

Issues, Opportunities and the Role of Government in the Development of Women Entrepreneurship

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Abstract: Entrepreneurship is a lifeblood of an economy. At present entrepreneurship is regarded as the engine of economic growth. This paper studies the issues, opportunities and the role of government in entrepreneurship development among women in the North bank of Brahmaputra River, Assam (especially Sonitpur district of Assam). The study area is an underdeveloped one and is based on agriculture. Most of the people (about 80 percent of the total population, 2011) depends on agricultural activities for their livelihood. Though, it is a tourist destination place, but entrepreneurship development is not encouraging. Infrastructure facilities for entrepreneurship development are not enough and not up-to-the mark, yet women entrepreneurs are moving ahead in all spheres. But due to untapped entrepreneurial ability of women in the study area, having resources and potentials, the Sonitpur district is not growing with the pace of main stream line. This study tries to analysed the main problems of women entrepreneurs and the role of government in this case.

Key words: Entrepreneurship, encouraging, development, potential, resources

Date of Submission: 11-02-2020

Date of Acceptance: 27-02-2020

I. INTRODUCTION

Entrepreneurship development is an important criterion for economic development of a country. All over the world, a revolution is driving by entrepreneurs in transforming and renewing economies. Government's responsibility towards the socio-economic development of women needs special attention. The strategy of Government to promote self-employment for women through entrepreneurship are providing basic infrastructure, creating synergies between industries, improving skills, importance on marketing, using information and communication technologies for building micro enterprises etc. (Mondal & Ray, 2009). In India, the proportion of educated and skilled women in total unemployment is also gradually increasing. Therefore, it is important to expand self-employment opportunities for income generation. To develop formation of indigenous women's ventures, various development programmes and policies are needed. In this case, government of India has taken various measures to develop indigenous venture, product selection, market information, motivation, competency, project formulation and training in business management etc. which are required. These programmes are known as Women Entrepreneurial Development Programme (WEDP). The WEDP in India aims at training first generation women entrepreneurs basically on non-traditional sector. It encourages the exploration of new sources of entrepreneurship.

In India, women constitute the half of the human resource potential available for economic activities in all the sectors of economy. If this half portion is neglected, and is deprived off from opportunities in agricultural, industrial and tertiary sector, development cannot take place. It indicates that full-fledged participation of women in economic activities is the key to economic development as they are around 48.2 percent of the total population in India.

Sonitpur district of Assam is an agriculturally based economy. Entrepreneurship development in Assam has been poor since independence. Though Assam is full of natural and precious resources, presently Assam is amongst the industrially backward states of India. The industrial scenario of Assam is confined within the growth of employment orientated SSIs sector comprising of the processing and manufacturing units. In Sonitpur, among all the productive sectors, agriculture makes the highest contribution of its domestic sectors and employs about 80 percent of the workforce (2011). Industrial development is not satisfactory. Though it is a tourist destination place, but entrepreneurship development is not encouraging.

II. REVIEW OF LITERATURE

Singh and Gupta (1985) studied to find the reasons for becoming an entrepreneur amongst the women. Their study revealed that seconomic reason was the first followed by keeping oneself busy, ambition fulfilling and the desire to become independent.

Charumathi (1997) reported that banks and financial institutions traditionally viewed women entrepreneurship as more doubtful propositions than men entrepreneurship.

Pal (1997) in a study on Women Entrepreneurship and the need for financial sector reforms found that the lack of affordable credit from the formal financial sector was the most important challenge for women entrepreneurship.

Richardson et al. (2004), revealed that the reasons for starting business by women are not always motivated by positive factors but also due to negative atmospheres like low family income, non-existence of employment opportunities, dissatisfaction with a current job or the need for flexible work. These types of factors are to be most predominant among women within developing economies (Dhaliwal, 1998).

Papisetty Rama Mohan Rao (2004), revealed that inadequate infrastructure, high labour mobility, shortage of electricity and delayed realization of debtors were the basic challenges that hinder women to become an entrepreneur.

Longowitz and Minniti(2007), observed that the role of women in the development of a country cannot be ignored because it not only provides for women to prove themselves but also contributes to the welfare of the overall economy.

