrepreneurs are constrained by their multiple roles within the family and community and the various responsibilities and restrictions that arise from and accompany these roles. The marital status of entrepreneurs has been studied with the help of the table 3.4.

Table 3.4 Entrepreneurs' Marital Status

Marital Status	F	p.c
Married	77	77.0
Unmarried	20	20.0
Widowed	13	13.0
Total	100	100.0

It may be seen that 77 respondents 77% were married, 20 respondents 20% were widowed and 13 respondents 13% were unmarried. Most of married entrepreneurs mentioned that they had supporting wives sharing all types of pains in running their enterprises successfully.

III.v Entrepreneur's Family Structure:-

One of the important factors influencing the success of an entrepreneur is the support from his family, which in turn depends upon the structure and economic status of the family (Mishra, 1996). Membership of a resourceful family or belonging to a resourceful community facilitates entrepreneurship (Mohanty, 2004). Traditionally, Indian society has been dominated by the joint family system. There is however, a controversy regarding the role of Indian joint family system, which is often suggested to be an obstacle in Assam's economic development.

The analysis of the data in relation to the family structure of the entrepreneurs has been made under two heads which is shown in table 3.5.

Table 3.5 Entrepreneurs' Family Structure

Family Structure	Before Becoming Entrepreneurs		At Present	
	No. of R	p.c.	No. of R	p.c.
Nuclear	72	72.0	86	86.0
Joint	28	28.0	14	14.0
Total	100	100.00	100	100.00

The table 3.5 reveals that 72% of the entrepreneurs belonged to joint family and 28% belonged to nuclear family before starting the enterprise. After becoming entrepreneurs', nuclear family structure increased to 86%. While the percentage of the joint family structure declined to 14 %. It clearly shows that majority of the entrepreneurs belong to nuclear family structure. The increase in needs, aspirations, ambitions and expectations made the people to break the joint family system.

III.vi Entrepreneur's Mother Tongue:-

It is general feeling that local language effects positively in business, hence the mother tongue of the entrepreneur's was inquired into and presented in the study. An enquiry

was made into the mother tongue of the respondents (Table 3.6) .Since most of the respondents are natives of Assam, obviously the mother tongue of 72 % of them was Assamese. However, since the respondents included a few migrants from other places, some of them had a different mother tongue also.

Table 3.6 Distribution of the respondents by languages

Languages	F	p.c.
Assamese	72	72.0
Bengali	13	13.0
Hindi	10	10.0
Punjabi	3	3.0
Nepali	2	2.0
	100	100.00

Hence most of the entrepreneurs hail from the same district with an ability to speak the local people. In respect of others, though their mother tongue was other than Assamese, they acquired working knowledge of Assamese. Otherwise, it becomes difficult for them to operate their business in the Assamese speaking areas.

III.vii Entrepreneurs' Caste:-

A women's life is affected by the caste into which she is born, influencing who she marries, her occupation, her economic well being and even her freedom of movement. Although the caste system has no formal role in India, the presence of large number of affirmative action plans in place suggests that caste still plays a significant role in determining one's status in Indian society (Lalitha Rani, 1996).

The history of growth of entrepreneurship in Assam leaves many questions unanswered. Why people only from certain communities were attracted to entrepreneurship? Why did not other sections of the society? The explanation for the absence of broad based entrepreneurship in Assam is commonly found in the caste system.

Table 3.7 Distribution of the Respondents by Caste

Caste	F	p.c
Kalita	34	34.0
Koch	18	18.0
Ahom	10	10.0
Brahmin	16	16.0
Koibortta	7	7.0
Karbi	4	4.0
Muslim	11	11.0
Total	100	100.0

It has been observed that majority of women entrepreneurs are from the caste Kalita (34%). It was followed by 18% of entrepreneurs from Koch and 16% of entrepreneurs from Brahmin.

III.viii Entrepreneur's Religion:

Religion plays a major role in the pattern of population in an area. The religion in itself of a women is not considered to have any bearing on her entrepreneurial abilities, but religious customs might hamper her in pursuing entrepreneurial activities (Paramjeet,1993). The study has shown that majority of women entrepreneurs are from Hindu religion (51%). It is followed by the Muslim communities comprising 37%.

Table 3.8 Distribution of the Respondents by religion

Religion	F	p.c
Hindu	51	51.0
Muslims	37	37.0
Jain	6	6.0
Sikhs	4	4.0
Christian	2	2.0
Total	100	100.0

III.ix Entrepreneurs' Educational Qualifications:-

Education is said to be an important variable which influences the supply and performance of entrepreneurship (Natrajan,1991). Besides, formal education not only

helps in the acquisition of the required knowledge for a job which demands non traditional skills, but also imparts knowledge about the different occupational opportunities. Hence, it was proposed in this study to ascertain the educational level of the women. Table 3.9 depicts the educational qualifications of sample women entrepreneurs.

Table 3.9 Distribution of the Respondents by educational qualification

Standard	F	p.c.
Undermatric	12	12.0
Matric	16	16.0
Under Graduate	24	24.0
Graduates	35	35.0
Post Graduates	13	13.0
Total	100	100

Present data indicates that a good educational background and success in an enterprise are positively related. Good academic background enables the women to deal with the problems in business in an effective manner.

III.x Training Attended Before and After Starting the Enterprise by the Respondents:-

Apart from the general education, the entrepreneur should possess adequate knowledge to operate the enterprise. Some of this could be obtained through technical education. So, attempt has been made to analyse to what extent women entrepreneurs the necessary technical training to run their enterprises and to ascertain whether they attained training before or after starting the enterprise.

Table 3.10 Running a business enterprise requires knowledge, skill and technique.

