

# **ENTREPRENEURSHIP DEVELOPMENT AMONG SCHEDULED CASTE AND SCHEDULED TRIBE WOMEN IN RURAL AREA OF UDALGURI DISTRICT: A DESCRIPTIVE STUDY**

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In this globalized world, economic growth of a country depends on the equal participation of both man and woman in entrepreneurial activities irrespective of caste, creed and religion in the rural area of the country. Entrepreneurship is the outcome of the combination of multifarious socio economic factors interacting at a point of time in any society. The socio economic factors such as the economic background of the members, their caste system, cultural backgrounds and business ethics inter alia influence entrepreneurial behaviors in a society. Entrepreneurship development can be used as an instrument for poverty alleviation, employment generation, economic empowerment, inequality reduction, balanced regional development etc. in a country where self-employment generation is open for all. Participation of rural women of 'depressed class' and 'backward class' of the society in entrepreneurial activities can bring many changes such as socio-economic development, property rights, political representation, social equality, gender equality, personal development, community development, family development, etc. Along with other parts of the state, women entrepreneurship development in Bodoland Territorial Region of Assam has emerged as an important issue in recent times.

Bodoland Territorial Region (BTR), the new term for Bodoland Territorial Area District came into existence in January, 2020 giving thrust to development of this area. According to recent demarcation approach, the area is consisting of four districts, namely, Kokrajhar, Chirang, Baska and Udalguri. As per census 2011 total population of BTR is 3151097. Out of it, about 48 percent are women and their literacy rate is 58.56 percent. The total population of Udalguri district is 831,668 where 421,617 are male and 410,051 are female i.e. 49.30 percent are women. The scheduled castes population constitutes 4.55 percent of the district of which 48.73 percent are women. The scheduled Tribes population constitutes 32.18 percent and of them 50.05 percent are women. Udalguri is a district where 95.48 percent of population lives in rural area.

**Statement of the problem:**Udalguridistrict is endowed with rich natural resources which can be exploited for entrepreneurial activities. There is wide scope of entrepreneurship development in tourism sector, particularly eco-tourism. The women entrepreneurship may also be developed in areas like handloom and handicraft, food processing, designing activities, cutting, knitting and embroidery, herbal plant, poultry farming, duck farming, dairy farming, goat farming, piggery farming, etc. However, the entrepreneurship development among women belonging to the depressed as well as backward class is negligible in the rural area of the district. A sizeable number of scheduled caste and scheduled tribe women of the district are still illiterate who has no managerial, technical, financial, promotional and accessing capacity. Is the illiteracy a hindrance for entrepreneurship development to women of those communities? BodolandTerritorial region is well known for scheduled tribe population and 50 percent are women. Is this an issue for woman entrepreneurship development? BodolandTerritorial region is well known for insurgency. Is insurgency a bit problem for woman entrepreneurship development?

#### **Scheduled Caste and Scheduled Tribe Communities:**

Population of these communities is socially, educationally and economically weaker than the other sections of the population. So, this disparity is perceived in terms of productivity of agriculture, per capita income, and unemployment, absence of market and marketing facilities and lack of subsidiary occupation in the village and in other industries.

Scheduled castes were placed at the bottom in the traditional caste system and regarded as depressed classes in the society. On the other hand, scheduled tribes were regarded as backward class. They live in hills, forests, coastal and desert areas and even on islands. They have their own culture and social organization. They also have their own political system. Tribal art, dance and crafts still have intrinsic value. Both polygamy and monogamy are prevalent among tribal. The traditional economy of tribal is characterized by gathering, hunting, fishing, livestock rearing, shifting cultivation and agriculture. They showed their entrepreneurial qualities in the weekly markets for haat. Previously they practiced barter system, now money becomes the medium of exchange. They had to face many challenges in the society. Now a daysmore and more people of these communities are coming forward looking for entrepreneurial activities in livestock, Eri ,Muga, Pat, Handloom and Handicrafts, Food processing etc. Another aspect also

observed that the culture of SC and ST community people in the state of Assam generally do not want to break their traditional occupational pattern.

### **Objectives:**

The paper tries to address the following objectives

- 1.To study the present scenario of women entrepreneurship in rural areas of Udalguri district.
- 2.To explore the challenges and prospective areas of scheduled caste and scheduled tribe women entrepreneurship in rural area of the district.
- 3.To suggest future recommended actions for development of those entrepreneurs.

### **Methodology:**

The study is descriptive as well as analytical in nature and based on primary and secondary data. The primary data were collected from the rural women entrepreneur who belong to scheduled caste and scheduled tribe communities through structured questionnaire. They are registered under the District Industries and Commerce Centre (DICC). Some other secondary data have been collected from published books, articles of journals, periodicals working paper and websites. The data have been processed and analyzed with statistical tools like tabulations, percentages and graphs.