Kariv (2013) in his study revealed that women are less likely to consider careers in entrepreneurship given attitudinal, resource, skills, knowledge, and institutional, regulatory and social barriers.

Coleman and Robb, 2016 revealed that women entrepreneurs use significantly lower amount of external equity capital than men during the early and later stages of their firms' development.

Objectives:

1. To study the socio-economic conditions of women entrepreneurs;
2. To find out the role of government and financial institutions in the development of women entrepreneurship;
3. To analyse the setbacks and problems faced by women entrepreneurs;

III. METHODOLOGY

Descriptive survey method is used to examine the existing condition of women entrepreneurship. The population of the study are all registered and non-registered women entrepreneurs.

Sources of data for the study

The study is basically based on primary and secondary data. Sources of secondary data are Reports, Journals, Magazines and Newspapers, Books, Action plan, Pamphlets of Director of Industries Centre, Sonitpur District, Khadi and Village Industry Board, Sonitpur district, Indian Institute of Entrepreneurship, Guwahati, Assam, North Eastern development corporation, Assam Financial Corporation, websites and newspapers.

The primary data are collected through structured questionnaires. To draw primary data, this study adopted the personal contact method. It helps to collect the required primary data by going deeply into the feelings of the entrepreneurs. For making the study more meaningful and useful, there were exchange of ideas. The total sample size is 100 (both registered and unregistered women entrepreneurs).

Criteria for the selection of women entrepreneur

The entrepreneurs should have been in business for at least three years at the time of investigation irrespective of registered and non-registered enterprises.

The data were collected from 3 blocks out of the 7 blocks (Around 42 %) of Sonitpur district for study. These are (a) Barchala, (b) Dhekiajuli, (c) Bihaguri, by simple random sampling technique, within each block, the respondents under study were selected.

Sample size

Cochran's sample size determination formula was used to calculate the proper sample size for this study. Considering 95 percent confidence level and at least 5 percent precision, the sample size was found 100.

Statistical tools

The collected data is analysed to find out the objectives of the present study and to draw inferences by applying statistical techniques like tables, percentage, graphs, weighted ranking method, etc.

Significance of the study

Sonitpur district is purposively selected as this district has the potential to probe into the entrepreneurial behaviour of women. Besides, to throw light on the impact of socio-economic factors on the growth of

entrepreneurship is also essential. This study attempts to sketch the challenges of women entrepreneurship which hinder the women entrepreneurs in transforming their standard of life. Study also tries to focus on impact of government's role on entrepreneurship development among women. Moreover, it is important to motivate and guide the new generation regarding the choice of career as an entrepreneur in the study area. It is in this backdrop that the proposed topic is a need for more specific studies on the hidden problems of women entrepreneurs. Though Kamrup district (both Metro and Rural), and also Nagaon district of Assam have the highest number of women entrepreneurs respectively, Sonitpur district has potential for development of women entrepreneurs and number of women entrepreneurs both registered and unregistered have been increasing gradually. Out of 968 total registered entrepreneurs in the last five years, the number of women entrepreneurs is 430 from 2013-14 to 2017-18 (Source: DICC, Sonitpur). The growth rate of women entrepreneurship during this period is 44.42 percent.

First objective:

To find the socio-economic profile of women entrepreneurs in the study area

In Sonitpur district, the various entrepreneurial activities among women lead to their entrepreneurial development are determined by the demographic and personal features. These features are basically variables like age, occupation, family structure and size, caste, marital status, educational standards, involvement and work experience, family income from entrepreneurial and allied activities. These are discussed below in the following table.

Table – 1 Profile of socio-economic condition of women entrepreneurs in Sonitpur district

Variables	Category	Number of respondents	Percentage (%)
Age	20-30	27	27
	30-40	50	50
	Above 40	23	23
Educational qualification	Below and equal to 10 th standard	18	18
	12 th standard	52	52
	B.A.	23	23
	M.A.	07	7
Marital Status	Married	49	49
	Unmarried	31	31
	Widow	20	20
Family structure	Nuclear	45	45
	Joint family	55	55
Number of dependent members in family	3	32	32
	4-6	50	50
	Above 6	18	18
Monthly income	Up to Rs. 10,000	29	29
	Rs.10,000-30,000	41	41
	Rs.30,000-50,000	20	20
	Above Rs. 50,000	10	10
Location of enterprise	Home based	55	55
	Rented outside Premises	10	10
	Owned outside premises	15	15
	Road side	20	20
Sources of finance	Self	55	55
	Relatives, friends	26	36
	Financial institutions	19	19
Size of enterprises	Small	100	100
	Medium	00	0
	Big	00	0

