CHAPTER-II

Growth of Women Entrepreneurs:

Introduction:

Through the concept of entrepreneurship was never restricted to men alone yet entry of women in this field relatively a recent phenomenon. The planners policy makers and developmental, agencies have realized the fact that full involvement of women in industrial development would ensure effective utilization of all available labour and improve quality of life. Fathoming this fact, all-round development of women has become a focus of study in modern world, since they not only constitute half of the human population of the globe but also sway the growth of remaining half.

Women in India constitute around half of the country’s population. Hence, they are regarded as the “better half of the society”. In the official proclamation, they are at par with men. But, in real life, the truth is otherwise. Our society is still male dominated and women are not treated as equal partners both inside and outside four walls of the house. In fact, they are treated as abla, i.e. weak and depended on men. As such, the Indian women enjoy a disadvantageous status in the society. The low literacy rate (40%), low work participation rate (28%) and low urban population share (10%) of women as compared to 60%, 52% and 18% respectively of their male counterparts confirm their disadvantageous position in the society. Our age-old socio cultural tradition and taboos of confining the women within four walls of their houses also put them at a disadvantage. These factors together serve as non-conductive conducive for the emergence and development of women entrepreneurship in the country. Given these unfavourable conditions, the development of women entrepreneurship is expectedly low in the country. This is well indicated by a dismally low level of women (5.2%) in total self-employed
persons in the country. (1) Further, women entrepreneurs in India accounted for only 9.01 percent of the total 1.70 million entrepreneurs during 1988-89. (2)

**Background of Women Entrepreneurs:**

All round development of women has become an important subject of study in modern world. Analyses have so far considered anthropological, social and economic factors, which either inhibit or facilitate women development. A significant trend over the recent years has been towards examining cultural and psychological dimensions of women’s role.

In the context of third world, nuances of social and economic reform reflect concern for total development of human resources. Against this background, the ceaseless search for social acceptability of women becomes a focal consideration. While on the one hand such reforms have necessitated larger and innovative role of voluntary women forums, legislations and even judicial reform, on the other hand there are continuing barriers to the acceptability of women.

The subject matter of women development has surfaced in the Third World largely because women have identified economic needs through equality of opportunity but also, in the current context, women are increasingly demonstrating a convincing evidence of determination for overcoming the very treatment they are meted out, be it either in the household role or matters of earning a livelihood.

The chief sources of societal acceptability may be traced to (i) unequal and even unarticulated versions of the very self-concept of women and (ii) the cultural milieu which over the years has been patterned largely due to contrived norms and value systems. The values, beliefs, myths and a variety of other factors shape the attitudes of

---

society towards the role and status of women. In this context the following may be noted.\(^3\)

The extent of the persistence of the adherence to the concept of women as primarily obedient daughters, wives and mothers, are alarming. The image of ideal women, although the details may vary, is found in each society and it is in relation to such images that societies judge women and women learn to judge themselves. In all societies, virtuous conduct means submission, docility, patience, motherly altruism and self-sacrifice. The images predetermine behaviour of women that is socially acceptable or desirable.

Women have recently sought to overcome various barriers. This departure from the preoccupation of women in household activities has resulted in their taking up economic and managerial activities and over the years increasingly initiated action for generating economic activities.

While many developing countries have made planned efforts to increase national production and provide better employment opportunities by encouraging entrepreneurship, few attempts have been made to inculcate entrepreneurship amongst women. It was only in 1970 that efforts to promote self-employment among women were initiated by governmental and private agencies in some states of India. Of late, greater emphasis on the role of women development in general and entrepreneurship in particular, is gaining momentum at the governmental level.

In order to survive in the changing business environment a business enterprise needs to be strong enough to cope with the changes and challenges before it. The same

underlines the need for growth of business enterprises. Strictly speaking, growth is a natural phenomenon and continuous process in the business.

Growth enables a business enterprise to face adversities, challenges, competitions, hardships, etc. Thus, growth ensures the survival of the business even in adverse and hard times.

Increase in sales turnover and output have been the major symptoms of a growing business. These result in economies in production and marketing, etc. These economies, in turn, reduce production cost per unit and increase profits.

