Economic development is now the prime pursuit in all the countries of the world. It has also come to be recognised that the process of economic development is directly related with and is decided to a large extent by the pattern and pace of entrepreneurship development. The growing realisation of the importance of entrepreneurs as the real 'change-agents' in the process of economic development has led to the emergence of a new situation, where the focus is clearly on the individual and on actualising his or her unlimited latent potential as the 'agent of change'. In the resulting milieu, roles - both of men and of women - are being redefined and redrafted. In the traditional societies, women's role was limited to the family. She played a crucial role as a bearer of children as mother and as home maker. These roles are now being redefined, modified and extended. Many factors like urbanisation, technical progress and education of women are contributing to this process of change.

The participation of women in the process of economic development, in unorganised and organised sectors, in self-employment and in entrepreneurship are growing.

Women even in the developing countries are coming forward in larger and larger numbers to accept the challenging career of entrepreneurship with a vision, determination and confidence to become economically independent by making suitable adjustments in both their family and social lives.

Developing entrepreneurship among women is important today for the all-round development of the country as women comprise nearly 50 per cent of a century's total population. Having realised the importance of the role to be played by women in entrepreneurial field, government has made several efforts to develop entrepreneurship among women and many special facilities have been provided to them. As a result of these, now one notices in every region the educated women making a determined bid to have a career through self-employment. As such, the number of women entrepreneurs
is increasing day by day. In such a background, we decided to select women as entrepreneurs as the subject of this doctoral project and to conduct the field study in the context of the southern part of Assam.

South Assam was found to be a suitable location for this study for more than one reason. This research will appeal to those

i. who work on South Assam but have not taken any interest in women study as yet or

ii. who are interested in feminist works but have not studied particularly the cases of women in South Assam.

The study covers 80 industrial enterprises spread over the three districts of South Assam. The gender-related problems faced by women entrepreneurs in starting and running their respective enterprises have been sought to be captured at three different levels:

(i) firstly, at the micro social level (to understand the women entrepreneurs' problem at micro social level and supports or hindrances in built within the system).

(ii) then, at the macro social level (to understand the gender-bias in the prevailing social attitude and the barriers or 'social closure' created by such attitudes); and

(iii) finally, at the level of the societal value system, traditions etc, shaping or influencing individual entrepreneur's perception and self-image.

The study being an exploratory one based itself mainly on primary data. The data were collected directly from the selected women entrepreneurs by applying the personal interview method.

Information collected on the profile of the sampled entrepreneurs revealed the following:

(i) The spread of enterprise culture among women particularly in the context of urban and rural areas of South Assam is by and large a post 1990
phenomenon. Among the 80 entrepreneurs surveyed only 3 were found to have started their business prior to 1990. Majority of the entrepreneurs had set up their enterprises particularly after 1993. The data reveals that the launching of the Prime Ministers Rojgar Yojana (PMRY) scheme by the government had a positive impact on the emergence and growth of women entrepreneurship in this region.

(ii) Majority of the entrepreneurs were found as Hindus. The predominance of Hindus among the women entrepreneurs may be attributed to such social factors as the relatively higher literacy rate, spread of education, among others, among the Hindu women vis-a-vis the same among the women of other religions.

(iii) Majority of the entrepreneurs were found as moderately qualified, middle-aged (in the age range of 25-40 years) and married. It appeared to us that the uncertainties prevailing before a women during her premarital stage often acted as a barrier leading to the deferment of her start-up decisions.

(iv) A large number of the women entrepreneurs surveyed were first generation entrepreneurs. But entrepreneurs who hailed from business background, had a relatively a congenial atmosphere for the said entrepreneurs’ start-up decisions.

(v) The entrepreneurs surveyed were found engaged mainly in the service sector operating in a majority of the cases either artisan type or trading enterprises. Manufacturing activities are not yet popular among the women entrepreneurs in South Assam.