Legal structure of enterprises	Registered	30	30
	Non-registered	70	70
Origin of business	Self-created	48	48
	Bought	15	15
	Inherited	12	12
	Proxy owner	25	25
Community of women entrepreneur	SC	31	31
	ST	19	19
	OBC	16	16
	General	34	34

Source: Primary data

Table – 1 reveals the socio-economic atmospheres of women entrepreneurs. The highest number (50 %) of women entrepreneurs is belonging to 30-40 age groups; followed by above 40 years of age group (23%). Investigation shows that highly qualified women were not interested in entrepreneurial activities. They were interested on public and private sector jobs. 52 percent women entrepreneurs were 12th standard, 27 percent were graduate, 7 percent were Master degree. During field study it came to know that number of married women entrepreneur (49%) was more than unmarried (31%) women and 20 percent were widow. Widows were compelled to join in entrepreneurial activities to cope up financial crisis. Number of women belonging to joint family system (55%) is more than nuclear family (45%). Because women entrepreneur from joint family can maintain a balance between family and business with the help of family members. As the economy of Sonitpur district is backward and is based on agriculture, therefore monthly income of women entrepreneur is not so high. Majority of respondents (41%) income fall in the range of Rs. 10,000 to Rs. 30,000. Above Rs. 50,000 is earned by only 10 percent women entrepreneur. Lack of sufficient infrastructural facility, training facility, scarcity of funds, insufficient market, etc. are responsible for low income of women entrepreneurs. Due to procedural complicacy, most of the respondents did not take financial help from banks. Their source of finance was self. Due to shortage of funds, required investment is not enough which hampers the development of entrepreneurship among women in the study area. Moreover, there were lack of enterprises (big and medium) all women enterprises are small. Number of registered women entrepreneurs was only 30 percent and non-registered was 70 percent. Due to illiteracy, procedural complicacy in registration, and the ignorance about the advantages of registration, the number of non-registered women entrepreneur was more than registered. Self-created women enterprise is 48 percent. Inherited ventures were only 12 percent. Women entrepreneur belonging to SC was 31 percent which was more than OBC and ST (which are 16 and 19 percent respectively). Since economically, SC community is very poor, they were compelled to enter the entrepreneurial activities for survival of their family. 34 percent women entrepreneurs were general.

Opportunities:

Sonitpur district has the potential to probe into the entrepreneurial behaviour of women due to the increase of population, urbanisation and market condition of small enterprises is gradually moving upwards. Moreover, in recent years due to increase of Self-Help Groups (SHGs) under the Swarna Jayanti Gram Swarozgar Yojana (1999) entrepreneurship among women has been gradually increasing. Culturally this district is full of diversity. Due to existence of multicultural ethnic groups, there is a possibility of women entrepreneurship in different sectors such as traditional as well as non-traditional sectors. Field study shows that there is a possibility of women entrepreneurship due to the following reasons:

- Female literacy rate is increasing from 49.80 percent in 2001 to 60.73 percent in 2011. Increasing literacy rate raises the awareness level among women.
- With the increase of literacy rate, SHGs among women has been gradually increasing. According to, DRDA, Sonitpur, the total number of SHGs were 9171 from 2011-2012 to 2017-18.
- Moreover, in Sonitpur district, the growth rate of women entrepreneur was 44.42 percent, during 2013-14 to 2017-18 (**source: DIC Sonitpur**). It shows a positive and expected expansion of registered woman enterprises in the study area.
- The growth rate of population is increasing from 15.55 percent in 2001 to 18.11 percent in 2011. In case of urbanisation, it was 8.9 percent in 2011 against 10.56 in 2001.
- The number of non-registered respondents is more than registered respondents during this period. It was 2697. Field study reveals that the rural and urban women have shown interest in having financial status in the family to raise their standard of living. Therefore, with the increase of population and awareness among

women, the opportunities of increasing entrepreneurship among women has been changing leading to development in the long run.

