

ROLE OF SELF-HELP GROUPS IN PROMOTING WOMEN'S ENTREPRENEURSHIP IN RURAL ASSAM

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Abstract:

Women Entrepreneurship is not so popular and common in the developing nation like of India and more specifically the agrarian state of Assam. Rural women can create wonders in all economic activities like agriculture, poultry farming, cattle farming, piggery, duckery, hatchery, weaving etc. Still the growth of entrepreneurship among the women in rural areas is not satisfactory, many even could not start their own venture. This poor figure of rural women entrepreneurship has immensely influence me to carry out this study. Through this study I have tried to discuss the problems and prospects of women entrepreneurship in rural Assam and also discussed the role of Self Help Group's in the development of women entrepreneurship.

Keywords: *Women Entrepreneurship, SHG, Rural Women.*

Introduction:

The women share equal burden of living a life along with the man folk. Whenever we think about any activities other than housekeeping, it is been the man whose picture comes in our mind first. Even history reflects the same. Only few name of woman comes in our mind against the thousands names of man. It is true to India and its state of Assam too. In Assam, women's participation is significant only in agriculture, nursing and teaching. Women's contribution in other economic activities is very pitiable.

The concept of women entrepreneurship is a revolutionary one in India. The very first advantage of the women entrepreneurship is economic independence. In the future, they shall not be treated as dependent part of the society or the object of oppression. That means lesser crimes against woman. They will gain more social space and recognition. In Assam, entrepreneurship development was poor at the time of independence. Though Assam is full of natural and precious resources, presently Assam is amongst the industrially backward states of India. Women's contribution in other economic activities is very pitiable, although the success story of 'Kanaklata Mohila Cooperative Urban Bank', Jorhat is a bright example of women entrepreneurship in Assam (Economic Survey, Assam 2001-02).

The concept of Self Help Group is a motivating factor for the development of entrepreneurial skill among its members. The present study is concentrating on rural women entrepreneurship through SHG in rural Assam. In contrast to urban female folk, majority of rural women folk are engaged in agricultural activities along with male member of the society. Even in recent days many women entrepreneurs from rural Assam has emerged too.

Statement of the Problem:

Women Entrepreneurship is not so popular and common in the developing nation like of India and more specifically the agrarian state of Assam. Rural women can create wonders in all economic activities like agriculture, poultry farming, cattle farming, piggery, duckery, hatchery, weaving etc. Still the growth of entrepreneurship among the women in rural areas is not satisfactory, many even could not start their venture. This poor figure of rural women entrepreneurship has immensely influence me to carry out this study.

Objective of the Study:

- To study the factors responsible for the slow growth of Women entrepreneurial activity in rural area.
- To study the role of Regional Rural Bank to empower Self Help Group's in development of women entrepreneurship in rural Assam.
- To study the prospects of Self Help Group's on development of Women entrepreneurship and Society.

Research Questions:

- Why the number of rural women entrepreneurs is handful instead of providing lot of efforts throughout the decades?
- In spite of having thousands of schematic projects running through SHG's why there is not even a single National brand emerged from Assam?
- What are the constraints faced by female members of Self-help Groups?

Methodology:

The study is an empirical one. It has used both primary and secondary sources of data. The primary data's are collected from the interview schedule, field survey. The secondary source of the study consists of published material like related reports, books, documents, journals, newspapers, articles, etc.

Significance of the Study:

Though the Central and State government have taken various measures to develop entrepreneurship among women, still it is not encouraging basically in rural area. To understand the role of Self Help Groups in promoting women entrepreneurs, their assistance in starting of a business and motivating women to be self – dependent, this study will be proved useful and beneficial. This study can also be used in developing strategies that can be used in motivating women entrepreneurs in the rural areas of Assam. All these activities will ultimately help in the economic growth and development of Assam and the Nation as well. This effort will bear fruit only when women come forward to use these opportunities provided by various institutions.

Conceptual Definitions-

- **Entrepreneurship:**

The word 'entrepreneurship' appeared first in French. Around 17th century, the term was used for architects and contractors of public works. The academic use of the term started from the early 18th century and was introduced by economist Richard Cantillon. He defined an entrepreneur is someone who undertakes a business venture with no guarantee of profits. However, an entrepreneur is someone who organizes business with the ultimate motive to make profit and takes risk in order to get that. An entrepreneur is somebody who starts a business or owns or manages a business (Reynolds, Bygrave, & Autio, 2003).

