

CHAPTER TEN

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

INTRODUCTION

The present research work was conducted to make a study regarding the significance of self-employment of women which highlighted the nature of self-employment among women, empowerment through self-employment and feedback on different policy measures by the self-employed women themselves. The main purpose of the study was to assess the impact of self-employment of women with special reference to Barpeta district of Assam. This Chapter presents a brief summary of the major findings of the study and also recommends a number of suggestions for supporting the cause of women self-employment in a more concrete way, providing insights to deal with the problems of women entrepreneurs and helping the Government to introduce new measures or introduce new policies to give a boost to the women self-employment movement in the nation.

FINDINGS

The findings of the study have been summed up as follows:

- Self-employment has not been defined specifically in any Government legislation or by any authorised institution. As per the observations made during the present research study, it is apparent that self-employment of women contemplates undertaking of economic activities by women on their own, organise various resources, undertake risks, tap opportunities

with an eye for future development, create wealth and generate employment opportunities for others. A self-employed woman through her skills, potentials and abilities can not only build a better life for herself but also bring transitions in the family, in the society and in the country for overall socio-economic development.

- Economic globalization has encouraged the expansion of female business ownership. Entrepreneurship emerges from an individual's creative spirit into long-term business ownership, job creation, and economic security. Women bring commitment and integrity because they care about economic empowerment, entrepreneurial development and innovation. To improve the socio-economic conditions of women, one of the viable strategies, quite often talked about, is the role of enterprise to empower them. Enterprise development has been considered, among other factors, a powerful tool to eradicate poverty, especially among women, both rural and urban as they are at the lowest rung of the poverty ladder in our country.

- The district of Barpeta is an important commercial hub of the state of Assam. It has been the epicentre of different trade and industrial activities since centuries. The people of the district are well known for their business acumen and entrepreneurial knowledge. The district is famous not only all over Assam but also all over the country for bell metal industry, crackers industry, cane and bamboo products, agriculture, weaving, animal husbandry, pisciculture, poultry farming, etc. 7.12% of working women are

self-employed in the district of Barpeta [as per official records of DRDA, DICC and DC Office, Barpeta] which is 8000(approx.).

- During the course of the study, it has been observed that the wage employment opportunities have been squeezed in the Government sector due to scarcity of funds as well as imposition of restrictions by different financial agencies. In India, 70% of the total population depends upon the agricultural and allied sector directly or indirectly. So, self-employment opportunity can be created easily in rural areas through agriculture and allied sector. Opportunities can be created in new sectors also. Self-employment of women gives them an opportunity to work according to their own convenience and bring a balance between their personal and professional lives.
- Rural self-employment is labour intensive and can provide a clear solution to the growing problem of unemployment. Development of industrial units in rural areas through rural entrepreneurship has high potential for employment generation and income creation.
- Self-employment can also help to increase the literacy rate of rural population. The education and self-employment of the masses can help to prosper the community, thus increasing their standard of living. It can help to fill the big gap and disparities in the income of rural and urban people. It can also help to bring in or develop infrastructural facilities like power,

roads, bridges etc. It can help to check the migration of people from rural to urban areas in search of jobs.

- Total workforce participation in the district as per 2001 Census, is 31.4 %. In terms of the total population of Assam, 24.87 % of the workforce comes from Barpeta. While men dominate the main worker category both in rural and urban areas, women outweigh men in marginal workers category. The working females in rural Barpeta are mostly marginal workers.

- With the Human Development Index of 0.396, which is below the HDI value for the state as a whole (0.407), Barpeta ranks 9th among the districts of Assam in terms of capabilities to lead productive and satisfying lives. Although high in income index (6th rank), compared to the state average, its performance in education and health is abysmally low, ranking 20th and 15th among the districts. In terms of income index too, the variation between the highest income district and Barpeta is 0.179. The Human Poverty Index (22.83) calculated in the year 1999 indicates that a substantial number of people of this district are in human poverty, being deprived of opportunities to live a healthy and creative life. The Gender related Development Index for Barpeta in 2001 is estimated to be 0.448, which is below the state average of 0.537, ranking 10th in the state. The HDIGDI rank (-1 rank) disparities indicate that women in this district suffer the double deprivation of low overall achievement in human development and lower achievement than men.