- Field study states that 19 percent respondents have got training facilities. Financial assistance was got by 12 percent respondents. But no one can get infrastructural facilities. Marketing and technological facilities have got only by 8.84 and 2.09 respectively which were negligible.

Table -2 Classification of respondents based on factors motivating [using Weighted Ranking Method]

Sl. No.	Weighted particulars	10	9	8	7	6	5	4	3	2	1	Total	Rank
		1	2	3	4	5	6	7	8	9	10		
1	To earn money	15	11	13	10	9	7	10	6	8	4		
		150	99	104	70	54	35	40	18	16	4	590	2
2	To be independent	17	12	8	10	7	8	7	3	5	6		
		170	108	64	70	42	48	49	24	10	6	591	1
3	Unemployment	14	11	12	8	10	9	6	8	5	7		
		140	99	96	56	60	45	42	24	10	7	579	3
4	Responsibility due to death of near relatives	11	10	10	8	9	8	10	6	4	6		
		110	90	80	56	54	40	40	18	8	6	502	5
5	Special qualification attained for running a business/enterprise	10	9	10	7	8	8	6	9	7	4		
		100	81	80	49	48	40	24	27	14	4	467	7
6	Business culture exists in the family	13	9	9	8	6	9	8	7	4	6		
		130	81	72	56	36	45	32	21	8	6	487	6
7	Get better life than before	13	9	10	8	10	10	7	6	6	4		
		130	81	80	56	60	50	28	18	12	4	519	4
8	Social status	10	11	8	9	7	10	6	4	5	5		
		100	99	64	63	42	50	24	12	10	5	469	8
9	Being entrepreneur was a lifelong goal	12	9	7	6	5	7	6	5	4	3		
		120	81	56	42	30	35	24	15	8	3	414	9
10	Availability of infrastructural facilities	9	8	6	7	6	7	5	4	3	2		
		90	72	48	49	36	35	20	12	6	2	370	10

Source: Primary data

The above table -2 shows that the first rank to be independent was given by large sections of the respondents; second rank to earn money followed by unemployment, get better life than before, responsibility due to death of near relatives, business culture exists in the family, special qualification attained for running a business/enterprise, social status, being entrepreneur was a lifelong goal, availability of infrastructural facilities.

Table-3 Number of registered respondents in Sonitpur district since 2014 to 2018

Year	Women	Total (Men & women)	%
2014-15	50	147	34.01
2015-16	125	174	71.82
2016-17	61	169	36.09
2017-18*	31	153	20.26

Source: DICC, Sonitpur

*2018(26/9/18)

Interpretation

Above table-3 reveals the growth rate of registered women entrepreneur which is not consistent i.e. it was 34.01 percent in 2014-15 followed by 71.82 percent in 2015-16, 36.09 percent in 2016-17 and 20 percent in 2017-18. On the other hand, the non-registered women entrepreneur is gradually increasing. Field study revealed that large section of the women was not interested in registration of enterprises because of their ignorance about the facilities (training and financial assistance) provided by government through DIC, MSME, PMKVY, etc.

2nd objectives:

Role and impact of government schemes and financial institutions on entrepreneurship development in Sonitpur district

From the beginning of Five-Year Plan, Government of India has given emphasised on entrepreneurship development. The government schemes envisage economic empowerment of women through various business-related training programmes, information and counselling extension activities related to business, products, services, etc. This assistance is provided for self-employment business by women for pursuing any kind of non-farm related activities. The following table shows the assistance receives by respondents.

Table –4 Institutional assistance received by respondents

Sl. No.	Variables	Total	
		No. of Respondents	%
1	Financial	12	12
2	Infrastructure	0	0
3	Training	22	19
4	Marketing	08	10
5	Technology	6	6
6	No assistance at all	52	53
7	Total	100	100

Source: Primary data

Table –4reveals that the 12 percent respondents were getting financial assistance. In case of infrastructural facilities, respondents did not receive advantages. Training facilities were availed by 22 percent respondents mainly from DIC and MSME. In marketing of the product, 08 percent entrepreneurs received assistance through trade faire organised by government and NGOs. Technological assistance was received only by 6 percent. Highest number of respondents (52 percent) did not get assistance at all from government due to their illiteracy, lack of information and also complicity in procedural formalities.

