

**WOMEN ENTREPRENEURS: A SOCIOLOGICAL  
STUDY WITH SPECIAL REFERENCE TO  
DIBRUGARH DISTRICT  
OF ASSAM**

*A Thesis submitted to the Dibrugarh University for the  
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***By***  
**Monoj Bora**

**Department of Sociology  
Dibrugarh University  
Dibrugarh – 786004  
Assam  
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## **CHAPTER – VII**

### **MAJOR FINDINGS AND CONCLUSION**

The aim of present study was to study about the socio-economic background of the women entrepreneurs, analysis of different types of income generating or entrepreneurial activities, motivating or influential factors of women entrepreneurs, to examine the problems and prospect of the women entrepreneurs and also examine whether the women become empower through engaging in entrepreneurial activities. The researcher in the present study referred those women as entrepreneurs who initiate, organize, manage and control trade, commerce, industries and any other kind of business other than agriculture. This empirical investigation was conducted in the Dibrugarh district of Assam. The district has provided space for inhabitation to people from different parts of the nation state with diverse socio-cultural backgrounds and they are engaged in different entrepreneurial activities. This study covers 300 entrepreneurs were selected from Dibrugarh district. Data for the study were collected both primary and secondary sources. Primary data were collected by canvassing a structured interview schedule to the respondents. The secondary sources of data were the existing studies on entrepreneurship and official records etc. In the following paragraphs the scribe makes an attempt to extract the findings of the study.

## **FINDINGS:**

### **THE SOCIO-ECONOMIC BACKGROUND OF THE WOMEN ENTREPRENEURS**

- ❖ In this present study it has been found that 55% (165) are married respondents and 45% (135) are unmarried respondents.
- ❖ In this study it has been found that the highest number of respondents i.e., 25.67% (77) belong to the age group of 35-39, 18.67% (56) of the respondents belong to the age group of 30-34, 7.33% (22) and 4% (12) respondents belong to the age group of 50-54 and 55-59.
- ❖ In the present study it was found that most 66% (198) of the women born in urban centers' or the native. Only 34% (102) respondents are born and immigrant in rural families.
- ❖ In this study the majority of the respondents i.e., 94.33% (283) respondents were the followers of Hinduism, secondly, 3.33% (10) respondents were the followers of Islamism and 2% (02) were the followers Christianity and 1.67% (05) respondents were follow the other religion i.e., Sikhism and Jainism.
- ❖ In this context of community the majority of the respondents i.e., 28.33% (85) respondents were belong to Ahom community. 28.33% (85) respondents belong to other communities such as Nath (Yogi), Koibtra, Nepali, Sonowal Kasari, Sikh, Jain, Mishing, Koch, Rajput, Bengali, TGL, Bhojpuri etc. 15.67% (47) of the respondents belong to Kalita community. 5% (15) of the respondents belong to the

Chutia community. 7% (04) respondents belong to Muslim community and 15.67% (47) respondents belong to Brahmin community.

- ❖ In the entire universe of the study the majority of the respondents i.e., 45.33% (136) respondents belong to the category of OBC caste. 22% (66) respondents belonged to the general caste. 5.67% (17) respondents belong to the MOBC. As many as 15.33% (46) respondents belong to the Scheduled Caste and 11.67% (35) respondents belong to Scheduled Tribe caste.
- ❖ In the entire universe of the study the majority of the respondents i.e., 33% (99) respondents were graduate. Secondly, 29% (87) respondents' educational standard is under graduate. 13.67% (41) respondents were educational standard is read up to class X. 15.33% (46) respondents were found whose standard was H.S.L.C pass and only 3% (27) respondents were post-graduate holders.
- ❖ In the context of educational level of parents of the respondents the majority of the respondents i.e., 49% (147) respondent's parents were read up to class X. Secondly, 26% (78) and respondent's parents was H.S.L.C. 13% (39) respondent's parents' educational level is Graduate and 12% (36) respondent's parents were H.S.L.C. pass holders.
- ❖ The nature of the families of the respondents 69.33% (208) respondents belong to nuclear family and 30.67% (92) respondents were belonging to joint families.
- ❖ In this study it has been found that in context of the size of the families, the maximum number of respondents i.e. 32.67% (98) respondents is in between less than 4. 43.33% (130) respondents' families size in between 5 to 10. As many as 24% (72) respondents' family size is in between 11 to 15 members.

- ❖ In the present study reveals that the majority of the respondents out of total 300 respondents 7.34% (22) have kutcha type, 25.33% (76) respondents have semi pucca type and 67.33% (202) respondents have pakka type house.
- ❖ In the context of husband's occupation of married women it has been noticed that out of 165 married women, the majority of the married respondents i.e., 41.81% (69) respondents' husbands' occupation was trade and business. Secondly, 19.4% (32) respondents' husbands engaged in Industrial enterprises, 20.60% (34) respondents' husbands were engaged in government service. As many as 8.49% (14) respondents' husbands engaged in any other working activities like driving, poultry firm, stationary soap etc. and only 9.7% (16) respondents' husbands working in agriculture.
- ❖ Regarding the monthly family income of the respondents it has been found that the maximum number of the respondent's families i.e. 51% (153) belong to income group more than 23000/-. The second majority families of the respondents are the income group of rupees 18001/- to 23000/- which covers 17.33% (52). 10.33% (31) numbers of the respondent's family are from the income group of rupees 8001/- to 13000/-. As many as 9.68% (29) family of the respondents are from the income group 3001/- to 8000/-and only 2.33% (07) family of the respondents have no more income and who earn below 3000/- rupees per month for their survival.
- ❖ From the universe of the study, it has been found that respondents have engaged in different types of enterprises. The majority of the respondents i.e., out of 300 respondents' 23% (69) women have enterprise of cutting and tailoring. 12.33%

