



## Obstacles in developing women entrepreneurship through micro-finance in rural Assam (A case study of Jorhat district)

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### Abstract

The entrepreneurs in Assam in particular and those of the North Eastern Region in general, irrespective of their-gender, have some specific problems in setting up and running their business ventures. Similarly, the Indian women in general have some problems specific to them. The nature and magnitude of the problems faced by our women depends on various factors to which a woman is subjected. Women in general have high degree of patience, profound sincerity in work, diligence, sense of duty and efficient managerial skill (with initial guidance). But unfortunately, the society either fails to identify their quality or under- estimate them and/or suppress them as second class citizen. The problems in general the women entrepreneurs in developing countries like India face, which are equally applicable to the women entrepreneurs in Assam. The present paper attempts to identify the factors which obstruct the growth and development of entrepreneurial practices among the sample rural women and to inspect the retarding factors which have any relevance to their socio- demographic features.

**Keywords:** micro-finance, economic factors, non-economic factors, women entrepreneurs etc

### Introduction

The entrepreneurs in Assam in particular and those of the North Eastern Region in general, irrespective of their-gender, have some specific problems in setting up and running their business ventures. Similarly, the Indian women in general have some problems specific to them. The nature and magnitude of the problems faced by our women depends on various factors to which a woman is subjected. Women in general have high degree of patience, profound sincerity in work, diligence, sense of duty and efficient managerial skill (with initial guidance). But unfortunately, the society either fails to identify their quality or under- estimate them and/or suppress them as second-class citizen (Deb, 2010). The problems in general the women entrepreneurs in developing countries like India face, which are equally applicable to the women entrepreneurs in Assam relate to the following:

#### Social Attitude and support

Researches indicate that society has a dominant role to play toward success of a woman entrepreneur. Being in a male dominated society, the Indian women are treated as dependent on men and have no liberty to take decisions of their own. The attitude of non-co-operative from her husband or close family members stands heavily in the way of developing women entrepreneurship. Moreover, the conservative attitude of the society does not allow our women in most cases, to take up entrepreneurial ventures. This gender related discrimination is felt more severely when a woman entrepreneur approaches promotional agencies or banks. The officials in general have less confidence in women and as such do not have a positive attitude towards the projects started by women.

#### Mobility Restraint

The women in Assam, more particularly those of rural areas have restrictions in their mobility so far as their social status is concerned. Although now-a-days they have relatively

more freedom of mobility, but most often become soft target of suspicion by husband. As a prospective entrepreneur, a woman has to visit various financial institutions and Govt. agencies repeatedly to get her works done. But the humiliating attitude of the officials frustrates her and most often abandons the idea of venturing the project

#### Two-fold Responsibility

A woman entrepreneur has to perform dual responsibility of her profession at enterprise as also at family as wife and mother. The unmarried girls also, in many cases, are expected to take care of their younger and help mother in her work, besides working at their enterprises. As responsibility of family care largely remains in the hands of women, the women entrepreneurs in Assam in particular and India in general suffer from work-family conflicts.

#### Inadequate Financial Resources

Financial constraint is a problem for business in general. But when it comes to the case of a woman entrepreneur, the problem becomes more severe. As both family members and the officials of financial institutions have less confidence on women as entrepreneurs, they are mostly reluctant to spare finance for a woman business venture. Research on the subject founds that lack of access of Indian Women entrepreneurs to external funds was due to their inability to provide tangible security. Most Indian women neither have immovable properties on their names nor any other economic wealth to mortgage. The problem is more severe in case of rural women.

#### Low risk bearing capability

Women in general have less confidence as compared to their male counterparts. As such, they have less risk-taking ability; which is an essential pre-requisite for entrepreneurial success. The two principal components which contribute in developing business risk bearing ability are risk exposure and economic freedom. Our woman lives

a protected life. She is taught to depend on male members from birth. She is not allowed to take any risk even if she is willing to take and has ability to bear it. Economically also they are not independent. Thus, it is wrong to say that women do not have risk bearing ability. In fact, it is concealed by protected environment.

**Low level of educational Background**

Our women, more particularly those who live in rural areas, bear a very low educational profile. Many of them are either illiterate or have very low level of education. As a result, they face a lot of problems in doing with their business.

