CHAPTER – III

Problems faced by women entrepreneurs in Udalguri district:

General and Specific:

Introduction

New industrial policy of Government of India has highlighted the need for special entrepreneurship programmes for women entrepreneurs, with an objective of enabling them to initiate entrepreneurship. Due to the growth of industrialization, urbanization, education and democratic system in the country, tradition bound Indian society has seen a major technological change and the women are now-seeking gainful employment in several fields in increasing numbers. The women entrepreneurship movement has taken off the ground and it is felt that the moment has crossed the stage of transition. It is during the last 15 years, women have started becoming entrepreneurs and started enterprises and business. They are yet to go a long way to be at par with men. The fact however cannot be denied that problems always exist in an enterprise irrespective of their size and nature and the magnitude of problems may vary from enterprise to enterprise, whether it be owned by a women or men.

Women entrepreneurs experiences multidimensional problems. If one problem is over come, few more will crop up. The entrepreneur faces problems in the beginning i.e., starting problems. She is confronted with problems when the enterprise is running. She therefore, has to look after the entire spectrum of problems despite the great limitations under which she functions. (1)

Today the government is more concerned about the overall economic development of women and for this, development of “Entrepreneurship” among women

becomes an important aspect of plan priorities. A broad-based organisational arrangement for disseminating information, conducting women oriented programmes by Banks and Financial institutions, better linkage between Institute of Entrepreneurship Development and the Entrepreneurship Association at state level could pave the way for speedy development in this direction.

Women entrepreneurs in Udalguri district represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation. Their tasks have been full of challenges. They have to encounter public prejudices and criticism. They have to overcome family opposition and social constraints before establishing themselves as independent entrepreneurs.

Establishing and managing an industrial unit or business requires more effort, skill and risk. The risk can be both financial and emotional. For women entrepreneurs the risk perhaps, is even greater as she has the additional problems of being in a male dominated society, having few role models and lacking confidence in her business skills.

In spite of so many hurdles and limitations, the participation of women in entrepreneurial activities has been steadily increasing. The government has recognised this particular section as a source of potential entrepreneurs and also as a special target group to be developed. Accordingly different developmental agencies have also come up to assist them. Since this group is treated as an under-privileged section of the society in terms of their behaviour, character, skills and problems, there is a need to study the different problems faced by them and the remedial measures required for promoting women entrepreneurs.

Entrepreneurship is not a 'bed of Roses' to the women. Their task becomes more
tedious and full of challenges since they have to encounter public prejudices and criticism. Women face certain problems not as an entrepreneur but as a woman. Therefore, compared to men, the problems of women entrepreneurs are more in numbers. (2)

The General Problems:

The General Problem or difficulty of women entrepreneur is that she is a woman. This pertains to her responsibility towards her family, society and work. With joint families breaking up, many women simply do not have the support of elders. Women have been confronted by such dilemmas ever since they started leaving home for the work place. On the other hand, the attitude of society towards her and constraints in which she has to live and work are not very conducive. In spite of the constitutional equality, in practice the attitude of men is not only traditional bound but there are instances when these responsible for decision making discourage equality rather than encouraging it. They still suffer from male reservations. This attitude creates difficulties and problems at all level, i.e. within the family as well as outside. Women in rural areas have to suffer still further. They have to face not only resistance or reservation from man but also from elderly women who are ingrained in the attitude of inequality. In rural areas joint families are still the norm. The over-bearing presence of elders restrains even young men from venturing out. So one can imagine how much a young girl needs to put up to become economically independent. Though in rural areas women are working along with men since time immemorial, their contribution remains unaccounted in monetary terms, or if at all accounted, it is given a very low weightage. They are mostly engaged in low-paid, back-breaking agricultural activities or act as helpers in handicrafts. (3)

An attempt is made to analyse the general problems faced by the women entrepreneurs of the District under the following heads:

1. **Family Responsibilities:**

   It is mainly a woman’s duty to look after the children and other members of the family. Her involvement in family leaves little energy and time for business. Married women entrepreneurs in the Udalguri District have to make a fine balance between business and home. Their success in this regard also depends upon the support of husband and family. Without the support and approval of husband, the female entrepreneurs cannot succeed. There arise many conflicts and such conflicts prevent them from taking prompt decisions in business. Despite modernisation, tradition and family responsibilities slow down the movement of women. Occupational backgrounds of families and education level of husbands have a direct impact on the development of women entrepreneurship. The developments of Kindergartens, day nurseries, crèches and family planning have helped women entrepreneurs to some extent, to carry out business without affecting the social prestige of their husbands.