(37) women are involved in garment making (item of clothes). They produce only clothes for women and children and produce new varieties of garment like mekhaela, riha, blouse, frock, shirts; shaddars etc. which are mostly women wears. They make clothes of various designs keeping in view the changing fashions and local demands. Total unit of production by the individual firm varies from one to another. Knitting is another enterprise, in which women entrepreneurs tend to be interested as 3.33% (10) of the respondents were engaged in knitting. This unit produced ladies and children wear only. 5% (15) and 10.66% (32) respondents engaged in embroidery & woollen articles and general store respectively. 15.33% (46) were found to have been engaged in beauty parlour enterprise. 3.33% (10) of the respondents established privately training institute. 7% (21) of the respondents were engaged in food processing enterprise. Out of 300 respondents 1.33% (04), 2% (06) and 3.33% (10) of the respondents were engaged in toy making, steel fabrication and printing and binding enterprises respectively. Lastly, 13.33% (40) of the respondents engaged in any other entrepreneurial activities such as Organic fabrication, DTP, Xerox and Photo print lamination shop, Fruit Shop, Pesticides Shop, Stationary Shop, Handloom, Manufacturing Shop, Mfg of footwear made of vulcanized or moulded rubber or plastic Shop, Cosmetic Shop, Packaged drinking water Shop, Soap or Detergent powder Shop, M/S Fashion World Enterprises (Dress Making), Mfg and Packaging of Juice, Milk, Mineral Water, Bakery Products Shop, S.P. Steel fabrication, Glass Painting, Paper Plate Enterprises, Medical Store, Bio Fertilizer Soap, Jute, bamboo and cane craft and poultry firm etc.

- ❖ In the context of duration of the enterprise of respondents, the highest numbers of respondents i.e., 44% (132) join the enterprise in between 5 to 10 years. Out of 300 respondents, the second highest category of the respondents i.e., 24.66% (74) joins the enterprise in between less than 4 years. 21.33% (64) and 7.33% (22) of the women entrepreneurs are engaged in between 11 to 16 years and 17 to 22 years respectively. And only 2.66% (08) respondent is engaged in above 22 years.
- ❖ In the present study, it is enquired that out of 300 respondents, the majority 79.33% (238) of the respondents have first business enterprise. Only 20.67% (62) of the respondents are engaged in earlier enterprise.
- ❖ Regarding the training of a particular enterprises out of 300 women entrepreneurs, there are 42.33% (127) of the respondents were received training. Among the 127 respondents the majority of the respondents 55.11% (70) of the respondents were received 1 to 3 month training. 20.47% (26) of the respondents were received 1 to 6 month training. 15.74% (20) of the respondents were received 1 to 12 month training and only 8.66% (11) of the respondents were received above 12 month training. On the other hand, 57.67% (173) of the respondents were not getting the training.
- ❖ Regarding the necessary training of any entrepreneurial activities, the study found that out of 300 respondents, there are 83% (249) of the respondents have thought that the training is necessary for the entrepreneurial activities. Among the 249 respondents, 65.87% (164) respondents had attended the general training and 34.13% (85) respondents are attended the technical training.

On the other hand, 17% (51) of the respondents do not think about the necessary of training for the entrepreneurial activities.

- ❖ In the context of influencing factors it has been found that that large majority i.e., 47.34% (142) of the respondents were very much influenced by herself that means occupational status of own, Because some of the respondents were engaged in different working activities before starting their enterprise and they were influenced primarily by previous association in the same line and they thought to take up business activity. 35.33% (106) of the respondents were influenced by economic status of the family. The choice of entrepreneurial activity is not considered only on the basis of skills and technical knowledge, but also on the economic status of entrepreneurs' family. Women entrepreneurs who belonged to high or medium income group family, they generally preferred to women to engage in business activity but lower income group families also considered women to enter into business enterprises that the necessary training obtained by themselves. 17.33% (52) of the respondents stated that occupational status of the family might be influencing factor for their present enterprise. Besides economic status, occupational status of the family was also considered to be relevant to choosing the type of enterprise. Family occupation means occupation of father, husband and mothers. Occupational status of the family would have an influence on the enterprise because of women entrepreneurs received help and co-operation from family in managing the enterprises.
- ❖ Regarding the expend time of entrepreneurial activities; the maximum number of respondents i.e., 53.66% (161) spent 8 to 10 hours in the entrepreneurial



activities. The second highest number of respondents i.e., 41% (123) spent 5 to 7 hours in the entrepreneurial activities and finally the least numbers of respondents i.e., 5.33% (16) reported their spending time in the entrepreneurial activities is more than 10 hours.

