



*International Journal of Humanities & Social Science Studies (IJHSSS)*  
*A Peer-Reviewed Bi-monthly Bi-lingual Research Journal*  
ISSN: 2349-6959 (Online), ISSN: 2349-6711 (Print)  
ISJN: A4372-3142 (Online) ISJN: A4372-3143 (Print)  
UGC Approved Journal (SL NO. 2800)  
Volume-III, Issue-VI, May 2017, Page No. 300-311  
Published by Scholar Publications, Karimganj, Assam, India, 788711  
Website: <http://www.ijhsss.com>

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## **Opportunities and Challenges of Women Entrepreneurship: A study on Gobardhana Development Block of Barpeta District of Assam**

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### **Abstract**

*Women have been the vulnerable section of the society and constitute a sizeable segment of the poverty-struck population of India. It comprises nearly half of the national population of India. So, the Indian economy is largely depends on women. In our country with such a huge population and problems of unemployment, 'Entrepreneurship' happens to one of the best mechanisms for Women Empowerment. It has been identified as an important approach to alleviate poverty and promote sustainable development. The promotion of Women Entrepreneurship is relatively undeveloped, where women can play a pioneering role. The present paper has been prepared with a view to discuss the various entrepreneurial issues relating to women. This study tries to find out the various opportunities and challenges faced by the Women Entrepreneur of Gobardhana Development Block of Barpeta District, based on both secondary and primary data. The study has come to conclusion that, there is an ample scope for women to entrepreneurial activities in the block with locally available resources, but needs support and awareness drive from the concern authorities to boost the women cluster.*

**Key Words: Women Entrepreneurship, Opportunities, Challenges, Gobardhana Block.**

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**Introduction:** According to census 2011, total population of India is 121 crores comprising more than 62 crores of male population and 58 crores of female. Almost half of the total population of India is women and for overall development of the country, India should able to utilize this better half in a productive manner. But as we know that Indian society is a male dominated society. Here, women are taught to remain within the four wall of the house. They are always being discriminated in every aspect of their life. Actually, women discrimination is not new in our society; they have been discriminating from ancient time in India. In Mahabharata, "Dropodi's Chir Haran" is an ample example of discrimination against women. But nowadays, the mindset of our society has been changing as well as, the position of women in our society is improving. India has already experience a female Prime

Minister (Lt. Indira Gandhi), a female Chief Minister (Lt SuchetaKriplani), a female President (PratibhaDevisinghPatil), a female Speaker (Meera Kumar), a female IPS Officer (Kiranbedi). Now women's are successful in every sector in India. They also play an important role in economic development of the country. They are not lagging behind in entrepreneurial sector also. There are numerous example of successful women entrepreneurs in our country. Women like Ekta Kapoor, Chanda Kochar, Shanaz Hussain, Indu Jain, Indra Nooyi has splendidly doing well in their respective field. So, Entrepreneurship has now become a very useful mechanism of women empowerment.

Entrepreneurship is a dynamic activity which helps the entrepreneur to bring a radical change in the production process, innovation concept, new usage of raw materials and explorer of new market. It is termed to be a mental aspect to foresee the risks and uncertainties with a view to achieve certain strong motives. Women entrepreneurship is the process where women take, lead and organize a business or industry and provide employment opportunities to other. Women entrepreneurs are considered to be most important economic agents for economic augmentation of the country. The global evidences prove that women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on. Now they have started plunging into industry also and running their enterprises successfully. Earlier women have traditionally focused on fashion, fond and other services sector, but recently women entrepreneurs have been moving rapidly into manufacturing, construction and other industrial filed. The hidden entrepreneurial potential of women has gradually been changing with the growing sensitivity to the role and economic status in the society. It means women have the potentials, skill, knowledge and adaptability to run a business successfully.

But women entrepreneurs of our country has been facing various problem, which should be dissolve for the betterment of women as well as for the country. Thus a thrust has been created and a study has been designed to analyses the problems and prospect of women entrepreneurs.