2. **Lack of infrastructure facility:**

   Facilities like power, roads, transport system, communication, markets are essential for any kind of enterprise. The Udalguri district basically lacks good rural infrastructure in terms of roads and bridges, health service, drinking water supply etc. Particularly the health services in this tribal area are not adequate. The people of the district have low entrepreneurial culture due to lack of different infrastructure facility.

3. **Lack of skilled labour:**

   Lack of skilled labour is another problem faced by woman entrepreneurs in this
tribal area. Entrepreneurs have to pay higher wages due to limited availability of skilled labour in the district. Syal & Singh in their study observed that "Sufficient skilled persons are not available in the villages and there is no systematic approach to train rural youths in the latest technologies and techniques of production" (4) The situation is very much in evidence in Udalguri District which places the women entrepreneurs at a great disadvantage.

4. **Age old technology and lack of modernisation**

Up-gradation of appropriate technology and modernization is the strategy to improve the quality of product and reduce costs of industries in this tribal area. Appropriate technology for an enterprise also depends upon other factors such as nature of product, size of production, size of investment etc. (5) In course of field survey in the District it is found that handicraft, handlooms, sericulture, and dairy farming etc. are using their old technology in their enterprises or in some cases a marginal up-gradation is found. Low quality, under utilization of capacity, wastage etc. are the examples of problems related to technology development.

5. **Lack of raw material: -**

The most important problems faced by women entrepreneurs were non-availability of quality raw materials and increasing cost of raw material. Handloom, handicraft, fishery farming, sericulture unit etc are always facing scarcity of quality of raw materials. System of licensing restriction imposed by the government, increase of

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prices during un-seasonal period, poor quality of raw materials are some of the factors that contribute the scarcity of raw materials for the industries.

6. **Shortage of power and fuel**: -

Frequent power failure and increase price of fuel are also the problems that had been reported by the surveyed women entrepreneurs in this district. All the surveyed industrial women entrepreneurs opined that power failure is a major problem for them in the district, but the degree of intensity varies from entrepreneurs to entrepreneurs depending upon their activities. Transport operators also reported that frequent rise of prices of petrol and diesel reduces their profit and thus creates problems for payment of loans.

7. **Scarcity of Finance**: -

The scarcity of finance is also a major problem faced by the women entrepreneurs. Majority of surveyed women entrepreneurs in the tribal area of the Udalguri district feel that finance is the only major problem for them. Most of women entrepreneurs started their enterprise with family contribution. Which are generally inadequate with such small fund the women entrepreneurs cannot compete with the large enterprise producing similar products. Women entrepreneurs are running industries or enterprises with whatever little amount of working capital they have or accommodation they received from wholesale market. These wholesalers supply raw materials or goods by charging a very high rate and leave a small margin of profit as revealed by some entrepreneurs. Lack of collateral securities / guarantor for raising loans is also a financial problem.
There is a considerable time lag between sanction of loan and disbursement of loan to women entrepreneurs. It is also stated by the entrepreneurs that after disbursement of fixed capital, it takes 3 to 4 months to release the working capital resulting in the payment of interest before starting their enterprise. As a result the entrepreneurs have to bear additional interest on loan amount.

8. **Problems of marketing:**

One of the major problems faced by women entrepreneurs is in the field of marketing. S. Perumal in his studies “Rural entrepreneurship and rural employment”. (6) Observed that rural entrepreneurs are not able to reach market themselves and thus middlemen are making huge profits. Women entrepreneurs do not know how to synchronise their skill with what the markets want. They also suffer a competitive disadvantage from large-scale units. Due to the shortage of capital and financial resources these units do not have adequate storage capacity and they often sale their products at lower price. It is also important for women entrepreneurs to know about the various marketing channels of their product. Unfortunately most of the women entrepreneurs are not aware of such channels. As buyers are quality conscious, they prefer the branded products, rather than the products sold by the entrepreneurs.