- In rural Assam about 66% of households are self employed. Majority of the self employed are in agriculture (48%). Whereas in urban sector, about 44% are regular wage/salary earners and about 36% are self employed. Casual labourers both in rural and urban sectors are comparatively less. The land holding structure indicates that 61% are having small and marginal holdings and only about 6% are landless households. It may be pointed out that the composition of employed person in Assam is heavily tilted towards unorganised sector employment. Out of the total employment of 10,493,692, about 89% of employment comes from the unorganised sector. The share of organised sector is restricted to only 11%.

- As regards nature of organization, it has been found during the study that there were no joint stock companies run by women in Barpeta District. All self-employed women were in sole-proprietorship, partnership, SHGs and Co-operative forms of organization and were associated with micro, small and medium enterprises. In the study, not even a single self-employed women was found in the large scale sector. 37% comprised of women who had initiated their own works by formation of Self Help Groups. 30.5% of women were in partnership business out of which 16% had family members as partners whereas 14.5% had non-family members as partners. 19% of women were associated with co-operative societies. Only 13.5% women in the district were associated with sole-proprietorship ventures.

- In sole-proprietorship nature of business, 26% of women were in beauty care segment by opening parlours and saloons. The district is primarily an agro-based district but agriculture occupies the second position (15%) in case of women who ran their self-employed ventures on their own. 13% self-employed women were involved in trading of goods like clothes, food products, stationeries etc.

- In case of partnership nature of self-employment, 23% of women were found in trading followed by 21% in tailoring/cutting/embroidery. Only 7% women were in the agriculture sector as partners. However, in trading, it has been observed that women traded basically in agriculture, handloom and handicraft products produced by others.

- On the initiation of the Ministry of Rural Development under the Swarna Jayanti Gram Swarozgar Yojana, the concept of Self Help Groups (SHGs) was launched to provide self employment and economic empowerment to the rural poor. In the district of Barpeta, SHGs have mostly women members. 18% of the women involved in SHGs were observed during the study to be associated with weaving. Assamese and Bodo community women formed the majority of women in weaving sector. 16% of women were in agriculture. In the Muslim dominated areas, women were mainly engaged in animal husbandry, duckeries, poultry farms and fisheries.

- The highest 29% of women were found in agriculture sector in case of co-operative societies run by self-employed women. It is worth mentioning that 11% of women were engaged in pisciculture (fisheries) through co-operative societies. Weaving is a prominent sector in the district and 18% of women self-employment was observed in this area.

- So far as administration of their ventures is concerned, 11% of the self-employed women ran their ventures all by themselves without taking the paid or honorary services of anybody. 26% women respondents revealed that they used the services of their family members in different activities of which 12% used honorary services and 14% used paid services. Many self-employed women used the services of friends and neighbours also in their economic pursuits. As noticed during the field survey, 12% women availed the paid services of friends and neighbours whereas only 4% availed honorary services from friends and neighbours. Besides, women entrepreneurs hired employees on casual or permanent basis depending on the nature and volume of work. Only 9% women engaged permanent employees, 22% women hired casual employees as and when required and 16% self-employed women took the services of both permanent and casual employees. Thus, it can be observed that entrepreneurship among women can be an important medium of employment generation. In the district of Barpeta, it has been observed that though both males and females got employment through self-employed ventures run by women yet most of the

women entrepreneurs were more tilted towards fellow females while availing services from others for administration of their enterprises.

- The highest number of self-employed women (31%) in the district of Barpeta were motivated by the factor to get gainfully occupied to enter into the area of self-employment. Gainful occupation means such engagement which has the potential to give monetary benefits for the efforts put in. The second important motivator was to obtain independence in their day to day activities and not being subject to mere orders of others. Interestingly, though many self-employed women felt that entrepreneurship had enhanced their status, reputation and goodwill in the society, yet initially it was not a significant motivator to enter into self-employment ventures.
- During the course of the study, women had categorically admitted that they faced several problems. When the nature of problems are analysed, it becomes clear that 19% of women thought ignorance or lack of awareness about various schemes and policies of the Central as well as State Governments was the major problem. Due to this factor, they were often not aware of the financial facilities and subsidies given by the Government through different schemes. Only 1.5% women opined that scarcity/irregular supply of raw materials was the major problem. This showed that though they had the self-confidence (2% rated lack of it as major problem) yet problems in movement, technology, skills, transportation and competition posed as hindrances in their efforts. If these problems can be removed, they

could utilize the resources which are available locally for their better economic well-being.

