

Role of Entrepreneurship in Socio-Economic Development of Rural Women in Assam

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Abstract

This paper makes an attempt to give an overview of the role of rural women in Assam towards socio-economic development. The role of women is one of the key factors in achieving the millennium goals of development. This requires the active participation of women in social and economic activities. But this has not been possible practically as women are subjugated by prevalent social discriminations such as gender inequality, less access to education, domestic violence etc. In an attempt to improve the condition of rural women, the government has introduced many schemes. But the proper implementation of these schemes requires an overall change in the societal norms. But if Ngos, Self-help groups help in creating awareness among the rural women about education, self-employment desired changes can be achieved. Self-employment enables them to be self-sufficient and economically independent.

Keywords- Socio-economic development, Self-help groups, Women entrepreneurship

INTRODUCTION

By the term ‘Socio-economic,’ we mean how social factors determine economic activities. It refers to the social and economic factors that influence the environment (Szirma, 2015). Social and economic factors, such as income, education, employment, determine our way of living. Socio-economic development can improve our way of lives and paves the way for a healthy standard of living. It requires participation from all sections of society. Rural women can act as a catalyst towards the achievement of the social, economic, political changes required for the development.

In today’s world of Globalisation, women play a key role in the process of development. The

contribution of women from all sections of society is quite necessary. Especially, to enhance the development process, it has to be done from the grass-roots level. And, here, rural women are the key agents of socio-economic development. Apart from performing the household chores, rural women play many social and economic roles in society. But their contribution does not receive due recognition due to social barriers prevalent for ages. They have limited access to education, health, financial autonomy, decision-making power, political participation, exposure etc. which limit their contribution (Das and Mishra, 2018).

Increasing the participation of women in entrepreneurship can be a transformational step

towards uplifting the socio-economic conditions of the rural areas. Women, in general, have great managerial skills, devotion to take work committed to, and a high level of affection towards people (Horridoss& Fredrick, 2009). However,

setting up a successful enterprise demands risk-taking behaviour, which at large depends on various factors like literacy, age, and marital status (Seemaprakalpa, 2013).



Figure 1: Timmons Model of Entrepreneurship Cycle (Wen and Chen, 2007)