**Review of Literature: Padhi & Padhy (n.d)** in their study entitled, "*Women Entrepreneurship in India: Present Status, Problems and Prospects*", has opined that, Women entrepreneurs must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges in global markets .They should be competent enough to sustain and strive for excellence in the entrepreneurial arena. They further mentioned that, effective steps are needed to be taken for spreading awareness and consciousness amongst women to promote women entrepreneurship. **Goyal & Prakash (2011)**, in their study entitled, "*Women Entrepreneurship in India-Problems And Prospects*", have mentioned that, a smart woman can pick up a job any day, but if she becomes an entrepreneur she can provide a livelihood to 10 more women at least..!! Highly educated, technically sound and professionally qualified women should be encouraged for managing their own business, rather than dependent on wage employment outlets. **Anjum, et al., (2012)** in the study titled, "*Problems and Prospects of Women Entrepreneurs: A case study of Quetta-Pakistan*", have argued that, women aged between 31 to 40 years are most likely to be

involved in business establishment. Once, if they decide to start up their businesses, they are prone to certain problems and challenges. Credit unavailability and lack of finances are the chief issues. Male dominant society, family obligations unpredictable market behaviors, absence of sale points, hostile attitude of society, rigid system of rules, unrealistic policies and inadequate education and training facilities have worsened the situation. Such factors not only adversely affect the enterprises but also undermine the morale of women. **Mehta (2013)**, in the study titled, *“Women Entrepreneurship: Purpose, Problems & Prospects: A Study of Udaipur District”*, has expressed that, the women entrepreneurs have become a strong driving force in today's corporate world. Not only are they able to equalize their duties of both motherhood and entrepreneurship but they also comprise of almost half of all businesses owned today. Women have the potential and the determination to set up, uphold and supervise their own enterprises in a very systematic manner. **Devi (2014)**, in her study entitled, *“Problems and Prospects of Women Entrepreneurship in India”*, has expressed that, women are an important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. Encouragement for women entrepreneurship is one of the ways for that. But unfortunately it is seen that the traditional mind set of the society and negligence of the state and respective authorities are important obstacles in the women entrepreneurship development in India. Therefore, there is need of continuous attempt to inspire, encourage and motivate women entrepreneurs. **Satpal, et al., (2014)** in their study titled, *“Women Entrepreneurship: Challenges in the Present Technological Era”*, have opined that, women entrepreneurs have facing several challenges, these include balance between family and career, socio-cultural barriers, male dominated society, illiteracy or low level of education, dearth of financial assistance, lack of technical knowhow, marketing and entrepreneurial skills, lack of self-confidence and mobility constraints. Despite of having such problems, few women today, has attained top management positions in large corporations. **Limbu & Bordoloi (2015)** in their study entitled, *“Women Entrepreneurship: Problems and Prospects in Rural Assam”*, has mentioned that, the problems of women entrepreneurs are not similar to the male entrepreneur's problems. They face different types of problems in the path of entrepreneurial growth. But, at the same time their also exist opportunity for them in terms like assistances from different institutions in each sphere of entrepreneurial activity, but this opportunities are not sufficient. **Alam & Kabir (2015)** in the paper titled, *“Measuring Problems and Prospects of Women Entrepreneurs: an Empirical Insight on Beauty Parlor Business in Bangladesh”*, have mentioned the major problems faced by Bangladeshi women entrepreneurs are negative attitude of family, lack of training, lack of sense of duties and responsibilities, lack of experience, hindrance to marketing of products, negative attitude of society, etc. They also suggested that Bangladesh government should give special attention to women entrepreneurs by organizing vigorous awareness program to change the attitude of people (religious leader, family, and society head) towards women entrepreneurship.

## **Research Methodology:**

**Area of the Study:** The present study is an attempt to discuss various issues, opportunities and challenges of Women Empowerment in Gobardhana Development Block of Barpeta District of Assam through entrepreneurship. The Barpeta district comprises eleven development block. Viz., Mandia Development Block, Ruposhi Development Block, Gumafulbari Development Block, Gobardhana Development Block, Bajali Development Block, Barpeta Development Block, Bhawanipur Development Block, Chakchaka Development Block, Chenga Development Block, PakaBetbari Development Block and Sarukhetri Development Block. The data were collected from five villages viz; Bahbari, Bilashipara, Manipur, Moutupuri and Khairabari of Gobardhana Development Block of Barpeta District of Assam.

