

# Entrepreneurship Development: A Study on Women Entrepreneurs of Gobardhana Development Block under Barpeta District

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## Abstract

Women entrepreneurship development is an essential part of human resource development. The development of women entrepreneurship is very low in North East India, especially in the rural areas. Here women have to face many constraints in carrying out economic activities or undertaking any entrepreneurial work. But today they have become aware of their existence, their rights and their work situation. They are now participating in large number in the present world of business. Today, more and more women are undertaking various economic activities. They are playing very important role in socio-economic development of the country.

This paper mainly focuses on women entrepreneur. It is an attempt to understand the prospects and challenges for women entrepreneurship development of Gobardhana Development Block. This paper is prepared to understand the various issues like importance of women entrepreneurship, constraints faced by the women entrepreneurs and a framework for encouraging women entrepreneurship. The paper also suggested some measures which may be viewed as challenges for the development of women entrepreneurship.

**Keywords:** Entrepreneurship, Women Entrepreneurship, Motivational Factors, Constraints

**Introduction:** The term „Entrepreneur“ has been derived from the French word „entreprendre“ means to undertake. The term entrepreneur may be defined as “an entrepreneur is a person who combines capital and labor for production.”

According to Cole, Entrepreneurship is the purposeful activity of an individual undertaken to initiate, maintain or aggrandize profit by production or distribution of economic goods and services.

Entrepreneurship is a turf where men are the major players, but, lately many women entrepreneurs have also prove their mettle. Women who were earlier the bread maker have now become the bread earners and they are doing a great job indeed.

The Government of India has defined a women entrepreneur is “an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women.”

Entrepreneurship is necessary to initiate the process of economic development of both developed and developing countries. It is also instrumental in sustaining the process of economic development. Every

country tries to achieve economic development for prosperity and better life to people. So, contribution of both men and women is essential in economic activities for healthy nation building. But under Gobardhana Development Block of Barpeta District, women have to face many constraints in carrying out economic activities or undertaking any entrepreneurial work. Traditionally, they were confined to the four walls of houses performing household activities. In modern societies they have come out of the four walls to participate in all sorts of activities. The global evidences prove that women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on. Now they have started plunging into industry also and running their enterprises successfully. Earlier women have traditionally focused on fashion, food and other services sector, but recently women entrepreneurs have been moving rapidly into manufacturing, construction and other industrial field. The hidden entrepreneurial potential of women has gradually been changing with the growing sensitivity to the role and economic status in the society. It means women have the potentials, skill, knowledge and adaptability to run a business successfully. For the purpose of the study Gobardhana Development Block of Barpeta District is taken into consideration. Samples are being collected from 5 villages of Gobardhana Block i.e. Doomni, Basbari Bagan, Moirajhar, Katajhar & Khairabari. A total number of 150 samples is taken into consideration and out of which 50 samples from each of the villages is collected for the study.

#### **Objectives of the Study:**

- ❖ To study the present status of Women Entrepreneurship in Gobardhana Development Block under Barpeta District.
- ❖ To study the major constraints faced by Women Entrepreneurs in Gobardhana Development Block under Barpeta District.

**Methodology:** Both secondary and primary sources of data are used for the study. Secondary data are collected from various reports like census reports, project reports, journal, newspaper, seminar paper, magazine etc. Primary data are collected through interview with the respondents and personal observation.

**Limitation of the Study:** As the study is conducted in the Gobardhana Development Block of Barpeta District, the result of the study is entirely applicable to the areas of Gobardhana Block from where samples are being collected.

**Review of Literature:** Lalitha Iyer's study (1991) on "Women Entrepreneurs Challenges and Strategies" analyses major constraints faced by women entrepreneurs and reflects upon specific policies and programmes for women entrepreneurship development.

Kamala Singh's study (1992) on Women Entrepreneurs has made an attempt to diagnose the women entrepreneurs profile and has identified dominating entrepreneurial traits, their motivational forces and performance both quantitatively as well as qualitatively. This work aimed at understanding the entrepreneurial development among women is a unique attempt for highlighting their existing status and contribution in the national economy.

**Motivational Factors behind Setting up of Enterprises:** It is not an easy job for women entrepreneurs to setup an enterprise in Barpeta District. It is also difficult for them to run the enterprise smoothly. A challenge is always there for these women entrepreneurs to run their enterprise successfully earning profit and ensuring the growth of the enterprises which will severely test their entrepreneurial skill and survival of the unit. Despite various odds against them, several women are off to run their own enterprises. In spite of the above obstacles it is found that due to the following factors women of Gobardhana Blocks are getting

inspired to become entrepreneur in their respective locality.