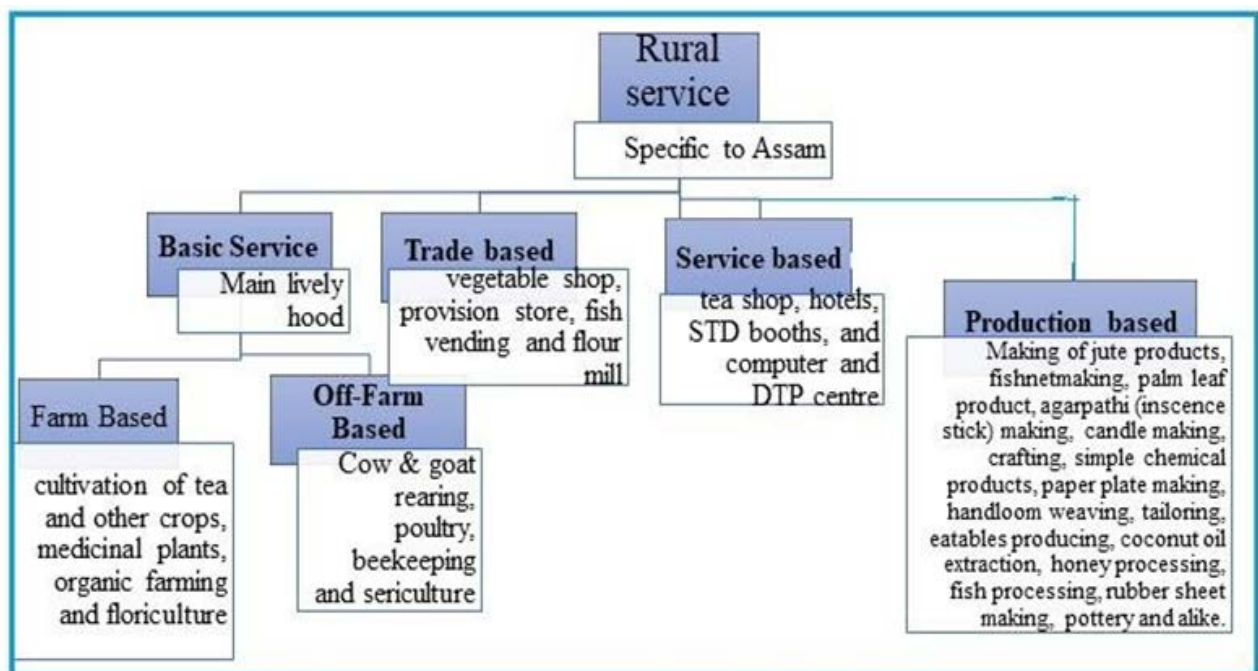


Figure 2: Entrepreneurship in rural Assam (Das and Mishra, 2018)

According to Timmons Model, three influential factors decide the sustainability of an enterprise. These are opportunity, which needs to be shaped up which demand the utilization of a team which by its creativity and the available resources forms an enterprise. Thus, these three factors must be properly balanced by the entrepreneur for the success of an enterprise. The rural areas' resources are mainly agricultural oriented. Figure 2 highlights the various enterprise opportunities in villages. The figure reflects that there is ample opportunity in the villages for small-scale Enterprises. However, proper facilities, directions and support for such opportunity can be extended to a very large scale. This paper maps together with the various policies available for women entrepreneurship, a few established women Enterprise of Assam and finally presented a direction for further development.

OBJECTIVES OF THE STUDY

Following are the objectives for which the study has been carried out:

1. To identify the role of rural women of in socio-economic development
2. The importance of entrepreneurship in upliftment the status of rural women
3. To find out the motivational factors that persuade these women to became entrepreneurs.
4. To provide the challenges faced
5. To summarize the suitable prospectus for future improvement.

STATUS OF RURAL WOMEN OF ASSAM IN SOCIO-ECONOMIC DEVELOPMENT

The status of rural women in Assam is slightly better than women in some other states of India. But they are plagued by a lack of gender parity,

domestic violence, illiteracy, lack of nutrition etc. Given equal resources, women can contribute more, but society is not gender-neutral. Women still have an inferior status which results in less participation of them in the process of development. Sex ratio is another indicator of development. Here, also, the figures are quite poor. Another factor that determines the development is education. In spite of encouraging measures like universalization of primary education by the government, schemes such as “Beti bachao, Beti padhao” to increase the enrolment rates of females in schools, it records a rate of below fifty percent. The rate of female school dropouts is also on the rise. Assam being a rural agrarian economy, women have higher participation in the primary sector. But they do not benefit economically as the division of labour is disproportionate. Rural women do not have financial autonomy, which limits their participation in self-employment. Though the government has introduced many schemes of self-employment, rural women are lagging behind. The factors such as age, education, family size, annual income average are interrelated and define income largely the success of any enterprise (Ram & Chaudhury, 2012).

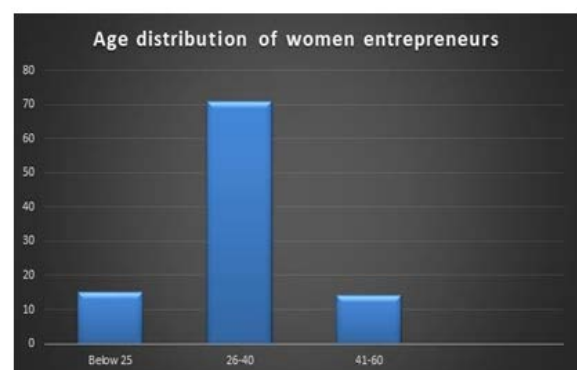


Figure 3: Age distribution of Woman involved in Entrepreneurship (Hazarika, 2016)

Age- Age does influence the success of the enterprise in terms of the performance of each individual. The younger generation displays more enthusiasm and ready to take attitude (Borah, 2014). While the experience and knowledge of the elderly individual cannot be overshadowed for the success of the enterprise. Figure 1 shows the age-wise classification of general women entrepreneurs (Hazarika, 2016).