## **Objective of the Study:**

Following are the objectives of the study:

- ❖ To study the various issues relating to Women entrepreneurship.
- ❖ To study the opportunities and challenges faced by the Women Entrepreneurs.

**Sample Design:** The samples for the study are taken from the Gobardhana Development Block area. A total of 125 samples have been collected randomly from 5 villages of Gobardhana Development Block. Out of the 125 samples 25 each have collected from Bahbari, Bilashipara, Manipur, Moutupuri and Khairabari villages respectively. The targeted groups for the study were the Women Entrepreneur of these areas.

**Sources of Data:** The data was collected from both primary and secondary sources of data. The primary data was collected through well-structured questionnaire and schedule. The secondary data are collected from newspapers, books, magazines, seminar papers, journals and websites etc. The collected data are analyzed by classifying and tabulating. The percentage tool is used to examine women empowerment through Entrepreneurship.

**Limitations of the Study:** Every research study has some limitation. Efforts are however be made to minimize them to make study more effective. The scope and limitation of the study are-

- ❖ The study is limited to five villages (Bahbari, Bilashipara, Manipur, Moutupuri and Khairabari) of Gobardhana Development Block of Barpeta District of Assam.
- ❖ Resources constraint is also a limitation for the study.

## **Data Analysis and Discussion:**

**I. Age:** Age refers to the chronological age of the respondents in the years at time of interview.

**Table 1: Age (N=125)**

Age (in yrs)	Bahbari	Bilashipara	Manipur	Moutupuri	Khairabari	Total
20-25	08	11	09	06	12	<b>46</b>
25-30	05	06	06	07	04	<b>28</b>
30-35	06	03	07	05	05	<b>26</b>
35-40	04	04	01	04	02	<b>15</b>
40-45	02	01	02	02	01	<b>08</b>
Above 45	00	00	00	01	01	<b>02</b>
<b>Total</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>125</b>

Source: Field Survey

In table 1 it has shown that the majority of the respondents i.e. 46 were in age group of 20-25 while 28 no. of respondents belong to age group 25-30 and 26 no. of respondent belongs to 30-35 age group. From this table we can understand that young and middle age Women are come forward to participate in entrepreneurial activities in these areas.

**II. Marital Status:** Marriage is important for society as well as human being for leading a family life, as man is a social animal.

**Table 2: Marital Status (N=125)**

Status	Bahbari	Bilashipara	Manipur	Moutupuri	Khairabari	Total
Married	25	25	24	25	23	<b>118</b>
Unmarried	03	01	01	00	02	<b>07</b>
<b>Total</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>125</b>

Source: Field Survey

From the above table, it is found that maximum no. of respondents (118) are married out of total no. of respondents (125). Only 07 respondents are found who are unmarried.

**III. Motivation for starting a Business:** It is not an easy job for women entrepreneurs to setup an enterprise in Barpeta District. It is also difficult for them to run the enterprise smoothly. Despite various odds against them, several women are off to run their own enterprises. It is found that due to the following factors women of Gobardhana Development Block are getting inspired to become entrepreneur in their respective locality.

