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### Women Entrepreneurs – a case study in Hailakandi district of Assam with special reference to Manipuri community

#### Abstract

Entrepreneurs are the backbone of a developing country as well as developed countries. Now a day's women are not like to live in four walls boundary. Entrepreneurs are the fourth factor along with land, labour and capital. In developing countries like India women entrepreneurs are limited scope for participation of economic, and primarily their activities are very restricted. But, in recent ages, there has been a significant career choice of women entrepreneurs, and they are in especially in Engineering, Electronics and Science and technology etc. Even developed countries Japan, UK, Russia, China and USA are encourage treat as economic Venus. And also developing countries like India also on serious struggle for changing economic development and employment generation through the entrepreneurship. The present study the author have identified the various problems face the Manipuri women entrepreneurs in the Hailakandi district and suggest measures to solve the problems related women entrepreneurs.

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## **1. Introduction**

Entrepreneur plays an important role in developing and contributing to the economy of a country. They are real backbone of any economic development. Developed countries like Japan, UK, Russia, Germany they have encourage and promote women entrepreneurs for their development, they provides several opportunities like to create income, employment and capital formation. Now the women's are consist of around 51 percent of world population. According to the International Labour Organisation observed the women's enterprise as an unit where one or more women entrepreneurs have not less than 50 percent financial holdings. Now women are very awareness of their self or own rights. They are challenges and opportunities provided to digital era are rapidly growing. The Government of India has also launched several policy and programmes for women to become an entrepreneur. The women entrepreneurs in Assam are very interested in entrepreneurial works like, Handloom weaving, Tailoring, Poultry farm, Handicraft, beauty parlor, fisheries, piggery etc. But unfortunately it has been observed that the growth rate of women entrepreneurs is not yet become in a satisfactory stage. It is a great basic reason problems arises to entrepreneurship development in the state. Even today some of the woman entrepreneurs are yet to perform the roles of wife, mother, daughter, or living in four walls boundary. In this respect it is necessary to find out the problems and remedial measures for entrepreneurial development.

Further, Hailakandi is a district of Assam. The district is bounded by the river of Katakhal and Dhaleshwari. The principal linguistic community in the district is the Bengali. The communities other than Bengali are Manipuri, Nepalese, and Khashi etc. The total population of the Hailakandi was 6, 59,296 in 2023, out which Manipuri population was approximately 6700. The institutions in the district are District Industries and Commerce Centre, ITI and Extension Training Centre are main functioning in the district. The district is industrially very backward with comparison the other districts of Assam. However, the district has been providing several facilities by the government of India and state for the development of women entrepreneurs. The present study which expected to identified the problems and prospects of Manipuri women entrepreneurs in the district.

### **Objectives of the study**

The main objectives of the present study are:

1. To study the profiles of women entrepreneurs.
2. To identified the problems faced by women entrepreneurs in the Hailakandi District.
3. To suggest various measures for solving the problems.

## **Methodology**

The present study is based on both primary data and secondary data. The primary data were collected with the help well structured schedules prepared for the women entrepreneurs and well structured questionnaires prepared for the Manipuri women entrepreneurs in the Hailakandi district of Assam.

The primary data were collected from the sample of 75 registered Micro and small entrepreneurs Manipuri women entrepreneurs out of 140 who have started their enterprises during the period of 2019 to 2023. The secondary data were collected from the published report, books, journal, newspapers and different websites.

## **2. Review of Literature**

A large number of research works conducted by different researchers, scholars and academicians relating to several women entrepreneurship development and its faced different problems.