Investigation reveals that the government schemes envisage economic empowerment of women through various business-related training programmes, information and counselling extension activities related to business, products, services, etc. Presently, Government schemes are mainly **Annapurna Scheme, Stree Shakti Package, BharatiyaMahila Bank Business Loan,Cent Kalyani Scheme, MahilaUdyami Nidhi Scheme, RashtriyaMahilaKosh (RMK), Udyogini scheme , Orient Mahila Vikas Yojana Scheme, MUDRA Yojana Scheme for women, Stand- Up India Scheme, RashtriyaMahilaKosh (RMK), Khadi and Village Industries Commission (KVIC), MahilaUdyami Nidhi (MUN),etc.**These schemes provide assistance for self-employment business by women for pursuing any kind of non-farm related activities. But when it comes to implementation of these policies and schemes it becomes a matter of question. At present Prime Minister MUDRA Yojana (PMMY) is the most successful scheme in India. In 2019 budget, the newly elected NDA Government has given much emphasis on MSME and allotted huge amount of money on PMMY.

Investigation reveals that, overall the government assistance was found beneficial to a small section of women entrepreneurs in urban and rural areas and also in educated women. It was also found that the assistance was not sufficient in the sustainability of enterprises. In India, 14 percent businesses (according to the Sixth Economic Census by the National Sample Survey Organisation, NSSO), are run by women. Moreover, 90 percent of financial requirement of women entrepreneurs is met by informal channels as women entrepreneurs are not able to get finance from formal channels because of collateral and transparent financing for their business. Field study, shows that due to lack of awareness and education, complicity in procedural formalities, lack of transparency and not getting benefits on time from government schemes are some important factors which create major problems for the development and expansion of women entrepreneurship in the study area. Moreover, delay in implementation of policies discourages women to move one step ahead in starting and running enterprises.

Government, NGOs, other agencies, entrepreneurship promotion groups and the society have a great importance to promote and encourage women entrepreneurship. In the study area, DIC, MSME, Handloom

&Textile, PMKVY, PMMY, IIE, NEDFI are the main institutions which provide training and guidance for financial and marketing assistance to the women who are interested in doing entrepreneurial activities. However, the sunny side is that the participation of women in entrepreneurial activities is gradually increasing. After thorough study of both primary and secondary data, it was observed that the different schemes and programmes are not achieving the targets. Various entrepreneurial development programmes are not performing up to the marks and nobody has made accountable for this under performance. Undoubtedly, presently, women entrepreneurs are gradually increasing, but due to untapped entrepreneurial ability of women in the study area, having resources and potentials, the Sonitpur district is not growing with the pace of main stream line.

Impact of government policies and schemes:

During investigation, it came to know that financial assistance from the government as well as non-governmental institutions was taken by a large number of respondents. Due to the ignorance, illiteracy, lengthy procedural complicacy and not getting facilities on time, respondents were not able to avail benefits of government schemes. At present financial assistance are provided by SBI, UCO, UBI (Medium- and long-term loan), Bandhan bank (short term loan,), co-operative credit societies, etc. which are quite important for promotions and development of the entrepreneurship, but the participation rate of women was very nominal (only 23.07 percent). The government has to launch more rational and motivational programmes for women entrepreneurship development.

3rd objective:

To analysed the challenges faced by women entrepreneurs

Being woman is a challenge in itself, then comes the biggest challenge of sustaining or surviving as a woman as hurdles keep coming in the form of stereotyping, hypocrisy, societal frame of conducts and much more than that can be expressed in words. In such a scenario, a woman getting into entrepreneurship is a tough call and a tough act. Women entrepreneurs face a wide array of challenges, in order to develop their efforts to further develop and expand the enterprises they have established. These challenges and opportunities are growing rapidly. Though in India, women constitute 48.2 (Census, 2011) percent of the total population, but the entrepreneurial activity seems to be a male-dominated zone. Generally, Indian women are mostly homemakers and many are illiterate as well, or graduate with no experience in carrying a business activity. According to Ghose and Roy, (1997), Indian women have more inhibitions towards enterprising than Western nations. The challenges experienced by women entrepreneurs have thus resulted in restricting and inhibited the expansion of women entrepreneurship. The most common start-up problem of women entrepreneur seems to be the lack of capital (Lee- Gosselin and Grise, 1997). Barwa (2003) found that due to the existence of inequalities in social and cultural, gender-based inequalities, e.g., the problems that are raised due to of their limited access to ownership of property, formal education, and social mobility.