Marital Status- The involvement of women in entrepreneurship also depends on their marital status. Married woman gets into the family business while unmarried woman decision to join the business is greatly affected by their interests and other dimensions, including their ability and the surrounding business and cultural environment (Giarratano, 2016).

Caste Profile- For decades, the caste of any community ascertains the occupations and social behaviour of the individual. Still prevalent is the culture that a particular caste is oriented towards a particular business which is running since the past.

Religion- The religion of the entrepreneurs does affect the success of an enterprise. Some religious belief restricts the mobility of women (Borah, 2014).

Literacy- Education is considered as the basis of an entrepreneur for the success and failure of the enterprises. The level of education helps the entrepreneurs to find out innovative ideas transforming these ideas into actions in their businesses. As the literacy rate is directly proportional to employment, the employment rate of women of urban areas is at a higher rate. Districts with higher literacy rates record higher rates of employment. Districts in Upper Assam

have a higher literacy rate which shows higher workforce participation of women. Also, rural areas with tea gardens have a higher rate of female workforce participation. In fact, it has been seen that tea garden is the only organised sector that has higher female workforce participation (Saha et al., 2019). Education also widens the scope of operation of women entrepreneurs and makes them aware of the opportunities available to them. Problems of women folks with reference to communication are also eliminated by education.

Type of Family- The behaviour of an individual greatly depends on the type of family they are born and brought up, i.e., joint type or nuclear type. A woman from a nuclear family is anticipated to join a business out of her own ability to be self-sufficient, whereas the joint family system provides moral and financial support to build the entrepreneurial capacity of an individual.

The participation of women in entrepreneurship may be broadly summarized under five categories, as reflected in fig. 4 (Dutta, 2014). The first category represents those who join entrepreneurship because of livelihood. The second category of women includes the one who is motivated to run an enterprise because of their family background, in some skill or trade. The third category includes those women who need to prove their self-worth. The fourth category of women takes up entrepreneurship due to certain personality characteristics such as the need for achievement, need for power and influence, etc. Women who take it up as a hobby or to utilize leisure time thus earning extra income.

The greatest hindrance that comes into the way of setting up an Enterprise in the rural areas is the lack of financial support (Das, 2000). The cost of

the equipment cannot be borne by the women alone. The rural women are not properly aware of all government subsidies available.

The procedure to avail it is also time-consuming and complicated. Additionally, lack of technical knowledge and marketing skills is also reported to be a huge constraint. Also, the non-availability of proper transportation makes it difficult for procuring raw materials and selling finished products. Non-availability of land property in their own name is another problem as the financier does not show confidence in it. One of the most important issues with women entrepreneurs is their family responsibilities. Even though they are willing to do the business, yet are restricted by their family burden.

One of the reasons women stop taking the initiative in the business is the fear of sexual abuse. It is said that the status of women of North-east is better off than their counterparts in other parts of the country. This is made believable as it is said that malpractices like the dowry system are not present here. Moreover, some tribal communities have a matriarchal society that gives superior status to women.

However, crime statistics portray a different picture. It has been observed that rural women are more subjected to crimes like domestic abuse, marital rape. In most cases, these crimes took

place due to a lack of education and proper awareness among the victims. As they are illiterate, they fear the social taboos and do not report these crimes. These crimes have far-reaching effects on the victims.

Women who are a victim of domestic abuse have poor self-esteem which hampers their overall development. However, the government has introduced schemes for the safety of women, and NGOs are also taking initiatives in creating awareness among women. (See Figure 4)

ROLE OF ENTREPRENEURSHIP IN SOCIO-ECONOMIC DEVELOPMENT

According to the definition provided by the Government, women enterprise refers to those which are possessed by women having a minimum financial interest of 51% of the capital and allotment of 51% of employment generated in the enterprise to women (Pathak, 2009). However, the achievement of the second condition seems impractical, yet it can be accomplished; this would lead to substantial women empowerment.

The 12th 5-year plan has emphasized “Inclusive growth,” which refers to the contribution of all sections of the society towards Nation development. The active participation of women towards entrepreneurship and economic development of the Nation will also ensure woman entrepreneurship (Pathak, 2009).



