CHAPTER: IX

Summary — Conclusion — and Recommendation

The development of society requires full participation by all sections of the population including women. Undoubtedly women entrepreneurs are considered to be an important participant of the development process. This is more true for a district like Udalguri, where considerable number of women entrepreneurs are involved in the income generating activities. This is not withstanding the fact that women entrepreneurs have to overcome social, economical and motivational constraints.

In this chapter, it is proposed to summarise the findings of field survey undertaken in the course of the present study. At the same time it will be my endeavour to put forward certain suggestions and recommendations to overcome the problems faced by the women entrepreneurs of the district.

Summary of the Major Findings:

The major findings are summed up in the following sub-headings:

1. Social Origin of the women entrepreneurs:

   It is observed that majority of the women entrepreneurs of the District were from Scheduled Tribe and Scheduled Caste category. But when it comes caste-wise division of trained and untrained entrepreneurs than we find that 24 percent of the trained and 21 percent of the untrained women entrepreneurs are from the ST category. SC category consists of 6 percent and 4 percent respectively of trained and untrained entrepreneurs. Entrepreneurs for the OBC group consist of 9 percent of trained and 10 percent of untrained category. As against this 11 percent of the trained and 15 percent of the
untrained women entrepreneurs belong to the general category. This indicates that women from this area are involved in the income generating activities regard less of caste and class.

2. Age at starting the enterprise:

The study reveals that out of 100 women entrepreneurs covered by the study twenty three (23) percent of the trained women entrepreneurs are in the age group of below 25 age years, whereas twenty one (21) percent of the untrained women entrepreneurs are in the age group of below 25 age years.

It is also observed that majority of trained women i.e. 23 percent started their enterprise at the age of 25 years while 21 percent untrained women who started their enterprise belong to this age group. Majority of trained women entrepreneurs started their enterprise comparatively at an early age than untrained women entrepreneurs. The trained women entrepreneurs were eligible for getting government job even though they selected entrepreneurship as a carrier. This reflects the changing attitude of youth for entrepreneurship. This shows that training can be an important instrument to motivate young women for entrepreneurial activities.

3. Marital Status:

The survey revealed that 48 percent of the women entrepreneurs are married and 52 percent are unmarried. Of the 48 women entrepreneurs 23 percent are trained and 25 percent are not trained. As against this out of the 52 unmarried entrepreneurs 27 percent are trained and 25 percent did not avail any training. In the married category we come across a widow who reported that she started the enterprise after the death of her husband as no other source of income was available to maintain the family.
4. Educational Qualification:

It is interesting to note almost 80 percent of the respondents are HSLC and HSSLC passed. The survey revealed that of the group which are HSLC passed Nineteen (19) percent of them are trained and twenty seven (27) percent are untrained entrepreneurs. The next group of Nineteen (19) trained and fourteen (14) untrained entrepreneurs are Higher Secondary or PU passed. This group of entrepreneurs declared that they opted for entrepreneurship as they are unlikely to get any jobs with such qualifications. It is also satisfying to learn that there are twelve (12) trained and eight (8) untrained graduates among the entrepreneurs. Among the entrepreneurs covered in the study not a single entrepreneur has post graduate degree.

5. Family Background:

The family background and co-operation had a significant impact on the orientation of entrepreneurial activities and in setting up their enterprises. It is evident from the results that out of total respondents of both groups, majority women belonged to agriculture family, followed by industry (26 percent) and business (23 percent) families. These are of also a few entrepreneurs, whose families are engaged in service. These families opted for service because of the risk associated with agricultural activities. Some women from the agriculture background decided to take up entrepreneurship as a carrier. The family members also motivated them to take up entrepreneurship as a carrier. This shows that entrepreneurship is not an individual phenomenon and it has to be viewed as a result of family aspirations and ambitions.

6. Family Structure:

It is observed that out of 100 women entrepreneurs, 64 nos of women entrepreneurs were from joint family structure and 36 nos of women entrepreneurs in
nuclear family. In Udalguri development block 20 nos of women entrepreneurs were trained and 21 of women entrepreneurs were untrained in joint family structure and 17 of women entrepreneurs were trained and 7 nos of women entrepreneurs were in nuclear structure.

In Bhergaon development block 9 nos of women entrepreneurs were trained and 14 nos were untrained in joint family structure and 4 nos of women entrepreneurs were trained and 8 nos of untrained in the nuclear family structure.

7. EDP as Confidence Builders:

It is observed that majority of trained women entrepreneurs (52%) expressed the view that EDPs had helped them in confidence building either fully or to some extent.

It one tries to grade the extent of confidence building into very much and to some extent then it reveals that weightage is more towards very much category only. Hence, it is evident that training plays an important role to promote women entrepreneurship.