- ❖ In this study it has been found that Out of 165 married respondents, 84% (139) of the respondents express that they have received financial help from family members in terms of entrepreneurial activities. Among the 139 respondents, the majority of the 75.53% (105) respondents have taken financial help from their husband. 18.70% (26) respondents have taken financial help from their family members. As many as 1.43% (02) and 4.31% (06) of the respondents opined that they received financial help from their friends and relatives in term of entrepreneurial activities respectively. While 16% (26) of the married respondents proclaimed that they were not receive any financial help from family members in doing their entrepreneurial activities. However, Out of 135 unmarried respondents, 75% (101) of the respondents express that they have received financial help from family members in terms of entrepreneurial activities. Further, it has been noticed that among the 101 respondents, the majority of the 72.27% (73) respondents have taken financial help from their family members. 12.87% (13) respondents have taken financial help from their friends and 14.85% (15) of the respondents opined that they received financial help from their relatives in term of entrepreneurial activities. While, 25% (34) of the unmarried respondents proclaimed that they were not receive any financial help from family members in doing their entrepreneurial activities.

- ❖ In the entire universe of the study it has been found that the majority of the respondents i.e., out of 300 respondents, 59% (177) of the respondents opined that they have to think women of the family have to share more work load in the family. Out of 177 respondents, the majority of the respondents i.e., 68.92% (122) respondents replied that it is reflection of women's work in the place. 31.08% (55) of the respondents opined that it is not reflection of women's work in the place. While 41% (123) of the respondents comments that, they were not to more work load in the family.
- ❖ In terms of constraints of the respondents for the participating in the entrepreneurial activities, out of 300 respondents, 68% (204) of the respondents opined that they have to feel some constraints for the participating in the entrepreneurial activities. Among the 204 respondents it has been observed that the maximum number of 55.39% (113) respondents observed the constraints of lack of capital. 20.09% (41) of the respondents talked about that, they feel lack of proper skill. 16.17% (33) respondents reported that they observed the marketing problem and 8.33% (17) respondents reported that they feel lack of proper training. On the other hand 32% (96) respondents were not feeling such type of constraints. They were easily doing their work.
- ❖ During the field study, it has been found that out of 300 enterprises, maximum number of i.e., 46.66% (140) of the enterprises has involved in 3 to 6 members. 39.66% (119) engaged has involved in maximum 2 members of the entrepreneurial activity. 10.66% (32) of the enterprises has involved in 7 to 10 members and only 3% (09) of the enterprises has involved in above 10 members.

- ❖ In the present study, out of 300 respondents 62.67% (188) respondents talked about that they received any sort of help from others in terms of entrepreneurial activities. Among 188 respondents the majority of the respondents i.e., 44.69% (84) of the respondents reported that they have taken financial help from others in terms of entrepreneurial activities. Secondly, 29.25% (55) taken skill help from others in terms of entrepreneurial activities. 17.02% (32) of the respondents opined that they have to take technological help from others in terms of entrepreneurial activities and only 9.04% (17) of the respondents taken any other help from others. On the other hand, 37.33% (112) respondents opined that they are not received any sort of help in terms of entrepreneurial activities.
- ❖ In the entire universe of the study, in terms of monthly income, out of 300 respondents the majority of the respondents i.e., 35.33% (106) belong to income group rupees 5001/- to 10000/-. Secondly, the maximum number of i.e., 24.67% (74) of the respondents belong to income group rupees less than 5000/-. As many as 23.33% (70) of the respondents are from the income group rupees 10001/- to 15000/- and it also found that only 16.67% (50) of the respondents earn more than 15000 rupees.
- ❖ In context of economic position of the respondents, it has been noticed that 94.33% (283) of the respondents opined that they feel become economically well being or satisfied after starting in entrepreneurial activities and only 5.67% (17) respondents said that their economic position has not changed yet though they engaged in entrepreneurial activities.

- ❖ Out of 300 respondents the majority of respondents i.e., 35.33% (106) respondents opined that they used borrowed from bank as their financial assistance. Secondly, the majority number of respondents i.e., 31.67% (95) respondents manage the capital by their family members. In this sense, husband and parents are the major sources of finance for the women entrepreneurs. Husband role appears to be more important than other sources in financial management. On the part of women entrepreneurs as all the husband of the married respondents managed the capital for their wives enterprises. In the case of unmarried respondents were dependents mostly on their parents, brothers and their sisters which help for their initial capital. Thus, family contribution to capital management is essential for women's entrepreneurs, which may not be so essential in case of male entrepreneurs. 30% (90) respondents proclaimed own fond. They manage the capital own hand and 3% (09) of the respondents manage the capital by their relatives.
- ❖ In this study it has been also found that out of 300 respondents, 90% (270) respondents mentioned that they have savings habit. Among the 270 respondents those who savings money, the majority of respondents i.e., 53.33% (144) respondents keep their savings money at government undertaking bank. The second highest respondents i.e., 26.67% (72) respondents were uses private bank to keep their money. As many as, 0.74% (02) respondents opined that they have savings money at Reserve bank approval financial organization and 15.18% (41) of the respondents reported that, they keep their savings money at private financial organization and the least of numbers of respondents i.e.,

4.08% (11) saved money any other financial organization. On the other hand, 10% (30) respondents opined that they do not have savings habit.