Type	Time					
	Before	p.c.	After	p.c.	Total	p.c.
General	28	28.0	11	11.0	39	39.0
Technical	47	47.0	14	14.0	61	61.0
Total	75	75.0	25	25.0	100	100.0

The data revealed that most of the women entrepreneurs in manufacturing sector prefer equipping themselves to face the challenges ahead by undergoing some kind of training prior to the launch of their industrial activity. It is also found that total 39% of women entrepreneurs are from general categories, out of which 28% entrepreneurs have pursued training to run a business and only 11% entrepreneurs have pursued training after running their business. Again in case of technically trained entrepreneurs; out of 61%, 47% women entrepreneurs are having technical knowledge and skill before starting their enterprises. 14% entrepreneurs took technical training after starting their enterprises.

Summing Up:-

The findings show that large majority of the women entrepreneurs belonged to the age group between 35-40. Younger women are also coming forward to undertake business enterprises.

The study reveals that majority of the women entrepreneurs were married with 77 percent.

Family structure is also found to be important for entrepreneurial activity as majority of the women entrepreneur belonged to joint family 86%. Members of joint families seem to have more advantages than those of the nuclear families for entrepreneurial activities.

Coming to education, it was found that majority of the entrepreneur had education above metric standard. Graduates and post graduates in general arts and science are also showing interest in entrepreneurial activities.

Coming to caste it was found that majority of the women entrepreneur studied belonged to Kalita 34% caste. Among the others, Brahmin had the second position. It is also found that large majority of respondent belonged to Hindu religion which is the prominent religion of Assam.

Similarly, majority of the women entrepreneur had Assamese language with 72%. The no Assamese respondents also used Assamese in business transaction without any difficulty.

Findings on social background of the women entrepreneurs studied indicate some degree of consistency in social characteristics of women entrepreneurship. First they start entrepreneurial career in the thirties of their age and after marriage. Secondly, they come from such families which have either service or business as source of livelihood. Thirdly, it is the lower middle class families to which women entrepreneurs belong. Fourthly, size of the women entrepreneurs' family is neither too small nor too large. The members of the family are limited to 4 to 6 in number. Fifthly, family support morally and financially, is essential for women's entrepreneurship. Lastly, certain standard in general education is a pre requisite for women entrepreneurship.

Chapter IV

Profiles of Enterprises:

IV.i Types of Enterprises:

Women choose different variety of businesses. Women tend to be found trading in certain areas of business that are often labeled as 'gendered' or 'feminized' sectors (Jain,1985). These sectors are likely to be in saturated markets and /or have low margins of return. Most women entrepreneurs engage in trading, food processing, textile and clothing and provide services for businesses. They prefer to produce that kind of goods which can be sold in local markets and relied on basic market mechanisms, such as word-of mouth selling, as the primary means of promoting and selling their goods and services.

Table 4.1 Distribution of the respondents by types of enterprises

Type	F	p.c.
a. Garment making	14	14.0
b. Weaving	15	15.0
Knitting, Embroidery		
c. Woven articles, cloth and Garment Stores	14	14.0
d. General Store	6	6.0
e. Beauty Parlour/ Training Institute	22	22.0
f. Jute Crafts	7	7.0
g. Toy Making	2	2.0
h. Screen Printing	4	4.0
i. Food Processing	6	6.0
j. Wood Crafts	1	1.0
k. Bamboo and Cane Crafts	5	5.0
l. Painting And Binding	1	1.0
m. Chalk Pencil Making	1	1.0
n. Steel Fabrication	1	1.0
o. Cement Crafts		
Total	100	100.0

The above table shows a unique picture of different enterprises chosen by the respondents. The highest preferred enterprise is the beauty parlour 22%, which is followed by the garment making industry 14%. Other enterprises like weaving, knitting, embroidery, garment store general stores, jute crafts, food processing enterprises also scored highest position respectively.

IV.ii Capital Investment

Perhaps availability of finance is the most important factor in the establishment of enterprise(Ganeson & Duraipadian,2000). Financing in small scale unit is totally different in nature. The small scale units cannot enter the capital market to collect its capital on account of its organizational constraints(Rao,1992). The amount of capital initially invested by the respondents is shown in table 4.2

Table 4.2 Quantum of Capital Investment in the Enterprise undertaken by the Respondents

Enterprise	Less than 25,000	25,000-50,000	50,000-75,000	75,000-1,00,000	1,00,000-1,25,000	1,25,000 and above
	9	9	12	15	18	37
Total						100

The table shows that initial investment of 37 units 37% was above Rs.1.25lakhs followed by 18 units 18% with an investment of Rs. 1 lakhs to Rs1.25lakhs. In 15 units 15% investment range between Rs. 75,000 and Rs.1 lakhs and in units 9% investment was upto Rs. 50,000 to Rs.75, 000. Majority of the entrepreneurs revealed the fact that, they needed capital requirement as their units belonged to engineering industry.

IV.iii Sources of Finance:

Apart from the non-financial stimulants, it would be germane to know the role of sources of initial capital in stimulating entrepreneurial activity. The sources of initial capital that stimulated the growth of entrepreneurship are shown in the table4.3. In the study, 8 out of 100 entrepreneurs (8%) contributed their own capital to their units.

Table 4.3 Distribution of the Respondents by financial sources:-

Source	F	p.c.
Self	8	8
Husband	5	5
Parents/Relatives/Friends	10	10
Borrowing from Bank	46	46
Govt. Agencies	31	31
Total	100	100

About one-third of entrepreneurs 46% borrowed capital from commercial banks and about one-tenth of entrepreneurs 31% used government agencies for raising initial capital.

IV.iv Location:-

Location is always an important question for setting up a business centre. It must be located in such an area, which is commercially quite viable (Dharmaraja et al., 2001). Every entrepreneur must look into the locational aspect of his or her enterprises. It is more important for women than for men mainly because she has to shuttle between home and business site frequently everyday (Varma, 1992). She can leave home for business only after having completed the household chores. She may also need to come back home to serve mid-day meal to children and other members of family and then return to her business. And she has come back home in the afternoon to settle the household chores for the evening. So, if the location is at a distance of 5 km. or more business may suffer. As such, large majority 75% of the respondents stated that subject to business viability they would prefer location of their business site nearby home. Accordingly, all the respondents established their enterprise within the distance of 2 km. from their respective homes.

