

Successful Women Micro Entrepreneurs from Rural Areas of Assam



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CASE STUDY – IV

Successful Women Micro Entrepreneurs from Rural Areas of Assam

Entrepreneurship plays an important role in developing and contributing to the economy of a country. Women entrepreneurs comprise approximately one-third of all entrepreneurs worldwide. Entrepreneurship, being a difficult undertaking, calls for innovative ideas, risk-taking, strong business acumen and effective leadership in all aspects of the business. It is, therefore, a challenging role for a woman. However, it has been made possible due to the attitude of women towards economic independence.

The categories of women entrepreneurs include women in the organised and unorganised sectors, women in traditional and modern industries, women in urban and rural areas, women in large scale and small scale industries and single woman venture and joint ventures. Some of the prominent supportive measures for economic activities of women and entrepreneurship that are in vogue today are direct and indirect financial support, schemes, programmes, technological training, awards, forming of association, federations and establishment of nationalised banks, etc.

Earlier researches on women entrepreneurs suggest that significant differences exist between female and male entrepreneurs. However, more recent studies have shown that there are far more similarities than differences between women and men entrepreneurs in terms of psychological makeup and demographic characteristics. A series of researches have also indicated that the workforce of women-owned businesses tend to be more gender-balanced than the workforce of men-owned businesses, although women business owners are more likely to hire women.

Women, who succeed as entrepreneurs, are risk-takers and have their own identity in the world of entrepreneurship. Most of them are aware of their new economic role in society. The enterprises promoted by women not only contribute immensely to the economic empowerment of women but also generate sustainable livelihood avenues for the family as a whole.

In India, entrepreneurship development has been accepted as a strategy for achieving the twin objectives of promoting entrepreneurship and speeding up rapid industrialisation. The Indian women of today both in urban and rural areas have taken several strides towards business ownership. In general, the broad classification of women business owners include: (i) women who establish, inherit, or acquire a business, (ii) women who start businesses with spouses or business partners but are either at the forefront or behind the scene, and (iii) women who start fast-growing or part-time or slow-growing firms.

In order to promote entrepreneurship, the government has started entrepreneurship development programmes. The last two-decades recorded steady growth in women

entrepreneurship. With the emergence and growth of their enterprises, they are not only contributing to the national economy but also to their surrounding communities. The routes that the women have chosen to take leadership role in entrepreneurship are varied. Yet, most women entrepreneurs have overcome or worked to avoid obstacles and challenges in creating their enterprises. The presence of women in the workplace in India in driving micro and small entrepreneurial ventures creates a tremendous impact on employment and business environments.

Till recently, the phenomenon of women entrepreneurship was largely confined to metropolitan cities and big towns in India. Today, a pretty strong group of rural women entrepreneurs have emerged and they operate micro-units in the villages. The emergence of such entrepreneurs may be attributed to: (i) prevalence of other dire economic activities which they cannot take up (ii) family background or tradition in some skill or trade and the desire to have extra money for themselves and their families (iii) certain personal characteristics such as achievement motive, power and influence, etc., and (iv) entrepreneurship as leisure time activity.

Like most women entrepreneurs in India, the rural women from the North Eastern Region of India have also embarked on their entrepreneurial journey in a relatively smaller scale. They are mostly home-based and have begun with traditionally women-oriented business like garments, handloom, handicraft and fashion, etc. In Assam, it is seen that there has been a significant increase in women entrepreneurs.

Traditionally, women have ventured into sectors like beauty and wellbeing, garments, fashion, handloom and handicrafts, etc., mostly without any formal training or a rigid business framework. However, at present, even the women entrepreneurs of the State have moved beyond the trodden path and have ventured into the less traversed sectors in entrepreneurship even in the face of varied socio-cultural, economic, technical, financial and managerial challenges.

The rural womenfolk in the State of Assam have had an entrepreneurial attitude since time immemorial. Mention can be made of the weavers of Sualkuchi who are primarily women. However, women entrepreneurs in rural areas face diverse challenges in setting up their self-employment ventures. Amidst the challenges, the women entrepreneurs have started the inevitable journey of entrepreneurship in their respective fields in rural areas to come up successfully with sustainable ventures. It is found that the rural women entrepreneurs are steadily coming up in the State with measures like motivation, awareness programmes, training, development, environment and support.

A review of the existing literature reveals that work in the arena of women entrepreneurship in rural Assam is yet to be fully explored and documented. Keeping in mind the immense efforts of the women entrepreneurs, the present study makes an attempt to document some successful cases of rural women entrepreneurs, who can be a source of inspiration for the prospective women entrepreneurs of the region.