- ❖ In the context of monthly saved money from the work of the respondents, out of 300 respondents the majority number of the respondents i.e., 28.33% (85) reported that they could save money 401/- to 700/- in per month. Secondly, 25.33% (76) opined that they could save money 700/- to 1000/- in monthly wise. 24.67% (74) respondents could save money 1000 or more. In the above table it is also shows that, 21.67% (65) respondents saved money in between 100/- to 400/- rupees per month.
- ❖ Out of 300 respondents, majority of the respondents the majority of i.e., 81.67% (245) respondents opined that they have to take any financial responsibility of the family. Among the out of 245 of the respondents, the majority of the i.e., 40.40% (99) respondents mentioned that they bought new items for own enterprises. Secondly, 38.36% (94) of the respondents could participate in buying food and clothes. 13.06% (32) of the respondents could expand their earning in terms of medical purpose treatment or the family health. 6.93% (17) of the respondents take part in financial responsibility by savings money in the bank and the rest of i.e., 1.22% (03) of the respondents could any other financial responsibility of the family. On the other hand, rest of i.e., 18.33% (55) of the respondent's in which some of the respondents opined that due to their low income they could not take part in financial responsibility of the family.
- ❖ During the present study it has been found that, out of 300 respondents, 88% (264) of the respondents opined that they are happy with their present

entrepreneurial activities. 12% (36) of the respondents are dissatisfied about their present entrepreneurial activities.

- ❖ In the present study it has been noticed that out of 300 respondents, the majority of i.e., 81.33% (244) of the respondents mentioned that they are happy or satisfied with the attitudes of the family members towards as an entrepreneur. On the other hand, rests of i.e., only 18.67% (56) respondents opined that their attitude of the family members was not good. So, they are not satisfied with their present entrepreneurial activities.

#### **MOTIVATING FACTORS OF WOMEN ENTREPRENEURS**

- ❖ In the present study, in terms of feminization of work out of 300 respondents, 52% (156) respondents think that some works have been feminized throughout the globe. On the other hand, majority of the i.e., 48% (144) respondents did not think that some works have been feminized throughout the globe. They did not understand the meaning of it.
- ❖ Regarding the respondent's views towards traditional works of Male out of 300 respondents, 49.3% (148) of the respondents think that uncertainty in doing some works which have been traditionally done by the male only. On the other hand, 50.7% (152) respondents opined that they have no hesitation and don't think that uncertainty in doing some works which have been traditionally done by the male only and they have own confidence to do work.
- ❖ In terms of satisfaction of place out of 300 respondents, the majority of i.e., 78% (234) respondents have satisfied with their place. On the other hand 22% (66) of the respondents have not satisfied with their place of the enterprise.

Among the 66 (22%) respondents expressed their own opinion. According to some entrepreneur i.e., 42.4% (28) respondents expressed that the volume of surface is not sufficient. Even lack of proper infrastructure creates more problems to run their business in proper way. Again, they believed that they are doing their regular activities in a very unhygienic atmosphere as they belong to very congested areas. 45.5% (30) women entrepreneurs told that they face problems to sale their production because of their enterprise is established at very isolated areas. As per their understanding business stall must be at open place where the customers may visit and communicate at first 'eye seeing'. They are not satisfied with their business place as it is not in open and frontline space. On the other hand, 12.1% (8) women entrepreneurs expressed their discontentment with the places, but never told anything regarding the reasons behind it.

- ❖ In the context of respondent's social status, out of 300 respondents the majority of the respondents i.e., 85.3% (256) respondents opined that they could help achieve a comparatively more favourable social status of participating in entrepreneurial activities. On the other hand, 14.7% (44) respondents reported that they could not achieve a comparatively more favourable social status of participating in entrepreneurial activities.
- ❖ In this study, it has been reveals that out of 300 respondents, 73.3% (220) respondents mentioned that they are happy with their social status in the society after establishment as an entrepreneur. On the other hand, rests of them 26.7% (80) respondents expressed discontentment for their social status in the society.

It is also not worth standing that no any parameter was used to measure their social status. When the respondents were asked about social status, they clearly confessed that they do not have the capacity to interpret the concept of social status, but they said that if they are not ignored as individual in their society, then they always feel very happy. All the respondents of this study opined that they always need meaningful interaction with love and respect. They cannot tolerate any ignorance from others. Therefore, they are very concern about negative perception towards their entrepreneurial activities and they wish more freedom to their work as their will. Out of 80 respondents, 51.25% (41) of the respondents opined that people believe that women should not come out from their house to be entrepreneur. 38.75% (31) of the respondents said that the main reason is traditional attitude of the people. Maximum numbers of people think that women have no capacity as like their men counterpart to earn as an entrepreneur. The table also shows that, 2% (2.5) respondents' thinks that women must not take any risk in business and rests of i.e., 6% (7.5) respondents mentioned that some of the other reasons are there for which they have not been given proper status in the society after establishment as an entrepreneur.