IV.v Time Frames:

How much time is devoted to business is another important question for women entrepreneur. For women have daily work schedule for household management. In the morning all the domestic chores including preparing the children for schooling and the men for going to office or other occupational work (Singh, 2009). In the mid- day lunch and in

the afternoon tea to be prepared for the family followed by tidying up the household works at the end of the day and to get ready to prepare the dinner for the family. These are the day today jobs, which a woman is required to perform. So, she has to prepare a time budget to manage her business. On the problems when asked majority (68%) of the respondents said that they could devote hardly 6 to 8 hours a day to business works. The shops were opened between 8 and 9 a.m. and closed at 6 to 7 p.m. This time frame is maintained with the help of the workers employed in the shops.

Thus, women entrepreneurs have less time for their enterprises whereas men entrepreneurs who are free from household chores and can devote more if not unlimited to their business. Time schedule for women's business is conditioned by their traditional house-hold duties. This is another inhibiting factor of women entrepreneurship.

Summing Up:-

Enquiry of the profiles of the enterprises undertaken by the women studied reveals that women entrepreneurs are selective in the types of enterprises. They in general prefer 'soft' type and such enterprises which are directly or indirectly related to traditional jobs like cloth making food preparation, hair dressing etc. Women also prefer tiny enterprises which do not enquire heavy capital, large number of skilled workers, which do not involve too technological know-how etc.

In respect of finance it was found that family support is more important than institutional support. Women entrepreneurs are not so enthusiastic for high capital enterprises. They prefer middle size capital investment which does not exceed more than one hundred thousand rupees at initial stage.

Location and times are also important matters for women entrepreneurs. They prefer near home site for domestic reason and commercial interests as they have to attend the traditional domestic duties. This is also related to time schedule for business. For the same traditional women specific domestic duties the women entrepreneurs have less time to devote to business than it needs.

Thus, types of enterprise and problems differ from those of men in case of women entrepreneurs.

Chapter V

Motive, Reason and Facilities

What were the principal motives that led the women entrepreneurs into business ventures was the major question in our discussion. Having examined the socio-economic origins of entrepreneurs, it is intended to study the entrepreneurial motivation. An analysis of the factors that have motivated and facilitated the emergence of entrepreneurship is the purpose of this chapter. Since man is a product of his own environment, the prevailing socio-economic, psychological and the cultural factors naturally influence him and act as a source of inspiration to make a successful living in the society (Williamson & Joyce, 1986). Entrepreneurs like any other careerists are not born, they are made. Career making depends upon several factors. In addition to the attitudes of the careerist himself, the attitudes of others, i.e. his family members, friends, relatives and the government will have their impact on the making or unmaking of the career (Surti & Dalpat, 1985).

Motivation implies an inner state that causes a person to act towards the attainment of goals. It is an inspirational process of steering an individual's inner drives and actions towards goals (Creevy, 1996). Motivation can be positive and negative. Positive motivation occurs when a person is inspired to act for earning some rewards and benefits. On the other hand, negative motivation arises from fear of failure or frustration. It causes a person to seek protection (Das, 1999).

V.i Motivation Aspect:-

For a person to become an entrepreneur there should be considerable motivation either from within himself or from others close to him. Without motivation one cannot achieve anything specially entrepreneurship, which is indulging in an unknown area, risking one's money and status, and needing a very strong motivation.

Table 5.1 Distribution of the respondents by motivators

Motivators	F	p.c.
Self	52	52.0
Husband	17	17.0
Parents	14	14.0
Friends	5	5.0
Relatives	4	4.0
Govt. Agencies	8	8.0

	100	100.0
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Table 5.1 indicates women entrepreneurs are generally motivated by themselves. They are self motivated (52%). However, some of them are also motivated to start a business by husband and parents, i.e. 17% and 14% respectively.

V.ii Educational Level of Self Motivated Entrepreneurs

Lack of formal education is often quoted as a factor limiting the development of women as entrepreneur and contributing to their lack of access to resources. The educational level of the women in the study ranged from metric level to post graduate level.

Table 5.2 Educational Level

Educational Level	F	p.c.
Under Metric	10	10.0
Metric	16	16.0
Under Graduate	40	40.0
Graduate	29	29.0
Post Graduate	5	5.0
Total	100	100.0

The Table 5.2 indicates that most of the self motivated women entrepreneurs have the educational qualification upto graduate level (40.0). Probably this is a major leckona regarding their business success. Formal education will benefit entrepreneurs by making available more skills necessary for entrepreneurial endeavor.

Viii. Reason and Objectives:-

The majority of the women entrepreneurs interviewed had been the sole or primary drivers for starting their business. The field research findings present a picture where most of the women are very committed to their business and have clear plans for further developing the business.

The study has confirmed that many women entrepreneurs are motivated by factors and desires very similar to men in starting their own micro and small enterprises – the desire to be self- employed, to be their own boss, to generate an income for themselves and their families to utilize skills etc.

Table 5.3 Respondents Reason for undertaking Business

Reason	Motivation		
	Self-motivated	Motivated by others	Total
	F	F	
1. To become financially independent	20	13	33
2. To enhance family income	14	7	21
3. To overcome financial crises	7	6	13
4. To utilize professional knowledge/expertise	6	5	11
5. No better alternative to earn livelihood	5	2	7
6. Prospect of earning good money	4	5	9
7. Liking to work independently	5	2	7
Total	60	40	100

The most important reason as depicted by the respondents were to become financially independent (33%). It indicates that women become more aware of economic empowerment. It is followed by the reason to enhance their family, i.e.21%). The least scored reason is the likngness to work independently, i.e.7%.

V.iv Sources of Inspiration:

Women may have had many ambitions during their student days, but most of them usually loose track of their ambitions in the period following education, that is ,during marriage and settling down as a housewife. However, to become an entrepreneur many inspiring factors play major role.