8. Type of Enterprises set up by Women:

The study reveals that the unit set up by the women entrepreneurs are mostly micro enterprises. It was also observed that majority of trained women entrepreneurs started industrial venture while majority of untrained women were involved in business sector. It is obvious that industrial units utilize all sorts of resources and provides value added product to the society. One can get maximum benefit by setting up an industry and contribute to the economic growth and development. It was felt by the trained women entrepreneurs that EDP training was very helpful for them in selection of the industrial ventures.
9. **Need for Training:**

It is interesting to note that untrained women entrepreneurs had strongly realized the need of training. Majority of trained and untrained women entrepreneurs stated that they required training in financial management and marketing management to run their units efficiently. Women from both the groups desired to take training on technical inputs and export opportunity, which would help them in future. There were very few women entrepreneurs from both the groups who wanted to take training on production management and human resource management.

10. **Impact of Student Days Ambition:**

It is observed that majority women entrepreneurs of the both groups had the ambition to be a well to do person in future and also a good housewife during their student days. The school days ambition has helped them in taking up Entrepreneurial carrier.

11. **Motivating Factors to Start the Enterprise : (Joint and Nuclear Group):**

It was observed that there are similarities and differences in trained and untrained women entrepreneurs in terms of motivating factors for setting up their enterprises.

The women entrepreneurs of both the groups reported that the motivating and facilitating factors were:

- Most important factor was to start the enterprise was to earn money in both the groups. All of them reported that they want to earn money by setting up their enterprises.
- Majority of them wanted to be self-dependent in both the groups.
- Family members also motivated them to start their enterprises.
- Majority of trained and untrained women entrepreneurs wanted to utilize their skill and talents.
Most of the trained and untrained women entrepreneurs wanted to get social recognition/status in the society.

Few members of trained and untrained women entrepreneurs started their enterprises to get personal satisfaction.

Both the trained and untrained groups of the women entrepreneurs felt that they can at least contribute to economic growth by setting up their enterprises.

Some of the trained and untrained women entrepreneurs felt that they started their enterprises to shoulder more responsibilities.

It is important to note that the majority untrained women entrepreneurs entered into entrepreneurial field, as there was no other option for them.

Majority of trained women expressed that EDP influenced them to take up entrepreneurial career. Most of trained women entrepreneurs received support and guidance from training institution while other untrained women entrepreneurs received guidance from their parents or husbands.

Very few numbers of women entrepreneurs stated that they wanted to do some social work for the development of the society.

**12. Factors Contributing to Success:**

Analysis was made to find out factors contributing to the success of women entrepreneurs. Women entrepreneurs from both the groups considered commitment and dedication as major strength. In addition, family support was their next important strength. Women entrepreneurs have proved that they are positive towards the tough task they have taken and, they are capable of taking calculated risks. Their strength to take up challenging career is definitely a plus point for the women entrepreneurs.
13. Weakness Perceived by Women Entrepreneurs:

Most of the trained and untrained women entrepreneurs give preferences to their household chores, thus relegating entrepreneurial activities to second place. In case of untrained women entrepreneurs lack of business idea, lack of systemic knowledge was considered their major weaknesses. It was reported by majority of women that shyness in their nature was a problem at the time of starting their enterprise. Most of the untrained women entrepreneurs considered lack of confidence and under estimation of self as a major problem for them. On contrary, majority of trained women entrepreneurs reported the EDP could develop their confidence level. However, Women entrepreneurs from both the groups felt that they were overloaded with domestic role. They reported that home and family are their first priority and considered entrepreneurship as secondary importance. Both the trained and untrained women entrepreneurs gave maximum time and importance to husband and children and relationship with them. “Family First” is the concern for women entrepreneurs. Enterprise is next consideration. This behaviour pattern of women entrepreneurs is basically due to socio-cultural environment of the society.

14. Financial Assistance received by Women Entrepreneurs:

It was observed that both trained and untrained women set up their units by their own investment. Some of the trained and untrained women had taken money from their relatives and friends. Only a few trained and untrained women entrepreneurs could get bank finance and applied for bank loan. It is clear that getting finance from institutional sources is a major problem for women entrepreneurs belonging to both the groups.
The problem of institutional finance takes various forms, delay in sanction and disbursement of loan to outright rejection of loan proposals. The delay occur because of procedural formalities, lack of persons capable of appraising loan proposals at bank branches and to guide and counsel entrepreneurs, lack of clear and unambiguous communications from bank to entrepreneurs, delay in completing documentation formalities, lack of extension etc. Most of these delays are, however, avoidable delays and can be avoided with little effort and proper mindset. If delays can be avoided or at least minimised, most of the problems of bank finance may be solved.