Figure 4: Background of Woman Entrepreneurs (Dutta, 2014)

However, such activities are limited in Assam and mostly oriented towards urban areas. Limbu and Bordoloi (2015) highlight the challenges faced by the women entrepreneurs of Assam and the available prospects towards meeting this goal. The rural women of Assam are actively involved with the male members in diversified agricultural activities. Thus, great opportunities are there to explore the entrepreneurial potential of rural women. This enhancement in woman competency towards entrepreneurship would lead to revolutionizing the socio-economic status of Assam and the nation as a whole (Bhagirathi, 2006).

The entrepreneurial activities and experience earned have a very positive effect on the development of personality. They shall not be treated as a dependent part of society or the object of oppression in the future. That means lesser crimes against women. They will gain more social space and recognition. The advantage in the economic point of view is like contribution in the GDP, employment generation, resource utilisation, poverty reduction, improve the standard of living, balanced regional growth, distribution of income and many more.

SCHEMES FOR PROMOTING WOMEN ENTREPRENEURSHIP

To push forward the concept of women empowerment Government of India has introduced many schemes. These schemes, which range from community engagement to the welfare of women, aims at the empowerment of women and help aspiring women entrepreneurs to develop their skills and showcase their products and services.

There is an interrelationship between literacy rate and work participation rate. Higher are the literacy

rate results in a higher female workforce participation rate. So, measures need to be taken to make them literate. Awareness should be created among them about the importance of education. In spite of having the indigenous knowledge, skills and potential to manage enterprises, they have a submissive attitude due to lack of education, lack of financial autonomy. Here, the NGOs, SHGs can play an important role in utilising the skills of rural women. SHGs can impart skill development training to rural women to improve their entrepreneurial skills. They would be given training in some potential self-employment areas such as livestock rearing, mushroom cultivation, weaving etc. These trainings would help them in the utilization and management of their entrepreneurial skills. This would help them to attain self-sufficiency and economically independent. This would enable them to strengthen their position in society. Some of the schemes available to encourage woman entrepreneurship are mapped below.

Support to Training and Employment Programme for Women (STEP)

The Ministry has been administering 'The Ministry has been administering 'Support to Training and Employment Programme for Women (STEP) Scheme' since 1986-87 as a 'Central Sector Scheme.' The STEP Scheme aims to provide skills that give employability to women and to provide competencies and skills that enable women to become self-employed/entrepreneurs. The Scheme is intended to benefit women who are in the age group of 16 years and above across the country. The grant under the Scheme is given to an institution/organization including NGOs directly and not the States/UTs. The assistance under STEP

Scheme will be available in any sector for imparting skills related to employability and entrepreneurship, including but not limited to the Agriculture, Horticulture, Food Processing, Handlooms, Tailoring, Stitching, Embroidery, Zari etc., Handicrafts, Computer & IT enable services along with soft skills and skills for the workplace such as spoken English, Gems & Jewellery, Travel & Tourism, Hospitality Sector Scheme.'

Mahila Shakti Kendra Scheme

The budget speech (2017-18) of the Finance Minister announced the setting up of "Mahila Shakti Kendra" is meant to provide "one-stop convergent support services for empowering rural women with opportunities for skill development, employment, digital literacy, health and nutrition."

Accordingly, a new sub-scheme, namely Mahila Shakti Kendra (MSK) under the Umbrella Scheme Pradhan Mantri Mahila Shashaktikaran Yojana (PMMSY), has been approved for implementation during 2017-18 up to 2019-20. The Scheme will provide an interface for rural women to approach the government to avail their entitlements and empower them through awareness generation, training, and capacity building. Student volunteers will encourage the spirit of voluntary community service and gender equality. These student volunteers will serve as "agents of change" and have a lasting impact on their communities and the nation.

Mahila E-Haat

The Ministry of Women & Child Development launched "Mahila E-Haat," a bilingual portal, on 7th March 2016. This is a unique direct online marketing platform leveraging technology to support women entrepreneurs/SHGs/NGOs to showcasing the products/services

made/manufactured/undertaken by them. It is an initiative for meeting the aspirations and needs of women. This was done keeping in mind that technology is a critical component for business efficiency and to make it available to the majority of Indian women entrepreneurs/SHGs/NGOs.