The survey reveals that women entrepreneurs engaged in handicraft, handloom, sericulture, knitting, weaving, tribal and non-tribal dress materials, grocery, stationery, ready-made cloth store, dairy etc. sale their products directly to customers. On the other hand poultry, fishery, priggery etc. sale their product through retailers. It is also observed that majority of the surveyed women entrepreneurs do not adopt market promotional activities because of inadequacy of capital. Besides the inadequacy of information

regarding marketing process also hampers the women entrepreneurs in expanding the market. Marketing problems faced by women entrepreneurs of Udalguri District have been discussed elaborately in Chapter-VII.

9. **Inadequate entrepreneurship development programme:**

Inadequate entrepreneurship development programme have an important aspect on women entrepreneurship. A women entrepreneur may be highly qualified but she may not be familiar with the different aspects and legal formalities required in setting up an entrepreneurial enterprise. KVIC, DIC, IIE also organised such training programmes directly or through NGO’s to inculcate entrepreneurial culture among women entrepreneurs. The study reveals that entrepreneurial development programmes conducted by DIC and KVIC were not upto their expectation. Majority of the women entrepreneurs were not satisfied with the course contents. The study reveals that out of 100 surveyed entrepreneurs no one said that she became an entrepreneur because of an EDP she has attended. It may be said that inadequate training programme also appears as a problem for entrepreneurial development process in the district.

10. **Social attitudes and personal problems:**

Social attitudes and personal problems also hamper the functioning women entrepreneurs. Though our Constitution provides for equality and encourages women empowerment, there is gender based discrimination in our society, more particularly in rural tribal areas. Some unwritten rules also exist in rural areas for women, such as women’s interaction with unknown people, hours of work, choice of education dress,
choice of activity etc. This environment is not congenial to women who take up entrepreneurial ventures. Our study reveals that the women entrepreneurs engaged in activities like grocery, broiler farm, beauty parlour etc. faces the problems of social attitudes and discrimination.

It is not that women do not have skill or capacity but they are not properly trained and also there is lack of encouragement from society as well as from government. V. D. Medha observed that "Every women is an entrepreneur as she manages organises and assumes responsibility of running the house and she uses all the tools of efficient management without boasting about them" (7). What they need is a little training, finance, co-operation and encouragement from all men at home, in society and in governmental organisation. That will enable women entrepreneurs to enter the mainstreams of the country's economy, which in turn will speed up the economic development of our country. Women entrepreneurs, thus encounter problems regarding training, finance and social recognitions.

11. Failure to co-ordinate and monitoring: -

Failure to co-ordinate and monitoring is another factor, which lead to slow growth of women entrepreneurial activities in the district. Women entrepreneurs reveal that project sanctioned by DIC or KVIC are registered by bank personnel and the amount disbursed is also less than the sanctioned amount. It is because banks are more security conscious and furnishing of security is a big problem as revealed by women entrepreneurs.

Further it was revealed that the follow up action by the officials of DIC and KVIC is not satisfactory. This is due to frequent transfer of credit and extension officers of Banks, DIC and KVIC. Dr. Bharati Sharma in her book “Empowering women through vocational training: Towards Equality and Justice to women, (Vol. 9, P.77) observed in her study that “Training should be need based and must be imparted after proper survey. This is to avoid mismatch between available manpower and need of the industry and economy.” Mere training should not be the only concern. A close monitoring and follow up system is beneficial to both institution and unit and thus incidence of sickness can be reduced which is urgently required in the district.

12. Miscellaneous Problems: -

Lack of management consultancy, complex administrative procedure of the assistance giving organisation, insurgency problems are often posing as a serious hurdles for the women entrepreneurs in the Udalguri district.