In order to overcome the problem, the decision making process in bank and financial institutions should be quick and time bound. This will reduce the delay even in case of proposals, which are not viable and hence not acceptable to banks. Measures are also necessary to remove the fear of creation of non-performing assets and hence, adverse effect on career progress to enable the bankers to take a decision on their own. Bank and financial institutions are in search of credit opportunities. They can get credit opportunities in proposals submitted by trained women entrepreneurs. But most often, they find it difficult to take a positive decision because of the fact that the trained women entrepreneurs are first generation entrepreneurs. More important in such case is the development of extension motivation in banks and financial institution so that entrepreneurs can get adequate and timely credit to set up and manage their enterprises successfully.
15. Investment Pattern of Unit set up by the Women Entrepreneurs:

The investment pattern of units set up by trained and untrained women entrepreneurs as revealed from the field study, is that the industry sector had higher investment, followed by service sectors and business sector in both the groups. The survey further revealed that the number of industrial units set-up by trained women entrepreneurs was more when compared to unit set up by untrained women entrepreneurs.

In service sector, also the units set up by the trained women entrepreneurs were higher than units set up by the untrained women entrepreneurs.

The same pattern is evident in the business sector when the average investment of trained women entrepreneurs was higher than untrained women entrepreneurs. This may be partly because of the impact of EDP.

16. Income Generation of the Enterprise Set up by Women Entrepreneurs:

The assessment of income generation of enterprise set up by trained and untrained women entrepreneurs have become difficult because they have not kept proper account. Generally, the total income, generation of units set up by trained women entrepreneurs was higher than the unit set up by the untrained women entrepreneurs. Further the income generated by trained women entrepreneurs was higher than the untrained women entrepreneurs in the entire three sectors. The income generation is highest in industry sector, followed by business and service sector in both the groups.

17. Employment Generation:

The women entrepreneurs got gainful employment in the units established by them, besides generated employment for a number of persons. It was observed that
employment generation is highest in industrial units, followed by business units and service venture set up by the women entrepreneurs. In the category of untrained women entrepreneurs, the employment generation is slightly low than that of the trained women entrepreneurs.

18. Problems Faced by Women Entrepreneurs:

Change is the spice of 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 people and organization, which do not respond to it appropriately. The entrepreneur and the organisation should adapt to accept these problems as an on going 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 these problems may be common to all entrepreneurs, women and men, trained or untrained. Whatever be the problems, they have to be dealt with by the entrepreneur as otherwise they will affect the performance of the enterprise the information was collected to assess the problems faced by women entrepreneurs in this area.

Financing the enterprises is the main problem faced by women entrepreneurs both trained and untrained. Most of the entrepreneurs relied on family finance or friends and relatives.

Women entrepreneurs reported that marketing is another major problem. They reported that they were facing tough competition of mass-produced goods, the products of women entrepreneurs were unable to withstand the stiff competition. Since buyers are quality conscious, they go for brand name. Moreover, they did not maintain quality
control. They also reported that sometime they have to depend on middlemen, which eat up their profit.

The non availability of raw materials is another problem for which they had to make a lot of arrangement and which hindered their progress and limited their quality and creative skills and reduced the profit in both the groups.

The other problems perceived by the women entrepreneurs were getting premises on rent/purchase and procurement of machinery and equipment.

Again some women entrepreneurs reported that shortage of power supply from the electricity board and supply of fuel from concerned department are considered to be major problems.

The women entrepreneurs of this area reported that getting clearance from the Panchayat and Municipals Corporation also created problem for them to start their enterprises.

19. Attitude of Family and Society:

Majority of women entrepreneurs reported that they get co-operation from family members. At the same time they reported that childcare and household work are their responsibility.

20. Attitudinal Change in Women Entrepreneurs after Starting the Units:

The women entrepreneurs observed that their attitude towards life has considerably changed after starting their enterprises. Majority of trained and untrained women gained confidence after they started their enterprises. At the same time they felt that as they have not been able to generate adequate income as they were not financially secured.
21. Attitudinal Change in Family/Society:

Both trained and untrained group of entrepreneurs reported a positive change in the attitude of family members and the society after starting their enterprises. They reported that they gained more respect after they set up their enterprises. The family members consulted majority of them in taking decision. It seems that the economic status of women entrepreneurs had created an impact on family members and society.