The laws and regulations for women employment are not sufficient in India. Though constitutional provisions are there, but there is discrimination against women. The basic challenges that face by women in running their entrepreneurial activities in study areas are - inadequate finance, problems of marketing, lack of business knowledge, insufficient infrastructure facilities, lack of knowledge and awareness about government policies for women entrepreneurship, gender bias, social and cultural problems, lack of inadequate training facility, lack of full family support, shortage of self-confidence, fear of success, etc. Studies reveal that women are not interested to perceive themselves as entrepreneurs. They also avoid training and courses targeted as entrepreneurs. The other limiting factors in the study area are the impact of family life and child care, along with a lack of high-profile role models. Women’s traditional ‘caring’ roles, inequality in the sharing of these roles between men and women, as well as our perceptions of what are appropriate roles for women and men both in the home and in the outside, continue to be key constraints to women’s economic empowerment in the study area.

Table-5 Problems faced by women in running enterprises (Weighted Ranking Method)

Sl. No.	Weight	10	9	8	7	6	5	4	3	2	1	Total	Rank
	Particulars	1	2	3	4	5	6	7	8	9	10		
1	Stiff competition	12	9	10	9	7	10	6	5	4	3	486	1
		120	81	80	63	42	50	24	15	8	3		
2	Problem of running capital	10	9	10	7	10	9	7	6	4	5	474	2
		100	81	80	49	60	45	28	18	8	5		
3	Marketing problem	12	10	8	9	7	5	7	5	6	4	463	3
		120	90	64	63	42	25	28	15	12	4		

4	Scarcity of raw materials	9	7	6	5	6	4	3	7	2	1	330	8
		90	63	48	35	36	20	12	21	4	1		
5	Lack of role model	6	7	5	3	3	2	3	2	1	1	233	10
		60	63	40	21	18	10	12	6	2	1		
6	Time management and business-family balance	9	8	7	6	6	7	3	4	2	1	360	7
		90	72	56	42	36	35	12	12	4	1		
7	Pricing problem	11	10	9	7	6	4	6	9	4	2	438	4
		110	90	72	49	36	20	24	27	8	2		
8	Low risk-bearing ability	9	7	8	7	5	7	3	3	2	1	357	6
		90	63	64	49	30	35	12	9	4	1		
9	Lack of mobility	9	8	8	6	9	6	5	3	2	1	386	5
		90	72	64	42	54	30	20	9	4	1		
10	Day to day problem	7	6	5	5	4	5	4	5	3	2	287	9
		70	54	40	35	24	25	16	15	6	2		

Source: Primary Data

The above table – 5 shows the problems of women entrepreneur in running their enterprises by applying weighted ranking method. Most of the entrepreneurs have given first rank on stiff competition; second rank for problem of running capital and followed by pricing problem, marketing problem, lack of mobility, time management on business and family, scarcity of raw materials low risk bearing ability and day to day problem.