- Empowering of women pre-supposes a drastic, dynamic and democratic change in the perception of and expectation from women in our society. To help women to attain economic independence is the first priority for such a change. When a woman attains economic independence, she naturally becomes the master of her own decisions. In respect of initial investments for ventures, majority of the self-employed women had sourced their initial investments from banks i.e. 32%. However, it is also noteworthy that personal sources (own self, friends and family) of initial investment together comprised 31% (13% + 10% + 8%). This means that as high as 31% women were either unaware of public funding or hesitate to approach banks for business finance. 20% of the respondents stated that they were dependent on local money lenders who often exploited them by charging very high rates of interest. Only 16% of respondents had made their initial investments from their own sources along with bank finance or loans from moneylenders. The presence of local money lenders or 'mahajans' in Barpeta district is well known. Inspired by the same done by many male entrepreneurs, several self-employed women too obtained finances from local money lenders being ignorant about the finance facilities of banks or financial institutions. In this perspective, the large scale emphasis put by the government in recent times for greater financial inclusion becomes more pertinent.

- Out of the sample self-employed women surveyed, 61% of the women stated positively regarding re-investment of profits. However, 32% of the respondents said that they re-invested less than 20% of the average annual profits in their business. This reflected a negative signal for ploughing back of profits. Again, 39% of women stated that they utilized the profits earned primarily to repay loans or for personal and day to day uses. This trend is not a healthy symptom towards future capital formation in order to diversify and expand the self-employed ventures of women. In this aspect, the women would need well designed training in financial management so that they can manage their funds better for the growth and development of their enterprises.

- Goal No. 5 of MDGs stresses on improvement in maternal health and Goal No. 6 of MDGs focuses on combating HIV/AIDS, malaria and other diseases. In this perspective, during the study, self-employed women were enquired about their access to health facilities. In this respect, 61% women stated that they did not have access to proper health services. Goal No. 2 of MDGs contemplates to achieve universal primary education with the underlying fact that educated women have more control over their lives. In this context, as high as 88% self-employed women in the district of Barpeta were found to have received formal education. However, only 43% of self-employed women had received skill development training. Goal No. 1 of MDGs emphasizes on eradicating extreme poverty and hunger. It has been observed during the study that 72% self-employed women accepted the

availability of sufficient food for members in the family but only 30% of the women were of the opinion that they had balanced diet, a vital element for proper health and nutrition. Goal No.7 of MDGs seeks to ensure environmental sustainability through gender equitable property and resource ownership policies. In the course of the study, it was observed that only 36% of self-employed women possessed fixed or mobile assets in their own names. Majority of the respondents (87%) also stated that they did not have a comfortable place to stay. They had own or rented homes but they felt that the amenities available were inadequate. Interestingly, one major finding of the study was that 54% of the self-employed women believed that they enjoyed personal liberty and freedom.

- Empowerment in the true sense is never possible without the right to decision making. Though women in the district of Barpeta had engaged themselves in different avenues of self-employment, yet when it came to major financial decisions in the family, 41% women said that only the male family members like fathers, husbands, brothers, etc. took the decisions. The role of women here was just to earn the money and hand it over to the males to take financial decisions. 43% of the women stated that the financial decisions were taken by them jointly with the male members or at least the latter consulted them before taking money related decisions in the household. It is noteworthy that only 16% of women felt that they had the freedom to take exclusively independent financial decisions in the family.

- As high as 40% of the self-employed women took many non-financial decisions in the family independently. Such decisions were related to children, food, gardening, cleanliness of homes, etc. 41% of the women stated that even the non-financial decisions were taken by them jointly with the male members in the family. However, 18% of the women were of the opinion that all the non-financial decisions in the household were taken only by the male members and their role was only to oblige. It was also found during the study that self-employed women in Barpeta district to a large extent were of the opinion that after being engaged economically, their decision making power, both in financial and non-financial matters, had become more relevant. This result is thus similar to a recent study made by Dighe (2008)¹ where she revealed that a large number of women in Uttarakhand, after being in self-employment, had become more self-confident, better informed, had got an identity in family and society, had become more assertive and had started participating in decision making.

However, two-fifth (approx. 40%) of the women in Barpeta still felt that though they enjoyed greater decision-making power yet such decisions were taken jointly with the male members most of the time.