**Objectives of the Study**

1. To identify the factors which obstruct the growth and development of entrepreneurial practices among the sample rural women.
2. To inspect the retarding factors which have any relevance to their socio- demographic features

**Methodology of the study**

There are 12405 SHGs in Jorhat district, out of which 11712 are women SHGs. For the purpose of the present study, breakup of all the SHGs and women SHGs according to their Development Block wise location is determined. Having done so, 5% of the women SHGs located under of each of the eight Development Blocks with minimum of 3 years standing and having linked to bank is calculated to draw the sample women SHG for intensive study. Thus, there emerged 206 women SHGs for intensive study. These 206 women SHGs have been randomly selected from each of the Development Blocks. The study is basically on primary data through direct personal interview with the help of structured questionnaire. For this purpose, two members (including one office bearer) of each of the sample groups have been interviewed to gather relevant information pertaining to the group as well as to the individual. Thus in all, 412 rural women doing any kind of business through Microfinance have been interviewed to study retarding factors towards development of entrepreneurship among

women in rural areas. Necessary rappers have also been established with the concerned banks to cross examine the information received from the sample SHGs and their members. The primary data has been supported by those of secondary sources wherever required. In analysing the collected data, weighted ranking is used to quantify the factors which discourage entrepreneurial practices among our rural women.

**Analysis and Interpretation  
Economic (Discouraging) factors**

An analysis is here made to identify the factors which are most discouraging to the entrepreneurs in starting their enterprises. The respondents were suggested eight possible economic factors which discouraged them in starting their enterprises, out of which they were asked to indicate maximum of five factors in order of their intensity to them. The weighted scores for each of the eight discouraging factors are ranked on the basis of total weighted scores. The discouraging factors, the total weighted scores for each such factor and the ranking of the eight factors by the respondents are presented in Table 1.01.

Table 1.01 reveals that “Lack of Finance” was the most inhibiting factor for the sample women entrepreneurs in general for starting their enterprises. It can be seen from the table that out of the 412 sample women entrepreneurs, as high as 198(48.06%) were discouraged due to lack of finance; wherein 81 entrepreneurs reported it as the most prominent inhibiting factor at the initial stage. The next most discouraging factor was “Inadequate sanction of loan from bank”. As many as 235 (57.04%) of the sample women entrepreneurs have reported to have faced problems in getting adequate sanction of loan from bank. The third important discouraging factor in starting the business as faced by the sample women entrepreneurs was “Skilled labour shortage” as reported by 219 (53.16%) of the sample entrepreneurs.

The least inhibiting factor in starting of a business enterprise was “Competition” as experienced by 104 (25.24%) of the sample entrepreneurs

**Table 1.01:** Ranking of Economic factors which discouraged the sample women entrepreneurs in starting their enterprises

Economic Factor	Number of Entrepreneurs giving the ranks of:					Total weighted score	Rank	Total numbers of Entrepreneurs
	1	2	3	4	5			
Lack of Finance	81	66	17	13	21	767	1	198(48.06)
Inadequate sanction of loan from bank	59	45	57	41	33	761	2	235(57.04)
Non- co-operation from bank	53	61	31	27	28	684	4	200(48.54)
Delayed sanction of loan from bank	32	24	31	16	6	387	7	109(26.46)
Competition	38	19	11	9	27	344	8	104(25.24)
Lack of suitable site	58	56	39	23	4	681	5	180(43.69)
Skilled Labour shortage	48	59	56	34	22	734	3	219(53.16)
High input cost	43	33	55	45	28	630	6	204(49.51)

Source: Compiled from field survey inputs

NB: Figures in the parentheses indicate the percentage of total 412 samples.

The study (Mehta, 2013) conducted in Udaipur District of Rajasthan observes that inadequate sources of finance was a big obstacle for the sample women entrepreneurs and in general they had to overcome it through loans from non-institutional sources like friends, relatives, money lenders etc. Close to half (48.00%) of the respondents accessed funds from traditional source, 25.00 per cent started their business with personal savings while only 20.00 per cent approached financial institutions for loans.