(vi) The enterprises run by the women were generally tiny-sized, managed and run by the entrepreneur herself in most of the cases, and the turnover as well as the capital invested were generally very low.

(vii) A number of reasons seemingly had prompted the entry of women into the world of entrepreneurship. The major push and pull factors prompting their
choice of entrepreneurial career were unemployment (52.5%) gainful utilisation of available leisure (13.75%), desire for gaining financial liberty (22.50%), the desire to do something constructive (11.25%) and the willingness to do business (6.75%).

(viii) Regarding the previous exposure to the present field of activity, only 7 in case of PMRY and 14 in case of non-PMRY women entrepreneurs had experience in the same line of activity in which they are doing their business. In the remaining cases (73.75%) covering both PMRY and non-PMRY entrepreneurs the respondents had no previous exposure in the same line of activity.

(ix) The study reveals that majority of the women entrepreneurs surveyed have rural background (52.5%) So the support agencies need to tap this huge potential source of entrepreneurs in rural areas instead of merely targeting the urban women.

The profile of the surveyed women entrepreneurs, in fact, brought out clearly the slow growth of women entrepreneurship in the three districts of South Assam region i.e Cachar, Hailakandi and Karimganj. The slow growth becomes clear particularly when we consider the following aspects:

i. confinement of the women entrepreneurs in only a few branches of trade, more particularly to artisan type and service enterprises; and

ii. the nominal share of the women owned enterprises in the total volume of trade and services taking place in the given areas of the district.

Having examined the profile of the women entrepreneurs, the data obtained by surveying the 80 sampled women entrepreneurs were analysed to assess the performance of the women entrepreneurs. The major findings are summed up in the following paragraphs:

i. Among the 80 enterprises, only 4 (5%) have permanent registration 15 (18.75%) have provisional registration and 20 enterprises are registered under the Municipal Corporation.
ii. Majority (71.25%) of the entrepreneurial ventures have been established only during the 2-3 years preceding the survey. Many respondents were found searching for jobs and doing their business on part-time basis. Some of the respondents were not found using their potential to the fullest extent.

iii. In 66 out of the 80 surveyed cases (82.50%), the turnover of the enterprises were small i.e. below Rs. 1,00,000. 15% were having turnover between Rs. 1,00,000 and Rs. 5,00,000. The trend of sales turnover of the enterprises was reported as rising by 60% of the respondents. Of course, in a large number of other cases the turnover, as reported by the surveyed entrepreneurs, were either static or declining, which is 21.25% and 18.75% respectively.

iv. The surveyed enterprises revealed that 58 (72.50%) enterprises had no employed person, 11 (13.70%) enterprises had either 1 or 2 employees and the remaining 11 (13.70%) of the enterprises had 3 employees or more.

v. The ownership structure of the sample enterprises showed that 75 (93.75%) women entrepreneurs owned and run sole proprietorship form of business organisation. 5 (6.25%) women entrepreneurs reported partnership form of organisation. Not a single entrepreneur was found running a private limited company.

vi. The main functional problems faced by women entrepreneurs in South Assam Region are (i) marketing problem (57.50%) (ii) labour problem (7.50%); and (iii) lack of finance (18.75%).

vii. As regards the capital invested in the enterprises it was found that the initial capital investment was quite small. Out of 80 sample respondents only 38 (47.50%) had capital investment between Rs. 10,000 and Rs. 50,000. 20 (5%) enterprises had investment between Rs. 50,000 and Rs. 1,00,000. 12.5% of the sample respondents had capital investment above 1,00,000.

viii. Bank loan was the primary source of capital in most of the cases. Of the 80
entrepreneurs surveyed, 31 (38.75%) respondents stated that bank loan was the sole source of their capital, while another 32 (40%) told that a part of their start-up capital needs was financed by bank loan with the remaining coming from family resources. Even though the average amount of capital invested in the surveyed enterprise was very low by any standard, only 17 (21.25%) entrepreneurs reported that they could rely wholly on their family resources for financing the start-up capital needs of their ventures.