Population size = 53 Sample size = 30

Convenient Sampling Method has been used for collecting data. The samples are 02 and 28 entrepreneurs each from scheduled caste and scheduled tribe community respectively.

### **Review of literature:**

With the given objectives, a brief review of relevant literatures has been made as follows.

P. JayaKumar and J. Kannan (2014) elaborated the challenges and opportunities before women for self-employment. Main challenges faced by the women are dual role of women overlapping of responsibilities of business and family, illiteracy among rural women, less risk bearing capacity, lack of information and assistance, need of training and development etc. with

the increasing interest of government in women entrepreneurship created it as an opportunity for women.

Priyanaka Sharma (2013) highlighted the development ways for women entrepreneurship. These are providing better educational facilities, adequate training programs, vocational training, and establishing special target groups for women entrepreneurs etc. This study also pointed out the problems faced by women entrepreneurs. These are male dominating society, inadequate financial assistance, women family obligations etc.

Kumbhar, V. (2013) reveals the most serious issues for women entrepreneurs in rural India. These are lack of specific agenda of life, imbalance between family life and career, poor financial freedom, no direct possession of property, no knowledge about capacities, low accessibility to bear risk, absence of self-confidence etc.

G. P. Prasain (2000) in his study on "Entrepreneurship among Scheduled Tribes of Manipur: A case study of Churachandpur district" opined that mere incentives and concessions cannot help the speedy growth of our economy. In order to run industrial enterprise on efficient line, he suggested that proper training, motivation and wide exposure are important elements for the development of entrepreneurship. For that, he recommended suitable education and training programs. He also suggested that all the agencies, various departments of government and DICC should work together to solve the problems faced by scheduled tribes in the region.

### **Findings:**

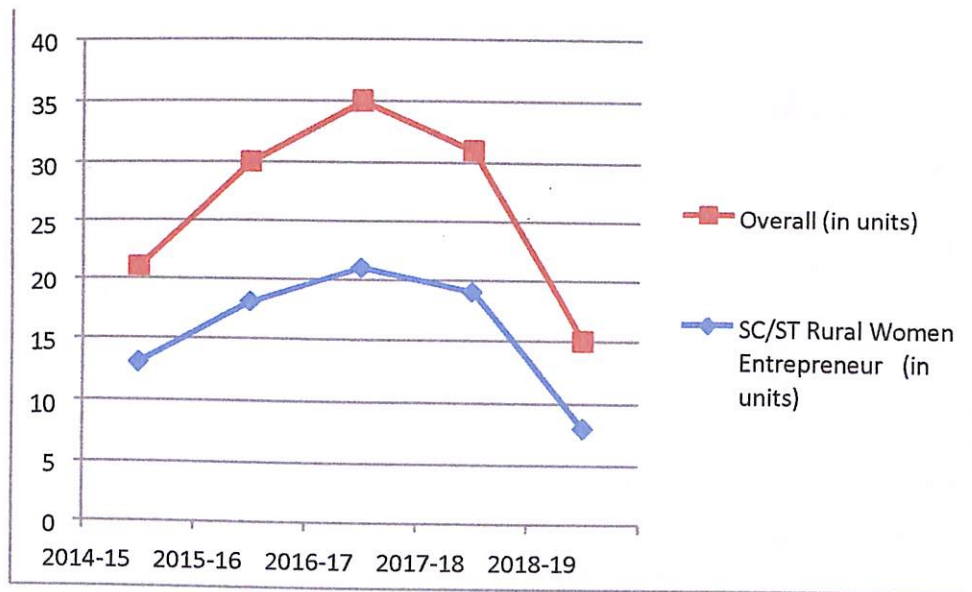
One of the important factors which reflect the growth of entrepreneurship is the year wise number of women entrepreneurs registered in the District Industries and Commerce Centre (DICC). Table 1 and Fig.1 show the number of units registered in MSME Sector in Udalguri district during 2014-2015 to 2018-19. During the study period, the highest number of registration of MSMEs in the study area (40) units is found during the year 2016-2017 and 2017-2018, whereas the lowest number of registration (08) is found in the year 2018- 2019. Table 1 and Fig. 1 reveal the number of enterprises registered in MSME Sector in Udalguri district in BTR which are owned and run by women entrepreneurs during 2014-2015 to 2018-2019. About 67percent rural SC/ST women entrepreneurs have been registered during the study period. It indicates that the number of women in entrepreneurial ventures in the study area is very low but relatively better to other community women

Table 1: Trend of Overall and Scheduled Caste and Scheduled Tribe Women Entrepreneurship Units Registered in MSME Sector in Udalguri District, Assam.