Table 5.4 Source of Inspiration for enterprises of the respondents

Success	F	p.c
Success Stories	24	24.0
Advice of Family	53	53.0
Previous Association	9	9.0
Others	14	14.0
Total	100	100.0

Advise of family was identified as the major factor in influencing the starting of enterprises by the entrepreneurs (53%). This is followed by the success stories of famous entrepreneurs (24%).

V.v Influencing Factors:-

A substantial number of women noted that the support of their family had been a factor in influencing the start up of the business. The families had provided and helped to access additional human assets, such as skills, expertise and labour, financial assets, e.g. money and collateral physical assets like premises and equipments and social assets such as contacts, moral support and ideas etc.

Table 5.4 Influencing Factors of Enterprises of the Respondents:-

Factors	F	p.c
Economic Status of the family	46	46.0
Occupation of the family	33	33.0
Occupational Status of the entrepreneurs	21	21.0
Total	100	100.0

Present data revealed that the most prominent influencing factor to start up a business enterprise is to achieve a good economic status of a family (46%). As because some entrepreneurs became entrepreneur to run their family business, they got inspired by the occupation of their family (33%). Famous entrepreneurs also inspire a lot to the

upcoming entrepreneurs, 21% women were inspired by the success stories of famous entrepreneurs.

V.vi Facilitating Factors:-

Facilitating factors refer to different rules of the Government that facilitates women entrepreneurship development in Nagaon town. These factors require relatively clear demands, effective supervision and significant sanctions (Janaki,2001). Beyond this it also matters whether the mechanisms employed are mostly those of power involving obligation of authority where the coercive agent is viewed as a legitimate agent of control or whether they rely on the use of inducements (Scott, 2001). The following table illustrates facilitating factors that influences on women entrepreneurship development in Nagaon town.

Table 5.5 Facilitating factors and Present Occupation of the respondents

Factors	F	p.c.
a. Banking and financial institutional support	28	28.0
b. Govt. promotional measures	20	20.0
c. Inherited property	5	5.0
d. Experience and skilled people at home	21	21.0
e. Self motivation, skills and experience	31	31.0
Total	100	100.0

Self motivation, skills and experience scored the highest position in case of facilitating factor to start a business. It means that it is the person himself or herself to motivate him or her to take the risk and responsibilities of the business. 31% women are motivated by themselves. Banking and financial institutional support helped 28% women entrepreneurs. Inherited property does at minimal level.

This analysis also leads to following conclusion:-

1. The major influencing factor was self motivation, skills and experiences.
2. Entrepreneurs also considered bank and financial institutional support as a facilitating factor. But unfortunately women were unaware about the government policy and guideline which is for only women's development.
3. Entrepreneurs were very much attractive of their skilled and experienced persons at home for running the enterprise.

Summing Up:-

Purpose of this chapter is to understand mainly motivation and allied factors leading the women to entrepreneurship. For the purpose it was assumed that the women entrepreneurs studied were individually motivated to undertake business enterprises. So, it was their own decisions to start a career in business.

Secondly, it was also assumed that the motive for starting a business enterprise is not a random behavior. It is rather a careful selection. Findings of the study suggest that some parameters like educational level, family occupation and status, nature of work in the enterprise, location and manageability are taken into consideration in deciding an enterprise. Women would step into an entrepreneur only when these parameters are fulfilled. She would not accept a business which would not be fit to her education and expertise, family occupation and status and locationally convenient. Thus, women entrepreneurship is a complex behavior.

Chapter VI

Problems of Women Entrepreneurs:-

Life for a woman entrepreneur having a small scale industry is not a bed of roses (Begum, 1990). The individual woman entrepreneur single - handedly faces of plethora of seemingly endless problems. The problems of industries whether in small, medium or large sector, are almost similar but their nature and scope vary. The small and medium sectors have many limitations as compared large sector in facing different problems. Majority of functions have to be performed by owners themselves due to limitation of resources (Bhatia & Batra, 2000). In case of women entrepreneurs the problems get compounded because certain problems have gender dimensions attached to it. The management of domestic commitment and child-care support are the two issues where have to play a more active role (Bhatia, 2000). This coupled with the narrow vision of the society in still accepting woman in a separate entity as an entrepreneur makes the life of a woman entrepreneur all the more difficult. This chapter deals with the problems and constraints faced by sample respondents in the course of starting and managing their respective enterprises.

VI.i Problems Faced by the Respondents:-

Table 6.1

Problems	F	p.c(%)
1. Raw Materials	18	18
2. Financial	30	30
3. Frained Personnel	16	16
4. Technical know-how	11	11
5. Marketing	16	16
6. Land or site	9	9
Total	100	100.0

The table shows that majority of women entrepreneurs are facing different kind of problems. 30% of women have the financial problem. Lack of raw materials is also another major problem, which is faced by 18% women entrepreneurs.

VI.ii Other Problems:

Besides these problems we can analyse the various problems faced by women entrepreneurs as follows.

a. Capital Management:- The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies (Das, 1999). The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization (UNIDO), "despite evidence that woman's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit," often due to discriminatory attitudes of banks and informal lending groups (UNIDO, 1995).

Entrepreneurs usually require financial assistance of some kind to launch their ventures - be it a formal bank loan or money from a savings account. Women in developing nations have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money (Starcher, 1996; UNIDO, 1995). The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand.

2. Low level management skill: Another argument is that women entrepreneurs have low-level management skills (Parikh & Garg, P.K.). They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business. Here there is more probability for business fallacies like the intermediaries take major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning (Allen & Anderson, 1997). Even when they are otherwise in control of an enterprise, they often depend on males of the family in this area.

3. Lack of organizational skill: The male - female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. Despite

the fact that women entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organizational skills compared to male entrepreneurs women have to face constraints from competition. The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs (Parikh,1989). This shows the low level freedom of expression and freedom of mobility of the women entrepreneurs.