Deen Dayal Hathkargha Protsahan Yojna

As the name suggests, the scheme is aimed at the development of the handloom sector that includes the welfare of the weavers and enhances the overall productivity in the sector. Upon recommendations of the Prime Minister, DDHPY is named after eminent social personality, Mr. Deendayal, who contributed immensely to the development of weavers in backward rural areas. The programme is coordinated at the center with decentralization at the State and district level. The project package scheme for handloom and the Freelance designer scheme are merged to bring about a comprehensive scheme in the name of DDHPY, including salient features of the said two schemes. The financial assistance is granted on the need basis and in proportion to the progress of the project. At the apex level, the funding requirement is shared between the beneficiary, State and Central government as per the guidelines of the programme.

NEDFI

It also offers women-centered schemes like Women Enterprise Development Scheme (WEDS), the Scheme for North East Handloom and Handicrafts (SNEHH) etc.

The government of Assam, in general, has provided various schemes for the generation of employment and entrepreneurs. The schemes like Kalapataru (finance), Chief Minister Self Employment Scheme (stipend while training with

travelling expenses), CM Special Schemes (power tiller), Handloom and textiles (yarn) etc.

Commercial Banks have introduced schemes to assist in providing financial capital. Annapurna Scheme. Under this scheme, the Government of India offers women entrepreneurs in food catering business loans up to Rs. 50,000.

Mudra Yojana Scheme for Women

This is a general scheme for small units that women entrepreneurs can avail of too. Offered by nationalised banks under the Pradhan Mantri Mudra Yojana, this can be used to set up a beauty parlour, tuition center, tailoring unit, etc. Loans between Rs 50,000 to Rs 50 lakh are sanctioned under this scheme.

Stree Shakti Package for Women Entrepreneurs

The Stree Shakti Package is a unique SBI-run scheme to support entrepreneurship among women by providing certain concessions. This scheme is

eligible for women who have majority ownership (over 50 percent) in a small business.

Proper technical knowledge can help women to establish their position in the area of entrepreneurship. However, the participation of women in the STEM fields has been low. So, in 2018 the Government of India decided to introduce a supernumerary quota for women in IITs to boost their presence in technical education.

For the development of women entrepreneurs, there should be a collective initiative from the government, social as well as financial institutions. Government and Financial institutions have initiated schemes to provide assistance to women entrepreneurs. But the proper promotion of these schemes is an utmost necessity so as to involve and encourage the women to orient towards entrepreneurship. Assam Entrepreneurship body has recognized these steps, as shown in fig. 5, as an important direction for the success of an Enterprise.