Year	Overall (in units)	SC/ST Rural Women Entrepreneur (in units)	Percentage of SC/ST women entrepreneur
2014-15	13	08	61.53
2015-16	18	12	66.67
2016-17	21	14	66.67
2017-18	19	12	63.15
2018-19	08	07	87.50
Total	79	53	67.08

Source: Year wise Records collected from DICC, Udalguri.

Fig 1: Trend of Overall and SC/ST Rural Women Units Registered in MSME Sector in Udalguri District, Assam. Profile of the respondents (Women Entrepreneurs):



Source : DICC, Udalguri

The demographic profile of respondents (women entrepreneurs) in Udalguri is shown in table 2; the variables which have been considered to study demographic profile are age, marital status, religion, community, educational background, family structure and economic status.

SL. No	Age Group	Number of SC/ST Women Entrepreneurs	Percentage
1	16-20	5	16.67
2	21-25	9	30.00
3	26-30	12	40.00
4	30 and above	4	13.33
Total		30	100.00

Marital Status			
1	Married	12	40.00
2	Unmarried	9	30.00
3	Divorcee	2	6.67
4	Widow	7	23.33
Total		30	100.00
Religion			
1	Hindu	21	70.00
2	Christian	9	30.00
3	Others	-	-
Total		30	100.00
Community			
1	Scheduled Tribe	28	93.33
2	Scheduled Caste	2	6.67
Total		30	100.00
Educational Qualification			
1	Illiterate	3	10.00
2	Below HSLC	4	13.33
3	HSLC Passed	13	43.33
4	HS Passed	8	26.67
5	Graduate	2	6.67
6	Above Graduate	-	-
Total		30	100.00
Family Structure			
1	Nuclear	22	73.33
2	Joint	8	26.67
Total		30	100.00
Economic Status			
1	APL	7	23.33
2	BPL	23	76.67
Total		30	100.00

Source: Compiled from field survey

#### Problems of SC/ST Women Entrepreneurship Development in the study area:

It is clear from the table 1 that the growth rate of women entrepreneurship development in the period of the study is not satisfactory because still now the women entrepreneurs in the study area have been facing a number of problems. The problems faced by the women entrepreneurs are shown in Table 3.

Table 3: Problems of Women Entrepreneurship Development in the study area

SL. No.	Problems	Major Problem		Minor Problem		No Problem		Total	
		Frequ ency	%	Frequ ency	%	Frequ ency	%	Frequ ency	%
1	Lack of awareness about entrepreneurial information	25	83.33	3	10.00	2	6.67	30	100.00
2	Lack of professional education	26	86.67	4	13.33	-	-	30	100.00
3	Lack of entrepreneurial skill	24	80.00	4	13.33	2	6.67	30	100.00
4	Lack of ability to bear risk	16	53.33	9	30.00	5	16.67	30	100.00
5	Lack of interaction with successful entrepreneur	13	43.33	6	20.00	11	36.67	30	100.00
6	Lack of recognition and appreciation from family members	9	30.00	10	33.33	11	36.67	30	100.00
7	Lack of managerial ability	10	33.33	12	40.00	8	26.67	30	100.00
8	Problem of finance	18	60.00	8	26.67	4	13.33	30	100.00
9	Lack of capital accessibility	9	30.00	12	40.00	9	30.00	30	100.00
10	Lack of infrastructure	15	50.00	7	23.33	8	26.67	30	100.00
11	Problem of legal formalities	3	10.00	19	63.33	8	26.67	30	100.00
12	Less support from agency	12	40.00	7	23.33	11	36.67	30	100.00
13	Insurgency	2	6.67	3	10.00	25	83.33	30	100.00

Source: Compiled from Survey

It is seen that for majority of the respondents (83.33 percent) awareness about entrepreneurial information is a major problem; it is minor problem for 10.00 percent of respondents and for 6.67 percent of total respondents, it is not a problem. Lack of professional education is also a major problem of majority of the respondents (86.67 percent); similarly, lack of infrastructure facilities is a major problem for 50 percent respondents; for 23.33 percent, it is a minor problem and for 26.67 percent of total respondents, it is not a problem. About 60 percent

respondents regard finance as a major problem where 26.67 percent take it as a minor problem. Regarding entrepreneurial skills, for majority of respondents (80 percent) it is a major problem; for 13.33 percent respondents, it is a minor problem. Limited support from entrepreneurial promoting agencies is major problem for 40 percent of the respondents; for 23.33 percent respondents, it is a minor problem and for remaining 36.67 percent respondents, it is not a problem. Risk bearing is a major problem for 53.33 percent respondents; it is minor problem for 30 percent of respondents and for 16.67 percent of total respondents, it is not a problem. Regarding lack of capital accessibility, for 30 percent of respondents it is a major problem; for 33.33 percent respondents, it is a minor problem and for remaining 36.67 percent respondents, it is not a problem. Problems of legal formalities are a major problem for 10 percent only; it is minor problem for 63.33 percent of respondents. For 6.67 percent respondents' insurgency is a major problem only; it is minor problem for 10 percent of respondents and for 83.33 percent of total respondents, it is not a problem.