4. Lack of technical skill: Knowledge of latest technological changes, know how, and education level of the person are significant factor that affect business. The literacy rate of women in India is found at low level compared to male population (Gupta & Srinivasan, 1995). Many women in developing nations lack the education needed to spur successful entrepreneurship. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training (UNIDO, 1995,p.1). Although great advances are being made in technology, many women's illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females ("Women Entrepreneurs in Poorest Countries," 2001). According to The Economist, this lack of knowledge and the continuing treatment of women as second-class citizens keep them in a pervasive cycle of poverty ("The Female Poverty Trap," 2001).

In view of the above, following suggestions would be helpful for motivating a woman entrepreneur to take up an enterprise.

1. Aspiration factors e.g. success of stories of women entrepreneurs, easy access to financial inputs etc. is to be made available. Associations of women entrepreneur should assume responsibility of creating a greater awareness among young women. Similar efforts shall be made by all association throughout the country. This programme can be linked up with youth programmes of education.
2. Self-confidence, technical skill, personal skill of entrepreneurs etc. are main motivational aspect. So, efforts should be made b the government to improve these by the "Entrepreneurial Motivation Training" programme.
3. Programmes on a continuous basis have o be designed planned and implemented for the benefit of women students I all education level of the state to attract young women to take up entrepreneurial activities.

4. Efforts should be made in the direction of starting diploma/certificate course etc. on entrepreneurship management and development in collaboration with the local industrial and business establishments and universities in our state on self-financing basis and if possible other concessions in the tuition and other fees charged by respective institutions.
5. Central and state government should assist women entrepreneurs to participate in national/international trade fairs, exhibitions and conferences.
6. Efforts should be made in the direction of simplification of the procedures, formalities, rules, regulations etc. required to be fulfilled by the women entrepreneurs in all matters of the registration of their units and seeking assistance/subsidies/concessions/relief etc. from different departments and government sponsored organizations involved in providing a variety of service to women entrepreneurs. Necessary publications should be brought out for this purpose and supplied to the women entrepreneurs in order to create a greater awareness and encourage them to avail such benefits.
7. Information relating to various opportunities available to them promptly. All allied activities beneficial to the entrepreneurs have to be conducted under one roof. Single window approach should be adopted for clearing sanctions and disbursing the amounts of loans for the industrial units promoted by women entrepreneurs.
8. Wide publicity through different media, conference, seminars and other related activities must be conducted to educate and stress the need for more women entrepreneurship. This goes a long way for the rapid industrialization and also making this section a potent and dynamic force to reckon with. Therefore, there is an urgent need on the part of women to rise to the occasion and grab the opportunities, so that they themselves can provide help to their own community.

Again to minimize the problems related to non availability of land/plot or premises and non availability of raw materials, equipments faced by the women entrepreneurs in running their enterprises the following suggestions can be put forward.

1. Women were tied - up with cultural barriers; She is confined to home and home related work. Though it is not an easy task to overcome these barriers, but hard steps

are to be taken to liberate women by educating and changing the human attitude towards the women.

2. The entrepreneurs have felt paucity of proper shops and plots; financial subsidies and availability of raw materials and transport facilities it is assumed that these factors need to be considered mostly by the government and funding agencies for various purposes. However, it is recommended that necessary programmes for establishing and strengthening of these facilities may be initiated at proper time and place.
3. Managerial and technical guidance should be extended to women entrepreneurs through orientation programmes. This can be done with the help of "Assam Industrial and Technical Consultancy Organization" and similar agencies working in this field. The women industrialist should also be provided with opportunities to visit various industrial units which are successfully employing new technology and modes of operation.
4. Women entrepreneurs have also faced several financial problems in relation to price fluctuations, non availability of loans and funds and their release in time. Attention of the government as well as the voluntary organizations needs to be drawn in rectifying these problems by making liberal assistance and gearing up the various facilities for enhancement of the status of their enterprise.

In order to ensure success regarding the financial support of the women entrepreneurs the following suggestions have been offered.

1. It is suggested that an application received from women entrepreneur for financial assistance needs to be processed and considered by the financial institutions and banks within one month.
2. Financial institutions and commercial banks which extend financial support to the women's units should ensure that the money borrowed from them is utilized for the very purpose for which it is taken.
3. The activities of the District Industries Centre, of Assam, Assam Financial Corporation and other industrial promotion agencies are to be coordinated in such a way that the activities of one become complementary to those of the other.

4. The government and other industrial promotion agencies should take greater interest in marketing the products of the new industrial units. The requirements of government departments wherever possible should be met from the products of the women run units.
5. Women units had been facing the power problems is some way shortage/uncertainty or delay in securing power connection. Many units had to wait for a long time to secure power connection. The electricity Board should also ensure an uninterrupted supply of power for at least nine hours a day. To the industrial units. It should also ensure that the industrialists are charged only for the actual consumption of electricity.

Summing Up:-

Facts described in the chapter reveal that women entrepreneur face some problems which can be called female specified. These problems arised out of cultural value system to which they belong. In the cultural setting of the women entrepreneur's property is owned in the name of the male persons of the family despite constitutional rights to own property by women in her own name. But maintaining tradition is more important for the common people than honoring the constitutional right. The customary practice thus stands in the way of availing the benefit of institutional finance by the women entrepreneurs. Common men's old attitude to women's extra family occupation particularly business enterprise has not changed much. The old belief that women are not for earning income by themselves by doing some business outside home is still persisting among the common people. Only a fraction of them support and encourage women to undertake business enterprise and to be self dependent in living.

Chapter VII

Summary and Conclusion:-

Present study was carried out to understand social backgrounds of the women entrepreneurs, the motivating factors behind their entrepreneurship and the problems they face as women entrepreneurs some allied issues.

Traditionally, women particularly of Assam are least interested in business enterprise. Until recent past it was unthinkable for a women of the state to initiate a business investing some own resources. It was not because that she was not capable of or not interested in entrepreneurial job but because there was social taboo for such career on the part of women. A woman doing some business at her own initiative and risk was looked down upon by her social malaise (Goffee & Scase, 1983). If unmarried she would be least preferred by a good family for marriage. Even educated women had hard choice for a job. Her choice was confined to very limited to few categories of jobs.