**Non- Economic factors**

Like the discouraging economic factors, a separate analysis is made to identify the non-economic factors which are most discouraging to the sample women entrepreneurs in starting their business ventures. The respondents were suggested eight possible non-economic factors, out of which they were asked to indicate maximum five factors in order of their intensity to them. The weighted scores for each of the eight discouraging factors are ranked on the basis of total weighted scores. The discouraging factors, the total

weighted scores for each such factor and the ranking of the eight factors by the respondents are presented in Table 1.02. Table 1.02 reveals that “Negative Outlook of the Society” was the most inhibiting factor for the sample women entrepreneurs in general. Out of the 412 sample women entrepreneurs, as many as 230 (55.83%) were discouraged due to negative outlook of the society; wherein 76 entrepreneurs reported it to be the most important inhibiting factor at the initial stage. The next most discouraging factor was “Conservative outlook of the family”. As many as 224 (54.37%) of the sample women entrepreneurs have reported to have faced problems of conservative outlook of the family. The third important discouraging factor in starting the business as faced by the sample women entrepreneurs

was “lack of education” 215 (52.18%). The least inhibiting factor for starting of a business enterprise was “the official formalities” as reported by 122 (29.61%) of the sample women entrepreneurs. Seema Gogoi (Gogoi, 2013) in her study on Status of Women Entrepreneurship in the Margherita Sub-Division under the district of Tinsukia in Assam finds that 65.22 per cent of the sample women entrepreneurs were discouraged by Stiff Competition in the market; while 43.47 per cent found their Lack of Education as a barrier, 30.43 per cent reported of Restraint from Relatives, 26.08 per cent had to face Restraint from in-laws as against another 26.08 per cent of the respondents reported of their displeasure due to Negative outlook of the Society.

**Table 1.02:** Non-Economic factors which discouraged sample entrepreneurs in starting their business enterprises

Non-Economic Factor	Number of Entrepreneurs giving the rank of:					Total weighted score	Rank	Total numbers of Entrepreneurs
	1	2	3	4	5			
Conservative outlook of the family	61	57	35	30	41	739	2	224 (54.37)
Restraints from husband	55	29	37	48	70	668	4	239 (58.01)
Restraints from in-laws	38	31	51	27	24	545	6	171(41.50)
Restraints from relatives	51	36	42	31	25	612	5	185(44.90)
Restraints from friends	38	22	32	41	29	485	7	162(39.32)
Negative outlook of the society	76	71	44	24	15	859	1	230(55.83)
Official formalities	34	33	19	21	15	416	8	122(29.61)
Lack of Education	59	65	30	11	50	717	3	215(52.18)

Source: Compiled from field survey inputs

NB: Figures in the parentheses indicate the percentage of total 412 samples.

**Influence of the sample entrepreneurs’ Socio-Demographic features on retarding factors**

Now, in order to examine as to whether the retarding factors as reported by the sample women entrepreneurs have any relation to their Socio-Demographic features, Tables 1.03 to 1.04 are compiled and presented here. In doing so, the most prominent factors ranked as number one by the sample respondents (please refer to Tables 1.01 & 1.02 here in this study) are only taken into consideration. For the purpose of the study, Economic and Non-economic factors are examined separately for the same set of 2(two) demographic features of the sample respondents.

**Economic Factors**

The influence of Socio-Demographic features of the sample women entrepreneurs on the various economic factors which retarded them in setting up of their business ventures are examined in Tables 1.03 to 1.04.

**Sample Women Entrepreneurs’ Age Group and Retarding Economic factors**

Table 1.03 exhibits the Breakup of the sample women entrepreneurs according to their Age Groups and the most prominent Economic Factor which retarded them to join entrepreneurial practice through Micro-Finance.

Table 1.03 shows that “Lack of Finance” is the most severe economic constraint for all the sample women entrepreneurs irrespective of their age group. However, those above 60

years of age are the worst sufferers with 33.33 per cent of the respondents belonging to this group of elderly women entrepreneurs experienced this problem in starting their enterprises. This is followed by those come up in the age group of 51-60 years (26.67%), Less than 30 years (25.00%), 41-50 years (21.21%) and 30-40 years (18.56%). It is thus clear that the brunt of “Lack of Finance” falls heavily on those elderly women entrepreneurs with more than 50 years of age and those young with less than 30 years of age.