Based on our experience in course of the field study some other typical women related problems are summed up below:

In spite of the vast natural endowments and a series of incentives, subsides and other economic benefits offered by the State and Central government, the women entrepreneurs have to face specific problems for their enterprises. After the field study of 100 women entrepreneurs, carried out by the researcher it was observed that shyness is the most significant and crucial of the challenges. Shyness, although considered to be a precious ornament to women’s behaviour, poses serious problems when one has to undertake economic activities and social well-being. Mainly local tradition, cultural

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ethos, the poor exposure to the world outside the family enhance the degree of shyness. Shyness leads also to lack of confidence in one's own abilities. Behavioural tests given to trained women entrepreneurs reveal that they are cautious about the environment in which they work, that they do not have access to as much information as men have.

Another major problem before the women entrepreneurs as gathered by the researcher, relates to assumed perception about their families and self. They feel they are mainly responsible for all kinds of household work. Even in state such as Meghalaya where society is matriarchal or in Manipur where the majority of petty trade and commerce is in the hands of women, they still behave like dependants on their male counterparts. Husbands, on their part, take it as below their ego or prestige to allow their wives to become entrepreneurs. The economically hard-pressed husbands encourage their wives to play second fiddle to them and take up petty trades, service works, and other agricultural activities. \(^9\)

Time management has been the greatest personal problem faced by the women entrepreneurs at the time of starting their enterprises. Because the women entrepreneurs have to manage the family in addition to the management of the enterprise. The next important problem as perceived by respondent is changes in the lifestyle. Being an entrepreneur calls for meeting many persons outside the business premises for the purpose of mobilising resources and for marketing the product. The entrepreneurs have to manage the workers and the customers in the business premises itself. All these require a woman to change from a more introvert family person to an extrovert career person. This definitely calls for change in the normal lifestyle of a woman. Lack of

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exposure to the outside world, particularly in the business world makes the shaky and hesitant to take decision.

Lack of free time, unmet expectation, feeling of isolation, and conflicting roles are the other specific problems faced by the women entrepreneurs in the district. Women entrepreneurs feel the problem of lack of free time as they assume the other roles as mother, wife, and a house maker apart from being entrepreneurs. This creates a heavy pressure on the entrepreneurs leaving them desiring for some free time for them. The problem of unmet expectation emanates from the failure of the entrepreneurs to make it big within a reasonable period of time. The major reason contributing to the failure or stagnation of a majority of women entrepreneurs is the difficulty that they face because they are women. The problems of feeling isolated and role conflicts are typical to women entrepreneurs and are purely social. The very existence of these problems suggests that the society has to change its attitude towards women entrepreneurs so that these types of problems are not felt by them.\(^\text{(10)}\)

However the fact that increasing number of women entrepreneurs who faced problems relating to employees and receivable management suggests that these problems are intense in the case of women entrepreneurs. These and marketing problems faced by the women entrepreneurs are unique only to women entrepreneurs. This is because of social problems women face in running an enterprise.\(^\text{(11)}\)

Change is the spice of the life. Without change there would be no growth, no development and no society would flourish. In spite of this, change can create a lot of problems, for the people and the organisation, which do not respond to it appropriately. The entrepreneur and the organisation should accept these problems as an ongoing

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process and strive to rectify them in most efficient manner. The problems may be many and varied and differ from enterprise to enterprise, place to place and time to time. Some of this problem may be common to all entrepreneurs. Whatever be the problems, they have to be dealt with by the entrepreneurs as otherwise they will affect the performances of the enterprise. The information collected to assess the problems faced by the women entrepreneurs in Udalguri district has been presented in the Table no III.1.

The table indicates that out of 100 nos of the women entrepreneurs in the district, 2 percent of the women entrepreneurs reported that lack of skilled labour was a problem at the time of starting their enterprises. On the other hand 12 percent of the women entrepreneurs felt that social attitude also created problem for them. It is important to note that 06 percent women entrepreneurs reported that lack of infrastructure was a major problem for them. Again 15 percent of women entrepreneurs reported that the family responsibility like child care/household work hamper their performances at their enterprises.