The present study examines and documents a few successful cases of rural women entrepreneurs in Assam. The study has the following objectives:

- To study successful cases of women entrepreneurs in Assam
- To examine the challenges faced by the women entrepreneurs in promoting their ventures, the strategy and approach adopted by them to overcome these challenges
- Document their learning and experiences which can assist other prospective women entrepreneurs in shaping their approaches and strategies

The study has followed the Case Study method. An open-ended interview schedule was drawn for the study, keeping in view the objectives. Focussed interaction and discussions were carried out with the women entrepreneurs for documenting successful cases. The cases were drawn from the Kamrup (Rural) district of Assam along with a few cases in Bodoland Territorial Area Districts (BTAD). Ten cases of women entrepreneurs have been selected and studied, these cases are documented and presented in this report.

CASE 1

NAME: Fatima Begum

AGE: 48 Years

ADDRESS: West Pyranga, Boko, Kamrup (Rural)

QUALIFICATION: Graduate

MARITAL STATUS: Married

NUMBERS OF FAMILY MEMBERS: Five



Pyranga, a small village in Boko in West Kamrup district, Assam, is predominantly a weaving village. This village has two parts - East Pyranga, mostly inhabited by the Rabha community and West Pyranga inhabited by the Muslim community. The tradition of Eri rearing, spinning and weaving are prevalent among both the communities of the village since time immemorial.

Fatima Begum, an ardent weaver in the village is into weaving activities since her childhood. She is 48-years-old, resides in West Pyranga with her husband and two children. Her husband is a businessman cum farmer. Fatima Begum is engaged in weaving of Eri and cotton clothes and the dyeing of eri threads with natural colours. The natural colours are developed from the locally available natural ingredients like turmeric, marigold flowers, dry onion peels, peel of jack fruit, green leaves and some other naturally available resources. Lemon is used to darken the natural dyes.

It was the big weaving farm in her mother's home which attracted Fatima Begum towards weaving and she started learning weaving at a young age. She was able to scale-up her skill after undergoing skill training with professional trainers. The intervention of the Indian Institute of Entrepreneurship (IIE), a government organisation in the village and the training offered by it in weaving, in developing natural and dark colours in eri yarns, in making diversified eri products like doormat, pillows, bags and cushion covers have enabled Fatima Begum to pick up many of the skills of weaving.

Fatima Begum received the first formal training in weaving in 2007. Till date, she has undergone three training programmes imparted by the institute on natural dyeing and weaving. She attended the first training in the village. She got the opportunity to attend the subsequent training programmes in the premises of the Indian Institute of Entrepreneurship in Guwahati where she got the chance to meet both national and international trainers from Delhi, Rajasthan and Thailand, etc.

Today, she is recognised as a successful woman weaver from West Pyrauga. Fatima Begum says that the Indian Institute of Entrepreneurship has given her a platform to utilise her skills and talents. She sells her products like mekhela chaddars, doormats, and a large piece of eri cloths and designer sarees in exhibitions under the banner of 'IIE trained

entrepreneur'. She is a member of SHG and her group receives a large number of orders. The revenue generated through such orders is divided among the members of the group, which is a reasonable return.

During the interaction, Fatima Begum mentioned that the Indian Institute of Entrepreneurship has provided weaving, spinning and embroidery machines to ten self-help groups promoted by IIE. Fatima Begum is a member of one such group known as Rupjyoti Atma Xohai Got. She was able to make a mark in weaving by working in this group. Her income from weaving, however, fluctuates, sometimes, she earns more than Rs. 10,000 in a month and at times less due to lack of sufficient number of orders. Yet the income helps her to meet the daily household expenditure. The income has also enabled her to purchase jewellery and to contribute some money to buy a piece of land.

Fatima Begum shared a few problems during the interaction:

- There is no permanent market for the products leading to fluctuations in demand, price and income
- Attimes, there are large orders and at times there are no orders at all.
- Some products at times fail to get a proper market price owing to competition from cheap products
- There is also a lack of government initiative in the marketing of products.
- The community she belongs to is mostly male-dominated and conservative which restricts her participation in trade fairs.

Fatima Begum has come up with a solution for the marketing problem. The products made by her are today based on orders, and a middleman visits her home to collect the

products. Today, she gets more than 500 orders in two to three months from the source. She has a plan to widen her market outreach and weave more clothes in future.

Fatima Begum is a symbol of confidence and will power. Her exposure to outside market has helped in establishing and expanding her business. However, inter-group competition, emerging new fashion and designs and conservative attitude of the family have restricted Fatima Begum from reaching the heights which she wanted to attain as a rural woman entrepreneur.