Today, however, the situation is changed. Social restriction on women's working outside home has been removed. Now, they can join any occupation according to their qualification and choice. But business enterprise is still least preferred for women because social attitude to women's engagement in business is not as favorite as to other salaried white - collar jobs. Most of the parents or husbands have still some reservations for their daughter's or wife's self employment in business enterprise, despite such attitude some women are coming forward for entrepreneurial works (Hisrich & Brush, 1999). As such the question is who are these women in terms of social background. So, enquiry was made in this study with reference to 100 women entrepreneurs selected from Nagaon town of Nagaon district, Assam.

VII.i Findings:-

The enquiries reveal that majority 31 of respondents were above 30 years of age, and 86% were from joint family and 36% had members from more than 6 in their respective families. In education 35% of respondents studied upto graduate level and above, but only 39% had technical education. In training 14% of the respondents attended the training programme. The remaining others didn't have any education. Except 33% of respondents the others had family occupation in either business or service or profession. 24% of the respondents had cultivation. In family income it was found that 26% had income above Rs.3,00,000 only per annum.

In caste distribution the Kalita caste was represented by 34% and Brahmin by 16% which are the highest in the sample. Among the other communities the Hindus had the highest 47% number of entrepreneurs in the sample.

In business enterprise, language plays an important role. As expected large majority 72% of the respondents had Assamese and others had Bengali 13%, Hindi 10%, Punjabi 3% and Nepali 2%. But the members of these groups also speak Assamese just like mother-tongue. So, in a sense all the respondents were Assamese speaking women.

Unlike men entrepreneurs women have limited choice of occupation. They tend to select particular types of entrepreneurs, which are comparatively easy to manage. Enterprises which involve large amount of capital and risk are least preferred by women. It also depends on certain cultural value, e.g., Assamese women would not go for milk trading, which is not a customary occupation of the Assamese people although they individually sell milk to traders. Similarly, a woman never goes for any kind of trading which deal with livestock and livestock products. Enquiry with regard to typology reveals that the respondents were engaged in such enterprises which are related to traditional woman's jobs like garment making, hair make-up, i.e. beauty parlour, embroidery etc. These are some of the enterprises which involve less capital, manpower and risk and as such easy to manage.

Present study also reveals that the women entrepreneurs tend to engage fewer workers in their enterprises. It shows that women entrepreneurs prefer less labour intensive enterprise. Women in general do not like to get involved laboratory problems, which arise mostly in laboratory extensive unit. The women feel that tackling laboratory problem is men's job.

In respect of capital investment it was found that 9% of the respondents invested upto Rs. Twenty five thousands only and majority 35% between Rs. 1laks and above. Only 16% invested individually more than Rs. 75 thousand but less than Rs.50 thousand. Capital investment is not so relevant in interpreting the entrepreneurial behaviour. Nevertheless, it suggests that women do not prefer to undertake risk of heavy capital investment as such investment requires managerial management.

In any case, the source of finance is also important. Generally, women entrepreneurs are dependent on own sources for running an enterprise. But this study

reveals that 28% of the respondents borrowed money from banks, and 45 % got support from family which means from either parents or husbands in case of married women. For women it is difficult to borrow from banks or other institutions mainly for want of collateral. In the cultural group under study properties are registered in the name of men, that is, parents, brothers or husbands, women in general do not have land and buildings in their against mortgage. However, present study reveals that 28% of the respondents received loans from banks and 21% from private sources that is from friends.

Present study also reveals that almost all the respondents produced or supplied goods on receiving orders which guaranteed sale. In other words, women entrepreneurs tend to produce goods in such a manner that give them sure returns even it is limited in number and less gainful. They do not like to go for competition in the open market of the commodities. This is another typical behaviour of the women entrepreneurs.

Location of the site is also important for a women entrepreneur. They generally prefer location for enterprises near home on various considerations. First, since every woman has to attend some domestic chores, she has little time to travel to the site of business. Particularly, women who have young children need to shuttle between home and work place several times in a day. This is not possible if the work site is at a distance. Secondly, a woman cannot spend a night in the work site even there is need for late evening work. She has to return home soon after shopping time to attend usual daily household chores. If she cannot come back home in time the household works remain pending, which could cause considerable in conveniences to the family. Thirdly, there is also question of personal security. A woman may not feel safe at a distance that requires hour long traveling in the evening between home and workplace. In place like Nagaon, shopping goes on till 8pm and the shops are closed at around 9pm. So, for a woman it is too late to return home after 9 pm.

Present study also enquired about the motivational aspects of the women entrepreneurs. Source of motivation may reflect male-female differences in business undertaking, which is a challenging job. Women in general shy away from accepting a challenge unless strongly motivated by unavoidable circumstances or by other persons. In the present study it was found that only 31% were self motivated and the remaining respondents were motivated by others. It was also found that there is a relation between

self motivation and educational level. As 37 % of the self motivated respondents had education upto graduate level and above. Only 9% had up to H.S. level. It shows that higher the level of education is an important factor of motivation on the part of women in business enterprise.

Another finding in motivational sphere is that economic condition is a factor for self motivation on the part of the women entrepreneurship. Out of 10 self motivated respondents more than 10% had family income of Rs. 1, 50,000 and above 15% had below Rs. 2,00,000 per annum. In the total group 17% were motivated by husbands, 14% by parents, 5% by friends, 4% by relatives and by govt. agencies. These findings suggest that women of the cultural setting studied still lack high aspiration, which is important in business enterprise. It is the high aspirant women who can be called real entrepreneurs. An entrepreneur needs to be creative, dynamic and challenging in management of enterprise. However, in a community when there was no women coming forward for such a job 37% self motivated women entrepreneurs is a significant of indicator of change in the attitude to women's self reliant jobs.