The need for appropriate technology also changes with changes in business environment. The use of modern technology involves huge investment. Since the big size of business facilities the use of technology, business enterprises feel need for growth.

The entrepreneurs' desire to do something specific in business also leads to growth in business. The zeal for social and economic recognition motivates one to build the business empire. Tata, Birla, Dalmia, Ambani, etc. are the popular examples of such business empires, in India. Thus, the personal factors of the entrepreneurs also lead to growth of business.

In India, marriage is the only career for most women. Even professionally, they have confined their activities to such areas as teaching, office work nursing and medicine. It is rarely that they enter professions like engineering and business. As per the 2001 census, Women constitute about 48 percent of the total population of the country. But women suffer many disadvantages as compared to men in the area of education, labour participation rate and earnings. The government has been implementing various schemes for the socio-economic advancement and development of women in the country. The
National Policy for Empowerment of women has adopted in 2001 with the objective of ensuring women their rightful in society by empowering them as agents of socio-economic change and development.

Women Entrepreneurial Activities in India

Participation of women in entrepreneurial activities in India is comparatively a recent phenomenon. Figures relating to 1988-89 reveal that there were more than 1,53,260 women entrepreneurs claiming 9.01 percent of the total 1.7 million entrepreneurs in India. This is almost double the percentage, when compared to 1981, of this, a majority were in comparatively low-paid and low-productivity jobs in the rural area. There has been a slight increase in the female work participation rate from 19.7 percent in 1981 to over 25 percent in 2001. (4)

The Eight Five-Year Plan has given due importance to the development of the small-scale sector. The numbers of small-scale units are expected to increase from 1.7 million to 2.5 million in the period 1992-97. It is estimated that among the small-scale entrepreneurs, nearly 9 percent would be women. If this trend is maintained, women, participation is likely to increase to 20 percent of the total small-scale units by the turn of the century.

The New Industrial Policy resolution of 1991 had highlighted the necessity to provide special training programme to develop women entrepreneurship. The resolution in various five-year plans starting from sixth plan adds that the objectives of such programmes are to increase the representation of women in the field of small industry development and to enhance their economic and social status.

In fact, women are gradually willing to accept challenges and assume responsibilities in various fields – economic, social and political and more particularly in entrepreneurial stance.

The NIP concedes that merely making larger resource allocation for women within the prevailing pattern and structure of development would not yield the desired results. The policy has strategy for the holistic development of women. This would help develop their personality and at the same time improve their economic and social conditions. This policy, with this end in view, has redefined “women’s unit” as units in which they had the majority shareholding and management control.

According to the Minister of State for Industry, Mr. Arunachalam (Source: Business Line, Feb 10th 1996), the Department of Small Scale Industry under the Ministry of Industry had taken the initiative to train one lakh women entrepreneurs to take up trade-related activities. In the first phase, it was proposed to undertake pilot training of 30,000 women entrepreneurs in six selected centres. Six project lines including processed foods, forest produce collection, leather, ready-made garments and coir had been selected, which would focus on women entrepreneurs. The experience gained from the first phase would be used to extend the programme to other centre. (5)

The Indian women entrepreneurs thus have the ideal climate for exhibiting her talents. The Government does have the responsibility to improve the lot of women in economic life and prepare them to participate in industrial estate as entrepreneurs. On their own part, Indian women have to overcome their own limitations. It is essential therefore that Indian woman must be ready to reach out for new jobs, new responsibilities and new experiences.

5. Mohan S. & Elangovan R :: ibid, p 80, 2006
In the western countries women started entering into the entrepreneurial field during the early sixties. They are now a powerful force in their economy. For example, in American economy to-day women-owned enterprises accounts for about 29 percent and employ about 15 million workers. Their number increased from 2.5 million in 1980 to 7.7 million in 1994. Similarly, in the U.K. of every three business start-ups, women initiate one. Again 25 percent of the self-employed in U.K. are women. (6)

In India, however, women entrepreneurship started during the seventies only. The declaration of International Decade for Women (1975-85), gave an impetus to the growth of women entrepreneurs in India. Both the government and non-government organisation organised seminars, workshops, conferences etc. and highlighted the importance of entrepreneurship among women. The National Alliance of Young Entrepreneurs (NAYE) played a pioneering role in the promotion and development of women entrepreneurs. In 1975 it opened a women's wing for establishing a rightful role for women in national economy.