- **Women Entrepreneurship:**

Women entrepreneurship is a recent phenomenon though entrepreneurship itself is an old concept.

The term 'Entrepreneurship' is gender free. Therefore, it is not an easy task to define 'women enterprise' or a 'woman entrepreneur'. Government of India has defined women entrepreneurs as 'An enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women.' Despite their increasing importance and numbers, women

entrepreneurs remain largely invisible and marginalized in mainstream entrepreneurship research (OECD, 2004; Collins & Low, 2010).

- **Self Help Group:**

A small, economically homogeneous and affinity group of rural / urban poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per the group decisions and for working together for social and economic uplift of their families and community. It is registered or unregistered group of people having homogenous social and economic backgrounds.

The concept of Self Help Groups serves to underline the principle “for the people, by the people and of the people”. The Self Help Group is the brainchild of Grameen Bank of Bangladesh. Nobel Laureate Mohammed Yunus, popularly known as the father of micro credit system started a research project in Bangladesh in 1979 and came out with the idea of micro credit that resulted in the establishment of Grameen Bank in 1983.

India has adopted the Bangladesh's model in a modified form. To alleviate poverty and to empower women, micro-finance as self-help groups has emerged as a powerful instrument in new economy and thus the movement of SHGs has spread out in India. In 1970, Ilaben Bhat, founder member of 'SEWA' (Self Employed Women's Association) in Ahmedabad, had developed a concept of 'women and micro-finance'. 'The Annapurna Mahila Mandal' in Maharashtra and 'Working Women's Forum' in Tamil Nadu and many National Banks for Agriculture and Rural Development (NABARD)- sponsored groups have followed the path laid down by 'SEWA'.

Women Entrepreneurs of North East –

Abokali Jimomi is the founder of Organic Nagaland, which came into existence in the year 2011. The main objective of this organization is empowering local growers and training the local Naga women and men with the latest technologies of agriculture. It has been revolutionized the Nagaland agriculture, owing all this to the constant efforts of Abokali. Leena Saikia is the founder of the food production company called “Frontal Agritech Private Limited.” The main produce of this company is Bhoot Jalakia (King / Naga Chilli), among the spiciest chillis in the world (ranked as No. 2). With 99% of the produce being exported to 22 countries around the world. Lakhimi Baruah is the founder of a cooperative bank for women called Konoklota Mahila Urban Cooperative Bank (KMUCB) in the year 1998. This bank has female employees and has reached out to many women in the Northeast. Sanjukta Dutta, an engineer turned designer, from Nagaon district of Assam has successfully made Assam's traditional dress 'Mekhela Chadar' earn national and 46 international acclaim. In 2012, she started her weaving unit. Since then, her weaving unit has earned name and fame all over the world. No, looking back!

Present Scenario of Women Entrepreneurship in Rural Assam:

Women entrepreneurship is a revolutionary concept. It provides many good to the woman, the family and the society as a whole. The very first advantage of the women entrepreneurship is economic independence. Economic independence has very positive correlation with women empowerment. The benefits of the women entrepreneurship are very much important in the development of the society as a whole. However, such activities in the state of Assam are very negligible. Whatever woman entrepreneurs are available in Assam, mostly are urban based. The situations in rural areas are very pathetic. As per 2011 census, more than 86% of total women population of Assam is residing in rural area. The contribution of such huge chunk of women population in entrepreneurial activity is nearly invisible. Such scenario is however very detrimental in the growth of the state and at the same time against the spirit of inclusive growth.

The growth of rural entrepreneurship among women in rural areas is not satisfactory. Women in rural areas suffer with many problems that create hurdles in their entrepreneurial activities. Many even could not start their venture. Failure rate is also very high in rural areas. The problems of women entrepreneurship in rural areas of

Assam can be discussed at three different levels viz. Individual problems, Social problems and Structural problems.

- **Motivation:** Motivation is very important element of entrepreneurial activities. It is the only motivation which keeps an individual to work harder. Women rural entrepreneurs lack motivation.
- **Technical knowhow:** Many rural women entrepreneur suffers from technical problem. They do not possess marketing techniques too.
- **Awareness:** The women in rural areas are not much aware about the availability of opportunities for the development of entrepreneurship like financial assistance, training assistance and many more.
- **Inferior complexity:** The women entrepreneurs in rural areas are very stereotyped about their capability. They think they are inferior to man folk.