Inspiration is another element of motivation of entrepreneurship. One must have some inspiration for some entrepreneurial activities. Motivation alone is not enough to attract a person to undertake financially risky jobs like business enterprises. Inspiration is also required for motivating him or her to undertake the job. Enquiry in this regard shows that 24% of the respondents had been attracted by success story, 53% were inspired by family, 9% to previous association and 14% for other reasons.

Motivation is not an inherent element of human personality. It is also a product of complex situation which work behind the germination of motivational element. Some of the components of the situation may be compelling circumstances, desire to display some skills, attraction to a job for want of alternative means of living and some others being merely attracted by nature of the job. In this, it has been found that 21% of the respondents undertook their respective business enterprises because of unemployment. These respondents badly needed some employment for living, but could not manage any employment anywhere. As such, they decided to go for self employment by undertaking the type of jobs in which they had been engaged. But another group comprising 47% of the sample respondents started their individual enterprise to use their knowledge and skill

in professional technical education. The findings suggest that unemployment is the major factor in women entrepreneurial activities in the community under study.

Motivational interest may be a pushing factor of an action, but not in selecting the type of job which may be varied in nature. It is a matter of choice which may be caused by or depends on another factor. So, it is important to understand what is the major basis of choice for a type of enterprise. Enquiry on this respect reveals that majority 33% of the respondents decided to select the types of enterprises on the basis of easy to start the enterprise.

VII.ii Conclusion:-

From the facts revealed in this study a number of issues have emerged. One of these issues is that women of the cultural group under references, that is, the urban communities of Assam are no longer hesitant in undertaking entrepreneurial activities as they were before, irrespective of social backgrounds which refer to castes, creeds, economic and educational standard women, interested in self sustaining occupation are coming forward to undertake various enterprises depending in their capabilities and facilities. Those who are capable of managing some seed money to start an enterprise have self confidence and interest in running a business and at the same time find same facilities available for the purpose they undertake entrepreneurial activities. So, women entrepreneurship has become an individualistic phenomenon confined to self quality. It depends on how a woman develops the requisite elements of entrepreneurship within its personality system. If she develops the type of personality needed for entrepreneurship. She can undertake any enterprise according to her choice.

Another issue is that women entrepreneurship is still confined to soft enterprises, which refer to enterprises that do not involve large amount of capital, manpower, competitive market, heavy time schedule and distant traveling.. They prefer location of business centres near their homes for various reasons including personal security and household jobs from which they are still not quite free.

Next issue is that our North-East Regions are still largely dependent on men's support for entrepreneurial jobs. First, they need approval or consent from men who may be father or husband or other close relatives to start a business. In this study it was found that --% and --% of the respondents were motivated by husbands and fathers respectively

for their individual enterprises. In financial matter also 18% of the respondents got support from parents and husbands. It shows that women entrepreneurs are not as independent as men entrepreneurs in establishing business enterprises.

Women entrepreneurs are not quite free from men's prejudicial attitude to women in financial matters. The tradition of owning family property by man is still persisting. After marriage a girl goes to her husband's family except in case of matrilineal system. So, she is required to provide a man surety to secure alone from bank, cooperative society and such other organizations. Women are still viewed as subordinate to men in social life and men as chief in both family and social life. Her primary job is considered to be domestic chores and entrepreneurship as secondary if not luxury. As result of such attitude and belief some problems arise specifically for women entrepreneurs.

This has been now established that the women of the country are no longer restricting by their traditional value system in entrepreneurial activities. They are free to undertake any type of enterprise according to their choices. It is the result of the society's changing attitude to women's way of life. Women may now live economically independent life. She can be self- dependent for living. As revealed in this and other studies economic status is one of the prime reasons for undertaking business enterprise. The unemployed girls and women did not like to be dependent on their parents and husbands respectively and therefore, they decided themselves to be self employed and to become economically self-dependent. This is a very significant change and development in our present day socio-cultural system.

The recent growth of entrepreneurship although slow and limited is reflection of the new rising aspiration among our women for higher economic status. Entrepreneurship is not just for living but also for improving living standard which has become a common phenomenon for all in contemporary time and it is enterprises through which one can rise in material condition.

Education plays the major role in the growth of women entrepreneurship in any cultural setting. As female literacy rate has increased considerably during the last two decades or so, entrepreneurship also has started growing among women in the state. Education development has first created a congenial social atmosphere for non traditional occupation for women and secondly, provided required knowledge and confidence

among women for entrepreneurship. Thus, education lays the foundation of entrepreneurship in the society.

But, women entrepreneurs are not completely free from some problems which may be called female specific problems. These are related to financial management, time allotment to enterprise, site location, marketing etc. and the problems are rooted in the attitude and belief of the common people about women's role and status in the society. Women's participation in wider economic system is appreciated in general but at individual level she tends to be dominated by men and allowed only to a certain extent to play her role outside family. She may take up a job outside family for her own income but that does not mean that she is totally free from the traditional role of mother and housewife. Performance of mother, housewife's role is still insisted upon. Similarly, she may have right to property, but it does not mean that she own family property violating the tradition of male head control over family property. Thus, in details, there are many hurdles in women entrepreneurship because of traditional attitude to women's role and status in the society. These, would however, disappear as women advance in education more and more themselves more self dependent in economic sphere.

Present study is basically exploratory one. Conclusions drawn out the findings of the study may be treated more as hypothesis and theoretical generalizations. Taking questions from the study more intensive and extensive study may be taken up in the region under reference. Perhaps, intensive study based on a few cases would be more fruitful than survey and descriptive type of study. This is expected from the future researchers in the field of women entrepreneurship.