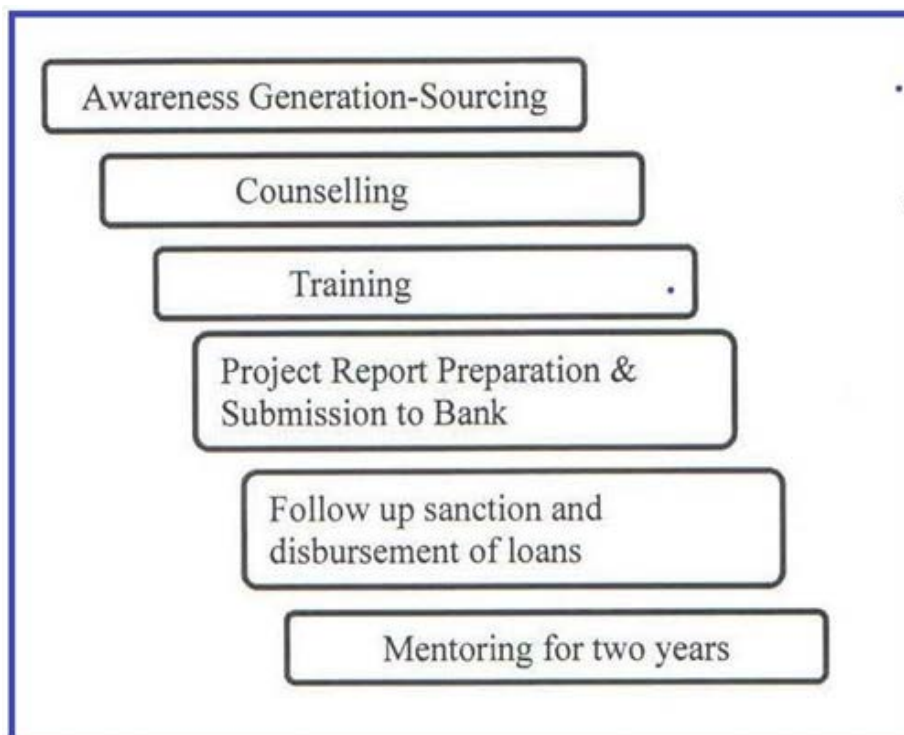


Figure 5: Steps for Assam Entrepreneurship Promotion

SUMMARY AND FINDINGS

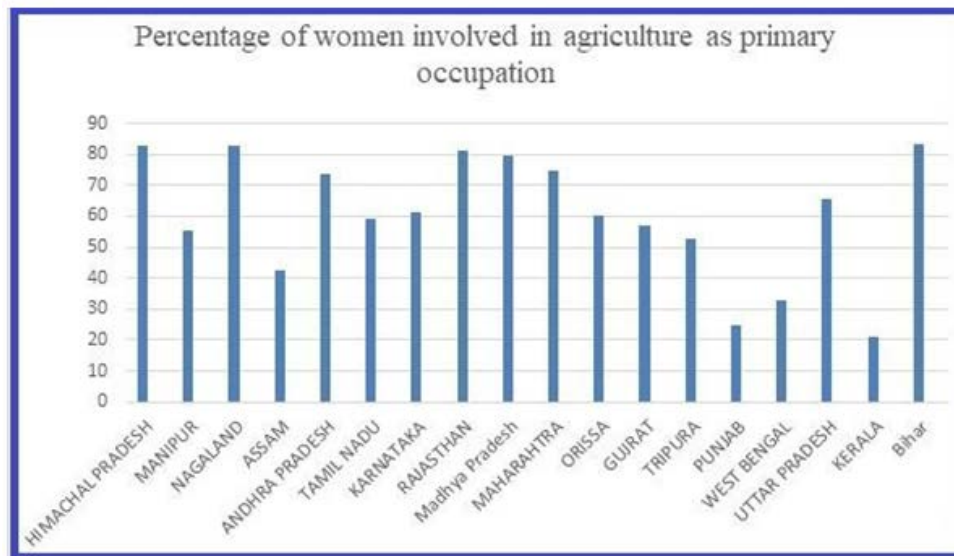


Figure 6: Involvement of woman at various states of India in agriculture (Ghosh and Ghosh, 2014)

The scenario of rural entrepreneurship of rural women is not much satisfactory. Many factors deter the full utilization of these schemes. However, we cannot underestimate the potential of women's entrepreneurship. Figure 6 reflects the percentage of a woman engaged in agriculture in 12 states of India, having agriculture as their main source of Livelihood (Ghosh and Ghosh, 2014).

Some of the successful businesses run for decades and still prevailing with great advantages are summarized below.

Case Study I: Mising Women Entrepreneurs

Here we will highlight some already established entrepreneurial activities of the women of Mising community, which has not got ample recognition in the national sphere. The Mising women play the most important role in the economic activities of the Mising society. They participate equally with the menfolk in agricultural activities. Apart from agricultural produce, another important economic activity is fishing, where there is equal workforce participation of men and women. Animal husbandry is another economic activity where

there is the sole contribution of women. The woman uses the income from these activities to cater to her financial needs. The Mising women are well known for their unique style of weaving. Weaving is one economic activity where women have a monopoly. The Mising women weave cloths like gadugasar, tapungasar, mibugaluk, ri: bigasar, egagasar, dumergasar, etc. Mising women usually grow a small amount of local variety of cotton for their loom. The striking feature of the clothes weaved by them is the unique pattern and design, which has global appeal in the garment industry of Assam. Another economic activity where there is exclusive participation of women in the preparation of rice beer is termed as "Apong." Apong is a traditional drink prepared by the Mising women as a part of their culture.