IV. FINDINGS:

- The proportion of women entrepreneurs within the range of 30-40 is highest (50 percent) in the study area. The more women enterpriser in this age group is specially to support their family in terms of money and this age group of respondents can maintain a balance between family and business.
- Women entrepreneurs having post graduate or holding higher skill qualification, was very nominal. Extremely educated women in the study area showed no fascinated by doing business. Majority of respondents (52 percent) were 12th standard.
- During investigation, it was found that an outsized section of women entrepreneurs has availed no training (78percent) to formulate their thinking and aspirations consequently no further have polished results. Only 22 percent respondents have undergone training. Due to lack of proper training, most of the respondents have no skill to manage a venture.
- The number of respondents belonging to nuclear family are 45 percent. It is highest in urban area than rural areas. Due to gradual increase of urbanization and to maintain a higher standard of living, women in urban areas are forced to try and do entrepreneurial activities to satisfy their day to day wants.
- Investigation reveals that in urban areas most of the respondents (53 percent) have an interest to do their business in non-traditional areas (like financial consultant, café, running hobby classes, beauty parlour, creche, boutique, etc.) due to high demand. On the other hand, in rural areas, majority of respondents (80 percent) have an interest in traditional areas (like handloom, handicrafts, tailoring, embroidery, etc.). This is mainly due to low cost of production, handiness of raw materials, use of primitive strategies, etc.
- Field study shows that employment generation of women enterprises isn't satisfactory. Because all the enterprises are small size which were controlled and ran by individual respondent. This is basically due to lack of adequate money; women were running business with their family members and not with hirelabour.
- Self- created women entrepreneurs were quite heritable and acquired. Throughout the study area, it came to know that 1st generation women enterpriser (self-created) were interested to try and do entrepreneurial activities on non-traditionalsectors.
- Investigation revealed that due to lack of awareness and education, complicity in procedural formalities, lack of transparency and not obtaining advantages on time from government policies and schemes, etc., are some important factors that produce major issues for the event and enlargement of women entrepreneurship in the study area.
- Study shows another vital drawback that was the delay in implementation of policies that discourages women to manoeuvre one step ahead in beginning and running enterprises.

V. SUGGESTIONS:

1. The sound and continuous promotions for women entrepreneurship must be given priority. It will definitely help in solving the problems of unemployment in unorganized sector. Entrepreneurship among women will not only enable them to get better jobs and economically self-sufficiency, but at the same time, society will also gain by their creative and risky decisions. Their positive contribution to GDP will reduce social inequalities and will help in increasing standard of life of households.
2. Expansion of education on entrepreneurship is must for entrepreneurship development. Because it explicitly prepares students to identify and address challenges and opportunities. Awareness of people especially among women must be increased to avail government policies and programmes through expansion of education. Entrepreneurship as a subject should be added in the curriculum to realize the importance and significance of it in economic development.
3. The mind-set of the society must be changed over women. The burden of family i.e. caring of children, day-to-day household activities, etc. should be equally borne by all family members.
4. Government must give emphasized on publicity of various schemes announced from time to time to encourage women entrepreneurship. This publicity should be done not only in Block level but also in grassroots level i.e., from Gram Panchayat level. Moreover, regular monitoring and supervising of implementation of these schemes is very important.
5. Information centre at block levels must be set up to provide latest information of government's schemes and policies to the people.
6. Training programmes for entrepreneurial activities (irrespective of age and education) must be increased by providing stipends as incentives to increase the participation rate of women. It must be related with the changing environments of the country and economy. s
7. Different financial institutions should create a supportive environment and enabling framework needed for healthy and sound entrepreneurship. Since women cannot provide sufficient collateral for availing loan from financial institutions; therefore, financial institutions have to be more pragmatic about it by providing loan after considering feasibility and profitability of their business. It is imperative to liberalise loan procedures and formalities for women entrepreneurs.
8. DIC, MSME, PMKVY, etc. should provide adequate training for different sectors in different places mainly in rural and backward areas so that women can easily choose to start a project requiring managerial skills, necessary financial support, credit related security, borrowing opportunities, etc.
9. Marketing facilities such as sales, purchases and other required support for timely start of an enterprise, etc. are necessary for women entrepreneurs. Government/NGOs should give emphasis on that.
10. Since education opens many ventures for highly qualified women in various fields, steps should be taken by the government to explore their talents.
11. More commercial as well as industrial estates should be set up in various places (Block wise) of the study area.
12. Raw material hub should be set up in both urban and rural areas so that the entrepreneurs can purchase required raw materials at lower prices.
13. Corruption and malpractices, which act as a major challenge for availing loan and other facilities from the respective agencies should be abolished by launching appropriate credit delivery-based incentive schemes for all the employees of that particular organisation.
14. To develop and enlarge the participation of women in all types (big and small) of enterprises, a stronger coordination among the government, financial institutions, NGOs and educational institutions is very much important. Women need encouragement and support not only from the family members but also from the society, financial institutions, and government.

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Mala Mahanta. "Issues, Opportunities and the Role of Government in the Development of Women Entrepreneurship." *IOSR Journal of Humanities and Social Science (IOSR-JHSS)*, 25(2), 2020, pp. 22-31.