- ❖ In the context of motivation out of 300 respondents, majority of the respondents i.e., 55% (165) respondents opined that they were motivated by family members to take up the present enterprise. Secondly, 26.3% (79) of the respondents reported that they were self motivated. They did not get advice, suggestions or pressure from any person any time. They decided themselves to do some business for their living. However, 12.7% (38) of the respondents said that they



were motivated by their friends who were engaged in different types of entrepreneurial activities. 6% (18) of the respondents were motivated by their relatives. From the data presented in the table it seen that family members played a significant role in motivating the respondents to take up the present enterprise. Therefore, it can be concluded that family plays an important role in growth of entrepreneurship.

- ❖ During the field study it has been found that, out of 300 respondents, the majority of the respondents i.e., 60.3% (181) respondents viewed that they were getting the own idea. Secondly, 86% (28.7) respondents opined that they have getting the idea their family members like mother, father, brother, husband sister etc. As many as 9.7% (29) respondents reported that they have getting the idea from their traditional family occupation and lastly 1.3% (04) of the respondents mentioned that they have getting the idea from other persons like friends, relatives etc.
- ❖ In this study, it has been reveals that out of 300 respondents, the majority of the respondents i.e., 51.7% (155) respondents had reason for becoming economically independent. Secondly, 33.3% (100) of the respondents reported that their main consideration was to encourage family income. However, 6% (18) of the respondent's consideration was to continue family business. Also 6.3% (19) of the respondent's main consideration was to achieve social status and only 2.7% (08) of the respondent's main consideration was to their own interest, to generate jobs etc.

- ❖ In context of reasons for selecting the present entrepreneurial activities, out of 300 respondents, the majority of the respondents i.e., 66.4% (199) respondents mentioned that, they have selected the present entrepreneurial activities because of higher profit of income. Secondly, 14% (42) of the respondents reported that they have selected the present entrepreneurial activities due to lack of competition. However, 11.3% (34) of the respondents opined that they have selected the present entrepreneurial activities for other reason such as family legacy, to attain self dependency, to generate jobs etc. and only 8.3% (25) respondents viewed that they have selected the present entrepreneurial activities because of attachment of better social position.
- ❖ In the context of family planning of the married respondents out of 165 married respondents, 87% (142) respondents have children. Among the 142 respondents the majority of the respondents i.e., 47.19% (67) respondents mentioned that they have two children. The second highest number of respondents i.e., 21.83% (31) respondents reported that they have one child. However, 28.17% (40) respondent told that they have three children and the lowest number of respondents i.e., 2.81% (04) respondent said that they have more than three children. Further, out of 142 respondents, the majority of the respondents i.e., 71.83% (102) respondents reported that they were not want their children to become an entrepreneur in their line. On the other hand, only 28.17% (40) respondent opined that they wanted their children to become an entrepreneur in their line. On the other hand, 13% (23) of the respondents have no children.

- ❖ In the entire universe of the study it has been found that, in context of women equal right and regards, out of 165 married respondents, i.e., 54.54% (90) married respondents reported that they are not enjoying equal rights and regards with the male members of the family. Therefore, these respondents have to depend on their male counterpart to take various household decisions. Among the 90 married respondents, the majority of the respondents i.e., 82.22% (74) respondents reported that they are depend on their husband in family decision making activities. 17.78% (16) respondents depend on their father in law for decision making activities in the family. On the other hand, 45.46% (75) respondents mentioned that they are equal rights and regards with the male member of the family.
- ❖ In the context of decision making of the unmarried respondents in their marriage, out of 135 unmarried respondents, i.e., 70.38% (95) respondents opined that they have equal rights and regards with the male member of the family. However, 29.62% (40) unmarried respondents said that they are not enjoying equal rights and regards with the male members of the family. Among the 40 unmarried respondents the majority of the respondents i.e., 55% (22) respondents reported that family decisions are taken by their father. 17.5% (07) of the respondents said that their family decisions are taken by their mother. 15% (06) of the respondents mentioned that their family decisions are taken by their elder brother and lastly 12.5% (05) respondents proclaimed that their family decisions are taken by other member of the family. Here, other member such as elder sister, maternal uncle of the respondents.

- ❖ In the context of decision making of the unmarried respondents in their marriage, out of 135 unmarried respondents, i.e., 78.51% (106) respondents opined that they have to take decision on their own marriage. On the other hand, 21.49% (29) of the respondents reported that they could not take decision on their own marriage. They were opined that decision of their marriage has been taken of their family members. Among the out of 29 respondents, 65.51% (19) of the respondents opined that their father has been taken decision on their marriage and 20.69% (06) respondents reported that their mother has been taken decision on their marriage. Lastly, 13.80% (04) respondents said that their brother has been taken decision on their marriage.
- ❖ In terms of Prepare the monthly budget of the respondents, out of 165 married respondents the highest number of respondents i.e., 53.93% (89) of the respondents reported that their family budget was made by their husband. Out of 165 married respondents, 40.60% (67) of the respondents reveal that they own prepare the family budget and 3.63% (06) of the respondents opined that they depend on their father in law in terms of making monthly family budget. And 1.81% (03) respondents opined that their mother in law making the monthly family budget. Further, out of 135 unmarried respondents the highest number of respondents i.e., 51.86% (70) of the respondents reported that their family budget was made by their father. Out of 165 married respondents, 22.22% (30) of the respondents reveal that they own prepare the family budget and 5.19% (07) respondents (any other member of the family) such as uncle, elder sister prepare the monthly family budget. 17.03% (23) of the respondents

opined that they depend on their mother and 3.70% (05) of the respondents said that they depend on their elder brother in terms of making family budget.