- The study further helps to bring to limelight that empowerment of women in the society is not possible without concrete social security measures especially dedicated to women. Majority of the self-employed women in Barpeta district were partially aware of the prominent social security

measures like the Domestic Violence Act (49%), reservation of seats at the Panchayat level (47%) and access to PDS (58%). The maximum percentage of women who were fully aware of social security measures included maternity benefit schemes (47%), primary health care in Govt. hospitals (39%) and mid day meal for children (78%). It is noteworthy, that the self-employed women in the district were significantly unaware of certain important social welfare measures like Right to Education(54%), Right to Information(53%), Protection of Unorganised Labour(96%), New Pension Scheme(68%), protection against sexual harassment(45%), access to safe drinking water and food security(46%), old age pension scheme(60%), property and inheritance rights(51%) and access to legal counselling(73%).

- The study also helps in establishing religion and community wise engagement of women in self-employed ventures in Barpeta district. It also throws light on the effect of self-employment on women of different communities. Hindu Assamese and Bengali families dominated sole-proprietorship and partnership businesses. However, majority of women in self-employment were in SHGs followed by Co-operative societies. In SHGs, Christian Bodo community people and Muslim Bengalis were involved in majority. The same picture is visible in case of Co-operative societies too.

- It was observed during the study that both Hindu Bodos and Christian Bodos had the maximum family support. 83% Hindu Bodos and 82% Christian Bodos stated that their families and their communities provided them social support. On the other hand, 58% and 57% of Muslim Bengali and Muslim Assamese people respectively are of the opinion that they received no or unsatisfactory support from their families and communities. Among the Christian Bodos, 97.5% were interested in continuing their ventures for a long term. Only 63% and 68.5% of Muslim people in Bengali and Assamese communities respectively preferred to continue for a long period of time in future. They were of the view that if the male members could run the family, they were not eager to struggle to earn for their living. So far as encouraging their children in self-employment is concerned, most of the women said that they would motivate their children but if they got some secure job, they would prefer their children to be in wage employment.

- The current research work helps to reveal the fact that self-employed women in the district of Barpeta were optimistic about their greater participation and role in the society. When the women were analysed about their opinion on such participation and role, the results obtained reflected a positive trend. If highly positive and positive responses are combined for each factor then as observed in the above table, 74% women felt that they had the freedom to take their own decisions, of course on certain occasions in consultation with their male counterparts. Creating employment

opportunities for others was a major area that women entrepreneurs (80%) in the district thought that had a role to play. Women entrepreneurs were also of the opinion that their roles in household and social responsibilities were also crucial. 77% women felt that they were needed to play a major role in household responsibility whereas 53% women accepted that they had to discharge certain social responsibilities. As regards community work participation, 56% self-employed women were of the opinion that they had a say there and 54% of the women thought that they were sought for to play their roles as mediators in social problems. One of the highly significant observations made during the field survey was that though 49% self-employed women opined that they enjoyed financial independence yet only 21% of the respondents believed that they did not contribute enough for future savings.

- Majority of the self-employed women in the district were of the view that after being in self-employment, their status, image and acceptance in the society had increased. If the highly positive and positive responses of the women entrepreneurs are combined together then it may be observed that 72.5% women, which is approximately two-third of the women entrepreneurs in the district, believed that society was encouraging in the economic pursuits of theirs. Regarding increase in social status, 61% of the respondents felt that their respect and goodwill in the society had been accentuated and 67% women were of the opinion that they had greater acceptance in the society owing to their entrepreneurship. More than half of

the self-employed women in the district of Barpeta also had the perception that society was now more open towards a bigger leadership role for them, convinced for greater gender parity and considered women as an important medium of change for a better social structure.

- The advancement, growth and development of any progressive society are determined by the level and quality of education of the masses to a very significant extent. In Assam, 50.7% rural women are literate whereas only 44.4% rural women in the district are literate. It is noteworthy that 76.5% urban women in Barpeta are literate but rural women comprise majority of the female population. So, 44.4% is not a satisfactory figure for female literacy in Barpeta district. The gender gap in literacy rate of Assam is 16.7 whereas the same in Barpeta is 17.8. As high as 88% of the self employed women were found to be literate against the total 47.1% literacy rate among females in Barpeta district. This proves that education is an important factor which influences and encourages women for self employment. This commensurate with the argument of Chen (1995)², Kishor (2000)³, Malhotra & Mather (1997)⁴ that education is one of the most used indicators of empowerment. It has traditionally been used as a proxy for empowerment and is described as an enabling factor or source of empowerment. Similarly, in their researches, Jejeebhoy (2000)⁵ and Stromquist (1995)⁶ have also asserted that education may play a role in increasing the understanding of self as well as social and cultural expectations. Moreover, when women themselves are educated alongwith

avenues of economic engagements of their own, they can go a long way in moulding the destiny of a society in terms of better education for their children and higher literacy rate in a region.