It may be observed from the table that finance was a major problem reported by 31 percent women entrepreneurs closely followed by problem of marketing. Getting raw materials was other major problems faced by 9 percent women entrepreneurs. It is surprising that only 6 percent of women entrepreneurs reported that shortage of power supplies and supply of fuel from the concerned department as a major problem.
### Table No: III: 1
**Distribution of Problem faced by Women Entrepreneurs in the District:**

<table>
<thead>
<tr>
<th>Problems</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Cumulative Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of skilled labour</td>
<td>02</td>
<td>02%</td>
<td>02.00</td>
</tr>
<tr>
<td>Social attitude &amp; Personal Problem</td>
<td>12</td>
<td>12%</td>
<td>14.00</td>
</tr>
<tr>
<td>Lack of infrastructure Facilities</td>
<td>06</td>
<td>06%</td>
<td>20.00</td>
</tr>
<tr>
<td>Family Responsibilities</td>
<td>15</td>
<td>15%</td>
<td>35.00</td>
</tr>
<tr>
<td>Lack of Finance</td>
<td>31</td>
<td>31%</td>
<td>66.00</td>
</tr>
<tr>
<td>Marketing facilities</td>
<td>19</td>
<td>19%</td>
<td>85.00</td>
</tr>
<tr>
<td>Shortage of Raw Materials</td>
<td>09</td>
<td>09%</td>
<td>94.00</td>
</tr>
<tr>
<td>Shortage of Power and Fuel</td>
<td>06</td>
<td>06%</td>
<td>100.00</td>
</tr>
</tbody>
</table>

100 100%

*Source: Field Study*

### Diagram 1

**Distribution of Problem faced by Women Entrepreneurs in the District**

- □ Lack of skilled labour
- ■ Social attitude & Personal Problem
- □ Lack of infrastructure Facilities
- □ Family Responsibilities
- ■ Lack of Finance
- □ Marketing facilities
- □ Shortage of Raw Materials
- □ Shortage of Power and Fuel

Diagram 1
Table No: III: 2

**Block wise Problem Faced by Trained and Untrained Women Entrepreneurs in two Development Blocks**

<table>
<thead>
<tr>
<th>Problems</th>
<th>Udalguri Development Blocks</th>
<th>Bhergaon Development Blocks</th>
<th>Total Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Trained</td>
<td>Untrained</td>
<td>Trained</td>
</tr>
<tr>
<td>Lack of skilled labour</td>
<td>0</td>
<td>01</td>
<td>0</td>
</tr>
<tr>
<td>Social attitude &amp; Personal Problems</td>
<td>04</td>
<td>03</td>
<td>02</td>
</tr>
<tr>
<td>Lack of infrastructural Facilities</td>
<td>03</td>
<td>02</td>
<td>01</td>
</tr>
<tr>
<td>Family Responsibilities</td>
<td>07</td>
<td>05</td>
<td>02</td>
</tr>
<tr>
<td>Lack of Finance</td>
<td>11</td>
<td>08</td>
<td>03</td>
</tr>
<tr>
<td>Marketing Facilities</td>
<td>07</td>
<td>05</td>
<td>02</td>
</tr>
<tr>
<td>Shortage of Raw Materials</td>
<td>03</td>
<td>01</td>
<td>02</td>
</tr>
<tr>
<td>Shortage of Power and Fuel</td>
<td>02</td>
<td>03</td>
<td>01</td>
</tr>
</tbody>
</table>

*Source: Field Study*

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**Diagram 2**

Problems faced by Women Entrepreneurs Trained & Untrained

![Bar Chart](image)

No of Women

<table>
<thead>
<tr>
<th>Problems</th>
<th>Trained</th>
<th>Untrained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of skilled labour</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Social attitude &amp; Personal Problems</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Lack of infrastructural Facilities</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Family Responsibilities</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>Lack of Finance</td>
<td>0</td>
<td>14</td>
</tr>
<tr>
<td>Marketing Facilities</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Shortage of Raw Materials</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Shortage of Power and Fuel</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>
As revealed in Table III: 2 Paucity of finance seems to be the major problem for both the trained and untrained women entrepreneurs. 14 trained women entrepreneurs of the two-development block (11 in Udalguri and 3 in Bhergaon) mentioned about the difficulties they faced in arranging finance for their ventures. The untrained women had more difficult, in arranging finance as 17 entrepreneurs from this category reported lack of finance as their major problem.