### **OPPORTUNITIES/ PROSPECTIVE AREAS:**

Assam is a place of 'sleeping giant'. Bodoland Territorial Region, an agrarian economy, is abundant with natural resources. The economic uplift of Udalguri totally depends on the development of its rural areas. The opportunities for development are found everywhere. The main areas that are carrying bounteous prospects for the development of women entrepreneurs are discussed below:

1. **Food Processing:** This is used to be for women to start food processing industry easily. Village women staff generally makes pickles for home-use. With proper technique, it can easily be made business oriented. Moreover, Assam is full of diversified traditional food culture among diversified people. These foods are full of nutritional values. If women focus, with an entrepreneurship mind, there is huge scope. That is very appreciating.

2. **Handloom and Handicraft:** Handloom of Tribal is a hallmark of Assamese culture. Earlier, in almost all the houses, handloom was being practiced for domestic uses. This industry has a big scope for capturing international market. Some enthusiast women have been working hard on it. Like that, handicraft is possessing huge prospects due to abundance of raw materials in the district required for it.



3. **Cutting, Knitting and Embroidery:** Another prospective area of women entrepreneurship is cutting, knitting and embroidering. These are some works which are much known to village women in a domestic basis. This field can be given a huge scope for opening up 'Cutting, tailoring, embroidery Centre', along with its training to the other willing girls. This will ensure economic independence of the rural women.
4. **Livestock and Poultry Farming:** Some livestock and poultry farming are very suiting for rural women entrepreneurship. They are like goat farming, duck-farming, chicken-farming, piggery, etc. Through co-operative farming system or with SHGs, village women can supply raw products at a huge amount; or they may themselves also start a micro industry for making finished products.
5. **Herbal Cosmetics:** One of the prospective areas for rural women entrepreneurship may be the production of herbal cosmetics. For that, women should be well educated and trained regarding making of cosmetics. BTR is a place full of diversified trees and highly medicinal herbs. In villages, still in 21st century, herbs are highly used for cosmetic use. This is a field, full of scope, for future prospects of rural women entrepreneurship.
6. **Spice Production:** The soil and climate of BTR is good for production of spice trees, which are carrying scopes for rural women entrepreneurship on their back. Some of them are Red chilli, Black pepper, Capsicum, Indian Bay Leaf ("Tez Pat"), Cloves, Garlic, Ginger, Mustard Seed, Mint, Tulsi, Turmeric, Coriander etc.

### **RECOMMENDED ACTIONS FOR DEVELOPMENT OF RURAL WOMEN ENTREPRENEURSHIP:**

The findings and discussion of the study refers some recommended actions to be followed for the development of women entrepreneurship in the study area. A few such recommendations are:

1. Approach should be taken to make women motivated to start enterprises. For that, meetings, seminars should be held in villages so that women are attracted to the idea of entrepreneurship.
2. Approach should be taken for selecting enthusiastic women in villages; they should be properly trained so that they can further motivate women in their own areas to entrepreneurship.

3. Technical knowledge should be given to the women so that they become confident enough with modern appliances of technology.
4. To reduce operational problems, helping hand should be extended by the Government at any point of time of their business. Government should ensure the proper investment of money by the entrepreneur and should show the right track to move.
5. A good communication system should be made between small women enterprises and big industries. Linkage should be made among Government, women enterprises, and big industries.
6. A local Government authority should be made which can take queries, problems and can give immediate solution to village entrepreneurs.
7. Well doing entrepreneurs should be encouraged by the Government so that gets motivation to work more.

### **CONCLUSION:**

From the above discussion, it is observed that scheduled caste and scheduled tribe women entrepreneurship have been working hard, yet it is not a good scenario in comparison to other parts of the state. The development of women entrepreneurship in rural area of Udalguri district is surrounded by hundreds of challenges. To get the true result of women entrepreneurship, which is in abundance of prospective areas to grow, the problems faced has to be reduced or eliminated. Village and women are the souls of rural economy, and by practicing women entrepreneurship, the socio economic culture of Scheduled Caste and Scheduled Tribe can be highly boosted up.

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