- Among all other aspects, analysts of women empowerment state that any woman is not completely liberated unless she has control over her physical life. Family planning measures are indicators of the household size of the population. The average household size in Assam is 5.4 whereas the same in Barpeta is 5.7. Even in rural areas (5.7) and urban areas (5.3) of Barpeta district, the household size is higher than rural areas (5.5) and urban areas (4.8) of Assam. Out of 58.5% married women, women of all major communities were aware of family planning to keep the household size in control. Education of self-employed women definitely had a role to play in this case. The rural and urban household size of Assam and Barpeta are almost at par with 5 members in a household. The highest awareness was observed among 98% of Sikh Punjabi women but they were only 3% of self-employed women and basically concentrated in Chakchaka and Barpeta Development Blocks.

As a single community, Hindu Bengalis used birth control measures to a large extent. 83% of such women were aware of family planning measures. Muslim self-employed women scored very poorly in using birth control measures. Only 6% Muslim Bengalis and 11% Muslim Assamese expressed that they had access to birth control techniques. It was observed

that Muslim community women in several cases were unaware about different measures for birth control. However, their aloofness towards family planning was basically due to religious norms, social taboos, family pressures, non co-operation from spouses and ignorance about health care.

- There has been a progressive increase in the plan outlays over the last six decades of planned development to meet the needs of women and children. The outlay of Rs. 4crores in the First Plan (1951-56) has increased to Rs. 7,810.42 crores in the Ninth FiveYear Plan, and Rs. 13,780 crores in the Tenth Five Year Plan. There has been a shift from “welfare” oriented approach in the First Five Year Plan to “development” and “empowerment” women in the consecutive Five Year Plans. The cause of women’s rights, welfare, health, empowerment and various other issues have been taken up in different international forums and have also been guaranteed by the Indian Constitution and the Government through various legislations.
- The study helps us to reveal that as high as 49% women were found to be unaware about different self-employment measures of the Central Government. However, 53% of the women had knowledge about the self-employment measures of the Government of Assam. Interestingly, most of the women did not have enough information to differentiate between self-employment promotion measures of the Central Government and the State Government. Only 10% of the self-employed women were fully aware about the procedure of fulfilling preliminary formalities to start new

enterprises and only 11% of such women were fully aware about procedural formalities to obtain bank loans or other financial facilities. This confirms with Kothawale (2013)⁷ who also stated that entrepreneurs in India lack vocational education and have less awareness level for running their enterprises efficiently besides being unaware about many Government schemes.

- It has been observed in the present research work that in this era of information and communication technology, 98% of the self-employed women were unaware of online access to information about Government policies and programmes. 57% of the women were unaware and did not have any clue about grievance redressal process if they were unable to receive the benefits of Government schemes specially earmarked for them.
- As observed during the field survey, comprehensiveness and transparency of policies and programmes for promotion of self-employment, initiated by the Government, is a crucial issue. 53% of the women respondents partially agreed that such measures are transparent. 49% women were of the opinion that the procedural formalities were partially easy and convenient and 45% women partially agreed that they often felt hesitation and introvertness in visiting Government offices/ agencies/ departments. They generally had certain kinds of inhibitions in approaching different officials or functionaries.

- On analysis of the efficacy of supportive measures and policies it was observed that state support measures were mainly of financial assistance designed to promote new units and majority of the women units had awareness of these facilities but only 26% of the women fully agreed that they received full cooperation from such officials and functionaries. However, it is worth noting that as high as 57% of the women were of the opinion that the training and skill development measures provided by the Government were not adequate. Regarding the marketing facilities and other sales support systems provided by the government, majority (61%) of the self-employed women in the district disagreed with their adequacy. They were of the view that despite of their best efforts in production, most of the time they did not have access to proper channels for disposal of their finished products.