The first National Convention of Women Entrepreneurs held in New Delhi, in November 1981, called for priority to women entrepreneurs in the allotment of shed, sanction of power, industrial licence etc. Realising the importance of entrepreneurship among women, particularly in rural areas. Government of India initiated the scheme "Development of Women and Children in Rural Areas (DWCRA) during the sixth 5-year Plan. Besides the Training of Rural Youth for Self-Employment (TRYSEM) scheme launched in 1979 has also good bearing on women entrepreneurship. The New Industrial Policy in 1991 redefined the women entrepreneurs for encouraging their growth and development. Many banks and financial institutions also have opened women’s cell to

---

help women entrepreneurs. These measures have helped in the emergence of women entrepreneurs in India.

In several states, organisation, such as Andhra Pradesh Women Co-operative Finance Corporation was set up for the promotion of women entrepreneurs. In addition women entrepreneurs association such as Association of Lady Entrepreneurs of Andhra Pradesh (A-LEAP), Hyderabad, Self-Employed Women’s Association (SEWA), Ahmedabad, Gujarat, Association of Women Entrepreneurs of Karnataka (AWAKE), Bangalore, North-East Women Entrepreneurs Association (NEWEA) have taken steps for promotion and protection of interest of women entrepreneurs in their respective states.

Women Entrepreneurial Activities in North East India:

There has been a growing trend in India for women to take up entrepreneurial activities. This trend is not confined to developed states only. This is equally true in the North-East. This trend is observed more in recent years, particularly after the process of economic liberalisation was started in India. Women have taken up entrepreneurial activities in manufacturing, business and service sectors. There are units set up by women in traditional activities, such as fruit processing and, also non-traditional activities such as information technology, computer training centre, etc. Women entrepreneurs in the North East have also formed an association to protect and promote the interest of women entrepreneurs such as North-East Women Entrepreneurs Association in line with Women Entrepreneurs Association in other states of the country. Women in the North-East have, in fact, already been doing trade and business, and managing markets. For example, in Manipur, the Khwiramband Market at Imphal is controlled and run by women. In Meghalaya, women dominate the Ka leduh (Bora Bazar) Market at Shillong. It is said

that Khwairamband Market is, perhaps, the biggest Market in Asia controlled by women. Women are also engaged in industrial activities. The second all India censuses of SSI units also revealed that in the North-East during 1987-88, 12.5 percent SSI units were controlled and managed by women as against 7.7 percent in the country. Again, the handloom sector is a traditional sector. It is a classless and casteless activity, and it is primarily a leisure time activity of women. Among the full time weavers 82.2 percent are women. This indicates the potential of women entrepreneurs in this region. (9)

Assam is not lagging behind the rest of the country in respect of women entrepreneurs. This is evident from the fact that Assam accounts for 18 percent women entrepreneurs as against 7.7 percent in the country. Besides, the potential for developing women entrepreneurs in Assam is very high. The handloom sector in Assam is mainly a women's sector.

Women entrepreneurs in Assam were engaged mainly in traditional activities like weaving, knitting, embroidery, jam jelly and pickle making etc. In recent years it has been observed that women entrepreneurs of Assam are venturing into non-traditional field also. This is partly because of opportunities of training in different field and partly because of enlargement of entrepreneurial opportunities.

The women entrepreneurs in the district of Udalguri, B.T.A.D., Assam faces various problems, but at the same time there are great prospects. Such prospects may be observed from the point of socio-economic changes, availability of resources, increasing role of promotional organisation and also infrastructural facilities.

The proposed study would go a long way in sorting out the related problems of women entrepreneurs of Udalguri district in a systematic manner and also finding out

some fruitful solutions to the problems.