**Table 3: Motivation for starting Business (N=125)**

Factors	Bahbari	Bilashipara	Manipur	Moutupuri	Khairabari	Total
Unemployment	01	02	00	03	00	<b>06</b>
Monetary factor	11	14	16	07	13	<b>61</b>
Self-Dependent	05	06	04	06	07	<b>28</b>
Employment Generation	01	00	01	02	01	<b>05</b>
Traditional Business	02	01	02	03	02	<b>10</b>
Social Status	03	00	01	02	01	<b>07</b>

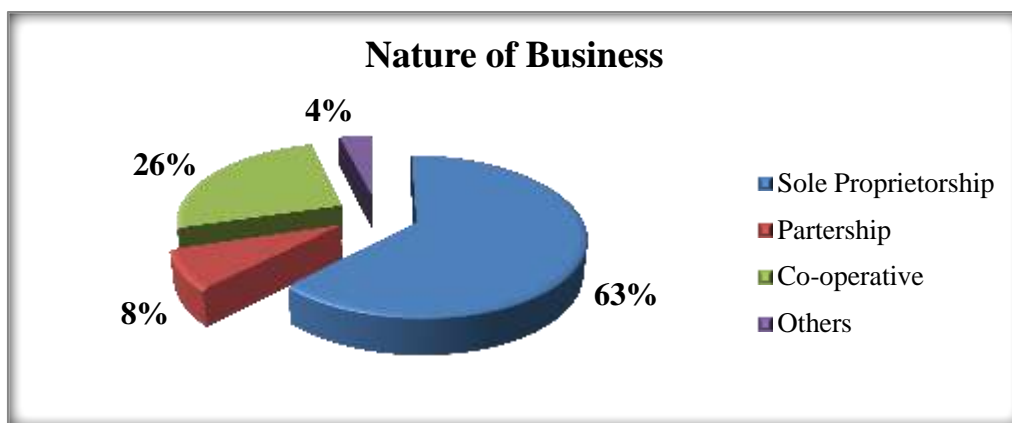
Utilization of own Skills	02	02	01	02	01	<b>08</b>
<b>Total</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>125</b>

Source: Field Survey

In the above table it is clearly shows that the monetary factor is the most important motivational factor for the Women Entrepreneurs of Gobardhana Development Block area. As out of 125 respondents 61 respondents said that they setup their business to earn money. There are also some respondents who started their business to be self-dependent. As most of the studied villages are belongs to the rural area so, the factor like Employment Generation, Unemployment problems, Social Status and Utilization of own Skills do not influence the Entrepreneurs to start up business in their locality. Most of the Women Entrepreneurs belongs to poor family and their main motive to start business is to earn more money and support their family.

**IV. Nature of Business:** Nature of Business represents the status of the business run by the Women Entrepreneurs of the studied area.

**Figure 1: Nature of Business**

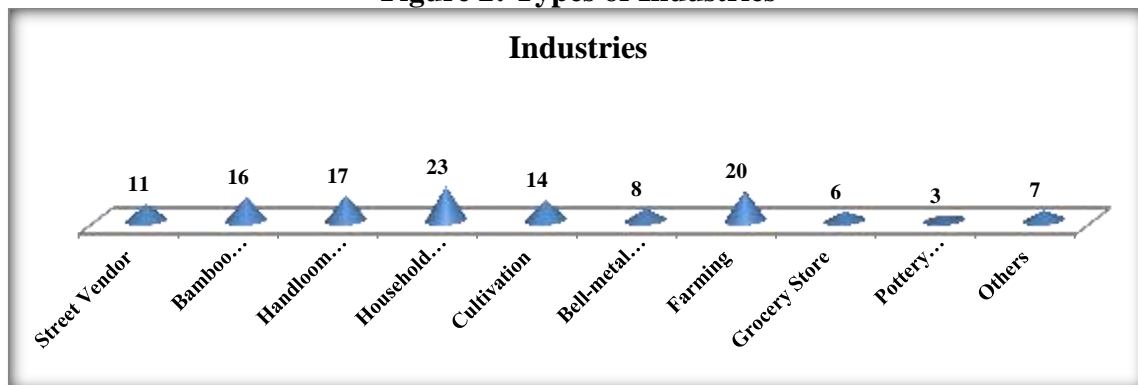


Source: Field Survey

Figures 1 shows the profile of interviewed Entrepreneurs in terms of Nature of their business. It shows 63% of the Women Entrepreneurs representing Sole Proprietorship Business, 26% of the Women Entrepreneurs representing Co-operative business and only 8% of Women Entrepreneurs representing Partnership business.