- ❖ During the field study it has been found that, out of 165 married respondents the highest number of respondents i.e., 48.49% (80) of the respondents opined that they hand over the earnings to the husband or any other members of the family of the married respondents. Among the 80 married respondents 80 married respondents' 83.75% (67) respondents hand over their salary to their husbands. Secondly, 12.50% (10) respondents hand over their salary to their mother in laws and only 3.75% (3) respondents hand over their salary to their brothers. On the other hand, 51.51% (85) of the respondents reported that they were not hand over the earnings to the husband or any other members of the family of the married respondents. Further, out of 135 unmarried respondents i.e., 37.03% (50) respondents reported that they hand over their salary to any other member of the family. Among the 50 respondents the highest number of respondents i.e., 46% (23) of the respondents opined that they hand over their salary of their mother. Secondly, 10% (05) of the respondents reported that they hand over their salary of their other member of the family such as elder sister, maternal uncle. As many as 30% (15) and 14% (07) of the respondents mentioned that they hand over their salary of their respected father and brother respectively. On the other hand, 62.97% (85) of the respondents mentioned that they were not hand over the salary to any other member of the family.
- ❖ The study found that out of 135 unmarried respondents, 81.49% (110) respondents opined that they have to right to expend monthly income according

to their will. Among the 110 respondents out of 110 respondents, the majority of the respondents i.e., 54.54% (60) respondents opined that their major portion of monthly income is used in expenditure of self make up. Secondly, 27.28% (30) of the respondents revealed that most of the portion of their monthly income has been utilize in their household development activities. Thirdly, 9.09% (10) respondents reported that their portion of monthly income has been utilized in family health. And finally, 9.09% (10) respondents said that their major portion of monthly income is being used in the name of savings only. On the other hand, only 18.51% (25) of the respondents reported that they were not expending their monthly income according to their will.

- ❖ In the context of education and equal opportunity with men at work place, out of 300 respondents, the majority of the respondents i.e., 35% (105) respondents reported that when women get proper education, then they could also equally participate with their male counterpart at work place. But on the other hand, 65% (195) respondents opined that without getting education women could participate equally with their male counterpart at work place.
- ❖ In terms of respondents feel about with their present entrepreneurial activities 300 respondents, 83.33% (250) of the respondents opined that they are feel happy to engagement with their present entrepreneurial activities. Again rests of i.e., 16.67% (50) of the respondents are dissatisfied about their present entrepreneurial activities.

- ❖ During the field study, in terms of economic development in the society, 100% (300) women entrepreneurs mentioned that without entrepreneurship it is not possible economic development in the society.

### **PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURS**

- ❖ During the field study it has been found that out of 300 respondents, the majority of the respondents i.e., 61.33% (184) respondents reported that they have face problems to involve in the entrepreneurial activities. Among the 184 respondents, the majority of the respondents i.e., 35.86% (66) respondents opined that they have faced mostly capital problem that means insufficiency of capital. Secondly, 17.40% (32) respondents reported that due to lack of marketing problem they were not running their venture properly. 6.52% (12) respondents said that they have face other problems like; communication, skill etc. to involve in entrepreneurial activities. 13.04% (24) respondents mentioned that they have to face place selection. 14.13% (26) of the respondents talked about their family problem, which stands as barrier to involve in the present entrepreneurial activities and 13.04% (24) respondents said that they have to face in availability of training, which is the main problems to involve in the present entrepreneurial activities. On the other hand, 38.67% (116) of the respondents opined that they have not faced any problems to involve in the entrepreneurial activities.
- ❖ In the context of running a business enterprise, out of 300 respondents, 65% (195) respondents opined that women have some distinctive problems in running a business enterprise. On the other hand, 35% (105) respondents

reported that women can also equally run a business enterprise as like male member of the society.

- ❖ In the present study, it has been found that in terms of problems comes from family side in doing the entrepreneurial activities, out of 300 respondents, the majority of the respondents i.e., 72% (216) respondents opined that there is no hindrance from their family side in doing the entrepreneurial activities. On the other hand, 28% (84) of the respondents reported that they are facing problems from their family side in doing the entrepreneurial activities. Among the 84 respondents the majority of the respondents i.e., 38.09% (32) respondents talked about lack of social acceptance in terms their engaged in entrepreneurial activities. Secondly, 28.58% (24) respondents opined about their lack of support from family side. They also opined that their respective families would not like to join their participation in entrepreneurial activities. 26.19% (22) respondents mentioned that due to socialization process they have face problem in their family side in doing the entrepreneurial activities and rest of 7.14% (06) respondents inform that they have face other problems like traditional attitude, unequal status of women in society etc. in doing the entrepreneurial activities.
- ❖ In terms complete freedom and women participation in entrepreneurial activities, out of 165 married respondents, 62.42% (103) of the respondents opined that they have complete freedom to choose the profession as per their own will. On the other hand, 37.58% (62) respondents reported that there is no freedom to choose the profession as per their own will. Among the out of 62



married respondents, 96.78% (60) respondents opined that their husband taken decision and 3.22% (02) respondents said that some other member of the family i.e., elder brother and sister, son etc. taken decision about choosing their profession. However, out of 135 unmarried respondents, 83.70% (113) of the respondents mentioned that they have complete freedom to choose the profession as per their own will. On the other hand, 16.30% (22) respondents said that there is no freedom to choose the profession as per their own will. Among the 22 unmarried respondents, 13.63% (03) respondents opined that their brother taken decision of their profession. Again, 81.81% (18) respondents said that their father take decision of their profession. And rest of 4.54% (01) respondents opined that there any other member of the family i.e., maternal uncle, elder sister etc. taken decision of their profession.