**Need for growth of Women Entrepreneurs:**

To begin with the words of Jawaharlal Nehru, the First Prime Minister of India “freedom depends on economic conditions even more then political. If a woman is not economically free and self-earning she will have to depend on her husband or someone else and dependents are never free.” This was the beginning of a strong foundation, towards the path of economic independence for women. Supplementing this view, the UNDP report titled Human Development Report 1995 echoes the same sentiments. It states “Women are essential agents of political and economic change. Investing in women’s capabilities and empowering them to exercise their choices is not only valuable in itself but is also the surest way to contribute to economic growth and overall development.” The report says that human development if not engendered is endangered. An ILO report in 1980 sums up the status of women as “Women are 50% of world’s population, do two-thirds of world’s work-hours, receive 10% of world’s income and own less than one percent of world’s property, all because of an accident of birth.” (9) Perhaps the most important of constraints is the virtual universal responsibility of women for household production chores such as childcare, food-preparation and provision of water and fuel-wood or other sources of cooking fuel. The dual burden of home labour and production of cash income has far reaching implications for women’s ability to invest the time often required to participate in and benefit from development programs. (10)

Despite all odds women have ventured out for a more purposeful living. Though women constitute 50% of the total population in India and nearly 47% in Assam, they

---

still lag behind in strategic areas and sub-sectors. However, the developed countries have made rapid strides. As a result of hard work, dedication and skill women’s business have proliferated and become more successful throughout recent years. The realisation that women can transcend traditional barriers to achieve their due share in the economy is gaining momentum. They are no more confined to cooking and looking after children. Since 1975, the International Year for Women, there has been global concern to raise their status in societies scattered over the world. All because of the experimentation that average earnings of women are lower than that of men. The scale of women’s economic activities in and of itself increases the difficulty of reaching women through development programmes.

Their lower earnings are a direct function of their limited access to capital and modern technologies. Women perform low productivity, labour intensive work both as homemakers and income earners. Their selection of activity is confined. They have depended on father, husband and son respectively, throughout their lives in most societies of the world. Studies on women prove that in traditional societies women are still confined within four walls of home, specially so, if they are male dominated ones. Therefore when compared to men the problems of women entrepreneurs are more in number. The degree and intensity of the problems encountered by women entrepreneurs are not the same; a few are acute at the beginning than at other times. It is a period of transition for women from a rather coy housewife to exert a position of self-determination. Identity crisis is particularly difficult period because the whole future of the individual as well as the next generation appears to be dependent on it. Women also look for a career for their sense of fulfilment. They are in constant look out for economic
pursuits to become self-reliant. According to Baruah & Borkakati the attainment of the following conditions may help a woman to become a successful entrepreneur. (11)

1. **To break free from male domain:** - “Various studies on women have amply revealed the bias and discrimination to which they have been subjected. Early marriage, high fertility, malnutrition and illiteracy characterise the women specially in poor and deprived rural areas.” Therefore there is an urgent need for women to engage themselves in some economic activity to ascertain their worth and position in the society and to equate themselves with their male counterparts in achieving economic goals.

2. **The empowerment approach:** - Through empowerment women can stake claim to the right of individuality. It is a process involving independence in individual decision-making. Empowering women assumes significance at a time when the take-off stage is set for achieving pursuits of excellence. “Empowerment gives the woman an economic role which enable them to organise themselves to gain social and even political recognition.

3. **Educating Children:** - The famous quote of William Wordsworth that “child is the Father of the Man” has relevance, as these children are tomorrow’s citizens. Economic independence and education allow women-mother to take independent decisions involving children. Education of women leads to creation of drive which helps in overall development of their children. Educated women have the tendency to limit the size of the family, thereby giving access to quality education to their children.

4. **Self-sustenance:** - "Engagement in economic activities will make the women less dependent on the others and will enhance their status. The ability to earn an outside income through paid employment seems to enhance the social standing of a woman. Taking a job or engaging themselves in home-based micro-enterprises, may lay the foundation for self-sustenance.

5. **Community development service:** - Women has multi-dimensional role in a changing society it. They can act as efficient agent in education, training, health-awareness programmes etc. provided they are empowered to act as such. An empowered woman, through social awareness, need-based training, re-orientation of the society is of tremendous help to the growth of entrepreneurship in the society.

6. **Good-home keeping:** - Dual role of women as a home-keeper and earner, have been seen by the researcher. This has made women an effective manger, in keeping-up with her dual-role in the society. Economically sound women may maintain a balance in scientific management of her home and work.