**V. Types of Industries:** The Women Entrepreneurs of these areas are engaged in various types of industries.

**Figure 2: Types of Industries**

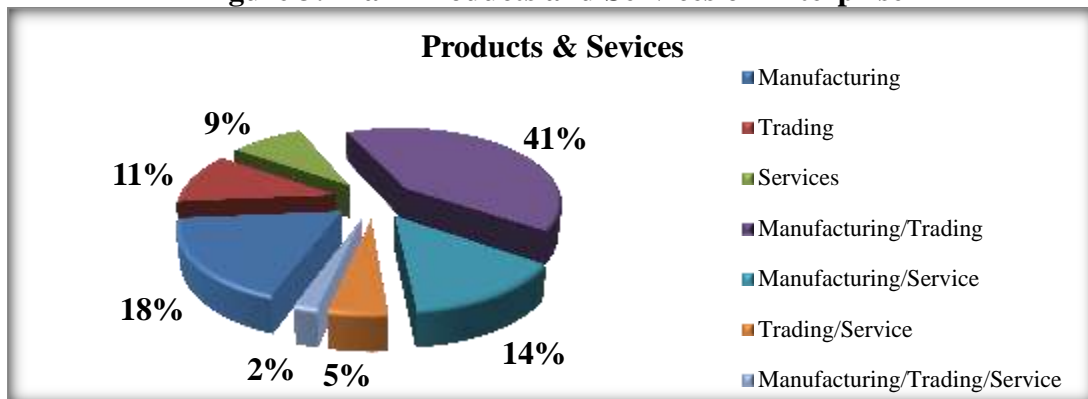


Source: Field Survey

In figure 2 it shows majority portion of the Women Entrepreneurs are engaged in household business like, pickle making, sewing, tailoring and dressmaking business etc. They are also engaged in farming business such as poultry farming, cattle farming etc. There are some Entrepreneurs who are representing handloom industry and they are doing outstanding work in this sector. They are producing traditional dress like Bihuwaan, Dokhna, Mekhla etc. Bamboo industry is another sector where the Women Entrepreneurs are utilizing their skills. They produce various kinds of bamboo made products like bamboo stick, bamboo furniture, bamboo flooring, roof etc. and sale them to the market. They are not lagging behind in agricultural sector. They equally take part in cultivation along with the men. They cultivate several vegetables and sales them in the market. There are some Women Entrepreneurs who are street vendor, owner of grocery store, pottery industry etc. So it can be said that the Women of this area are taking part in every entrepreneurial activities.

**VI. Main Products and Services of Enterprise:** Here we will analyze the products and services provided by the Women Entrepreneurs of the studied area.