STRENGTH	Confidence and willpower Education and experience Financially well off
WEAKNESS	Lack of market access Part-time activity owing to other household chores
OPPORTU-NITY	Presence of government organisations and institutions Participation in trade fairs, etc. Linkages with local market agents
THREAT	Unhealthy inter group competition New fashion and designs Conservative attitude

CASE 2

NAME: Sufia Bibi

AGE: 38 Years

RELIGION: Muslim

ADDRESS: West Pyranga, Boko, Kamrup Rural)

QUALIFICATION: 4th Standard Pass

MARITAL STATUS: Married

NUMBERS OF FAMILY MEMBERS: Four



Sufia Bibi, a 38-years-old woman entrepreneur, resides in West Pyranga in Boko with her husband and two children. She belongs to a poor family and her husband is a farmer. Till 2007-08, there was no other source of income for the family. Sufia Bibi, in order to improve the income, was contemplating to get involved in some income generation activity.

One day, she came to know about a vocational training programme on weaving being organised in Pyranga Block in Boko. Based on the suggestion by Pabitra Rabha, one of the weavers of her neighbourhood community, she decided to undergo one of the training programmes in the year 2007. And, it marked the beginning of Sufia Bibi's journey as an entrepreneur.

Prior to attending the training programme, she did not have any idea of weaving. She was engaged in household work and farm activities. The training she underwent in the Boko Block, and the subsequent training in the Indian Institute of Entrepreneurship in the field of weaving, in making of natural dyes, darkening and fastening of colours in eri threads (2008 and 2015, respectively) have enabled her to become an entrepreneur. She now uses turmeric, peel of jackfruits, marigold flowers and other flowers, onion, tea leaves, lemon and green leaves, etc., to make the natural dyes. Today, she has emerged as a successful entrepreneur, in weaving business.

Initially, she used to make only cotton gamochas and eri shawls. But today, apart from gamochas, she makes eri mekhela chaddars, sarees and shirt-pieces. Till recently, she got orders for 14-15 items in a month. The Indian Institute of Entrepreneurship has been giving her the platform to sell the products. She has participated in exhibitions and

has sold her products in Guwahati under the guidance of the institute. It is while participating in the exhibitions she started getting decent earnings.

Sufia Bibi could not expand her business due to lack of finance, knowledge on marketing, proper market facilities and a dearth of interaction with outsiders. Apart from these, Sufia Bibi also mentions that competition from the new trainees is giving her a tough time. Although more experienced, Sufia Bibi has failed to garner more orders as compared to the other new trainees in the village. Sufia Bibi feels that institutional support should continue and should not be a one-time affair.

STRENGTH	Confidence and willpower
WEAKNESS	Lack of market access Lack of market knowledge No access to financial institutions Lack of communication with outsiders
OPPORTUNITY	Presence of government organisations and institutions Participation in trade fairs, etc.
THREAT	Competition from newly trained weavers

CASE 3

NAME: Ambia Begum

AGE: 55 Years

ADDRESS: West Pyranga, Boko, Kamrup (Rural)

QUALIFICATION: 8th Class

MARITAL STATUS: Married

NUMBER OF FAMILY MEMBERS: Six



Ambia Begum, a 55-year-old woman entrepreneur, resides in West Pyranga, Boko along with her husband and four children. She is one of the active weavers of West Pyranga and her husband is a tailor cum farmer. Ambia Begum, who had a desire to be independent and earn an income of her own, was planning to engage herself in a income-generating activity. In the year 2007, she came to know about vocational training programme on weaving which was to be held in the block where she resided, and then decided to undergo one of the training programmes. Since then, Ambia Begum is engaged in weaving of eri and cotton clothes and sells these products on her own.

In the beginning, Ambia chose to make only cotton mekhela chadars and gamochas. Today, she also makes other eri products like eri mekhela chadars, sarees and shawls, etc. Besides attending skill development programmes, Ambia Begum also had the opportunity to put up stalls in exhibitions organised in the Maniram Dewan Trade Centre, Guwahati and at Khanapara Ground, Guwahati where she understood that the consumer is the king. Later on, she started developing products keeping the market demand in mind. She is grateful to the Indian Institute of Entrepreneurship for giving her the platform and institutional support to widen her business and also for providing her with modern spinning machines.

Ambia Begum reported that the price of the products which she weaves often fluctuates due to scarcity of the raw materials. As the eri cocoons are not available locally, she has to buy them from the market at a higher price. The income from weaving is not steady. Sometimes,

Ambia Begum earns more than Rs. 9000 a month and at times less due to the lack of sufficient number of orders. Besides fluctuating income, balancing personal and professional life becomes difficult at times.

Being a woman she has to manage the household work and look after her family, and also take out time for her weaving activities. At times, she also suffers from financial crisis as she has to meet unforeseen household expenses from her income from weaving. Ambia Begum has failed to widen the horizon of her business due to lack of sufficient fund for investment, lack of support from family members and improper market facilities.