7. **Transition from domestic work to socially productive work:** - Women's predominant roles in domestic work and agriculture have been established, with special emphasis on the developing economics. Transition for domestic work to productive activities will contribute to development of self as well as of the society.

8. **Access to information and experience:** - Economic emancipation of women will create the ground for easy access to information. In this cyber-age there exists
ocean of potential information which, if used in right direction will make the women reap the benefits of social and economic change.

With the expansion of industrialisation, urbanisation, educational facilities women are now seeking gainful unemployment in several fields. The women entrepreneurship movement has taken off the ground and it is felt that the moment has crossed the stage of transition. During the course of last 15 years women entrepreneurs have started industries and business on their own but they are to go a long to be at par with man. The fact however cannot be denied that women have to play a dual role as a housewife and also as an income-earner. Thus arises a role conflict in many a women, which prevent them from taking a prompt decision in entering business. Despite the modernisation and other factor, the weight of tradition and the family responsibilities finally tends to slow down their advancement. Further, occupational backgrounds of the families and the educational attainment of the husbands have a direct bearing on the development of women entrepreneurship. In addition the emergence of kindergartens, day nurseries and creches and limiting the size of the family help the women entrepreneurs to enter business.

Some of major conclusions and recommendations made at a seminar on “Women and Rural Entrepreneurship” held at Madurai-Kamaraj University early in September, 1990 were: Women are not weak but very strong. A majority of women entrepreneurs are from the middle class families but have low technical education, less family responsibilities but desire to become entrepreneurs. This potential should be identified and trained. (12)

Adequate infrastructural support by one single co-ordinating or nodal agency to facilitate the flow of adequate working capital, technology, electricity, land and

12. King’s Book Publication, Delhi “Entrepreneurship Development”, 148,
marketing for rural women entrepreneurs may be helpful and mobile training centres should be opened. Post-training follow up is vital for the growth and success of women entrepreneurs' development programmes.

**Socio-Economic Condition of Women Entrepreneurs:**

During the field study it is seen that most of the women entrepreneurs of this area have conservative outlook, and are ignorant and illiterate. They are not become ready to accept any new technology unless they are convinced. They are guided more by their habits and cultural beliefs called “Social institutions”. So their conservation outlook, fatalism, ignorance and illiteracy stand in the way of the adoption of new techniques.

Basic minimum necessary facilities for increasing entrepreneurial activities in this area are generally absent.

It is fact that in this tribal area the number of school dropout of the young people from class V to IX and and X standards is very large. In this area where the incidence of poverty is very high one cannot start a big business establishment overnight. One has to start with a well planned and well-managed enterprise has over small it may be. If one succeeds in doing so, he or she can the expand a small enterprise to a larger one. Most of the women entrepreneurs think of establishing big enterprises without having any plan, policy, training and expertise. This is why they do not succeed in their business career. The prevailing education system also imparts the general education in different disciplines without giving any emphasis on technical or practical education. The dignity of manual work or labour is very low in this area. Once a person is a little educated he would not like to do manual work. This type of education system has not been able to serve the purpose of providing productive livelihood to the people of this area. Therefore,
the government should establish multipurpose technical institution at various centres of the area. This will encourage the entrepreneurs to acquire technical education. Such education will not only increase their household income, but also it will reduce the excessive pressure of population on land.

The women entrepreneurs of this area must be educated. They should be taught not only to read and write so that they may know what is going on and around the world, but they should also be taught to come out of the discordant social institution, customs and traditions, etc. which stand on the way of economic advancement. This would help the entrepreneurs to accept new technology from any part of the world and thus promoting economic development.

The women entrepreneurs of this area have different sources of income. Generally the tribal women entrepreneurs are expert in handicraft works. Whenever they get free time, they keep themselves engaged in different types of handicraft works made out of bamboo, cane etc. They are expert in making crafts like jakai (a triangular fishing net), khlai (fish basket), muhra (sitting items made of bamboo and cane) and sell in the market. With this money, they buy their necessary commodities from the market. Weaving and spinning constitutes the principal craft among the tribal women entrepreneurs. Eri Silk worm rearing and weaving of Eri cloth is the exclusive culture of the women folk of this area. They can weave almost all the clothes for them as well as for the men folk. The artistic handiwork of these tribal women can be seen from the designs they weave in their clothes and garments. Besides their household requirements, they also weave clothes for sale. They weave woollen shawls, cotton as well as polyester towels (gamucha) mekhala-chadder, dakhana etc. and sell the products in the market. These activities are seasonal,
because they can weave clothes only in the dry season (September to April) and during the rainy season they keep themselves busy in helping men folk in agricultural fields.