It may be concluded that there are several factors for the emergence of women entrepreneurship in the Udalguri District such as; family background, motivating and facilitating factors, ambitions, attitude of family/society etc. The study reveals that training plays a significant and positive role in promoting women entrepreneurs. The performance of trained women entrepreneurs was comparatively better than untrained women entrepreneur. Hence, it is important that entrepreneurship development programmes should reach women of all sections of society. Determined efforts from women entrepreneurs supported by congenial climate can bring about substantial and positive change in the socio-economic scene of the region. Women entrepreneurship can go a long way in speeding up industrialization of rural areas and small towns. This is perhaps the need of the hour.
CONCLUSION

The study reveals that there are several factors for the emergence of women entrepreneurship in the Udalguri District such as family background, motivating and facilitating factors, ambition, attitude of family/society etc. The study reveals that training plays a significant positive role in promoting women entrepreneurs. The performance of trained women entrepreneurs was comparatively better than untrained women entrepreneurs. Hence, it is important to provide training to women of the district, so that they can bring positive change in the socio-economic scenario of the district.

Majority of trained women entrepreneurs started their enterprise comparatively at an early age than untrained women entrepreneurs. So the trained women entrepreneurs were eligible for getting government jobs but they have selected entrepreneurship as a carrier. This reflects the changing attitude of youth for entrepreneurship. This shows that training can be an important instrument to motivate young women for entrepreneurial activities.

The self-employment opportunities are most popular with the women. They can start poultry, diary, piggeries, goatry, petty shop keeping, agriculture and allied activities and establish small unit to produce pickle, papad, sauce and other similar products in collective way. Easy facilitation of credit through Rashtriya Mahila Kosh (RMK) and Indian Mahila Block Societies (IMBS) can go a long way in ensuring this. N.G.O’s wherever working, should motivate women to become entrepreneurs appropriate training is needed in various development activities and programmes so that they can improve their knowledge, attitude and skills to perform their jobs efficiently and effectively. This should include vocational training for income generating activities and training to
develop self confidence to take up entrepreneurship. Women employment is the felt need of the day in our country and a separate package is needed to develop entrepreneurship among the women for economic development in these tribal areas.

The problems of women entrepreneurs are multidimensional. Those can be solved by the co-ordinated efforts of entrepreneurs, co-ordinated, functioning of promotional agencies, and governmental assistance without red-tapism. The entrepreneur has to be educated, and she should have a proper training in acquiring the necessary skill in running an enterprise. Educating women is absolutely essential in the development and straightening her personality. The need of the hour is to provide an opportunity in a conducive atmosphere free from gender differences to promote women entrepreneurship.

Entrepreneurship plays a premium role in promoting the economic development of the area. Men have been the part of the entrepreneurial culture for long. But it's only recently that the women joined their counterparts. They have steadily moved from the status of housewives to educated women, employed women and non women entrepreneurs. They are now contributing their share of potential towards economic development of an area. Government support and social changes have been largely responsible for the development of women entrepreneurs. But still the growth is not satisfactory. Women entrepreneurs constitute a negligible proportion of the total number of entrepreneurs. An array of factors could be ascribed as hindering the growth of the women entrepreneurs. The most dominant ones are the lack of proper training, inadequate financial assistance, inherent weakness in tribal and non-tribal women namely poor self image, inadequate encouragement and motivation, lack of courage and confidence, fear of failure and criticism and last but not the least social attitudes. To rectify the situation a
lot is needed to be done on the part of the government, women herself and society at large.

It can be said that women entrepreneurship has crossed the stage of transition and it is finally in flight, but still there is a long way to go till they actually can compete at par with men, and emerge as successful business giants. Thus the need of the hour is the creation of congenial social, political and economical environment where the entrepreneurial skill of the women can be nurtured and developed which, in turn result in economic development of this district.

Problems always exist in enterprises irrespective of their size and nature. Viewing these problems as challenges or constraints depends a lot on the attitude of the women entrepreneurs. Some who take it as a challenge direct their path to advancement.

An overview of the constraints encountered by respondent while initiating or running their enterprises highlighted that respondent experienced all sorts of problems related to finance, technical, labour, marketing, legal and of general nature. However, limited working capital under financial problems, non availability of skilled and experienced personal under labour/personal problems and still competition under marketing problems and corruption /bureaucracy/red tropism to the extent of frustration here found to be most pressing ones among others. Solving the problem jointly with husband pre-dominantly existed among the women entrepreneurs in these areas.

In recent years there has been growing interest in promoting entrepreneurship among women in Assam. This is reflected in the policy support and promotional measures taken both by the Government and Non-government Organisation (NGO). There are special schemes for women implemented by bank and financial institution.
There is also growing interest among women to take up income generating activities, self-employment and also entrepreneurial activities. This growing interest is reflected in the number of enterprise setup by women during the last few years or so.