“Inadequate sanction of loan” is highly (20.83%) reported by the sample entrepreneurs with less than 30 years of age; followed by those with 51-60 years of age (20.00%).

“Non-cooperation from bank” is reported from four age groups which do not form more than 60 years of age. The highest concentration (13.33%) of such entrepreneurs is within the age group of 51 – 60 years. This is followed by those within the age group of 30-40 years (13.17%).

“Delayed sanction of loan by bank” has discouraged entrepreneurs from all age groups with the exception of those represent the elderly age group of above 60 years. Although such cases are nominal, the incidence is high (8.38%) with those entrepreneurs falling within the age group of 30-40 years.

“Competition” in the market has hindered to some extent or other, the sample entrepreneurs from all the age groups but those with above 60 years of age (16.67%) had to face the brunt heavily

**Table 1.03:** Break-up of the sample women entrepreneurs according to their Age Groups and the most prominent Economic Factor which retarded them to join entrepreneurial practice through Micro-Finance

Age Group (Years)	Number of respondents discouraged by the factor								Total (No.)
	Lack of Finance	Inadequate sanction of loan from bank	Non- co-operation from bank	Delayed sanction of loan from bank	Competition	Lack of suitable site	Skilled Labour shortage	High input cost	
<30	6 (25.00)	5 (20.83)	3 (12.50)	1 (4.17)	1 (4.17)	4 (16.67)	2 (8.33)	2 (8.33)	24 (100.00)
30-40	62 (18.56)	44 (13.17)	44 (13.17)	28 (8.38)	33 (9.88)	46 (13.77)	39 (11.68)	38 (11.38)	334 (100.00)
41-50	7 (21.21)	6 (18.18)	4 (12.12)	2 (6.06)	2 (6.06)	5 (15.15)	5 (15.15)	2 (6.06)	33 (100.00)
51-60	4 (26.67)	3 (20.00)	2 (13.33)	1 (6.67)	1 (6.67)	2 (13.33)	1 (6.67)	1 (6.67)	15 (100.00)
>60	2 (33.33)	1 (16.67)	nil	nil	1 (16.67)	1 (16.67)	1 (16.67)	nil	6 (100.00)
Total	81 (19.66)	59 (14.32)	53 (12.86)	32 (7.77)	38 (9.22)	58 (14.08)	48 (11.65)	43 (10.44)	412(100.00)

Source: Compiled from field survey inputs

NB: Figures in the parentheses indicate the percentage of row totals.

“Lack of suitable site” to start the enterprise has disappointed the entrepreneurs from all the age groups, with largest concentration of such sufferers from the two age groups of above 60 years and less than 30 years constituting 16.67 per cent of each group reported of such constraint. Although “Skilled Labour Shortage” affected entrepreneurs of all the age groups, those above 60 years of age suffered the most with 16.67 per cent of the respondents reported of such a problem. This is followed by those in the age group of 41-50 years (15.15%) and 30-40 years (11.68%). The lowest (6.67%) of such problem was reported by those within the age group of 51-60 years.

“High Input Cost” is still another constraint faced by the sample women entrepreneurs at the initial stage of their business ventures. The most sufferers are from the age group of 30-40 years (11.38%); followed by those tied up in the age group of Less than 30 years of age (8.33%).

From Table 1.03, the following inferences can be drawn:

- No definite trend in relation between age group of the sample entrepreneurs and the economic constraints they encountered at the initial stage of their business ventures exists.
- “Lack of Finance” is the most severe economic constraint for all the sample women entrepreneurs irrespective of their age group. However, those above 60 years of age are the worst sufferers.
- “Inadequate sanction of loan” is highly (20.83%) reported by the sample entrepreneurs with less than 30 years of age; followed by those with 51-60 years of age (20.00%).
- “Non-cooperation from bank” is reported from all the age groups which do not form more than 60 years of age.