**Figure 3: Main Products and Services of Enterprise**

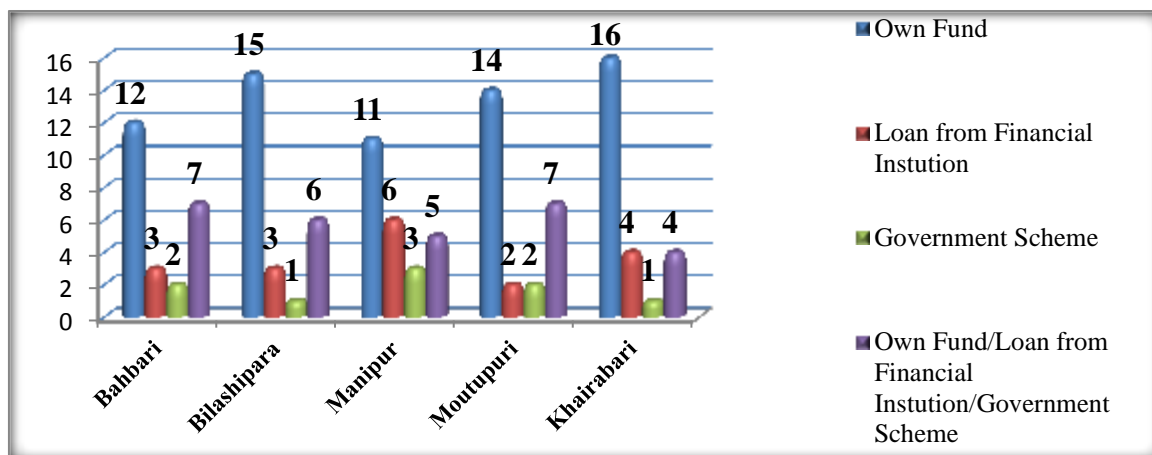


Source: Field Survey

This figure 3 shows the different Products and Services provided by the Women Entrepreneurs of the studied area. It clearly indicates that the maximum no. of Entrepreneurs are engaged in Manufacturing/Trading business followed by Manufacturing, Manufacturing/Serviceing, Trading, Serviceing, Trading/Serviceing and Manufacturing/Trading/Serviceing business.

**VII. Sources of Finance:** It is an important factor to startup, operate and expand a business. Because without proper sources of finance, it is not possible for any one, whether men or women to go for an entrepreneurial activity.

**Figure 4: Sources of Finance**



Source: Field Survey

Most of the Women Entrepreneurs use their own fund to run their business. They hardly get financial assistant from the Financial Institutions. Most of the women respondents reported that it is more difficult for women entrepreneurs to access credit. They mentioned women's lack of collateral as the main reason. Women are not taken seriously by banks and credit institutions, while some women mentioned complicated credit application procedures as the main reason. They also get minimum support from Government Scheme.

**VIII. Opportunities for women entrepreneurs:** While opportunities are the same and equally available to both for men and women, but there are still differences in practice. Men feel free to participate in all social and business activities, while women still stay with the family. In the past and present time, men have always been respected by their families. They are not afraid of taking risks, while women are careful and reluctant. More chances are now provided to women in these areas through the Gender Equality Law, government policies and support programs of the Women's Union, Trade Union, and NGOs. Women now have higher levels of education and competencies.



**Figure 5: Opportunities for women entrepreneurs:**

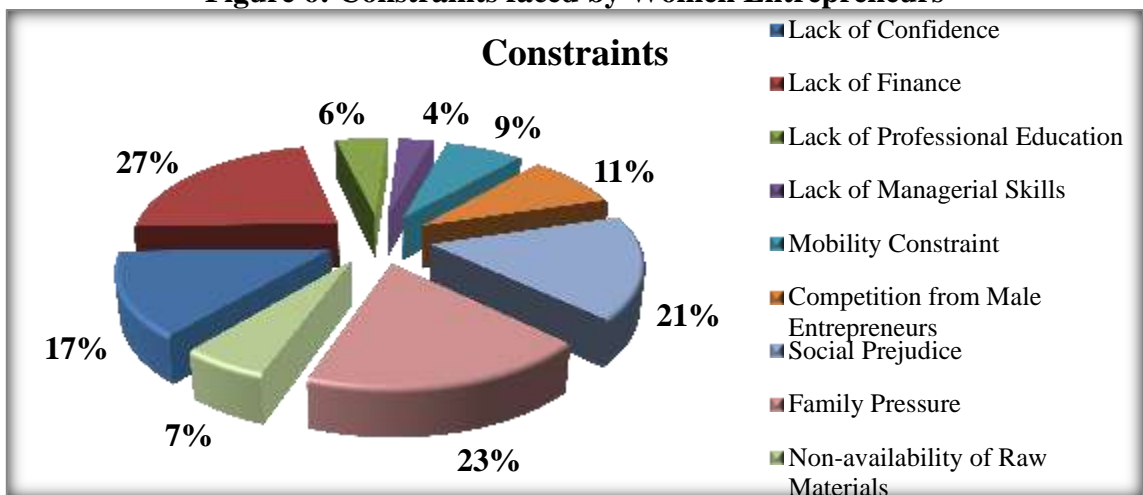


Source: Field Survey

By analyzing the collected data in Figure 4 it is observed that the maximum no. of Women Entrepreneurs think that they have fewer opportunities to get into business. Women respondents were a little more skeptic. 67% of women consider that they do not have the same opportunities like men get, to get into business when only 33% of the interviewed women considered that they have an opportunity. Government, Financial Institutions, NGOs and other agencies should do something to change their perception. They should provide assistance for marketing of their products. Factors like vocational training programmes, financial assistance, proper education etc should be improve to create a healthy opportunity for the Women Entrepreneurs of the studied area.