The tribal women are also well versed in rearing fish, pigs, goats, chickens, ducks etc. Which also help them in earning their livelihood. One matured pig, after 1-2 years they get an income of Rs. 5000/- to 7000/- or more. Ducks and cocks can help to earn an income of Rs. 50/- to Rs. 150/- per cock.

From our field study we could see that the tribal and non-tribal women entrepreneurs of this area have many sources of income to earn their livelihood. Some of them posses almost all the sources of income as mentioned above, while some do not possess any of these, and they have to work as day labours. Those who have extra source of income are capable of raising surplus income to make themselves much better off. However one drawback with the women entrepreneurs is that they do not keep a proper account of their income and consumption.

Economic development depends much on the “will” of the entrepreneurs. If the women entrepreneurs have the will to improve their economic condition by earning more from industry, business and service sectors etc. they themselves must take interest in it. The women entrepreneurs will have to adopt and adjust themselves to the changing situation and environment that are emerging around them. Otherwise, even if the government, or for that matter any other external agency, give all the facilities for development, that would go in vain.

The study of socio-economic back ground of trained and untrained women entrepreneurs is, therefore, essential to draw any meaningful conclusions on the entrepreneurial activities and women entrepreneurs run units.
The social origins of women entrepreneurs can be classified into two categories, one dealing with the ethnic origins and the other with the present social position. The ethnic origins include factors like caste, community, native state and native district of trained and untrained women entrepreneurs. The present social position will depend on their marital status, present age, age at the time of starting the enterprise and family structure.

The economic origins can be classified into two categories, one deals with education and the other with the income and wealth. Not only general education but also the technical education, level of trained and untrained women entrepreneurs is also considered important. In the category of income and wealth, the annual income of family along with the annual income of trained and untrained women entrepreneurs was considered to obtain a total picture on economic origins. (13)

**Meaning of the Scheduled Area:**

Under the Fifth Schedule of the Constitution the President is empowered to declare any underdeveloped area having substantial population of the scheduled tribes as a scheduled area. Such areas have been declared in eight states, namely, Andhra Pradesh, Bihar, Gujarat, Madhya Pradesh, Maharashtra, Orissa and Rajasthan. Though the scheduled areas are administered as a part of the state in which they are situated, the Government is given powers under this Schedule, to prohibit the application of any central or state regulations or direct its modification in its application, to those areas, and (14)

---

1. form regulations for the peace and good governance of these areas *inter alia* for prohibiting or restricting the transfer of land by or among numbers of the scheduled tribes,

2. regulating the allotment of land to members of the scheduled tribes, and

3. regulating the carrying on business as moneylender by persons who lend money to the members of scheduled tribes.

The government of the state having scheduled areas are also required to make periodical reports to the President, regarding the administration of such areas. The Fifth Schedule also provides for the establishment of each state having scheduled areas of a Tribal Advisory Council, to advice on such matters pertaining to the welfare and advancement of the scheduled tribes in the state as may be referred to it by the government of that state. These Councils must consist of not more than twenty members, of whom three-fourth must be the representing of the scheduled tribes in the Legislative Assembly of the state concerned. Tribal Advisory Council has so far been set up in the states of Andhra Pradesh and Bihar.

The Sixth Schedule of the Constitution deals with the tribal areas of Assam and North-Eastern Region. The Scheduled Tribes are socially and educationally backward classes and therefore they have to be provided with scope for development. Thus the need for reservation for economic, social and educational development of the schedule tribes people.