- “Delayed sanction of loan by bank” has discouraged entrepreneurs from all age groups with the exception of those represent the elderly age group of above 60 years.
- “Competition” in the market has hindered to some extent or other, the sample entrepreneurs from all the age groups but those with above 60 years of age face the brunt heavily.
- “Lack of suitable site” to start the enterprise has disappointed the entrepreneurs from all the age groups, with largest concentration of such sufferer from the two age groups of above 60 years and less than 30 years.
- Although “Skilled Labour Shortage” affected entrepreneurs of all the age groups, those above 60 years of age suffered the most.
- “High Input Cost” is still another constraint faced by the sample women entrepreneurs at the initial stage of their business ventures. The most sufferers are from the age group of 30-40 years; followed by those tied up in the age group of Less than 30 years.

Thus, it is evident from Table 1.03 that although entrepreneurs from every age group faced the discouraging factors with varied magnitude, those who above 60 years of age had to face multiple problems more heavily as compared to others.

**Sample Women Entrepreneurs’ Level of Education and Retarding Economic factors**

Relation between level of education of the sample entrepreneurs and the inhibiting factors encountered by them in setting up of their business enterprises is examined through the data presented in Table 1.04.

**Table 1.04:** Break-up of the sample women entrepreneurs according to their Educational Status and the most prominent Economic Factor which retarded them to join entrepreneurial practice through Micro-Finance

Level of Education Age Group (Years)	Number of respondents discouraged by the factor								Total (No.)
	Lack of Finance	Inadequate sanction of loan from bank	Non- co-operation from bank	Delayed sanction of loan from bank	Competition	Lack of suitable site	Skilled Labour shortage	High input cost	
Illiterate	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Just Literate	6 (22.22)	5 (18.52)	4(14.81)	2(7.41)	1 (3.70)	4 (14.81)	3 (11.11)	2 (7.41)	27 (100.00)
Under-Matric	30 (18.99)	17 (10.76)	20 (12.66)	15 (9.49)	15 (9.49)	21 (13.29)	18 (11.39)	22 (13.92)	158 (100.00)
Matriculate/Intermediate	21 (19.09)	18 (16.36)	15 (13.64)	8 (7.27)	11(10.00)	16 (14.55)	12 (10.91)	9 (8.18)	110 (100.00)
Under Graduate	19 (20.00)	15 (15.79)	11 (11.58)	6 (6.32)	10(10.53)	13 (13.68)	12 (12.63)	9 (9.47)	95 (100.00)
Graduate and above	5 (22.73)	4 (18.18)	3 (13.64)	1(4.55)	1 (4.55)	4 (18.18)	3 (13.64)	1 (4.55)	22 (100.00)
Total	81 (19.66)	59 (14.32)	53 (12.86)	32 (7.77)	38 (9.22)	58 (14.08)	48 (11.65)	43(10.44)	412(100.00)

Source: Compiled from field survey inputs

NB: Figures in the parentheses indicate the percentage of row total.

Table 1.04 brings in to light that as in all the cases here above, in the present case also, “Lack of Finance” was the most severe problem faced by the sample women entrepreneurs irrespective of their level of education. The brunt was most heavy with those with the highest level of education i.e. Graduate & Above with 22.73 per cent of the respondents reported of having encountered such problem in starting their business enterprises. This is followed by those who are “Just Literate” (22.22%), Under-Graduate (20.00%), Matriculate/ Intermediate (19.09%) and Under-Matric (18.99%).

“Inadequate sanction of loan from bank” was most severely experienced by those women entrepreneurs who are “Just Literate” with 18.52 per cent of the respondents under this level of education reported of facing such problem in starting their enterprises. This is followed by those with Graduate & Above (18.18%), Matriculate/ Intermediate (16.36%), and Under- Graduate (15.79%) level of education. The least sufferer was those with Under-Matric (10.76%).

“Lack of suitable site” was experienced more by those with Graduate & Above (18.18%) level of education as compared to others. Those who are “Just Literate” come next in order of suffering as 14.81 per cent of the respondents under this level of education reported of such menace in starting their business enterprises. This is followed by Matriculate/ Intermediate (14.55%) an Under Graduate (13.68%).

“Non- co-operation from bank” affected more adversely those women entrepreneurs with “Just Literate” (14.81%) level of education; while those with Under-Graduate level of education suffered the least with 11.58 per cent of such sample entrepreneurs reporting the problem.