Today, women participate in all sorts of activities, academic, politics, administration social work etc. They have also entered the field of entrepreneurship, which was once considered to be an exclusive domain for women only. This has happened because of spread of education, late marriage of girls, compulsion to earn to contribute to family income and the realization that women need economic autonomy for empowerment. Earlier women education was not given due importance. Again parents wanted their girls to be married at an early age. Women were not supposed to earn to manage family expenses. Now women are also supposed to earn and supplement the family income. When women began to earn by taking up jobs or income generating activities their status in the family began to improve. They became part and parcel of the decision making process in the family. In addition there is change in the attitude of the boys.

It has been observed that there is hardly any difference between women and men entrepreneurs in terms of their motivation and other entrepreneurial qualities. The difference lies only in the nature of problem encountered by women entrepreneurs.

Women entrepreneurs find it difficult to get financial support from banks and financial institutions. They start their entrepreneurial activities at their own or borrowing from friends and relatives. They also face the problem of role conflict role as a woman and as an entrepreneur. Whatever a woman does, her responsibility for managing the home always remains. If comparison is made between men and women entrepreneurs it
may be observed that women entrepreneurs are more determined, dedicated and always ready to achieve their dream to become successful entrepreneurs. It is necessary to adopt a clear strategy for promoting women entrepreneurship in the district in general and in the Assam in particular.
**Recommendation or Suggestion**

Based on the conclusions the following recommendations have been made to promote women entrepreneurship in the Udalguri District.

**Tapping of More Women through Awareness Creation and Training:**

The study reveals that there are various factors for the emergence of women entrepreneurship. It also indicates that training plays a significant and positive role in promoting women entrepreneurs. Hence, it is important to provide training to women of the district, so that they can bring positive change and develop the area socio-economically, the entrepreneurship development programmes reach women of all sections of society. There is abundant scope for entrepreneurship development among women by initiating and organizing special entrepreneurship development programmes for prospective entrepreneurs at district, mandal and village levels.

UNICEF recommended advocating a broad perception of women in society and the development process taking the view that women are not limited to motherhood or domestic roles but should be seen in the totality of women’s role. Women have spark, which can be fanned into flames with necessary guidance and training. There are innumerable possibilities for promoting profitable small entrepreneurs by rural women and all efforts should be made to develop this nursery for entrepreneurship through training. Micro entrepreneurs should be organized in to co-operative and other types of specialized collective agencies.

Confidence building training should be given to women to do away with traditional feeling that women are inferior to men and are dependent on men. Women must acquire education, which makes them mentally strong.
Promotion of Idea of Enterprise through Entrepreneurial Education:

The concept of enterprise should be inculcated in the people right from the schooling years itself, with the course curriculum oriented towards promoting entrepreneurs. Entrepreneurship should be projected as a better alternative to salaried employment. In fact the flexible hours of work in being an entrepreneur can be projected to the women as a facilitating factor to minimize the role conflict between work and home-related activities. This aspect would encourage a large segment of women to start enterprise. Then work-home role conflict would be more in the initial year of enterprise and with the success of the enterprise the self-confidence of women will increase and the work home conflict will reduce. This advantage for women to be an entrepreneur should be spread by the institutions engaged in entrepreneurship development both at the national level through media and at then district level through development agencies.

Motivating Women Entrepreneur’s Family:

The study reveals that husband/fathers are the main motivators for women to take up entrepreneurship in both the groups. Although the women were mostly clear about their projects, still for implementation of the project they needed a male support to have their way either with money, business know how or moral support. However, women still needed a pull and push because they were still hesitant to put forward their ideas. In promotion of entrepreneurship among women their men folk have to be greatly influenced to extend their support to women. Women entrepreneurship should be put in right perspective to their men folk and they should be made to understand the benefit that they would drive. Men should also be made to understand the enormous amount of work-home role conflict the women entrepreneurs would undergo. This will enable the women
entrepreneurs and their family members to alter their personal and family roles, expectations, and behaviour so that areas of conflict can be accepted and more effectively handled.

Role Model use for Entrepreneurial Development Programme:

Positive images of women as producers, managers and entrepreneurs need to be projected forcefully by the Government to create a need within women to better their status through education, employment and entrepreneurship. Use of role model appears to be an important means of learning for women going into business. Notable exceptions of women in the different fields should be used as role models. Amoya Rabha, Kalpana Borah, are well known women entrepreneurs, from these area may be beyond the imagination of many. It is a matter of pride for the Udalguri district that Miss Amoya Rabha of village Makelikanda near Tangla Town an expert weaver, was given a National Award by the President of India for being the Best Indian Weaver in 1989. The projection of role models needs to be varied to be able to give a choice to the potential women entrepreneurs to choose same one on similar lines as theirs. The role models should be projected through books at school, magazines or television. They can be invited to training programmes to share their experiences with the potential women entrepreneurs.