Obtaining finance to start a business is one of the major problems faced by women. In our society males have power over women through control of property and household income. Since female economic independence is limited. This leads to problems in approaching banks and financial institutions for loans. Banks view women applications as high risk compared to men, as they do not have faith that they will be able to repay the loan. As women lack the basic capital or any assets they have nothing to fall back on in case they are not successful in their business.

Also family members and friends hesitate to sign as guarantors for women In case the business falls apart they will have to bear the responsibility of repaying the loan. Marketing seems to be the next major problem for the women entrepreneur. A total of 9 trained and 10 untrained entrepreneurs reported this to be their major problem. It is a known fact that rural based entrepreneurs had difficulties in marketing their products. The women entrepreneurs of the two tribal dominated blocks mentioned that lack of proper marketing channel and lack of customers for their products are a stumbling block to sell their product.

Marketing facilities are also not adequate in the area as a result of which the women entrepreneurs do not get satisfactory price of their product. There are hardly any
agricultural marketing societies in the area. As a result, entrepreneurs have to sell their product at the local weekly market located at a distance not less than 3 to 5 kilometres from each village. Also the price situations of products of the entrepreneurs are adversely affected by lack of proper road infrastructure. For marketing their product women entrepreneurs are often at the mercy of the middlemen who pocket the chunk of profit. Although the middlemen exploit the women entrepreneurs elimination of middlemen is difficult in the existing setup of business environment.

Family responsibilities are no doubt a major irritation for some of the women entrepreneurs. 9 (ninth) trained entrepreneurs of the both the development blocks, stated that family responsibilities like child care, household work have come in the way of their entrepreneurial activities. 6 untrained entrepreneurs from both the blocks also cited this factor as a major problem for them.

Again 7 nos trained and 5 nos untrained entrepreneurs in Udalguri development block and 2 nos trained 1 untrained in Bhergaon development block reported that family responsibilities like child care/house work hampered their performance at their enterprises. It may be observed from the table that 11 nos trained and 8 nos untrained in Udalguri development block and 3 nos trained and 9 nos untrained women entrepreneurs in Bhergaon development block reported that lack of finance was a major problem for them to start their enterprise.

Again 7 nos trained and 5 nos untrained entrepreneurs in Udalguri development block and 2 nos trained and 5 nos women entrepreneurs in Bhergaon development block felt that marketing was another major problem for running their enterprises. Procurement
of raw materials is another major problem as reported by the trained and untrained entrepreneurs of both Udalguri and Bhergaon Development Block.

Women Entrepreneurs engaged in Industries, Business and Services in the district, enterprise-wise problems faced by them:

In course of our field survey we interacted with women entrepreneurs of the District, who are running different industry and services. On the basis of their response we briefly sum up the enterprise wise problems as narrated by them.

1. Weaving:

Weaving is another most important industry of the indigenous people of this area. The actual weaving work is always carried out either by the lady of the house, or a maidservant or the grown-up daughters of the household. The implements used in weaving industries are very simple and the male members of the family prepare most of these implements. Some of the implements, like tat-hal the loom, maku and muhura, requires a little artistic handiworks, and hence, these are purchased from the market. So, the weavers have to invest around Rs. 1000 to Rs. 1200 on these implements. More than 61.27 percent of the indigenous families possess weaving implements. In most of the households, the female members of the family weave their own attires, like mekhala, chadar, dokhona, fali etc. and woollen shawl, eri-shawl and gamucha for the male members. They produce around 4.25 percent of their dress requirements at home. Apart from the household requirements, around 12.00 percent of them carry it on commercial basis and produce around Rs. 36,250 worth of clothes.
Women entrepreneurs engaged in weaving activities are found both at the organised sector and also at unorganised sector. The organised sector i.e., Co-operative sector is almost non-existent in this area. But at present women entrepreneurs produce Assamese and Tribal traditional dresses of pat, muga and dakhana and cotton. In the year 2007 they sold more than 1000 “Gamocha” (an Assamese towel) Arnie (Bodos’ dress materials) and Kangbang (the Rabha’s dress materials) though their marketing channels. Here also quality of raw material has been a major problem for their enterprise.