**Scheduled Tribe:**

According to the Constitution: “*Any tribe or tribal community or part of or group within any tribe or tribal community as are deemed in Article 342 to be*
Thus the groups, which are in the scheduled list of the President of India, is described as scheduled tribes in India. For inclusion of tribal groups in the scheduled list, the President may, after consulting with the Governor of State by public notification, specify the tribes which would deemed to be scheduled tribes in relations to the state. Some of the criteria for declaring a group as a scheduled tribe are backwardness, exploitation, poverty, illiteracy, and residing in isolation in the interior parts of the hills and forests. The number of scheduled tribes in the year 1950 was 210. Now this number has increased to 461. Out of this large number of tribal groups, there are a few primitive tribal groups also.

**Tribal Sub-Plan Area (TSPA):**

It was during the Fifth Five Year Plan (1974-79) that the idea of Tribal Sub-Plan emerged. In order to streamline more and more need-based and result-oriented programmes – a task force on development of tribal area was set up in 1972 with the following terms of reference:

1. to review the nature and level of development that had taken place in the scheduled area;
2. to suggest a perspective of development for a period of 50 years.
3. to formulate proposals for Fifth Plan indicating priorities, policies, programmes and outlays in the light of the perspectives.

Five working groups were set up under task force. These working groups observed that tribal areas were primarily linked to the general backwardness of the areas, the poverty of the people and the unfriendly environment of the area. It was realised that

---

15. As quoted by Benu Zenab in his publication "Tribal Women Empowerment and Gender Issues", incorporates the definition given by Indian Constitution, Kamshka Publishers, Distributors, New Delhi, 2001, p. 46
the tribal development cannot be carried out effectively without the development of the area. In other words, tribals cannot be considered in isolation of the area which they inhabit. Therefore, the development of the area and the development of the tribals go together. In such a strategy it is possible that some of the benefits of tribals would be shared by the non-tribals. For instance, if the Samiti headquarters are linked with a *pakka* road to the district headquarters, this will benefit the non-tribal also. But it was the consensus that area infrastructure is the prerequisite of tribal development. This was a major decision and the area for tribal Sub-Plan was thus identified.

**Tribal Women and Entrepreneurs in Assam:**

Tribal constitute a major chunk of the population of Assam. Till recently, the tribal societies were isolated from the outside world and they lived a life of struggle, with primitive methods of living, specially clamped with illiteracy. Each tribal community in Assam has its own customs, traditions, beliefs and an identity of their own. As per 2001 census, tribal population in the state was 12.41 percent and the Scheduled Tribe literacy rate was 62.52 percent. As per 2001 census, Govt. of Assam the size of female literacy among tribal women is 52.44 percent. Some of the Scheduled Tribes (Plains) residing in Assam are Boro, Kachari, Rabha, Sonowal, Mising, Deuri, Mech etc. and the Scheduled Tribes (Hills) are Dimasa Kachari, Hajong, Karbi and so on.

The tribal reflect distinct differences in cultural characteristics and their contribution in handloom development as an entrepreneurial career is tremendous. “Even in the plain state as in Assam, the tribal have distinctive handloom and handicrafts. They have developed their handlooms and handicrafts over a long time. The development of small industry in the region and particularly in tribal dominated areas however is of

---

16 Statistical Hand book, Govt of Assam 2008
Directorate of Economics and Statistics, Govt of Assam, Guwahati-23, pp 19-21

54
recent origin. This can be seen from the fact that there are only 1719 -registered small-scale units in the region in 2007 as against 2350 in the state during the year 2006. (17)

In many tribal societies, to mention the name of her (a woman’s) husband is considered to be a taboo. However “it is recognised that the status of tribal women in tribal society of North-East India is better than that of their non-tribal counterpart in many respects. They are not secluded or segregated from the folk and they have full freedom to move about in fields, firms and forests.

The handloom and handicraft activities of tribal women in Assam are worth mentioning. If these women are provided with required impetus, they can turn out to be potential entrepreneurs, at no time. The organisations dealing with entrepreneurship development should structure and design special EDP’s only for tribal women in tribal areas earmarked by the government, exclusively for women and for their emergence as entrepreneurs. Such an empowerment will raise their standard of living and create and yearning for education.

The socio-economic condition and background is a vital ingredient of the percept ional process a women encounter on her for information search. It also helps women in achieving economic self-sufficiency, thereby leading to empowerment.