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Annexure 1

Interview Schedule:-

A. General Introduction:-

- a. Name:-
- b. Address:-
- c. Age:-
- d. Educational Qualification:-
- e. Marital Status:- Married/Unmarried/Divorcee/Widow
- f. Nature of Family:- Joint/Nuclear

B. Socio-Economic Background:-

(Please furnish the following information regarding your socio-economic back-ground)

- a. Religion:-Hindu/Muslim/Christian/Other
- b. Family Type and Size:-
- c. Average Income from Different Sources:-
 - i. Self:-
 - ii. Family:-
- d. Mother Tongue:-
- e. Father's occupation:-
- f. Location:-
- g. Nature of the Industrial Activity:-
- h. Type of Ownership:- Sole Trading/Partnership

C. Motivation Factors of Entrepreneurship:-

- i. Do you have any technical education to start this enterprise? Yes/No
 - a. What is it?
 - b. How do you apply it?
- ii. Do you have any previous occupation and experience? Yes/No

If yes:-

- a. Was it related to your present business? Yes/No
- b. Did it provide any influence on you? Yes/No
- iii. Which of the following factors have influenced you to establish this business?
 - a. To make money: Yes/No
 - b. To continue family business? Yes/No
 - c. Secure self employment: Yes/No
 - d. Describe to create something and provide employment to others : Yes/No
- iv. Which of the following reason influence you in starting the activity:
 - a. Success stories of entrepreneurs: Yes/No
 - b. Previous occupation with same or other line of activity: Yes/No
 - c. Property inherited/Self acquired/Husbands:
 - d. Influence of family members/ relatives/ husband/ friends:
 - e. Any other:-
- v. Reason of choosing this line of activity:-
 - a. easy to enter :-
 - b. Higher Margin of profit :-
 - c. No difficulty in securing Technical Know-How:-
 - d. Related to the profession held so far :-
 - e. Existence of Similar industry in the neighbourhood:-
- vi. Which of the occupation stimulated your desire to start the enterprise :-
 - a. Financial assistance from : Self/ Husband/ Family/ Relatives/ Friends
 - b. Money Lenders:-
 - c. Government Agencies
- vii. Why did you choose the present location:-

- a. Advice from:- Family/ Relatives/ Friends
- b. Availability of Shop/ Plot;-
- c. C. Nearest of raw materials/ market:-
- d. Facilities of transport/ native place/others

D. Organisation and Management of the Enterprise:-

- a. Do you find any difficulty in selecting this particular enterprise :- Yes/ No
If so, specify the difficulty.
- b. Have you prepared the project report yourself :- Yes/ No, if not how did you prepare:-
- c. Did you find any problem at the time of registration of your enterprise?
- d. Did you find any difficulty in getting power connection?
- e. How did you arrange the fund required for business?
- f. What is the problem face by you?
- g. Why do you interested in starting your enterprise as a i. sale trader: ii. Partnership:
iii. Others:
- h. Where from you collect the raw materials :-
- i. How do you manage the books of account?
- j. How did you manage your regular activity?
- k. Did you find any problem in marketing the products? If so, specify the problem.
- l. How did you manage the official works?
- m. How far your partners help you n managing the business as
 - i. Take same initiative as you?
 - ii. Take partial initiative as you?
 - iii. Only help in external activities?
 - iv. Only help in internal activities?
- n. How many persons do you appoint in various jobs?
- o. Do you manage your enterprise as :-

i. Separate branch or head:-

ii. Separate person in separate heads:-

p. Where from you purchase your machineries :-

q. Do you face any problems of production process due to :-

i. Power failure/ shortage

ii. Lack of technical knowledge:-

iii. Shortage of raw materials:-

v. Shortage of capital :-

vi. Shortage of labour :-

r. Do you follow organizational rule and regulation prescribed by various authors :-

Yes/ No, if yes,

i. How far these help you:

ii. Is there any difficulty in practice:-

ii. If it is profitable :-

s. Do you get any instruction from your sponsored authority to control your organization?

t. Is there any expert personal provided by your sponsored authority to offer instruction?

E. Performance of the enterprise :-

a. In which year you have started this enterprise?

b. At the initial stage what is your position on the following :-

i. Total capital utilized: - Self/ Loan/ Other sources

ii. Total production (in the first year)

iii. Total sales:-

iv. Total Cost of Machinery introduced:

- v. Total labour/employees and their rate of remuneration:-
- vi. Building/ Self or rented cost
- vii. Cost of your vehicle(if any):-

c. What is your present position on the following :-

- i. Total bank balance:-
- ii. Total balance to refund your capital or loans (earned from government)
- iii. Total creditors (amount):
- iv. Total debtors (amount)
- v. Increase of machinery :-(if any)
- vi. Increase of employees and their remunerations:-
- vii. Increase in production:-
- viii. Increase of self activity:-
- ix. Payment of tax liabilities:-
- x. Withdrawn for personal use (total cash or goods):-
- xi. Expansion of buildings:

d. Do you satisfy with your present development trend :- Yes/No, if not:

j. Are there any specialized causes for these?

e. What type of problems do you face in the following :-

- i. Finance :
- ii. Managing the regular activities:
- iii. Satisfaction of consumers:-
- iv. Satisfaction of employees :-
- v. Increase in the production system :-
- vi. Sources of power :-
- vii. Tax liabilities and interest rate
- viii. Problems of raw materials :-

- ix. Problems of transportations :-
- x. Problems of technicals and skills of labours :-

F. Governmental Guidance and Assistance :-

- a. What are the government agencies which provide help and guidance to small entrepreneurs, specially women entrepreneurs :-
- b. Do you get any governmental guidance and the assistance on the following :-
 - i. Selection of he project :-
 - ii. Registration o the project :-
 - iii. Financial assistance:-
 - iv. Training Facilities :-
 - v. Machineries and tools hire purchase :-
 - vi. Getting raw materials in subsidized price :-
 - vii. Free from tax liabilities :-
 - viii. Licensing facilities ;-
 - ix. Giving special guidance in the above area:-
 - x. Price fixations :-
 - xi. Transport facilities :-
- c. Do you think that the facilities provided by the government are insufficient? if so,
 - i. What is the area of their weakness?
 - ii. What type of facilities required to provide?
 - iii. What type of problem arises in communicating with the government to earn the facilities?
 - iv. Is there any need to change on the provided facilities?