In the industrial sector a weaver generally manufacture cotton dresses both for the tribal and non-tribal for their personal use and also sale it to local people, if surplus arises. It is also found that weavers take order from weavers service centre and receive wages @ Rs. 20 for “gamocha and Arni” and @ Rs. 40 for Assamese and Tribal dresses. It is observed that due to lack of marketing facilities weavers are not interested with the activities in the district.

2. Knitting and Embroidery:

Women entrepreneur engaged in knitting and embroidery activities face some social and personal problems. It is natural that value addition of their product will increase the quality of their products. But as purchasing capacity of the local rural people are low they are not willing to pay more for these products.

3. Poultry farms:

Higher cost of chicks is the major problem of this unit. Presently it varies from Rs. 20 to Rs. 30 per chick. High cost of medicine high cost of feed, credit sale to wholesaler, high rate of death and power shortage are some significant problems faced by
women entrepreneurs engaged in the poultry farming. It is found that despite a recent setback, this activity is slowly picking up in the district. Some of the ancillary units like feed suppliers, transporters etc. are also associated with the activity.

4. Pig Rearing or Farming:

This is one of the most important sources of income of the tribal and non-tribal people of the area. Pig farming does not require full time involvement of the family members. Usually, pig farming is the work done by female members of the family. Around 61.90 percent tribal household rear pig. The main foods given to pig are paddy husk, boiled vegetables, rice-bear spares etc. Cost of foods for a full-grown pig ranges from Rs. 6.00 to Rs. 8.00 per day. Big families, having enough rice and husks, can rear two-three pig easily. But it is difficult for poor families to rear it, because they have to feed it spending Rs. 6 to 8 from their daily earning. Families taking loans from the bank faces a major problem in maintaining pig as it requires big amount of capital.

5. Fowl Farming:

Poultry farming is another important activity of the women entrepreneurs in this area. All section of the people of this area are rearing chicken, duck etc. But only a small section of women entrepreneurs have taken up fowl farming for business purpose. Problems faced by the women entrepreneurs in this business are non-availability of capital, lack of full time labour and high cost of medicine for different types of disease, high cost of feed. Besides credit sale to wholesaler and high rate of death are significant problems faced by women entrepreneurs in this area.
6. Dairy farming:

It is observed that the high feeding costs, lack of veterinary services are the major problems for the women entrepreneurs under taking dairy farming. No specialised training is provided by the government to dairy farming owner, so high cost of fodder lack of proper veterinary service and training etc. are the problems generally faced by the women entrepreneurs. A good dairy husbandry network is sure to change the socio-economic scenario of the district, as opportunities and avenues are unlimited.

7. Fishery Rearing:

District is also endowed with fishery potential. Fishery can be of two types: farm fishery and beel. The common people of this area undertake fishery rearing only for household purpose. Very few entrepreneurs of this area are doing fishery farming for commercial purpose. Ponds meant for commercial purpose requires 2 to 5 bighas of land. However the women entrepreneurs do not have large size of land for the fishery rearing. At the same time they have to face the problem of finance and non-availability of good quality of fry for rearing purpose. Apart from the above problems the women entrepreneurs have to face many problems like lack of proper guidance and training from the Government departments. In addition high cost of fry and high cost of medicine pangs serious problems for the women entrepreneurs in this area.

8. Handlooms:

The village industries play a very important role in the rural economy. The important among the village industries are handloom and weaving. Handloom related
industries are (a) Eri or Endi—worm rearing and Eri—Thread spinning and (b) weaving and most of them are operated in the household level.

Eri-Worm rearing is another remarkable activity of the women entrepreneurs of the traditional and indigenous households. There are three varieties of domesticated silk worm in Assam i) Pat or Mulberry worms, ii) Endi or Eri, the caster leaves feeding worm. The third variety of worm is reared in this area. Generally, the endi-worm is reared for its cocoon from which the famous eri-thread is produced. The eri cloth has a special pride value among the people of Assam. The fabric itself, so produced, is one of great value, being at once soft and worm as well remarkably strong and durable.