- As far as the role of NGOs is concerned, 13% women strongly agreed and 41% women agreed and 25% women moderately agreed that NGOs could be instrumental in the promotion, growth and development of self-employment of women. As regards to helpfulness in obtaining finance from banks and other financial institutions, 45% of the women agreed that NGOs could be important facilitators in this regard. A significant percentage of women i.e., 37% respondents very little agreed that NGOs could be useful in providing them technical assistance in starting new ventures or even improvisation of their ventures in future. Similarly, 48% women were doubtful and very little agreed that NGOs could be helpful in total quality

management (TQM) of self-employment ventures. At last, however, it has been observed that though the self-employed women were sceptical about the present fruitfulness of NGOs for the cause of self-employed women yet 26% women strongly agreed, 32% women agreed and 24% women moderately agreed that NGOs have the potential to be prominent facilitators in bringing positive transformation in the lives of women.

SUGGESTIONS

The present study puts forward the following important suggestion:

❖ Promoting Women Self-Employment in Micro Enterprises

An increasingly large number of women in Barpeta are engaged in the informal economy and operating in the small scale sector, cottage industries, and micro enterprises. With proper governmental and societal support, these women can create sustainable, organized and growth-oriented enterprises with a vision. Promotion of micro enterprises can speed the self-employment process across communities and different geographical locations in the district.

❖ Institutional and Policy Based Support

Government policies and regulations regarding business and industry can be formulated with the intent to encourage women in self-employment in the district. The first part of the approach must be to review the existing regulatory framework, and make necessary modifications. The second part should be to take vital steps to reduce the administrative

hurdles especially for women entrepreneurs. The third part must be to include easy and subsidized financing for women's self-employment projects. The fourth part must be to ensure transparency in implementation of Government's policies and programmes.

❖ **Directing Self-employed Women into High Growth Areas:**

Another key part of the strategy must be to facilitate the entry of women into self-employment areas in the district where high growth is expected. Special incentives, tax rebates, duty cuts and subsidized land and machinery can be provided to encourage women in emerging sectors. Special recognitions and award can be instituted for women participating in such targeted industries.

The government of India launched a scheme called "Trade Related Entrepreneurship Assistance and Development Scheme for Women" (TREAD) during the 11th Five-Year Plan. This scheme envisioned economic empowerment of women through the development of their entrepreneurial skills in non-agricultural activities. Women in the district of Barpeta should also take steps to diversify in non-agricultural areas. There is ample opportunity for the women in the district to venture out in service sector industries.

❖ **Capacity Building of Women**

Higher education incentives for women from rural regions, advanced training programs for development of management skills among women, and setting up of polytechnics and industrial institutes for women are the key thrust areas to strengthen the women's entrepreneurial talent through education and training. Counselling in self-employment through women oriented NGO's, cheap micro financing and bank support for new business projects launched by women entrepreneurs, and privileged infrastructural support such as priority land allotment and administrative approvals can also substantially promote the cause of women entrepreneurs .

❖ **Encouragement From Private Sector**

Private sector can also contribute in its own way to women's entrepreneurial participation in the economy. A leading example is the setting up of Tie Stree Shakti (TSS) with support from a premier group of NRI investors and Indian entrepreneurs in 2009. This organization is reaching out to women who run micro, medium, and large-scale enterprises across manufacturing, services and social sectors. It is a pan-India endeavour to recognize, award, and empower women entrepreneurs from different backgrounds.

❖ **Finance cells:**

A large number of various finance cells may be opened to provide easy finance to women entrepreneurs. These special cells should provide

finance to women entrepreneurs at low and concessional rates of interest and on easy repayment facilities. Even these finance cells should be manned by women officers and clerks. Efforts should be made to provide finance at the local level. Moreover, women should be encouraged by financial institutions for more capital formation through higher savings.

❖ **Marketing Co-operatives:**

Marketing co-operatives should be established to encourage and assist to women entrepreneurs. Government should give preference to women entrepreneurs while purchasing their requirements. These marketing co-operatives will help the women entrepreneurs in the district to sell their products on remunerative prices. This will help in eliminating the middlemen.

❖ **Supply of raw-materials:**

The required, scarce and imported raw-materials should be made available to women entrepreneurs at priority basis at concessional rate.

❖ **Educational and Awareness Programmes:**

The educational and awareness programmes should be arranged to change the negative social attitudes towards women. The attitude of elders needs to be changed about the potential of girls and their due role in society.

❖ **Training Facilities:**

Training and developments programmers play very essential role for the development of entrepreneurship. Special training schemes should be so designed that women can get full advantages. Mobile training centres, part time training facilities etc. should be offered to attract more and more women to the training centres.