**Table- 1**  
**Motivational Factors of Women Entrepreneur**

Motivational Factors	Doomoni	Basbari Bagan	Moirajhar	Katajhar	Khairabari	Total
To be self-dependent	8	10	7	9	11	45
	26.67%	33.33%	23.33%	30.00%	36.67%	30%
Monetary Independency	13	11	12	6	9	51
	43.33%	36.67%	40.00%	20.00%	30.00%	34%
Desired status in the society	5	3	4	7	3	22
	16.67%	10.00%	13.33%	23.34%	10.00%	14.67%
To utilize own hiddenskill	3	2	2	6	4	17
	10.00%	06.67%	06.67%	20.00%	13.33%	11.33%
Employment Generation	1	3	2	1	1	8
	03.33%	10.00%	06.67%	03.33%	03.33%	5.33%
Influenced by success stories	0	1	3	1	2	7
	00.00%	03.33%	10.00%	03.33%	06.67%	4.67%
<b>Total</b>	30	30	30	30	30	150
	100%	100%	100%	100%	100%	100%

From the above table it clearly shows that desire to be self-dependent is the most important motivational factor behind the setting up of enterprises by women entrepreneurs. Next important motivational factor is monetary independency so that they can afford a higher standard of living. Better status in the society is the next important motivational factor behind setting up of enterprises in the state by women community. But to some other entrepreneurs they set up their enterprise only to utilize their own skill and help in imparting their knowledge to others so that others can learn and set up their own enterprise and to help them in earning money to have a proper stand in life. There are also some women entrepreneurs who are influenced by success stories of others.

**Sources of Fund Influencing Women Entrepreneurs:** Without proper sources of fund it is not possible for any one, whether men or women to go for an entrepreneurial activity. We have observed from the field study that the entrepreneurs are using the funds for running their entrepreneurial activities from various financial sources; depicted in the Table no. 2.

**Table- 2**  
**Sources of fund of Women Entrepreneur**

Sources of Fund	Doomoni	Basbari Bagan	Moirajhar	Katajhar	Khairabari	Total
Own fund	07	06	11	08	05	37
	23.33%	20%	36.67%	26.67%	16.67%	24.67%
SHGs	06	05	02	00	06	19
	20%	16.67%	6.67%	00%	20%	12.67%
Financial Institutions	04	03	03	00	02	12
	13.33%	10%	10%	00%	6.67%	8%
Government scheme	02	01	00	05	03	11
	6.67%	3.33%	00%	16.67%	3%	7.33%
Loan from Indigenou s Banker	08	07	02	10	09	36
	26.67%	23.33%	6.67%	33.33%	30%	24%
Loan from Friends & Relatives	03	08	12	07	05	35
	10%	26.67%	40%	23.33%	16.67%	23.33%
<b>Total</b>	30	30	30	30	30	150
	100%	100%	100%	100%	100%	100%

From the above table it is observed that most of the women entrepreneurs are using their own fund managed by them to start their business. It is also observed that second majority of the women entrepreneurs were getting fund to start their business from indigenous banker. From the above table the major matter of concern that the women entrepreneurs are not getting the reasonable support from the financial institutions and governmental schemes.

**Major constraints faced by Women Entrepreneurship:** Even though there has been a considerable increase in the number of women entering in entrepreneurial activity, they are being introduced to many constraints and difficulties with regard to control and decision making, social status and enthusiasm in the product or service in which they are dealing. It is found that women are entering more in this venture as compared to man to start their own business to make social contribution in addition to desire of exploring their inner self and fulfilling their means of livelihood.

- **Lack of Self-Confidence:** Women entrepreneurs are not confident about their strength and competence. Their family members don't stand by their entrepreneurial growth. They are neither mentally nor economically self-reliant. In such a situation women should develop their self-confidence to handle this type of barriers. In recent years, though the situation is changing, yet the women have to face further change for increased entrepreneurial growth.
- **Low Level of Risk Taking Attitude:** One pre-requisite of the entrepreneurial success is risk taking. It is normally believed that women being feminist gender have low risk taking ability. Because of this, they are suppressed by the protected environment and are not allowed most of the time to take any type of risk even if she has capacity to bear it.
- **Socio-cultural Disturbance:** The society plays a prominent role in entrepreneurial venture and

success. Our society is a male dominated society and women are treated as dependant on man, the social support is key determinant in entrepreneurial establishment. The most common problem which a woman faced is the no-cooperation from her husband or close family members. Women have to manage both home and business duties at a time. Such obligations may become a great barrier for some women in succeeding as an entrepreneur.