Mentoring Programmes:

Role models can become mentors for the potential entrepreneur, by the intervention of either the development officers or the women entrepreneurs association. Mentoring programmes in which successful women entrepreneurs work with potentials women entrepreneurs would be helpful to overcome the perceived environmental
barriers. Additionally, formal work experience such as mentoring will serve to strengthen feelings of personal control and self-efficiency for the tasks associated with owning and managing a business and achieving organizational goals.

**Role of Non-Governmental Organization:**

Non-Governmental Organizations can play an important role to develop entrepreneurship among women. They can adopt some areas or some family to provide them training, assist and guide them in establishing the enterprises by providing tools and equipments to run their own business.

The non-governmental organisations too promote entrepreneurship among women entrepreneurs by novel methods. One among them being North Eastern Women Entrepreneurs Association (NEWEA), is one such NGO which involves women in business and service activities like trade, production, food processing, marketing etc. One of the objectives of the organisation is to develop enterprises from locally available resources. However there are no systemic plans for training these women for developing entrepreneurial skills required for business.

Another non-governmental organisation like Rastriya Gramin Vikas Nidhi (RGVN) was formed in 1990, its sponsors are Industrial Finance Corporation of India (IFCI), Industrial Development Bank of India (IDBI) and National Bank for Agriculture and Rural Development (NABARD). One of its objectives includes focus on attention on groups, which are disadvantageously placed in society but have potential for pursuing socially and economically productive activities. The other important objective is to assist the urban and rural poor especially the tribal, scheduled caste, women and children for their economic self-sustenance.
The NGO's do not impart any entrepreneurial training. They simply encourage and assist micro-enterprises. It would have been much helpful, to include, EDP's on their agenda, keeping in mind the backwardness of the state in terms of industrial production and development. The self-help group is a comparatively recent concept, which have created sensation in disbursing credit to the poor people, who do not have access to institutional credit. The SHG's can go a long way in providing micro-credit to the poor with initiative to create an enterprise. The North Eastern Institute of Bank Management (NEIBM) has ventured into this field and has been interacting with the SHG's operating under them.

**Design of Entrepreneurship Development Programme:**

The terms Entrepreneurship Development Programme (EDP) was conceived in late 1960's after Kakinda experiment initiated by SIET institute, Hyderabad under the sponsorship of Food Foundation and Government of India. EDP means a programme designed to help a person in strengthening his/her entrepreneurial motive and in acquiring skills and capabilities necessary for playing his/her entrepreneurial role effectively.

Women entrepreneurial development programme should be drafted in such a manner so as to deal with definite problems of women. The courses and programmes should be not only to create awareness and promote new women enterprise only but they should deal with potential problems. Programmes should deal with problems of the pre-entry stage and the skills required, the problems of running a business and the skills of time management, negotiations etc., which are important. And as the enterprise matures the skills needed to make the transition from entrepreneur to entrepreneur manager.
Women have some strong qualities desirable and relevant to entrepreneurship development such as their ability to manage details, dedication to the work they take up, tolerance and kindness towards people etc., in fact, the complete manager in our society is the mother as she plans budgets, executes and shown results in the day-to-day life. This makes women as competent as men in managing self-enterprises. The above strength and weakness should be understood and the entrepreneurship development programmes designed in such away that the women entrepreneurs take their strengths and master the ways of overcoming their weakness.

Role of Banks:

Borrowing and lending depends on trust. Hence building trust between bankers and entrepreneurs, and making them partners in progress will be an important step in improving the credit flow. This can be done through regular interaction between bankers and entrepreneurs. In this respect the banks can play a proactive role.

The major difficulties of trained and untrained women entrepreneurs were related to finance. The bank could play an important role by lending money to women entrepreneurs. The banks or other financial institutions should print their pamphlets and other printed materials in simple and preferably in local language.

Secondly, the procedure should be simple and speedy because it is difficult for women to give long time in banks/corporations. Moreover, the required documents should be minimized. All the procedure should be in local language. The banks/corporations should set-up proper information and counselling cell to guide and advice women entrepreneurs.
Most of the times it is difficult to acquire loans from government financial agencies and banks due to complicated lengthy procedural difficulties. The banks and financial institutions should simplify the procedures for providing financial assistances.

Collateral security should be dispensed with in the case of women entrepreneurs because women have hardly any property or other assets in their name to be guaranteed as collateral. Margin money for projects to be undertaken by women entrepreneurs should not exceed ten percent. Subsidy under the schemes should also be given to the women entrepreneurs at the initial stage itself.