The problem of “Skilled Labour Shortage” affected the Graduate & Above respondents (13.64%) most. This is followed by Under-Graduate (12.63%), Under-Matric (11.39%) and “Just Literate” (11.11%). The least sufferers were those with Matriculate/ Intermediate (10.91%) level of education.

The malice of “High input cost” was more pronounced with

ample women entrepreneurs having educational qualification of Under-Matric (13.92%) than others. The Under-Graduates (9.47%) come next in order. The lowest sufferers were those with Graduate and above (4.55%).

“Delayed sanction of loan from bank” is still another problem suffered by the sample entrepreneurs of all educational background with varied magnitude. However, those with Under-Matric qualification suffered the most (13.92%); while the lowest sufferers were those with educational attainment of Graduate & Above (4.55%).

**Non-Economic Factors**

Like Economic factors, Non-Economic factors also discouraged the sample women entrepreneurs in starting their business enterprises. The influence of Socio-Demographic features of the sample women entrepreneurs on the various Non-Economic factors which retarded them in setting up of their business ventures are examined in Tables 1.05 to 1.06.

**Sample Women Entrepreneurs’ Age Group and Non-Economic Retarding factors**

Influence of Non-Economic Discouraging factors on sample women entrepreneurs’ age groups is presented in Table 1.05.

Table 1.05 reveals that “Negative outlook of the Society” was the most prominent discouraging Non-Economic factor for all age groups. However, among the age groups, those with 51 years and Above were the worst sufferers with 33.33 per cent of the respondents belonging to this age group reported of having suffered from such challenge at the initial stage of their business ventures. The least sufferers were those within the age group of 30-40 years (16.77%).

Although “Conservative outlook of the family” discouraged respondents of all age groups with varied magnitude, the most hard-hit were those below 30 years of age (20.83%) followed by those within the age group of 51-60 years (20.00%); while the least sufferers were within the age group of 30-40 years (13.77%).

**Table 1.05:** Break-up of the sample women entrepreneurs according to their Age Groups and the most prominent Non-Economic Factor which retarded them to join entrepreneurial practice through Micro-Finance

Age Group (Years)	Number of respondents discouraged by the factor								Total (No.)
	Conservative outlook of the family	Restraint from husband	Restraint from in-laws	Restraint from relatives	Restraint from friends	Negative outlook of society	Official formalities	Lack of Education	
<30	5 (20.83)	3 (12.50)	1 (4.17)	3 (12.50)	1(4.17)	6 (25.00)	2 (8.33)	3 (12.50)	24 (100.00)
30-40	46 (13.77)	45 (13.47)	35 (10.48)	44 (13.17)	33(9.88)	56 (16.77)	27 (8.08)	48 (14.37)	334 (100.00)
41-50	6 (18.18)	4 (12.12)	2 (6.06)	3 (9.09)	2(6.06)	7(21.21)	4 (12.12)	5 (15.15)	33 (100.00)
51-60	3 (20.00)	2 (13.33)	0	1 (6.67)	1(6.67)	5 (33.33)	1 (6.67)	2 (13.33)	15 (100.00)
>60	1 (16.67)	1 (16.67)	0	0	1(16.67)	2 (33.33)	0	1 (16.67)	6 (100.00)
Total	61 (14.81)	55 (13.35)	38 (9.22)	51 (12.38)	38(9.22)	76 (18.45)	34 (8.25)	59 (14.32)	412 (100.00)

Source: Compiled from field survey inputs

NB: Figures in the parentheses indicate the percentage of row total.

“Lack of Education” stood in the way of sample women entrepreneurs of all age groups to some extent or other, but the severity was more pronounced with the elderly women Above 60 years of age (16.67%) followed by those within the age group of 41-50 years (15.15%). The least sufferers (12.50%) were within the age group of less than 30 years.

“Restraint from husband” was a challenge for women entrepreneurs of all the age groups varied magnitude, but

those within the age Group of Above 60 years of age (16.67%) had to face the brunt more heavily than others. This is followed by those within the age group of 30-40 years (13.47%). The least sufferers (12.12%) fall within the age group of 41-50 years.