STRENGTH	Will power Desire to be independent
WEAKNESS	Lack of market access Lack of family support No access to financial institutions
OPPORTUNITY	Presence of government organisations and institutions Participation in trade fairs etc Local market facilities
THREAT	Price fluctuations Shortage of raw materials High price of raw materials

CASE 4

NAME: Rekhamoni Hazarika

AGE: 35 years

ADDRESS: Bishnupur, Lakhimpur

QUALIFICATION: B.A. L.L.B., MSW, PGDHRM

MARITAL STATUS: Married

NUMBER OF FAMILY MEMBERS: Eight



Rekhamoni Hazarika is a successful rural women entrepreneur from Lakhimpur, Assam. She was born in 1982 in a village named Bishnupur located in the Lakhimpur district of Assam. Her parents were involved in farming activity and they were not well off. Rekhamoni Hazarika's childhood was different from others of her age. While her friends were busy playing games, she was cutting wood, cooking food and grazing the cattle, etc.

Alongside these works, she also managed her academics. She faced many difficulties throughout her childhood. She completed her education under difficult circumstances as there was no good transportation facility in her village. To attend school and college, she used an old bicycle and rode 38 kilometres crossing two rivers on the way. Apart from it, she had to face the resistance from her father who did not want her to pursue higher education owing to their poor economic condition. Since her father refused to pay the college fees, she took up part-time work.

Despite all odds, she got graduated and even completed the law degree. She has done post-graduate diploma in Human Resource Management from the Tezpur University and also has completed a Masters in Social Work from the Institute of Distance & Open Learning, Gauhati University. With hard work and strong determination, Rekhamoni Hazarika surpassed all obstacles that came in her way and started her own small tea garden.

During the interaction, Rekhamoni Hazarika narrated the incidents that inspired her to establish the tea garden. She told that her home is situated in a place which is geographically backward and remote. There was no daily market in the area during

those days. Only on Sundays, a weekly market was held. Serving tea was a ritual to the guests and villagers. Her father bought 250gm tea powder from the weekly market for a week. But, it was not sufficient for the week and if her mother failed to manage it till Sunday, she had to face the wrath of her husband. These incidents often hurt Rekhamoni Hazarika and she pondered over having her own tea garden one day.

As time went by, she completed her education and started working. She joined in an organisation named North East Social Trust (NEST) and earned Rs.4,000 per month and out of that amount, she spent Rs.2,000 on buying tea plants and started planting in her own land. On holidays, she visited her home and carried on the plantation activities with her younger brother and sister. At first, her father did not support her plantation activities. But later on, he approved her work and offered advice and suggestions as and when required. Two-years after plantation, production started increasing and seeing this Rekhamoni Hazarika decided to expand the area of tea plantation. Therefore, she bought two more acres of land with a financial support of Rs. 35,000 from the government. She started the nursery business by hiring two workers. The tea garden today is spread over 10 acres of land producing one ton of tea leaves in a week. She has recruited six workers for carrying out the activities in the garden. The income from the tea garden supports and sustains the family of six people.

With her self-confidence and positive attitude, Rekhamoni Hazarika is today a successful rural woman entrepreneur. Rekhamoni Hazarika's story underscores that to be successful in life, one need not be born with a silver spoon in mouth. All that one requires is hard work and a strong determination. She attributes her success to dedication and hard work. She believes that the faith in one's ability and unbounded confidence are the main qualities needed to be successful in life. However, lack of trustworthy labour and competition from other planters is what Rekhamoni Hazarika has to handle to move forward in her entrepreneurial venture.

STRENGTH	Self-Confidence and hard work Strong determination Highly educated Well earned
WEAKNESS	Insufficient time Lack of requisite family support
OPPORTUNITY	Financial support from organisations
THREAT	Competition from other tea planters Lack of trust worthy labour

CASE 5

NAME: Sewali Kaibatra

AGE: 28 Years

ADDRESS: Gargara (Kaibatrapara), Sikarhati

QUALIFICATION: 9th class

MARITAL STATUS: Married

NUMBER OF FAMILY MEMBERS: Four



Sewali Kaibatra is a 28-years-old woman entrepreneur and a mother of two, she was married to Damodar Kaibatra, a daily wage labourer. Compelled by the circumstances, she took to learning weaving from a very young age. Even after her marriage, she continued her passion for weaving which also contributed on occasions to the household income. But, it is only after undergoing the skill training with professional trainers she has been able to scale-up her skill. In 2011, owing to her skill in weaving, she was taken under the fold of a micro-enterprise cluster promoted and implemented by a non-government organisation called IRADO (Integrated Rural Artisans Development Organization). It is under the cluster activities that she received further training on weaving.

After undergoing the training, Sewali Kaibatra started to make mekhela, chadar, stole, gamusa, bor kapur, etc., as per the market demand and started selling these products in the local market. Due to her hard work and dedication, she is today capable of earning a decent income to support her family. On the financial front, Sewali Kaibatra has taken a loan of Rs. 20,000 from the Assam Gramin Bikash Bank which has helped her to buy the raw material initially and run the business.