**Giving due importance to borrowers:**

The banks now give greater importance to big borrowers for obvious reasons. It may not be possible to get big borrowers immediately. Again big borrowers were also once small entrepreneurs. They could become big because of the support and assistance from banks and financial institutions. The banks ought to consider this aspect and to give importance to small borrowers. They can grow and prosper and can become big borrowers later on.

**Avoiding delay in decision making on loan proposal:**

One of the oft-repeated complaints of the entrepreneurs is that banks take unduly long in appraising loan proposals and taking decision on them. While there may be unavoidable delay in apprising loan proposals, entrepreneurs feel that most of the delays are avoidable. Delay is dangerous. This can delay in implementation of project and there may be cost overrun. It is necessary to eliminate avoidable delays and minimize unavoidable delays in sanction and disbursement of loan.
Effective monitoring and follow-up:

Most often proper monitoring and follow up of loan is not done. Effective monitoring and follow up of loan will improve the recovery of loan.

Entrepreneur's Obligation:

Entrepreneurs have their obligation to repay loan and pay interest. They can repay their loan and pay interest only when they use the loan amount for the purpose for which it is given. Diversion of loan for non-productive purpose creates problems for the entrepreneurs only and not to anybody else. This amounts to wilful default of repayment of loan. Entrepreneurs have social responsibility. Timely repayment of loan will not only be beneficial for them but for the society at large.

Role of DICC:

The District Industries Centre is an important agency of the State Government, catering to the needs of entrepreneurs all over the country. The DIC provides loans under the PMRY scheme to the unemployed persons. Any unemployed person residing in any part of the country either rural or urban is eligible to get benefit out of the scheme. Form 1993-94 the scheme is an operation in urban areas only. It is open to a person who has attained 18 years of age and below 40 years, with VIII standard passes as a minimum eligibility requirement. The Government follows a reservation policy, which allocate 22.5% of the benefits for SC/ST and 27% for OBC. The entrepreneurs are free to take loan for any enterprise industry, service or business or agriculture and allied activities, with not more than 30% enterprises being from the service sector.
District industries Centre – Women Cell:

According to recommendations of the Standing Committee constituted by Government of India for the development of women entrepreneurs, a special cell was created by Government of Assam in 1988, for women in Assam. The cell is advisory in nature and directs women to become self reliant by establishing tiny and micro enterprises.

Post training follow-up, guidance and monitoring should be more effective to overcome the problems of women entrepreneurs. The District Industries and Commerce Centres can play an important role in guiding women entrepreneurs to solve their problems while starting their enterprises. They can also provide the information on the type of enterprises that can come up in a particular place.

Single Window Approach:

The single window approach would be helpful for promoting women entrepreneurs. Separate cell or a body may be formed operating under the District Industries and Commerce Centre. The cell should not only maintain statistics but also ensure that the entrepreneurs receive all help in preparation of project reports, allocation of sheds, allocation of raw materials, obtaining subsidies, etc. The women entrepreneur may be guided in filling up different forms:

Allotment of Industrial Shed:

Among the problems that women of both the group were facing the single most important factor was the non-availability of a proper location for their enterprises. In Hyderabad, the capital city of Andhra Pradesh, an industrial estate especially for women
has been promoted. Hence, it is important to provide a separate industrial estate to women entrepreneurs.

**Marketing Support:**

Marketing of the products was an important problem reported by trained and untrained women entrepreneurs. Marketing support should be provided to the women entrepreneurs. Government can help women in marketing their products through its outlets at various levels.

For marketing of products, women entrepreneurs must establish their credibility first in terms of quality and competitiveness of product or service. She should acquire relevant techniques and skills on winning customer's loyalty. E-commerce business will also help greatly in this regard. For publicity and advertisement, the women entrepreneurs can work on alternatives like cable TV, pamphlets, leaflets, slides in cinema hall, displaying banners at strategic locations etc.

**Strengthening the Monitoring and Follow-Up:**

During the training programme the trainees do not come in contact with the practical problems. It is only at the time of starting the enterprise they start sensing the practical problems and at this juncture they need somebody's assistance to overcome these problems. The financial institution and the training organisations should take adequate steps to monitor and follow up the activities of the women entrepreneurs.

**Women Entrepreneurs Association:**

Women Entrepreneurs Association can be formed. This can be initiated, in the beginning by the developmental agencies and promotional agencies. Many of the women entrepreneurs were not aware of the other co-entrepreneurs hence such an association
would develop kinship in the beginning and become more active later on. They can derive moral support from each other. They can as groups seek help from different institutions. A formal association would also encourage other potential entrepreneurs.