ix. Performance of the enterprise as rated by the entrepreneurs themselves stated that 29 enterprises (i.e. 36.25%) were running in either very good or good conditions, 28 enterprises (i.e. 35.00%) had an average state of affairs which was neither good nor bad and remaining 23 enterprises (i.e. 28.75%) were in poor conditions.

x. In respect of diversification and product changes, 82.50 per cent of the respondents (30 of the PMRY and 34 of the Non-PMRY) did not diversify at all, 3 respondents of the PMRY group had plans to diversify while 2 respondents in this group had already diversified. As regards non-PMRY cases, 5 were likely to diversify and 4 had already diversified.

xi. On the question of modernisation, it was found that not even a single sample respondents has adopted modernisation scheme in her enterprise. No women entrepreneur installed any new automatic plant or added any latest equipment. The record of the sample respondents as regards innovation was also not encouraging.

Having examined the profile and the performance of the women entrepreneurs, the data obtained by surveying the 80 sampled women entrepreneurs were then analysed to identify and assess the problems of the entrepreneurs from a gender perspective. The major finding are narrated in the following paragraphs:

I. Problems at the Micro Social Level

1. The division of labour in the familial domains of the women entrepreneurs was
found to be thoroughly gendered. The women entrepreneurs surveyed by us have to perform around two third of the total volume of domestic work in their respective families. Moreover, it was also noted that, the items of domestic work that are entirely or predominantly performed by women are extremely time consuming, which means that the division of roles and responsibilities in the familial domains of the women entrepreneurs are not only heavily gender biased but also inequitable from the women’s point of view. Discrimination in any form reduces efficiency and thus slows down economic growth. Discrimination may foster considerable antagonism, conflicts and reduces women’s efforts and commitment.

2. The status enjoyed by women entrepreneurs in their families was sought to be assessed in terms of their relative participation in familial decision making vis-a-vis the male members’ participation. Entrepreneurs strongly believe in their ability to make good decisions. It is this decision making ability that is the distinguishing mark of an entrepreneur. It was observed that the women entrepreneurs despite being educated and self-employed contribute less than equally to the process of making major familial decisions. This is reflective of the unequal power relations between the two genders in familial domains and of the inferior status enjoyed by the women entrepreneurs in their respective families.

3. The gendered structuring of the roles, responsibilities and rights in the familial domains and the unequal power relations between the two genders in the families had a number of adverse implications for the career and choices of the women in question.

Firstly, the information collected from the respondents suggest inadequate access of the women entrepreneurs to their families’ resources leading naturally to smallness of the investible resources at women’s command (relative to the male members of the family).

Secondly, it was noticed that in view of the watertight compartmentalisation of males and females in operational spheres (in their pre-start up phases), even in case of business families female members were in many a cases, not allowed or
encouraged to participate in the day to day running of the family's business. By deliberately curtailing the chance of their exposure to real life business, the existing arrangement thus blocked the possibilities for a majority of women to gain command over business knowledge.

Thirdly, within the prevailing framework of gendered division of labour in families women are commonly assigned those responsibilities which are extremely time consuming. The result is that the heavy burden of domesticity not only takes away major part of a woman's energy, but also eats up the substantial chunk of her working time. Little time is therefore left to most of the women entrepreneurs to devote to their business. As we found, majority of the women entrepreneurs were not in a position to devote a standard eight hours per-day to their respective work place.

Fourthly, the inescapable nature of a women's domestic responsibility and the low priority assigned to her career needs, combined with the numerous restrictions put on her freedom, severely curtail her spatial mobility. The inadequacy of a women entrepreneurs' command over her spatial mobility is evident from the nature of selection of the location of her enterprise as well as from the barriers faced by her in undertaking outstation visits. Being handicapped by their inability to travel from one place to another for their work, women entrepreneurs often have to choose from among the following two options.