**Mahapatra (2005)**, observed that commercial banks have full filled largely the credit requirements to the entrepreneurs but timeliness and adequacy of credit, availing the credit have some issues that commercial banks need to be improved. **Sharma, A.K.(2012)**, in his "Entrepreneurship Development in Hailakandi District of Assam" surveyed on 217 registered in different small scale industries and found only 102 running condition, mainly they are in rice mills, printing press, candle work, wood craft, T.V. repairing, betel nut processing, cane , brick, steel furniture, weavers etc. They have faces different problems like financial, raw materials, market place etc. **Goswami, P.J. &Sharma, A.K, (2013)**, their study on 168 entrepreneurs in Hailakandi district of Assam found several problems like Socio-economic, poor background, lack of knowledge on entrepreneurship, marketing problems, raw materials etc. Finally they need financial support and need training on entrepreneurship under the government as well as NGOs. **Suresh Reddy (2016)**, in his "Entrepreneurship-Concept and Development", obviously called attention to the idea of an entrepreneur is that an individual, through his

composite skill, can misuse potential outcomes in an offered circumstance to the degree with the accessible resources. Entrepreneurship development reinforces entrepreneurial capacity in individuals who need to make intense advances. . **Devi (2014)**, in her study entitled, “Problems and Prospects of Women Entrepreneurship in India”, has observed that, women’s are an important human resource of the nation as well as every state to be utilizing them as an economic development. Supporting for women entrepreneurs is one of the best ways of economic development. But very unfortunate, it is seen the negligence. Therefore, there is need and encourage with motivated the women entrepreneurs. **Limbu & Bordoloi (2015)** in their study entitled, “Women Entrepreneurship: Problems and Prospects in Rural Assam”, observed that, the problems of women entrepreneurs are not similar to the male entrepreneur’s problems. Women entrepreneurs are faced different problems in the way of entrepreneurial growth. However, women entrepreneurs have different opportunities but that opportunity is not enough for entrepreneurship development. **Sharma K. L. (2018)**, in his book Entrepreneurial Performance in Role Perspective, investigated the rising example of entrepreneurs' growth, performance, and problems. Against the foundation of government help with different structures, entrepreneurs and their problems call for sincere consideration for the solid and supported financial growth of Indian society **Chetia, P. & Dutta, P.J. (2023)**, In their “Women Entrepreneurship: Its Problems and Prospects: A Study Of Sivasagar District, Assam, Surveyed 90 entrepreneurs in Sivsagar district of Assam have found different types of entrepreneurs like poultry, beauty parlor, crafts etc. But they have faced financial assistance, lack of knowledge, lack of education etc. His suggestion is that government should provide facilities to improve the entrepreneurs.

### 3. Profiles of Manipuri Entrepreneurs in Hailakandi District

Manipuri’s are very poor population percentage in Hailakandi district. The main occupation of are cultivation, government service, business, weaving, candle making, tailoring, pickle making etc and maximum women’s are engaged in handloom, candle and pickle making etc. The present study of the entrepreneurs profiles on their age, educational qualification, family background and marital status etc.

#### I. Age of the Manipuri women entrepreneurs

Table – 1

Age	No, of Entrepreneurs	Percentage
Less than 25 years	18	24
26 – 40 Years	35	56.67
41 and above	22	29.33
<b>Total</b>	<b>75</b>	<b>100</b>

Survey conducted by author.

Table -1 reveals that maximum 35 Manipuri women entrepreneurs are age in between 26 to 40 ages, 22 are in between 41 and above age and 18 were below 25 of age.

## II. Educational Qualifications

**Table - 2**

Educational Qualifications	No, of Entrepreneurs	Percentage
H,S,L,C	35	47.67
Higher Secondary	28	37.33
Graduate	08	10.67
Master Degree	03	4
Technical Education	01	1.33
<b>Total</b>	<b>75</b>	<b>100</b>

Survey conducted by author.

We can see from the table – 2 that highest 35 entrepreneurs are HSLC passed, 28 were Higher secondary passed, 8 are graduate, 03 are completed Master degree and found alone in Technical education.

## III. Marital Status

The marital status out of 75 Manipuri Women Entrepreneurs 41 are found married and 34 were unmarried.