Usually, the responsibility of the family is taken by the head of the family or the husband, breaking the stereotype Sewali Kaibatra shares her responsibilities equally with her husband. Today, she earns an income of around Rs. 50,000 per annum. Currently, Sewali Kaibatra has a traditional loom. But she is determined to purchase a

better quality loom one day to increase her production and sales. She has a dream that one day she will have a modern weaving unit of her own and she has been constantly striving to realise it.

It is her strong determination and hard work which has pushed Sewali Kaibatra towards entrepreneurship. Her knowledge and experience in the weaving have helped her to move forward. New technology can help Sewali Kaibatra further in expanding her business in the near future.



STRENGTH	Strong determination Experience since childhood Hard work
WEAKNESS	Low level of education Qualification Outdated loom
OPPORTUNITY	Support from non-governmental Organisations Support from the financial institutions
THREAT	Competition from other units

CASE 6

NAME: Puspa Brahma

AGE: 30 Years

ADDRESS: Kokrajhar, Assam

EDUCATIONAL QUALIFICATION: BE

MARITAL STATUS: Married



Puspa Brahma is a 30-years-old rural woman entrepreneur from Kokrajhar in BTAD Assam. She is into the manufacturing and marketing of handicraft products from water hyacinth. She has her own manufacturing enterprise called 'SAI'.

After attending a training programme on handicrafts organised by the Indian Institute of Entrepreneurship (IIE), Guwahati in 2013 she thought of starting a production unit of water hyacinth products. Today, she has 15 rural women working in her unit, few on part-time basis and others on full-time basis.

The beginning has not been easy for Puspa Brahma. It is after much hardship and many pitfalls Puspa Brahma succeeded in coming up with her unit. Puspa Brahma started the unit with her own capital. In her journey, her husband has been a constant support and source of encouragement. In the last couple of years, she has actively participated in almost all trade fairs organised across various places of Assam.

Since the products are based on water hyacinth, Puspa Brahma tirelessly collects the raw materials from water bodies in BTAD. Her unit is located adjacent to water bodies. Hence, the transportation cost is less. She uses different types of water hyacinth plants for different products. Usually, long water hyacinth plants are used for making bags, baskets, money bags, doormats, shopping bags, table mats, hats, varieties of laundry baskets, racks and sleepers, etc. The products made are mostly sold to the local traders. Sometimes, middlemen collect them from her unit.

Puspa Brahma feels that proper costing of products is a deciding factor in determining the scope of any business. Mostly, the prices of the products are

determined by the cost of the raw material and the labour charge required for making the product. As simple traditional tools and equipment are used in the making of water hyacinth products, it is very laborious and time-consuming. The tools and equipment used are scissors, knives, bill-hook knives, plus, saws, hammer, gum, files, thermocol mould, bamboo, sewing machine, punching machine and interlock machine, etc.

Her present monthly income ranges from Rs. 30,000 to Rs. 35,000. She plans to expand her unit and provide training and employment to more number of women from rural areas of BTAD. It is the hard work and determination of Puspa Brahma which has helped her in establishing the unit and running it successfully. But the use of outdated tools and machines are standing in the way of utilising the full potential of the unit.

STRENGTH	Strong determination Hard work
WEAKNESS	Outdated tools and machinery
OPPORTUNITY	Training from governmental organisations Support from financial institutions Easy accessibility to raw materials at low price
THREAT	Competition from other units

CASE-7

NAME: Bindu Kaibatra

AGE: 36 Years

ADDRESS: Gargara (Kaibatrapara), Sikarhati

EDUCATIONAL QUALIFICATION: 6th Class

MARITAL STATUS: Married



Bindu Kaibatra, a 36-years-old woman entrepreneur, resides in the Gargara Kaibatrapara village with her husband and two children. Her husband is a farm labourer. She picked up weaving in cotton and eri from her childhood. Bindu Kaibatra took to weaving commercially, in the recent past post the intervention by an organisation called the Integrated Rural Artisan Development Organisation (IRADO). IRADO helped Bindu Kaibatra in developing and polishing her skills further.

Having acquired the requisite skills, Bindu Kaibatra is a confident weaver selling her products through IRADO. She has been associated with IRADO from the last four years now. IRADO provides her with raw materials and training in weaving skills. She weaves different varieties of table mats, mekhela chadars, gamusa, shirt pieces and eri stoles. It is on a percentage basis that IRADO shares the profit with her. At present, she also sells her products in person in the market and earns an income ranging between Rs. 2,000-3,000 every fortnight every fortnight.