❖ **Availing Assistance from Donor Agencies:**

A feasible method to address the serious problem faced by the ventures of self-employed women in terms of their access to business skills could be dealt with by involving donor agencies. For example, agencies which are interested in implementing SSEs for women could work with existing enterprises which are effective, providing them with the business skills they need. Such a specific approach of transferring vital skills would endow many of the existing enterprises with the motivation and wherewithal for further expansion and growth. Building on existing enterprises has the potential of long-term impact, particularly since they could be used as models for future enterprises and ensure greater job security for the women involved.

❖ **Amalgamating Multiple Goals**

Women enterprises could be used as an effective strategy for delivery of additional services to the women who participate in them. A well planned enterprise with the primary goal of improving the real income

earned by women could also have secondary goals of providing small loans, leadership training, financial literacy and family planning services. The rationale for such a process is because making an economic intervention successfully creates a climate which is more conducive for delivery of additional services some of which, such as addressing personal growth issues, might have better impact if they are planned rather than letting them happen by default.

❖ **Administrative Vigilance**

Local, state and national governments in developing countries must implement an improved process of ensuring that women involved in economic enterprises at the grass-root level are able to have access to the resources earmarked for them. One way of doing this would be to create a better monitoring system which keeps track of the enterprises, their location and their needs.

❖ **Active Involvement of NGOs**

Non-Governmental Organisations (NGOs) should play a more active role in creating a network of women run enterprises. Typically, this would involve a process, such as a newsletter, which would link existing enterprises of self-employed women with one another. This would be beneficial in two ways: (a) create a sense of solidarity and reduce the level of isolation, and (b) provide enterprises with a line of communication about how similar ventures are faring in different parts of Assam as well as the

country. It is possible that, through communication with each other, women enterprises could share the pool of skills and knowledge and also at the same time utilise each other's information to make suitable changes.

Further, the process of reinventing the wheel, which seems to be common among small scale enterprises, especially those which operate independently by women, would be averted. The creation of a network of women run enterprises at the state or national level could provide a valuable source of information for agencies and planners on what works, what does not work, and what needs further attention.

❖ **Change in Social Attitudes**

Women's empowerment programmes tend to be marginalized due to societal attitudes and due to men being in decision-making positions, whether in the family, at workplace, or in the government. Sensitizing and changing societal attitudes, including those of men, therefore becomes a major challenge. Suitable plans and programmes can be developed for sensitizing male planners, administrators, policy makers, media producers, etc.

❖ **Focus on Different Forms of Self-Employed Ventures**

The study highlights that the biggest focus in women's empowerment programmes was on setting up self-help groups (SHGs). Due to the compulsion of national governments to meet the MDGs and reduce

poverty, SHGs are likely to remain a major government thrust. While women's economic empowerment is necessary, social issues also need to be dealt with or else women's economic empowerment programs will put an additional burden on women. Action research studies need to be commissioned to capture how a balance between economic and social empowerment can be brought about not only in SHGs but also in other forms of self-employed ventures.

❖ **Designing of Learner Generated Materials**

Experience shows that learner-generated materials are a necessary approach to ensure relevancy and authenticity, instill ownership, imbibe accountability and strengthen sustainability of women's programs. Action research projects can be commissioned in differing contexts to see the effectiveness of learner-generated materials in furthering women's education. Suitable materials can be developed to highlight the importance of women developing and using their own materials in order to promote their learning.

❖ **Adopting Success Stories of Other Countries and States as per Feasibility**

There are a large number of success stories in different developing countries and other states that show how women have been getting empowered through collective decision-making and collective action. There are also a large number of success stories about how women have worked at the local level to promote peace in the family and in the community.

Documentation of such success stories, however, is still weak and needs to be undertaken urgently. Women's use of traditional knowledge, whether in agriculture, in health, in medicinal herbs, etc. is an important area for documentation. Mainstream media have tended to portray women in detrimental ways due to forces of commercialization and globalization. Suitable strategies and techniques for advocacy and training need to be developed. Steps should be taken in Barpeta district for emulating the successful and viable models of entrepreneurship in other areas inside or outside the country. Moreover, women themselves should encourage their children towards self-employment instead of limiting their choice only to 'secured' wage employment.