## IV. Family background in business

The family background of entrepreneurs found only 11 are having good background and 64 are not found background

### 4. Problems of Manipuri Women Entrepreneurs in Hailakandi District

The Manipuri women entrepreneurs are very poor percentage with comparison the other communities. Approximately 2 – 3 percent Manipuri women entrepreneurs are presently running their business in the district. The various problems are stand in the way of entrepreneurship development in the district are as follows:

#### I. Financial Problems

Finance is the life blood of all business. This is the major problem faced by the all entrepreneurs as well as Manipuri Women Entrepreneurs also. The entrepreneurs under study are Table – 1

**Table – 1**  
**Financial Problems**

Types of Problems	No. of Entrepreneurs	Percentage
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Getting loan from loans	34	45.33
Delay in processing by bank	18	24
Getting subsidy	14	18.67
Rate of Interest	09	12
<b>Total</b>	<b>75</b>	<b>100</b>

*Survey conducted by author.*

Table no. 1 reveals that 34 highest Manipuri Women Entrepreneurs were faced getting loan in time from the banks, 18 are delayed in processing, 14 are faced getting subsidy and remaining 09 are high rate of interest.

## II. Availing of Raw Materials

The timely available of raw materials ensures the growth of every enterprises. It is also need a reasonable price and also depends on its cost price. Some of the problems faced by the entrepreneurs are as Table – 2

**Table – 2**  
**Problems of Raw Materials**

<b>Types of Problems</b>	<b>No. of Entrepreneurs</b>	<b>Percentage</b>
Transportation	33	44
Bandh / Strike	15	20
Natural Havocs	11	14.67
High rate of Price	16	21.33
<b>Total</b>	<b>75</b>	<b>100</b>

*Survey conducted by author.*

Table – 2 indicates that maximum 33 entrepreneurs have faced transportation problems, 16 are faced high rate of raw materials, 15 were faced bandh or strike and 11 are stated problems faced by uncertain natural havocs.

## III. Marketing Problems

This is the major problems faced by the Manipuri women entrepreneurs in the district. No yet marketing organisation in the district which can ensure and prompt marketing of goods produced by women entrepreneurs. Table – 3 shows their problems.

**Table – 3**  
**Problems of Raw Materials**

<b>Types of Problems</b>	<b>No. of Entrepreneurs</b>	<b>Percentage</b>
Lack of knowledge how to market	21	28
Large number of competition	17	22.67
Exploitation by the middlemen	12	16
Language problems	11	14.67

Lack of sales avenues	14	18.66
<b>Total</b>	<b>75</b>	<b>100</b>

Survey conducted by author.

Table – 3 indicates that maximum 21 entrepreneurs have faced how to market the product and to whom, 17 are faced high competition at the market, 12 were exploited by middlemen, 11 are do not know Bengalese language, and 11 are faced sales avenue.

#### **IV. Lack of Training**

All the entrepreneurs under study were opinion that out of 75 entrepreneurs only 51 are trained under the Micro Small and Medium Enterprise, District Industries & Commerce Centre and Non- Government Organizations and 24 are trained under the their partners.

#### **Suggestions**

Despite to these challenges Manipuri women entrepreneurship in the district is the lack of knowledge, training and sales promotion. Here are some suggestions offered to strengthening the Manipuri women entrepreneurs in the district.

1. The Government should initiate share the knowledge about the several schemes launched by like Mudra Yojana, Mahila Udyam Nidhi Scheme, Annapurna Scheme to the women entrepreneurs.
2. The government should provide training to all the unemployed youths through the MSME or DIC and as well as NGOs also need to support.
3. The women entrepreneurs are like to appeal be a good knowledge before entry as an entrepreneur and should be present every Entrepreneurship Development Programmes organized by MSME or DIC or NGOs.
4. The Bank also supports to women entrepreneurs those who are having training in the field of entrepreneurship.
5. The guardians of all women entrepreneurs should encourage their works.
6. The government should arrange like Exhibition, Mela for promoting and support to the women entrepreneurs.

#### **5. Conclusion**

Women entrepreneurs are played vital role for economic development. The present study is an attempt to identify the Manipuri Women Entrepreneurs faced different problem and prospects in the Hailakandi district of Assam. Mere providing financial assistance, entrepreneurship development training in the district does not sufficient. The educated women entrepreneurs also increased day by day. Hence, in the present scenario that government should reorganized and provide the necessary infrastructure for development of entrepreneurship.

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