- ❖ During the field study it has been found that out of 300 respondents, the majority of the respondents i.e., 51.33% (154) respondents opined that they have not getting problem from their personal traits to involve in their entrepreneurial activities. However, 48.67% (146) respondents mentioned that they have getting problem from their personal traits to involve in their entrepreneurial activities.
- ❖ In the present study, it has been found that in terms complete ability as like male member, out of 300 respondents, the majority of the respondents 59% (177) respondents reported that they have not complete ability as like male members to involve in any business enterprises. Among the 177 respondents, 24.30% (22) respondents they think that they have no capability. 30.50% (54) respondents

think that they are mentally poor. 14.12% (25) respondents think that due to their hesitation they have not complete ability as like male members to involve in any business enterprise. Again, 22.60% (40) respondents think that they have no self confidence. And lastly, 8.48% (15) respondents think that they are physically weak, in this reason they have no ability to involve in any business enterprise as like male members. On the other hand, 41% (123) of the respondents opined that they have complete ability as like male members to involve in any business enterprises.

- ❖ In this study, it has been reveals that out of 300 respondents, the majority of the respondents i.e., 94.33% (283) respondents mentioned that they have to face some kind of constraints in performing the entrepreneurial activities. Among the 238 respondents, the majority of the respondents i.e., 55.12% (156) respondents opined that they have to face psychological constraints in performing the entrepreneurial activities. Secondly, 27.91% (79) respondents reported that they have faced social constraints and rest of i.e., 16.97% (48) respondents said that they have to face physical constraints in performing the entrepreneurial activities. However, 17% (17) respondents opined that they have no any constraints in performing the entrepreneurial activities.
- ❖ During the field study it has been found that out of 300 respondents 79.33% (238) respondents were visited to the District Industrial Centre (DIC). Among the 238 respondents, 89.50% (213) of the respondents reported that they were not problems while interacting with the male members of the DIC. 10.50% (25) respondents were facing problems while interacting with the male members of

the DIC. In the context of favours of DIC members, out of 25 respondents, 84% (21) respondents opined that DIC members wanted some kind of favour for their help. Among the 21 respondents 21 respondents, 28.58% (06) respondents opined that DIC members wanted money and 71.42% (15) respondents said that members are wanted any object for their help.

And 16% (04) respondents reported that DIC members had not wanted any favour for their help. They said that they never got any problem in interaction with the officers. On the other hand, 20.67% (62) respondents were not going to the District Industrial Centre (DIC).

- ❖ In the above study it has been found that out of 300 respondents, the majority of the respondents 55.67% (167) respondents replied that they have not faced any undesirable experience at the time of moving outside for their work. On the other hand, 44.33% (133) respondents opined that they have faced some undesirable experience at the time of moving outside for their work. Among the 133 respondents out of 133 respondents, the majority of the respondents i.e., 60.90% (81) respondents opined that due to their communication problem, they have to face undesirable experience in their work place. Secondly, 29.32% (39) respondents have faced difficulties in transportation while they are moving outside for their work. As many as 8.28% (11) respondents reported that they have to face other problems like low self esteem compel them, unexpected comments etc., while they go outside for their work. 1.50% (01) respondents said that they have faced sexual assaults while they were moving outside for their work. But significantly the respondent never showed her interest to

disclose the fact in details. She just expressed the opinion in simple and said that she had a bad experience which is being discarded from her mind and wish to forget at any cost.

- ❖ In the present study, it has been found that in terms identity for participation in entrepreneurial activities, out of 300 respondents, 44% (132) respondents' feels that they had somewhere lost their identity when they participated in the entrepreneurial activities. In terms of losing identity after became entrepreneur, this study reveals that among the 132 respondents, the majority of the respondents i.e., 46.21% (61) respondents feels that the main cause of de humanization by some concerned people. Secondly, 31.06% (41) respondents opined that the social relation is the main cause of their lost identity. Thirdly, 12.88% (17) respondents said that due to reason of losing social status somewhere they have lost identity when they participated in the entrepreneurial activities. 7.57% (10) respondents think that ignoring age is the main cause of their lost identity when they participated in the entrepreneurial activities. And also rest of 2.28% (03) respondents reported that some of the other causes, they have lost own identity somewhere when they participated in the entrepreneurial activities. On the other hand, 56% (168) respondents opined that they have not lost their identity when they participated in the entrepreneurial activities.
- ❖ In the context of public attitude towards women participation in entrepreneurial activities, out of 300 respondents, 59.67% (179) of the respondents opined that public attitude towards women's participation in entrepreneurial activities is good. They were not faced any problem in entrepreneurial activities. On the