❖ **Understand the Impact of Calamities on the Lives of Women**

Barpeta is a calamity prone and vulnerable district. There is a need to understand the impact of calamities on women's lives in this district. Suitable studies could be commissioned and strategies developed to understand how poor women can cope with calamities and re-build their lives.

Networking, building alliances and linkages at all levels are essential components for community support and for policy changes if women's empowerment programs have to achieve any degree of success. Workshops, exchange programs, study visits can be organized to facilitate and strengthen the required support systems.

Right efforts on different fronts are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Besides the above recommendations, following efforts can be taken into account for effective development of women entrepreneurs in India:

1. Consider women as specific target group for all developmental programmes.
2. Better educational facilities and schemes should be extended to women folk from Government part.
3. Adequate training programme on management skills to be provided to women community.
4. Vocational training to be extended to women community that enables them to understand the production process and production management.
5. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.
6. Training on professional competence and leadership skill to be extended to women entrepreneurs.
7. Training and counselling on a large scale of existing women entrepreneurs to remove psychological limitations like lack of self-confidence, introvertness, hesitation before Govt. functionaries and fear of success.

8. Counselling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs and also motivate them to continue for long term.
9. To encourage more passive women entrepreneurs, women training programmes should be organized that taught to recognize their own psychological needs and express them.
10. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.
11. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.
12. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
13. Repeated gender sensitization programmes should be held to train financiers to treat women with dignity and respect as persons in their own right.
14. Infrastructure, in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.
15. Industrial estates could also provide marketing outlets for the display and sale of products made by women.
16. A Women Entrepreneur's Grievance Redressal Cell set up to handle the various problems of women entrepreneurs all over the state.
17. District Industries Centres and Single Window Agencies should make use of assisting women in their trade and business guidance.

18. Programmes for encouraging entrepreneurship among women are to be extended at local level, using local resources in innovative dimensions.
19. Training in entrepreneurial attitudes should start at the high school level through well-designed courses, which build confidence through behavioural games.
20. Involvement of Non-Governmental Organizations in women entrepreneurial training programmes and counselling should be more specific and result based according to the requirements of different self-employed women.

SCOPE FOR FUTURE RESEARCH

There is scope for future research on the present topic of study in the following dimensions:

- As the present study was limited to a small area and limited number of respondents, future research needs to be taken on state or nationwide basis considering different types of enterprises, more number of entrepreneurs and entrepreneurship development programmes of different training institutes.
- Investigation needs to be conducted on the extent of success of the enterprise, taking economic parameters like turnover ratio, payback period, internal rate of returns, etc.

- A comparative study between self-employed males and self-employed females in terms of motivation, problems, nature of enterprises, financial management, etc. can also be undertaken to understand where the entrepreneurs stand vis-a-vis gender.

CONCLUSION

At the end of the study, it may be suggested that micro enterprises of women in the district needs proper governmental and social support. Government policies and regulations need to be more friendly, transparent and widely publicised. Steps should be taken to reduce the administrative hurdles. Higher education incentives with special impetus on vocational training, skill development and entrepreneurial knowledge should be the key thrust areas. Ventures should be encouraged in new and innovative areas taking examples from successful projects of other states apart from the traditional areas of engagements. Donor agencies may be involved to improve the business acumen of women. Women enterprises could be used to amalgamate multiple goals like the primary goal of improving the real income of women may be designed towards fulfilling the secondary goals of financial inclusion, leadership training, higher rate of literacy and family planning services. Families and societies in general and male members in particular should encourage the women in more independent participation in family, financial and social decisions. Networking, alliances and linkages at all levels are essential components for community support and for policy changes in women's self-employment and empowerment programmes to achieve any degree of success.

When a woman is empowered it, does not mean another individual becomes powerless or is having less power. On the contrary, if a women is empowered her competencies towards decision-making will surely influence her family's and neighbour's behaviour. The presence of these spillover effects will thus create a 'social multiplier', where aggregate power will be greater than individual power. This indicates that 'woman is a person and women are a power'. Based on this Micro-Finance or Self-Help Groups are successful to develop the entrepreneurship among the women.

India has made tremendous progress in various spheres of life during the last five and half decades. Its economy has expanded and diversified, society has become cohesive and polity democratized. It has also been facing many problems, some of which have successfully been solved, but many others still remain unsolved. Poverty is one such challenge India has been facing today. Women self-employment can not only help to solve the unemployment problem but also result in all round social and economic empowerment of women.

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