Social Problems:

- **Social Taboos:** While carrying out entrepreneurial activities, a woman has to undertake journeys, have to meet many men or women, and have to spend times outside home. Such acts are still been considered as taboos in Assamese society and especially in rural Assam.
- **Male dominance:** Assamese society is still patriarchal society. The women are still highly dependent on their male counterpart regarding decision-making. Many a times their decisions are overturned or suppressed. It is very difficult for them to move an inch without the permission of male member of the family. Prevalence of such situation is very high in rural Assam.
- **Social norms:** Social norms are also creating problems for the rural women of Assam in their entrepreneurial venture. Social norms like, what the majority of women are doing you can do that. Women are busy in tailoring job, so a woman can start a tailoring business. However, to start a new business that is not a social norm is a hard nut to crack.
- **Family support:** The most important aspect for entrepreneurial activities is family support. Family supports provide them a base, a motivation to start their business. However, many a time family does not support such plans by the women. There may be many reasons as stated above for lack of support by the family. The lack of family support is causing hindrances in the growth of women entrepreneurship in rural areas of Assam.

Structural Problems: Structural problems refer here to the problems that are related to actions from the governments. Government is the sole authority to prepare and implement the policies regarding different sphere of the state. Unless and until government does not initiate and implement the policies effectively for the development of women entrepreneurship in rural Assam, the growth of such activities won't be achieve in reality. Some of the structural problems may be discussed as follows:

- **Government attraction:** Women entrepreneurship development in rural areas was not an attractive area of for policy making for the government of Assam. Very lately, the state government started to give importance to it. However, it is not sufficient to develop women entrepreneurs in rural areas through making policy only.
- **Institution:** The institutions available for providing training and development are inadequate. The available institutions are urban centric in nature. Their concentration in rural areas is not appreciable. The lack of specialized institution in rural areas is also adding the problems.
- **Communication:** The Government has also prepared many financial schemes and is funding different institutions for training and development of entrepreneurs. However, such information is not widely available with the women in rural Assam. Unavailability of proper information is prohibiting rural women to start and to grow in entrepreneurial activities.
- **Infrastructure:** Lack of scientific godowns, warehouses, cold storage, road communication, electricity problems, irrigation problem, etc., is creating obstacles in the growth of entrepreneurial activities.

Prospects:

Though there is lots many problems that are creating hurdles for the women entrepreneurship in rural Assam, the prospects of growth cannot be underestimated. The government of India and the banks and financial institutions are playing an important role for the development of women entrepreneur. The prospect for the development of women entrepreneurs is possible, when the government, social and financial institution collectively takes initiative. The Central Government has introduced several schemes for facilitating the women for setting up their business. Government of India has entrusted the responsibility for the development of micro, small and medium enterprise to Ministry of MSME. Ministry of MSME has and Government of Assam takes many schemes for development of women entrepreneurship. Some schemes are named as under:

- Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for women.
- The National Credit Fund for Women (NCFW).
- Women Enterprise Development Scheme (WEDS), Scheme for North East Handloom and

Handicrafts (SNEHH).

- Assam Industrial Policy of Assam and Assam IT policy.
- Industrial Estate for Women Entrepreneurs.
- Udyog-Jyoti Scheme.
- Mukhyamantrir Karmajyoti Achani.
- Multi-Disciplinary Skill Development Programme.
- Angel Fund.

Conclusion:

The women in the rural areas are subject to lots of restrictions in Assam. They are not regarded as economic powerhouse; rather they are treated as dependent part of the society. The women of rural areas face different types of problems in the path of entrepreneurial growth. But, at the same time their also exist opportunity for them in terms like assistances from different institutions in each sphere of entrepreneurial activity. However, the opportunity is not adequate. The numbers of women entrepreneurs from rural areas is very negligible. To increase the numbers of rural women entrepreneurs, there requires a coordinated action from different stockholders of the society. The society has to change its stereotyped mindset over women. The state governments have to take lead role in the development of women entrepreneurship in whole of Assam. Than only, the possibility of increase in entrepreneurial activity by rural women can be achieved.

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