Apart from common cultivation, the Mising community practices a system of private cultivation among the female members of the same family, which is popularly known as 'Ríkséngaríg.' This is a system where young Mising women cultivate crops like mustard and

other pulses in a small and separate plot of free land. The earnings from 'Ríkséngaríg' solely belong to the female members of the family, and they generally buy ornaments and other valuables things to be used in times of marriage and other special occasions. Apart from these outdoor economic activities, they contribute to indoor economic activities such as the thrashing of paddy. However, these entrepreneurial ventures of the Mising women have not received recognition in the national sphere. This can be attributed to the socio-economic structure of the Mising society. The condition of women is still deplorable as gender disparity is still present in society. Menfolk still enjoys a superior status in the social stratification. As the Mising society is a patriarchal society, women cannot inherit property from their father as a matter of rights. But they can claim the income earned from their exclusive economic activities such as animal husbandry, weaving, private cultivation etc. Thus, they reduce the burden of the family to a great extent by earning by themselves with their hard labour (Pegu, 2015).

Case Study II: The silk industry of Assam dated back to Kautilya's Arthashastra

This is one industry where women play a pivotal role as two-third of its workforce is women. As this industry is agro-based, it has the potential to increase rural employment by creating employment at all stages of silk production, cultivation, rearing, reeling, and weaving. As women are skilled in sericulture activities, they comprise 60% of the workforce. But out of this 60%, almost 40% of weavers are immigrant weavers. Weavers are hired mainly from districts of Sipajhar, Kokrajhar, Baksa. Wage distribution is unequal in the handloom industry. This depends

on the socio-economic status of the immigrant weavers. As some of them have a very poor standard of living, they are ready to work for a low wage. This is an industry where women can contribute in all the stages of production. But only the involvement of women in weaving is considered as an occupational category. Their participation in rearing, reeling is considered voluntary labour. So, there is an under-estimation of the contribution of women in the handloom industry. In addition to the weaving, some of them have engaged as entrepreneurs to earn a profit. But the entrepreneurial sector is still dominated by men. One of the main reasons for the less participation of women in the entrepreneurial sector is the lack of knowledge about the market. Most of them are not aware of the co-operative societies that could help properly marketing their product (Chakravartty, 2015).

Case Study III: Food Processing Industry

Another industry that has the potential for employment of women is the Food Processing Industry. This industry does not require highly skilled laborers. As Assam is an agricultural state, raw materials needed for the food processing industry are easily available. Rural women are skilled in making pickles, jams, rice cakes. They generally prepare these for household purposes. But, with proper training, they can be made for commercial purposes. In some rural areas, self-help groups and NGOs have imparted training to women to develop their entrepreneurial skills. To encourage their participation in this industry, they are given opportunities to showcase their products in fairs and exhibitions. It has been observed that these locally made food products received a fair response from the public. Microfinance groups are

providing loans at subsidized rates to women for entrepreneurial startups. This helps women to buy the machineries and raw materials for the industry. These industries do not require huge space, and entrepreneurs start it at their own household (Bhatnagar, 2000). As this industry requires comparatively cheaper investment, it becomes easy for rural women to engage themselves in such entrepreneurial ventures.

Case IV: Socio-economic status of women tea garden labourers

The tea garden is one of the oldest industries of Assam. This is the only organised sector where the participation of women is more than 50% of the total workforce. As women are more skilled in the plucking of tea leaves, they are preferred over men. In spite of being more skilled, women were lower paid than men. This disparity of wages was abolished after the implementation of the “Equal Remuneration Act” in 1976 (Bhadra, 1985). Apart from their active participation in the labour force, they have to manage their household chores.

However, the changing scenario of the tea gardens had not affected the participation of women labourers. Rather there has been an increase in the employment rate of women. This can be attributed to their efficiency in plucking. They also opt to work as it gives them the opportunity to contribute to the family income. As more income means a better standard of living. But their position in society has not changed much. About 70% of women tea labourers are illiterate and are not aware of a better standard of living. Moreover, they suffer from poor health as their job is physically demanding. There is the absence of proper medical facilities for them. As they are educationally backward, they are not aware of their rights. They are victims of domestic abuse, alcoholism, sexual exploitation by the planters. They have a substantial contribution to the family income, but their husbands use their incomes. Thus, there is a need for legislative action to protect the rights of the women's tea garden labourers (Devi, 2014).