“Restraint from relatives” was a challenge for four out of the five age groups of respondents with the exception of those Above 60 years. The most serious victims were in the

age group of 30-40 years (13.17%) followed by those within the age group of Less than 30 years (12.50%); while the least sufferers were in the age group of 51-60 years (6.67%). “Restraint from in-laws” was a cause of concern for three age groups of respondents up to 50 years of age. The problem was more pronounced with those respondents within the age group of 30-40 years (10.48%) followed by those within the age group of 41-50 years (6.06%) and Less than 30 years (4.17%).

“Restraint from friends” was still another problem for all age groups of sample women entrepreneurs and the most hard-hit was those Above 60 years of age with 16.67 per cent of the respondents reported of such saga. The least sufferers were within the age group of Less than 30 years with 4.17 per cent of the respondents under this group reported of such menace.

“Official formalities” hindered four out of five age groups of respondents with the exception of those Above 60 years. The most serious sufferers were in the age group of 41-50 years (12.12%) followed by those Less than 30 years of age (8.33%). The least sufferers (6.67%) were found to be in the age group of 51-60 years.

**Sample Women Entrepreneurs’ Level of Education and Non-Economic Retarding factors**

Table 1.06 depicts a picture of the relation between educational status of the sample women entrepreneurs and the most prominent Non-Economic factors which hindered them in starting their business ventures.

Table 1.06 clearly exhibits that “Negative Outlook of the Society” was the most prominent Non-Economic discouraging factor for the sample women entrepreneurs belonging to all educational backgrounds with the exception of those with Graduation & Above. However, the severity of the problem was more pronounced with those who are “Just Literate” with 22.22 per cent of the respondents under this educational background reported of the problem. This is followed by those of Under-Matric (20.89%), Matriculate/Intermediate (16.36%) Under-Graduate (17.89%) and Graduate & Above (9.09%).

Thus, a trend is observed to the extent that those who are at

the highest level of educational ladder like “Graduate & Above”, felt the pinch of “Negative Outlook of the Society” less as compared to those who are at the lowest level like “Just Literate” or “Under- Matric”. Incidentally, those who are in-between the two extremes of educational ladder, experienced the problem moderately.

“Conservative outlook of the family” was a major setback for those sample women entrepreneurs with educational background of “Just Literate” (18.52%) followed by Under-Matric (15.82%) Matriculate/Intermediate (15.45%), Under-Graduate (12.63%) as against the lowest (9.09%) of those with Graduation & Above level of educational attainment.

Here, the trend is clearly visible to the effect that the higher the level of education of the women entrepreneurs, lower is the problem of “Conservative outlook of the family” encountered by them in starting their business ventures and vice-versa.

“Lack of Education” stood most heavily in the way of those sample women entrepreneurs with Matriculate/Intermediate level of education (15.45%), followed by “Just Literate” (14.81%), Under-Matric (14.56%), Under-Graduate (13.68%) and Graduate & Above (9.09%).

Here, it is observed that the problem is less consistent with the level of education of the respondents. On the one hand, some of the sample women entrepreneurs even with highest level of education like Graduate & Above reported of having faced such problem, on the other hand those with Matriculate/Intermediate faced the problem with greatest severity; while those with the lowest level of Education like “Just Literate” or Under-Matric, reported the problem at lesser scale. “Restraint from husband” was most severe with the Under-Graduate (15.79%) followed by “Just Literate” (14.81%), Graduate & Above (13.64 %), Matriculate/Intermediate (12.73%) and Under-Matric (12.03 %).

“Restraint from relatives” was highly encountered by the Under-Matric sample women entrepreneurs with 13.92 per cent of the respondents under this level of education reported of such problem. This is followed by Matriculate/Intermediate (11.82%), Under-Graduate (11.58%) and Graduate & Above (9.09%).