**Potentials of Women Entrepreneurs in tribal area:**

In spite of tribal and non-tribal women posses all qualities to be entrepreneurs still they lack confidence in their ability to run the enterprise especially at the initial stage.

In tribal area women are not aware and literate as to handle all the legal and other formalities in loan taking and establishing an enterprise. They have to work in a men-
dominated social environment and the men have not fully accepted the efficiency of women.

But now the scenario is fast changing with modernisation, urbanisation and development of education and business. Thus the opportunities of self-employment for tribal and non-tribal women have increased drastically. It is found that the percentage of unemployment among educated and qualified tribal and non-tribal women is increasing. Thus it is necessary to increase the opportunity of self-employment for educated or uneducated unemployed tribal and non-tribal women through the development of entrepreneurship. It should be stated here that the self-employed entrepreneur creates not only her employment but also creates employment opportunities to others. It is most important to create a favourable atmosphere for a healthy development of tribal women entrepreneurship. (18)

Further empirical studies on entrepreneurship among the tribal and non-tribal women in tribal areas are almost negligible. Tribal areas are backward due to factors like topography and terrain as well as illiteracy and innocence of the people. Against this backwardness, an attempt is being made to study some of the aspects of women entrepreneurship in tribal areas purposively selecting the tribal strip of Udalguri district of B.T.A.D., Assam. The main objective of present study is to ascertain the problems being faced by the tribal and non-tribal women entrepreneurs in two development blocks of Udalguri district in running their enterprises.

It is observed that entrepreneurs in tribal areas have got other incomes too. Some of them work as agricultural labours in certain seasons of the year and make some income, while some other have agricultural income in addition to income from their

business enterprises. Consequently to know about the importance of business as a source of income, the percentage of their business income of total income is calculated.

Among the women entrepreneurs in tribal area, the tribal are poorer than non-tribal. This is evident from the fact that in lower income range, the percentage of tribal entrepreneurs is far higher than the non-tribal entrepreneurs.

Owing to profound structural changes that are taking place across the world in general and prolific transformation in the economy of the developing country more and more women are becoming entrepreneurs. The present economic environment is in fact congenial to provide new opportunities for women. In the rapid changes brought about by the globalisation of markets, new technology and instantaneous communication have really enabled the women to opt for a better chance as entrepreneur.

At such a conjuncture, the leadership style of women and their special capacities and qualities appear especially valuable. In addition to structural transformation, changes in values are also deliberately witnessed. Due to the confluence of values, dramatic changes have been witnessed mostly in favour of women entrepreneurs. It is well-documented fact that in advanced economies women entrepreneurs run a sizable number of organizations as against their male counterparts. In the U.S.A., companies owned by the women provide 12 million jobs, while the 500 largest firms, the so-called fortune 500, employ slightly fewer. During eight years from 1980 to 1988, the number of entrepreneurs in the U.S.A. increased 56 percent while the number if female entrepreneurs among these increased 82 percent. Over the same period, the rate of growth in revenue of women's enterprises more than doubled that of the entrepreneurial sector as a whole. (19)

Women entrepreneurs with their focused approach in core areas of operation command due respect from the society and they are recognized as a force. Now a day, apart from government aids in the form of subsidies and welfare schemes, numbers non-governmental organisation extend a strong support to such entrepreneurs to attain success in business. Gender based obstacles have almost gone and women entrepreneurs tackled impediments over the years just like male entrepreneurs. Staying financially relevant, remaining competitive and staying focused on the business goal seems to be little cumbersome but women have an easier time prioritizing. Undoubtedly, the number of women leading companies keeps growing as many opportunities are coming in. Intelligent educated and ambitious women with lots of talents have proved that they were no way inferior to any body and further demonstrated to glorify high-level jobs and are committed to growing their talents. Among the like-minded persons, they have lot of positive support and exchange of ideas. Non-governmental organisations have sensitised the women entrepreneur’s activities and guide them to know the pitfalls so they can be successful. Women are interested in opening new business ventures or developing their existing company that may now have a new ally in reaching their goals. As a remarkable change, women entrepreneurs are provided with free consulting and leading services, hosts of fee-based workshops and training programmes.