- **Mobility Constraint:** The Indian society is a conservative society which restricts the mobility of women entrepreneurs. Women are less mobile than men. The confidence to travel day & night and to different regions and States is lacking in women comparing with men.
- **Lack of Professional Education:** From this study it is observed that poverty and illiteracy are the basic reasons of the low rate of women entrepreneurship. The educational level and professional skills also influence women participation in the field of enterprise. We are providing education to the women but not providing professional education. If we look in the professional schools we find that there is a very few number of women students. If we analyze rural – urban ratio of enrolled women in professional education we realize that there are very few rural female students enrolled in this type of education. Even parents are not ready to send their daughters for undergoing professional education. Sometimes it happens, however, that many women taking the training by attending the entrepreneurial development programme do not have an entrepreneurial bent of mind.
- **Lack of Managerial Skills:** It is argued that women entrepreneurs have low level of management skills. But in fact women are stronger in more logic based skills though they are weaker in self-promotion and handling frustration. They have to depend on other persons like office staff and middle men to get things done, particularly marketing function. The increasing number of female students and their excellent performance in management education is a proof to the fact.
- **Lack of Knowledge of Availability of Raw Materials:** For running business, entrepreneur requires to have knowledge of alternative source of raw material availability and high negotiations skills. Women entrepreneurs have lack of such knowledge and skills which affect their business adventures.
- **Non-Availability of Finance:** Finance is a critical resource for venture creation. It is regarded as life blood for any enterprise. However women entrepreneurs suffer from shortage of finance on two reasons. Firstly women do not generally have property on their names to use them as collateral for obtaining funds from external sources. So that access to the external sources funds is limited. Secondly the banks also consider women less credit-worthy and discourage women borrowers on belief that they can at any time leave their business. So, they are suffering from inadequate financial resources and working capital.
- **Competition from Male Entrepreneurs:** Competition from male counterparts develops hurdles to women entrepreneurs in business management process. Women entrepreneurs have to face the constraints of competition from male entrepreneurs due to less organizational skills than men.

**Analysis:** In Table No 3. We have analyzed some of the major constraints faced by the women entrepreneurs of our study area. The analysis is totally based on the perception of the samples of women entrepreneurs taken into consideration for the field study:

**Table No.3 Major Constraints**

Major Constraints	Number of Entrepreneurs	Percentage (%)
Lack of Self-Confidence	23	15.33%
Low Level of Risk Taking Attitude	06	4%
Socio-cultural Disturbance	30	20%
Mobility Constraint	07	4.67%
Lack of Professional Education	08	5.33%
Lack of Managerial Skills	10	6.67%
Lack of Knowledge of Availability of Raw Materials	20	13.33%
Non-Availability of Finance	35	23.33%
Competition from Male Entrepreneurs	11	7.34%
Total	150	100%

From the above table it is observed that majority (35 out of 150) i.e. 23.33% of the women entrepreneurs were unable to manage fund to start their enterprises. Next 30 out of 150 entrepreneurs were facing great challenges from socio-cultural factors to go for an entrepreneurial activity. Lack of self-confidence is also one of the primary constraints faced by the women entrepreneurs. Lack of entrepreneurial knowledge is also one of the constraints faced by the women entrepreneurs. Some other factor which are creating problem for the women entrepreneurs to start an entrepreneurial activity were Low Level of Risk Taking Attitude, Mobility Constraint, Lack of Professional Education, Lack of Managerial Skills, Competition from Male Entrepreneurs etc.

**Suggestions for Improving Women Entrepreneurship:** Following suggestion are made for being about improvement in the direction of women entrepreneurship.

- Consider women as specific target group for all developmental programmers.
- Encourage women's participation in decision-making.
- Government should provide separate financial funds for women entrepreneurs.State Finance Corporations and Financing Institutions should permit by statute to extend purely trade related finance to women entrepreneurs.
- Government should provide better infrastructure facilities to women entrepreneurs.
- Government should arrange special training programmes for the women entrepreneurship. Vocational training to be extended to women community that enables them to understand the production process and production management.
- A Women Entrepreneurs" Guidance Cell may be set up to handle the various problems of women entrepreneurs all over the state.
- Government should implement various schemes to motivate women entrepreneursto engage in small scale and large scale business ventures.
- Government should facilitate top ranker women entrepreneurs.
- The authority should provide healthy marketing and sale assistance opportunity to Women entrepreneurs as they may be more competitive and efficient in the local and international market.
- We should invite successful women entrepreneurs from foreign nations so as their Indian



counterparts can share their experience.

- Better educational facilities and schemes should be extended to women folk from government part.
- Government and various NGOs should conduct skill development programmes and workshops for improve leadership skills and psychological factors such as self- confidence, willpower etc. of women entrepreneurs.

**Conclusion:** Women are an important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. Encouragement for women entrepreneurship is one of the ways for that. But unfortunately it is seen that the traditional mind set of the society and negligence of the state and respective authorities are important obstacles in the women entrepreneurship development in Barpeta district. Apart from these lack of self-confidence, low level of risk taking attitude, socio-cultural disturbance, mobility constraint, lack of professional education, lack of managerial skills, lack of knowledge of availability of raw materials, non-availability of finance, competition from male entrepreneurs are major problems of women entrepreneurship development in Barpeta District.

Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. Therefore, there is need of continuous attempt to inspire, encourage, motivate and co-operate with women entrepreneurs, awareness programmes should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.

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