**Table 1.06:** Break-up of the sample women entrepreneurs according to their Educational Status and the most prominent Non-Economic Factor which retarded them to join entrepreneurial practice through Micro-Finance

Level of Education	Number of respondents discouraged by the factor								Total (No.)
	Conservative outlook of the family	Restraint from husband	Restraint from in-laws	Restraint from relatives	Restraint from friend	Negative outlook of the society	Official formalities	Lack of Education	
Illiterate	nil	nil	Nil	nil	nil	nil	nil	Nil	nil
Just Literate	5 (18.52)	4 (14.81)	2 (7.41)	3 (11.11)	2 (7.41)	6 (22.22)	1 (3.70)	4 (14.81)	27 (100.00)
Under-Matric	25 (15.82)	19 (12.03)	12 (7.59)	22 (13.92)	11 (6.96)	33 (20.89)	13 (8.23)	23 (14.56)	158 (100.00)
Matriculate/Intermediate	17 (15.45)	14 (12.73)	11 (10.00)	13 (11.82)	12 (10.91)	18 (16.36)	8 (7.27)	17 (15.45)	110 (100.00)
Under Graduate	12 (12.63)	15 (15.79)	10 (10.53)	11 (11.58)	8 (8.42)	17 (17.89)	9 (9.47)	13 (13.68)	95 (100.00)
Graduate & Above	2 (9.09)	3 (13.64)	3 (13.64)	2 (9.09)	5 (22.73)	2 (9.09)	3 (13.64)	2 (9.09)	22 (100.00)
Total	61 (14.81)	55 (13.35)	38 (9.22)	51 (12.38)	38 (9.22)	76 (18.45)	34 (8.25)	59 (14.32)	412(100.00)

Source: Compiled from field survey inputs

NB: Figures in the parentheses indicate the percentage of row total.

Here, a trend in relation is observed. The Table 1.06 indicates that higher the level of education, lower is the problem of “Constraints from Relatives” faced by the sample women entrepreneurs. And, this relation is true only in case of the sample women entrepreneurs whose minimum level of education is Under-Matric and Above. Incidentally,

those who are “just Literate” reported even less (11.11%) than those with Under-Matric level of education.

“Restraint from in-laws” was most severely encountered by those with the highest level of education of Graduation & Above (13.64%) followed by Under-Graduate (10.53%), Matriculate/Intermediate (10.00%) Under-Matric (7.59%) and “Just Literate” (7.41%).

Here, a clear trend in relation is evident with the fact that “Restraint from in-laws” is more skewed towards the level of education of the sample women entrepreneurs. In other words, level of education of the sample women entrepreneurs and their incidence of “Restraint from in-laws” are positively co-related. This means, higher the level of education of the sample women entrepreneurs, higher the incidence of “Restrains from in-laws” they encounter and vice versa.

Restraint from friend” was the most serious setback for those sample women entrepreneurs at the highest level of educational ladder of Graduate & Above with 22.73 per cent of the respondents under this category reported about the problem. This is followed by Matriculate/ Intermediate (10.91%), Under-Graduate (8.42%), “Just Literate” (7.41%) and Under-Matric (6.96%). No definite trend in relation is found to exist.

“Official formalities” as a discouraging factor was highly reported by those sample women entrepreneurs at the highest level of education of Graduation & Above with 13.64 per cent of the respondents, followed by those with Under-Graduate level of education (9.47%), Under-Matric (8.23%) and Matriculate/ Intermediate (7.27 %). The least suffering (3.70%) was reported by those who are at the lowest level of educational ladder with “Just Literate” tag.

### Findings of the Study

- The rural women entrepreneurs of Assam are discouraged by multiple factors which are of both economic and non-economic nature.
- The most prominent economic factor which discourages our rural women entrepreneurs in taking up entrepreneurship as a profession is the “lack of finance”. This is followed by “Inadequate sanction of loan from bank” and “Skilled Labour shortage”.
- Among the non-economic factors, which discourage our rural women entrepreneurs in taking up entrepreneurial activity, “Negative outlook of the society” is the most severe one. This is followed by Conservative outlook of the family and Lack of Education.
- Among the least inhibiting factors, the Competition (economic) and official formalities (non-economic) are the prominent ones.
- “Lack of Finance” is the most prominent economic-inhibiting factor for the women entrepreneurs with every Socio- Demographic feature under reference. However, this factor is more severely experienced by those Above 60 years of age and having the educational attainment of Graduate & Above.
- “Negative Outlook of the Society” is the most prominent Non-Economic inhibiting factor for the women entrepreneurs. However, this factor was more severely experienced by those Above 50 years of age.

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