(i) either, they have to select a business which does not require outstation visit, or

(ii) they have to operate on a very small scale.

The absence of freedom of mobility, as we could understand in course of the elaborate informal discussion with many of our respondents, might have been a major factor forcing the women entrepreneurs to choose artisan type service enterprises rather than thinking in terms of setting up of a manufacturing concern.

4. Males generally have a negative attitude towards women's ventures. But in our
study the attitude of the male members in the family of the women entrepreneurs towards their ventures were generally reported as congenial. In majority of the cases studied (85%), the family members attitudes were helpful and inspiring. Male members of the family, in most of the cases studied (62.5%), also rendered direct help in the day to day running of the enterprises.

5. Nevertheless, the attitude of the male members of the family was found characterised by sets of contradictions. On the one hand, the husbands or the male guardians of the family wanted to see that the women entrepreneur be successful in their ventures. As noted earlier, they even rendered direct major or minor help. On the other hand, the same male members of the family maintained and nurtured their own expectations regarding the women’s predominant role as a home maker. Naturally, the inequitable division of the domestic work-load between the male members and female members of the family persisted with women practically being forced to bear major part of the domestic responsibilities. Nor was there any perceptible improvement as regards women’s status in their respective familial domains. With inadequate command not only over the investible familial resources, but also over their own time and spatial mobility and with very limited degree to prior exposure to business, most of the women entrepreneurs surveyed by us were found to be severely disadvantaged by their gender-specificity.

II. Problems at the Macro Social Level

Attitude of the various institutions operating at the level of the women entrepreneurs’ macro or exo-systemic context, in majority of the cases, were reported as favourable 58.75% in case of banks and 70% in case of the promotional agencies of the government). Nevertheless, closer scrutiny revealed that, even at this level also the attitude of the various institutions reflected some contradictions. It is obvious that, women being late entrants and inexperienced and hence a disadvantaged group in the entrepreneurial world need some special nurturing and care from the side of the promotional agencies. There should be arrangements for specialised guidance, counselling and training of women entrepreneurs particularly keeping
in view the problems typical to women. Such an initiative on the part of the promotional agencies was clearly missing. As we could observe in course of our numerous visits to the District Industries Centres in Silchar, Hailakandi and Karimganj, and the Small Industries Service Institute (SISI) and the Jute Service Institute, Silchar, in none of the promotional agencies, there is a specialised women cell to take care of women entrepreneur’s special needs and problems. Nor could we find any woman officer in the said agencies who probably would have been in a better position to go closer to the minds of the perspective women entrepreneurs and promote enterprise culture among the women. Such a gender blind approach of the promotional agencies amounted to neglecting both women’s perspective and their specific problems.

One of the important problems linked to women’s macro context was the restrictions placed on the women entrepreneurs’ spatial mobility. The women entrepreneur interviewed by us were overwhelmingly of the view that the risk and uncertainties of travelling alone in a world which by and large still today is one of the males was the single most important reason discouraging women to frequently undertake business visits outside the station. The restrictions on spatial mobility in turn significantly curtailed the possibilities for the women to be able to maintain effective liaison with the rest of the business world.

III. Problems Associated with Women’s Value Structure, Perception, Self Image and Goals

It was observed that majority of the women surveyed by us were strongly tied to the traditional value structure of a patriarchal society. Not surprisingly therefore, majority of the women considered male traits as superior to their own, that domestic obligation should constitute a woman’s prime agenda, that in normal situations a woman should set up a business of her own mainly to productively utilise her leisure and thereby to have a supplementary source of earnings for the family, and that a woman should be ready to give up her entrepreneurial career, if the husband or family compulsions so demand.
The set of values maintained by women had its influence on their perception of personal goals. Majority of the women surveyed told us that it was important for them to be a perfect housewife first and then to seek to run their business as efficiently as possible. In other words, majority of the women entrepreneurs, under the influence of their given value system, sought to strike a balance between their obligations to the family and the obligations to career only by assigning the second place of importance to the latter.