Bindu Kaibatra attributes her success and confidence to the exposure she got by working with the Integrated Rural Artisan Development Organisation. Earning an income ranging between Rs. 45,000-50,000 annually, Bindu Kaibatra shares the household responsibilities equally with her husband. The case of Bindu Kaibatra is a case of strong will supported by family and non-profit organisations. It is competition from other units which is posing a challenge to Bindu Kaibatra's entrepreneurial venture.

STRENGTH	Strong will Family support Organisational support
WEAKNESS	Remote area Financially not sound
OPPORTUNITY	Market availability
THREAT	Competition from other



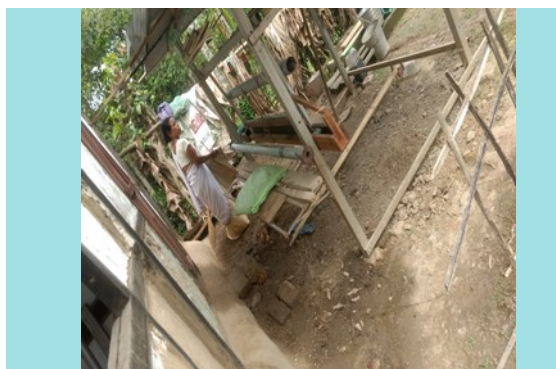
CASE-8

NAME: Malati Rabha

AGE: 30 years

ADDRESS: Rabha village, Pub Pyranga, P.O.
Boko, South Kamrup

EDUCATIONAL QUALIFICATION: Higher
Secondary



Born in a small village in Boko in 1987, Malati Rabha was the youngest child of Shri Dharma Rabha. She got married to a businessman who gave her relentless support in every walk of her life. Since her childhood, she knew the art of weaving chaddar mekheles. However, she never thought of taking it up as a career. It was only after the intervention by the Indian Institute of Entrepreneurship, Guwahati Malati Rabha gave serious thought of taking up weaving as a profession. Once she started her career in weaving, she gave most of her time to weaving.

In 2009, Malati Rabha got in touch with the Indian Institute of Entrepreneurship, when the latter started the process of cluster development in her village. She attended a natural dye workshop organised by the institute and it was at this workshop she learned the art of natural dyeing. After the training, she became an expert in preparing eri stoles, kurta pieces and wrappers, etc., by combining and using twenty colours with the locally available ingredients.

She said that two training programmes – one on dyeing yarn and the other on financial literacy - immensely benefitted her to become a professional weaver. With the help of the Indian Institute of Entrepreneurship and Bharatiya Yuva Shakti Trust (BYST), she applied for a loan in the State Bank of India. Once the loan was sanctioned, she was able to build up stock and expand her production by weaving different varieties of eri shawls, mekhela chaddars and shirt pieces.

Besides attending skill development programmes, she also got the opportunity for the first time to attend an exhibition in the Maniram Dewan Trade Centre, Guwahati where she could experience and pick up the art of catering to consumer needs and wants. Accordingly, she started developing products keeping the market demand in view. After that, she has attended different exhibitions held across various places of Assam and could sell the products at a good price.

At present, her monthly income is around Rs. 10,000. Apart from the Indian Institute of Entrepreneurship, Malati Rabha also got benefited from organisations like the District Rural Development Agency, Rashtriya Gramin Vikash Nidhi and Central Silk Board. These organisations have been providing skill development training and extending financial support to weavers like her in the village. Recently, she has got a modern loom from the Institute of Entrepreneurship after undergoing another training programme.

As an entrepreneur, Malati Rabha does come across certain problems. Prominent among them are: (i) balancing personal and professional life, and (ii) inadequate institutional access to finance. Being a woman, she has to manage household work and look after her family, and also take out time for her weaving activities. At times, she does suffer from financial crisis - as she has to meet household expenses with the income from weaving. Also, as the eri cocoons are not available locally, she has to buy it from the market at a higher price. And, for this, she has to part with a good amount of her earnings from weaving. The family support and encouragement have been the greatest source of inspiration for Malati Rabha and has given her the confidence to expand her business. Malati Rabha at present is waiting for an opportunity to go beyond the local market and reach out to the national market.

Malati Rabha's case portrays that family support, encouragement and self-confidence have helped her to become an independent rural woman entrepreneur. The presence of government and non-profit organisations have helped her in getting access to quality training, marketing facility and finance, etc. However, limited scope for market linkage, fluctuating prices of eri cocoons and inability to convert her income into investment are acting as deterrents in expanding her business. Added to it, managing household work and handloom activities at the same time is also limiting Malati Rabha's efforts at her business.