**Group Entrepreneurship:**

Women should also be encouraged to work in groups for production as well as marketing of their products. Efforts in those directions can help women entrepreneurs in their ventures and improve their confidence. They will feel strong economically, socially and emotionally by managing enterprises in a helpful environment. It is important to become aware of competitive environment even in small enterprises in the current day context. Determined efforts from women entrepreneurs supported by congenial climate can bring about substantial results. Women’s participation and empowerment through economic activities can go a long way in speeding up industrializations of rural areas and small towns.

**Miscellaneous Suggestions:**

Getting information is a major problem for the entrepreneurs. This problem can be taken care of by the District Industries Centres. **The DIC’s can develop information cell, keep information on new product, new process etc. that can be used by the potential entrepreneurs.** The department of industries can explore the possibility of developing linkage with Universities and research institutions for information.

It is observed that rural consumers’ trusts advertised products and believe that such product stand for quality. Micro entrepreneurs cannot go for costly advertisement for marketing of their products. **The government may adopt a subsidised advertisement policy for the benefit of the micro entrepreneur.**
The state level marketing organizations should try to develop linkage with national and international marketing organization. This can not only help in their growth but also help the entrepreneurs from the area.

Display of enterprises products can go a long way in creating demand. However, it may not be possible for individual units to have own showroom. **State level marketing agencies can arrange common showroom at bus and railway stations**, to display the products of the enterprises.

The enterprise of this area to adopt an appropriate marketing technique to meet the challenge of competition from local and outside product. They are to give due importance to packaging and quality of products, adopt sales promotional measures and participate in exhibitions, trade fairs, seminars, workshops and training etc.

They are to do periodic market survey to find out the demand of their products, taste and preferences of customers, prices, labelling and packaging and to know the strengths and weaknesses of the competitors.

Customers are now brand conscious. Hence, it is necessary to adopt a common brand name for products of the food processing and similar other industries to survive and grow in the competitive environment. In this regard organisation like North Eastern Regional Agricultural Marketing Corporation, National Small Industries Corporation, North Eastern Handicrafts and Handlooms Development Corporation can play every important role. The women entrepreneurs can operate in groups both for survival and growth and also for adopting a common brand name for their products.

The responsibilities of shouldering dual duties of an entrepreneur and home management by a woman entrepreneur can be effectively undertaken by adopting better
time management. The family members or other business partners can also be involved in
the business, which will help in sharing the burden of entrepreneurial work. Moreover,
women entrepreneur must try to make her husband and children self-sufficient at home.
Using little tact and diplomacy, she should solicit corporation from family members.

Effective and efficient use of information technology like internet can help in
assimilating information about variety, range and quality of products, publicity and
marketing of products and services.

Workshop and seminars should be organised frequently for the official of
financial and support agencies and the women entrepreneurs to make their relations more
cordial.

It has been observed, that there is tendency to project higher value of sales,
production and profits in project reports to impress the bankers. Such project profile is
not appropriate from a good financial management point of view. So, women
entrepreneurs need to undertake training in various aspects of financial management to
understand its finer implications.

Group entrepreneurship is a viable option for weaker sections of the society and it
is an instrument, which helps the poor women to overcome their poverty. It empowers
women and provides necessary mental confidence for entrepreneurship. Women
organizations, women’s cooperatives and NGOs should be promoted to assist self-
employment for poor women.

In recent years, the self-employment opportunities are most popular in the tribal
area among the women entrepreneurs. They can start poultry, dairy, piggeries, bee-
keeping, goatry, petty shop-keeping, agriculture and allied operations and establish small units to produce pickle, papad, sauce and other similar products in collective way.

NGO’s wherever working, in a tribal area should take necessary steps to motivate the women to become entrepreneurs. Appropriate training be given to the women so that they can improve their knowledge, attitude and skills to perform their jobs efficiently and effectively. This should include vocational training for income generating activities and training to develop self-confidence to take up entrepreneurship. Women employment is the felt-need of the day in our country and separate package is needed to develop entrepreneurship among women entrepreneurs in the tribal area.

"When women move forward, the family moves, the village moves and the nation moves." These words of Pandit Jawahar Lal Nehru are an accepted fact. Employment gives economic status to women. Economic status gives way to social status and thereby empowerment to women.

Women are entering into entrepreneurship even while facing socio-cultural, economic, technical, financial and managerial difficulties. Women entrepreneurship movement can gain momentum through encouragement, awareness, training, helpful environment and support. This would definitely enhance their socio economic status, a pre-requisite of women’s empowerment.

It is hoped that the above recommendation/ Suggestions if implemented properly, would user in a significant and noteworthy development of women entrepreneurship in the tribal area of Udalguri district, Assam.
The researcher sincerely believes that with the support and encouragement of the society, and the development agencies women entrepreneurs of Udalguri District can look forward to a bright and prosperous future.

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