To know about the socialisation of the women in question, we made an enquiry about their early childhood role models. A very significant number of the women entrepreneurs surveyed admitted that in their early childhood years they were profoundly influenced by their mothers who for all practical purposes were their actual role models. This in our view, is an important revelation indicating how the institutionalised sets of values are transmitted by one generation to the next. Although values are never static, and new values continually replace the older ones under the dictates of environmental imperatives, it is often difficult for a person to totally discard traditions at one go. Depending on the particular socialisation process, value internalised in early childhood years are likely to profoundly influence behaviour and intentions of persons at their subsequent grown up stages. Our preceding observation with regard to perception of personal goals by the entrepreneurs bears testimony to this.

Finally it was observed that, majority at the women entrepreneurs, within the constraints of their given situations preferred to operate either as artisan entrepreneurs or as traditional entrepreneurs. Very few of the entrepreneurs surveyed were found to be having strong orientation towards business goals like fast growth or rapid diversification of business. It seemed likely to us that the values, attitudes and personalities of the entrepreneurs on the one hand and their perception of their own situations and goals must have played definite roles in the entrepreneurs' definition of the goals of the enterprise in the said manner.
To sum up:

From the survey our general observation is that the entrepreneurial world till today is predominantly a males' domain. Women by and large constitute a disadvantaged category.

The major findings of the study are summarized below:

First, majority of the women entrepreneurs are having very little or no business / industrial background. In other words we can say that they are from new and non-industrial community.

Tiny size of the units run by women entrepreneurs are generally small, and manufacturing activities are relatively very rare among the women entrepreneurs in South Assam.

Lack of proper training before entering into the business and the lack of opportunities to undergo specialized entrepreneurship development programmes were found as general features among the women entrepreneurs in South Assam. Most of the women entrepreneurs are unskilled and economically and socially dependent on men. Female entrepreneurs in South Assam lack adequate exposure to the intricacies of handling functions like marketing or finance which is essential for successful management of the enterprise.

Majority of women entrepreneurs in the study area are having only general education. Very few female entrepreneurs were found having technical educational background. The available data indicate that engineering and technology continue to be male dominated fields.

Secondly, the performance of the women owned enterprise with regard to production, employment or profit show an increasing trend, although the rate of increase or growth is very low. It was found that many of the units were suffering from financial and also marketing problems.

The analysis of data shows that women entrepreneurs particularly belonging to the non-PMRY group are by and large dependent on internal sources of finance for setting up
their business. The awareness of the various external sources of finance is generally low among the women entrepreneurs. The women entrepreneurs of south Assam were found handicapped by inadequate access to the alternative sources of finance and have little command over marketing as well as technical know-how.

Thirdly, the disadvantage as noted above are intimately linked to gender. The prevailing gender disparity in society places formidable road blocks before majority of the women entrepreneurs. The discrimination experienced by women both in their micro and macro social fields. Their mobility is restricted and their lack of confidence reduce their chances of economic participation. They are often forced to accept a subordinate status in the society as well as in their respective family. Often they are overburdened with family responsibilities. Due to their family responsibilities they have less time compared to males to look after their entrepreneurial ventures. They often cannot fix their priorities the family and the business activities. In this, dilemma either they close their enterprise or tension emerges in the family.

The prevailing disparities between men and women in education, health, employment and income opportunities suggest that women are lagging behind men in terms of empowerment.

This paper examines the performance and problems of women entrepreneurs in South Assam in terms of gender perspective. We have also attempted to measure the extent of disadvantages experienced by women because of gender-discrimination in the various domains. This is still a little explored domain in the Indian context in general and South Assam in particular. The findings of the survey points to the need for government intervention, particularly through the formulation of appropriate policies and programmes. Apart from taking care of the technical aspects, the policies for promotion of women entrepreneurship should also be based upon a gender-sensible approach particularly while dealing with women entrepreneurs' problems.