STRENGTH	Family support and encouragement Self-confidence
WEAKNESS	Lack of market access Inability to plough back the income received due to higher household expenses Almost no savings
OPPORTUNITY	Presence of government organisations and institutions Receipt of orders from private parties Availability of natural resources for dyeing
THREAT	Managing household chores together with handloom activities Non availability of eri cocoons locally leading to procurement of yarn at a higher price which in turn raises the production cost Price fluctuations in eri cocoons depending on the supply in different seasons

CASE 9

NAME: Pabitra Rabha

AGE: 40 years

ADDRESS: Rabha village, Pub Pyranga, P.O.
Boko, South Kamrup

EDUCATIONAL QUALIFICATION: 10th class

MARITAL STATUS: Unmarried



Pabitra Rabha was born in the Rabhapara village of Boko in Assam in 1977. She was the eighth child of Late Shri Bedel Rabha. Among the ten children in the family, Pabitra Rabha has the responsibility of taking care of other family members. She had to take the responsibility of the household at a young age as her father expired when she was appearing for her higher secondary exams. It was under such family circumstances she had to discontinue her studies and get involved in piggery and goatery farming.

Pabitra Rabha was interested in weaving mekhela chaddars from her childhood. However, she was not confident enough to carry on weaving as a sole source of income-generating activity. In 2006, she got in touch with Shri Bijon Rabha, a strong political leader adored by the Rabha Hasong community in Boko. It was Shri Bijon Rabha's small initiative which helped Pabitra Rabha to learn different types of weaving through the Dubi machine.

She went through a lot of difficulties in the process of learning weaving, yet her passion for weaving did not die. After continuous practice of four to five hours a day, she was finally confident of her weaving skills. She decided to sell her cattle and purchased a loom as she was in need of initial seed capital. She could manage to arrange an amount of Rs. 11,000. With utmost dedication and patience, she could weave 16 pairs of mekhela chaddars over a period of one year and could sell all her products within her locality. The profit margin ranged between Rs. 300-350 per a pair of mekhela chaddar.

Pabitra Rabha got in touch with the Indian Institute of Entrepreneurship (IIE), Guwahati in 2009 when IIE promoted eri micro-enterprise cluster in her village. She attended a natural dye workshop organised by the institute and it was in this workshop

that she learned about the naturally dyed eri products. She, then, became an expert in preparing eri stoles, kurta pieces, and wrappers, etc., using natural colours made from locally available resources. She also availed a loan of Rs.5000 in 2010 from the Rashtriya Gramin Vikash Nidhi (RGVN) which helped her in streamlining her efforts at business.

Besides attending skill development programmes, she also got the opportunity to attend exhibitions in the Maniram Dewan Trade Centre, Guwahati. This gave her exposure to consumer preferences. She therefore, started developing products keeping the market demand in mind. Again, it was in 2010 when she along with two other artisans got an opportunity to participate in an exhibition at Shilpagram, Guwahati. It was there she got in touch with Dalimi Pegu, an entrepreneur involved in organising ethnic food festivals.

When Dalimi Pegu saw them all wearing Rabha dresses, she offered Pabitra Rabha's group to join the food festival on a wage basis. Pabitra Rabha was excited to join the food festival, as she had only heard about such kind of festivals and was always looking for an opportunity to participate in one of them. She also took this as an opportunity to diversify her business.

After a month's time, she along with her friend Mira Rabha participated in the food festival for three days and earned an amount of Rs. 500 each day. This marked the beginning of new business for Pabitra Rabha. After that, it was in the year 2011 Pabitra Rabha along with two other friends went on to participate independently in a food festival and earned around Rs. 9,000. In 2013, she participated in an exhibition in Delhi organised by the Tribal Co-operative Marketing Development Federation of India Ltd. (TRIFED) and earned Rs. 50,000 there.

Pabitra Rabha's primary interest was weaving, she received financial assistance of Rs. 28,000 from the Central Bank, Boko in 2013 with which she purchased a loom and raw materials and started to weave on order basis. At present, her monthly income from weaving is around Rs. 8000.

Earlier, she gained more orders from organisations like the IIE, TRIFED and local businessmen. But of late, she feels that there is a gap in market information. As a result of which, she has failed to reach out to a wider market. Nevertheless, she has a dream that one day she will have a modern weaving unit of her own and would be successful in getting more orders from the organisations and institutions and also from the local markets.

Pabitra Rabha is a typical successful case of rural woman handloom artisan and entrepreneur. The case depicts confidence and will power of Pabitra Rabha in establishing herself as a successful rural woman entrepreneur. Group support and cooperation among fellow weavers have helped Pabitra Rabha in continuing her business successfully. The presence of government and financial organisations have helped her in getting access to quality training, capital and marketing facility, etc. Despite all hard work, the limited market access and inability to reinvest the returns from the enterprise are found to be the major lacuna in this case. Added to it, inter-group competition, new fashion and designs are standing in the way of expanding the business in case of Pabitra Rabha.