Of course, now a days, very few women entrepreneur have patience to carry out this industry, because ready made and machine spun yams are available in the market. But, it is still alive among the rural tribal women entrepreneurs, who rear it not only for its cocoon, but for the insect, too. It is one of the most favourite food items of the tribal people. Among the problems faced by the women entrepreneurs in this industry are high cost of inputs which makes the fabric costly, lack of proper marketing channels to sell their products and competition from mill made fabrics.

9. Sericulture:

Presently not many women entrepreneurs are working in eri culture in this area. This is primarily due to lack of technical knowledge for scientific management of the industry. Additionally, women entrepreneurs do not have enough finance, trained manpower and necessary equipment which come in the away of commercial viability of such units. The government also don’t take special initiative to train the women entrepreneurs and provide organisational support to cope with the competitive market.
For the promotion of sericulture industry in this area, the Government as well as NGO’s should take appropriate steps.

10. Business and Service sectors related problems: -

Concept of entrepreneurship is generally limited to industrial activity. But in this study the term has been extended to business and service activities also, because it has been the fact that origins of most of the industrial entrepreneurs can be traced to their beginning as traders. The funds accumulated through trading activity provide initial finance to promote industrial activity. Moreover retailing is the last and most crucial link in the distribution system involving direct sale of goods to ultimate household consumer. Due to limited capital, limited market, low entrepreneurial experience and low purchasing power of people this enterprises are generally small in size. But establishment of trading enterprise particularly retail outlet in the rural areas also requires organizational and administrative ability, willingness to accept change and capacity to assume risk etc. It is also true that simultaneous development of industrial and trading activity help each other in development process. Therefore, it is considered necessary to include business, trading and service activities in the present study.

Business and trade activity includes Grocery, stationery and readymade Garments etc. According to entrepreneurs credit sale is the main problem for their units. Finance is also a major problem for all entrepreneurs engaged in business and trade activities. High transportation cost, credit sale and low rate of recovery are some of the problems for these types of units.
From the field survey it was also revealed that rural people of this area prefer to purchase cloth and ready-made garments from local market only when they have to buy on credit. In case of cash purchase they prefer to purchase from nearby town area market.

During the field survey it is seen that entrepreneurs who have already established a business unit and have taken loans for expansion of their business are not able to repay his loan amount or close down their unit due to various reasons. Again some entrepreneurs from this locality started stationery business by taking loans from bank and other sources. But low margin of profit and competition from similar units are the problems faced by these units. At the initial stage no business houses were established in the locality as mentioned by the entrepreneurs.

Survey reveals that most of entrepreneurs in this area are of imitative nature rather than innovative nature.

**Beauty Parlour, Restaurant, P.C.O., and Xerox Centre** are the another entrepreneurial activities undertaken by the women entrepreneurs in this area. Entrepreneurs aged about 35 years and who passed 10th to 12th standard, started these types of activities taking loan from bank and family member. During the field visit it is seen the entrepreneurs of these categories have to face many problems. Lack of finance, frequent “bandh” and insurgency are the major problems for their unit.

The problems of women entrepreneurs are **multidimensional**. These can be solved by the co-ordinated efforts of entrepreneurs, co-ordinated functioning of promotional agencies, and governmental assistance without red tape or bureaucratic delays. The entrepreneur has to be educated, and she should have a proper training in
acquiring the necessary skill in running an enterprise. In fact, the entrepreneur is the kingpin of the industrial spectrum.

Today, there is a greater awakening among women. Given an opportunity, they will deliver the results. In education, they have not only excelled but also become toppers. Likewise, in office and industry, many have shown brilliant results. Even in rural India, women have shown better performance in different fields. Educating women is absolutely essential in the development and grooming her personality. The need of the hour is to provide an opportunity to the women in a conductive atmosphere free from gender differences. Such an atmosphere will definitely help women entrepreneurs to promote and expand their business.