**IX. Constraints faced by Women Entrepreneurs:** It is a well known fact that a Women Entrepreneur faced more constraint than a male entrepreneur. So the path for Women Entrepreneurs is more complicated in comparison to Male Entrepreneurs. They have to face many obstacles to run their business.

**Figure 6: Constraints faced by Women Entrepreneurs**



Source: Field Survey

The main constraint faced by the Women Entrepreneur is lack of finance. 27% Of the women respondents said that they unable to start business due to non availability of finance. In the view of the above analysis, it come to light that running a business is more difficult for women because they do not have enough time for the business due to their family pressure and responsibilities. They also face social prejudices as people tend not to believe in the talents of women entrepreneurs. There are some other problems which Women Entrepreneur faced such as lack of confidence, competition from male entrepreneurs, mobility constraints, non-availability of raw materials, lack of professional education, lack of managerial skills etc.

**Findings:** By analyzing the data collected from field survey, the following key points have been extracted:

- The majority of the Women Entrepreneurs of the Gobardhana Development Block area are from young and middle age.
- The maximum no. of women Entrepreneurs of the studied area are married, because these villages are in rural areas of Barpeta district and there people get married in their early age.
- Monetary factor is the important motivational factor of the Women Entrepreneurs for starting business.
- The maximum no. of Women Entrepreneurs are representing Sole Proprietorship business.
- The maximum no. of Women Entrepreneurs are engaged in household business followed by farming, handloom industry, bamboo industry, cultivation etc.
- The majority of the Women entrepreneurs provided both manufacturing and trading services in that area.
- Most of the Women entrepreneurs of that area use their own fund to run their business.
- The Women Entrepreneur of these areas feels that they have fewer opportunities in comparison to the Male Entrepreneurs.
- The major constraint faced by the Women Entrepreneurs of that area is lack of finance followed by family pressures, social prejudices etc.

**Suggestions:** In view of the above problems, it is necessary to adopt some measures for development of entrepreneurship among women. Following suggestion have been made for the development of women entrepreneurship in Gobardhana Development Block area of Barpeta district:

- Government should treat women as specific target groups in all development programmes.
- Government and various NGOs should conduct skill development programmes and workshops for improve leadership skills and psychological factors such as self-confidence, willpower etc. of women entrepreneurs.
- Government should provide separate financial funds for women entrepreneurs.

- Banks and other financial institutions should provide them financial support at a concessional rate. The procedure of borrowing loan from banks should be simple especially for women.
- To professional educate government should implement various training programmes for women entrepreneurs and give them chance to understand the production process and production management.
- To promote Women Entrepreneurs the mind setup of our family as well as of our society should be change. We should encourage them to be an Entrepreneur.
- Government should ensure that optimum raw materials are available for carry out the entrepreneurial activities by the Women.

**Conclusion:** Women entrepreneurs have increasingly played an important role in job creation and economic development. Women are now entering not only in selected professions but also in professions like trade, industry and engineering. So developing entrepreneurship among women will be the right approach for empowerment of women.

But unfortunately it is seen that the traditional mind set of the society and negligence of the state and respective authorities are important obstacles in the women entrepreneurship development in Barpeta district. Apart from these lack of self-confidence, lack of finance, lack of professional education, lack of managerial skills, mobility constraint, competition from male entrepreneurs, social prejudice, family pressure, non-availability of raw materials are major problems of women entrepreneurship development in Gobardhana Development Block of Barpeta District. Therefore, there is need of continuous attempt to inspire, encourage, motivate and co-operate with women entrepreneurs, awareness programmes should be conducted on a mass scale with the intention of creating awareness among women entrepreneur of this area.

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