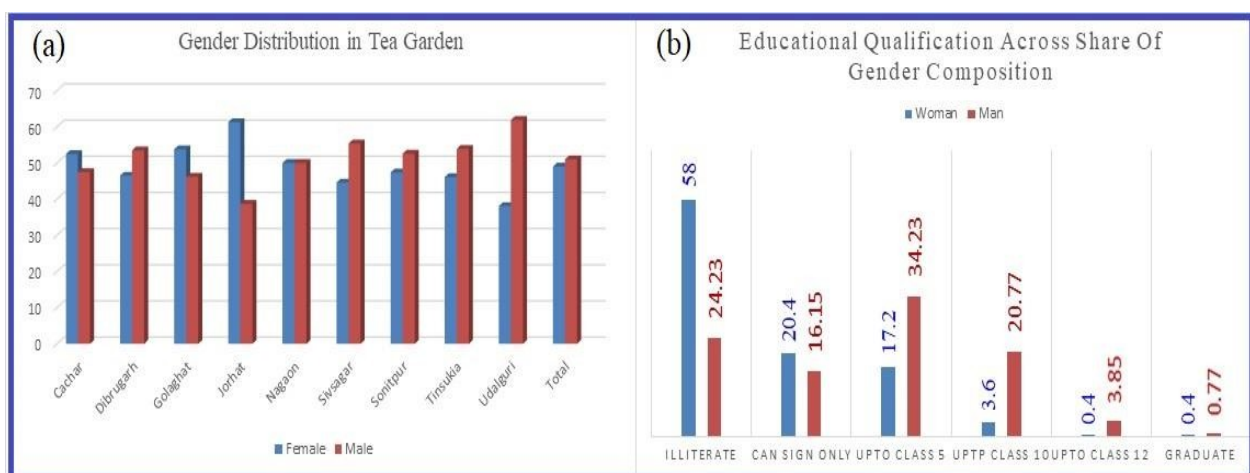


Figure 6: Tea workers distribution (a) Gender Distribution in different Districts of Assam; (b) Educational Qualification across Gender Distribution (Saha, 2019)

Case V: Women's employment in Aquaculture or Fishing

Fishery or aquaculture is considered to be one of the economic activities in the context of socio-economic in the state of Assam. Women Fish workers in Assam have a vital role to play in aquaculture or fisheries. Rural women are endowed with indigenous methods of fish catching, and their active participation is seen in post-stocking activities. Generally, the menfolk undertake active fishing, management of pre-stock activities such as netting, digging, pond renovation etc. On the other hand, women have a part-time involvement in post-stocking management of feeding to the fishes, cleaning the dykes. A part of women is also involved in shallow fishing using their using low energy traditional gears and handpicking. The involvement of women is more in fish processing activities. They use traditional methods of drying fish in the sunlight, salting and fermenting the fish. Fish pickles are also prepared by them. These are generally prepared for household consumption. But there is ample scope of commercialization of these products if proper initiatives are taken by the government. This would help the women to contribute to the family income. Fish vending is a traditional occupation that has been a means of livelihood for thousands in India, with the majority of fish vendors being women. But in Assam, the role of women in fish vending is negligible. They are seldom seen participating in the daily auction of catch in landing centres. They buy from traders or wholesalers to resale at retail or local markets. Women also help in sorting, grading and storage of fish. Women engaged in fish vending earn a substantial amount of Rs. 400-2000/day based on the fish supply and special festive occasions. Thus,

women are the important contributors in aquaculture, fish catching, fish processing, marketing, and selling the catch in Assam (Baruah, 2014). The culture catches and sells fish and other aquatic eatables for money and food, contributing to household incomes and the local economy.

CONCLUSION

As we know, nowadays, women are no longer confined to their conventional roles. They are seeking new career opportunities and sharing the equal role with men. But this is not the case with rural women. They are still lagging behind as compared to their urban counterparts. Due to the pre-dominance of social evils such as gender inequality, patriarchy, female illiteracy, in rural areas, women are relegated to a subordinate status in society. But if proper schemes are implemented, their status can be improved. Again, for proper implementation of the scheme's role of NGOs and SHG s is vital. They can train and provide them opportunities for self-employment. This would help rural women to contribute towards socio-economic development.

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