other hand, 40.33% (121) respondents mentioned that public attitude towards women's participation in entrepreneurial activities is not good or favourable. They opined that women have faced some kind problems related to public perception, which stands as obstacle in terms of their participation in entrepreneurial activities. Out of 121 respondents, the majority of the respondents i.e., 42.98% (52) respondents reported that unequal status of women in society is still prevailed and society would not accept the bread winner role of women. Secondly, 26.44% (32) respondents asserted that due to domination of traditional values in society, public attitude towards women participation in entrepreneurial activities is not good. 15.70% (19) respondents proclaimed that women economic dependence on male member of the family is another reason, which assist to think some society's people that women's role is only making the house hold activities and 14.88% (18) respondents opined that due to hindrance on family status, they were not fully participated in entrepreneurial activities and some of the families thought that if women are work outside, then it will hindrance on their respective family.

- ❖ During the field study it has been found that out of 300 respondents, 85% (255) respondents argued that they are physically fit. As many as 15% (45) respondents reported that they are not physically fit due to the reason of their depression, stress etc.
- ❖ In the context of mental illness in doing their work, out of 300 respondents, the majority of the respondents 74% (222) respondents mentioned that they feel sometimes mental illness in doing the entrepreneurial activities. Among the 222

respondents the majority of the respondents i.e., 49.54% (110) respondents proclaimed that they sometimes feel depression in doing their entrepreneurial activities. Secondly, 21.18% (47) respondents opined that due to their family burden they have to feel mental illness in doing their work. The table also shows that 20.28% (45) reported that they feel sometimes stress in doing their work and rest of 9.00% (20) respondents said that they have to feel mental illness due to reason of perception of society on women. On the other hand, 26% (78) respondents reported that they never feel any mental illness in doing their work.

- ❖ In the present study it has been observed that all of the respondent i.e., 100% (300) respondents attain puberty. However, it has been found that out of 300 respondents, the majority of the respondents i.e., 55.33% (166) respondents answered that they have doing the work in their puberty days. On the other hand, 44.67% (134) respondents said that they were not doing any work in their menstruation days. Among the 134 respondents, 23.89% (32) respondents reported that due to their family restriction they were not doing any work in their puberty days. 36.57% (49) respondents talking about restriction coming from own side. As many as 24.62% (33) respondents opined that due to their physical problem they were not doing any work in their puberty days. And rest of i.e., 14.92% (20) respondents mentioned that rule and regulation of the society is another problem they were not doing any work in their puberty days.
- ❖ During the study it has been found that out of 300 respondents the majority of the respondents i.e., 84% (264) respondents opined that they have seen for the

prospect of their present enterprise. On the other hand, only 12% (36) respondents proclaimed that they haven't seen for the prospect of their present enterprise due to reason of dissatisfaction of the entrepreneurial activities.

- ❖ In the present study it has been found that the majority of the respondents i.e., 88.67% (266) respondents proclaimed that they have to initiate a new business in the global market. Further, 11.33% (34) respondents mentioned that they do not think about the new business in the global market.
- ❖ In the entire universe of the study it has been found that out of 300 respondents, 67% (201) respondents think that women have been given complete freedom in undertaking profession of their choice. On the other hand, 33% (99) respondents viewed that women have not been complete freedom in undertaking profession of their choice.
- ❖ In the present study it has been found that out of 300 respondents, the majority of the respondents 54% (162) respondents opined that they have desired to solve the economic problem of the family through their entrepreneurial activities. On the other hand, 46% (138) respondents desired to solve the unemployment problem of the society through their entrepreneurial activities.

## **CONCLUSION**

The findings of the study stated that women have the capability to access resources; but due to lack of capital, proper communication skill, training, low self-confidence and inspiration, they also failed to make meaningful choices for proper economic as well as social enhancement. Even socio-economic factors also play a significant role in creating problems for women to be active for economic activities. But a few numbers of women entrepreneur tried to overcome the problems faced by

them to start their enterprise. In this study, significantly it is depicted that a number of women strived to change their perception to participate in income generating activities. They started their economic activities to become a successful entrepreneur. They had worked hard and dedicated to own business for enhancing their economic status. As a result they successfully provided economic support to their families. Even they never hesitated to accept any challenges in context of role conflict, de motivation and hindrances of social institutions. The study reveals that they involved in different types of entrepreneurial activities and realized the prospect of entrepreneur. It is also depicted that some of the women entrepreneur expressed their contentment with their acquired status both in the family and society. But at the same time, the study also depicts that though the present contemporary modern society is supposed to be accepted as most egalitarian in context of gender. However, women suffer a lot to make them most vibrant and active for participating in income generating activities. Still some of the women entrepreneurs realized that social institutions stand as stumbling block for them to move actively for expansion of their business as like male counterpart. This study also shows that women are not free from patriarchal governance and some of the women entrepreneurs received disapproval from their family members and others to start their enterprise. Finally it was carefully observed that instead of many challenges, women in Assam successfully established themselves as good entrepreneurs and offered their helping hands to mould a society strong economically. Of course, due to the impact of modern education and increasing scientific and rational temperament, women in Assam have been allowed for entrepreneurial activities up to a mark. They have also motivated by many factors to make their ways for becoming successful entrepreneurs at their locality.