STRENGTH	Confidence and willpower Group support and cooperation among fellow weavers
WEAKNESS	Lack of market access Inability to plough back the income received because of low
OPPORTUNITY	Presence of government organisations and institutions Reach to financial institutions
THREAT	Inter group competition New fashion and designs

CASE-10

NAME: Purnima Rabha

AGE: 37 Years

ADDRESS: Rabha village, Pub Pyranga, P.O.
Boko, South Kamrup

EDUCATIONAL QUALIFICATION: Higher
Secondary



Purnima Rabha was born in 1980 in a beautiful village named Pub Pyranga, Boko, Kamrup (South) district of Assam. She belonged to a weavers' family which owned a weaving unit at their home. It is from her mother that she learnt the art of weaving and gradually became an expert weaver like her mother. But, she never thought of taking up weaving on a commercial basis. But her dream was to concentrate on studies and become a government servant one day but she could not fulfil her dream as she was married off early, just after completing her higher secondary studies, she was married to a businessman cum farmer, Ratan Rabha.

After marriage, Purnima Rabha got busy with the household chores and farming activity. During those days, a negative thought always haunted her that she would ever remain dependent on her husband and that negative belief led to depression in her. Realising the mental status of his wife, Ratan Rabha suggested her to get involved in weaving activity and transform it into a business.

This, he felt it would keep his wife busy and also give her a feeling of independence. He also suggested her to join some skill development training programmes on weaving. Being supported and encouraged by her husband, Purnima Rabha joined a skill development training programme provided by the Indian Institute of Entrepreneurship in Pyranga village in 2009. Due to intervention made by the Indian Institute of Entrepreneurship in the village. They were trained in weaving, developing naturally dyed dark colours in eri yarn, making diversified eri products like doormats, pillows, bags and cushion covers. Purnima Rabha became an expert in these skills.

Till date, Purnima Rabha has undergone three training programmes imparted by the Indian Institute of Entrepreneurship on natural dyeing, spinning and designing of the product line. She attended the first training programme in the village. She got the

opportunity to attend the subsequent training programmes in the premises of the Indian Institute of Entrepreneurship in Guwahati. During these training programmes, she got the opportunity to meet national trainers from Delhi and Rajasthan. She mentions two training programmes – one on natural dyeing and the other on yarn spinning which immensely benefitted her in becoming a professional weaver.

Besides attending skill development programmes, she also got the opportunity for the first time to attend exhibitions in the Maniram Dewan Trade Centre, Guwahati where she came to learn about market needs. She, therefore, started developing products keeping the market demand in mind. Again, it was in 2010, she along with two other artisans got an opportunity to participate in an exhibition at Shilpagram, Guwahati. After that, it was in 2011 and 2013 that Purnima Rabha got opportunities to participate in other trade fairs.

Purnima Rabha received financial assistance of Rs. 20,000 from the Central Bank, Boko in 2013. With that, she purchased a loom, few raw materials and started weaving on an order basis. She also availed a loan of Rs. 8,000 from the Rashtriya Gramin Vikash Nidhi (RGVN) in 2014. At present, her monthly income from weaving is around Rs. 9,000.

She has come across certain problems in her journey in business. They include: (i) gap on market information resulting in failure to have access to wider market, (ii) lack of permanent market leading to fluctuations in demand, price and income, and (iii) competition from cheap products resulting in failure to get a right price for the products.

Purnima Rabha today has an alternative solution for the marketing problem. The products made by her are based on orders today, and a middle man visits her home to collect the products. She gets more than fifty orders for two to three months at a stretch from the source.

Purnima Rabha has a plan to widen her market outreach and weave more clothes. She is confident about expanding her business and enhancing her income. She attributes her success and confidence to the exposure she has got to date through institutional support. Ideas and plans are very clear in her mind. Purnima Rabha owes her clarity of thought to the orientation she got through the cluster programme in her village.

The case of Purnima Rabha depicts her independent thinking, support from husband, skill and training have enabled her to establish her own independent business. Support from government institutions has also played a major role. The restricting factors that stand in the way of Purnima Rabha to diversify the products in tune with the taste of the market were: (i) limited access to market (ii) limited use of new technology and (iii) inadequate knowledge on new designs.

Entrepreneurship has traditionally been defined as a process of designing, launching

and running a new business, which typically begins as a small business. It has been defined as the capacity and willingness to develop, organise and manage a business venture along with any of its risks in order to make a profit. Women entrepreneurship has been recognised as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organisation and business problems. However, they still constitute a small segment in the world of entrepreneurship. Women entrepreneurs often face gender-based barriers in starting and developing their business such as cultural practices, lack of access to formal finance mechanism, limited mobility and lack of access to information, networks and lack of family support, etc.

It is observed in the study that most of the rural women entrepreneurs have successfully established their entrepreneurial units on their own. Support from government institutes and organisations in terms of training and access to capital have helped the women entrepreneurs to strengthen their business. However, the women entrepreneurs have come across certain hurdles and stumbling blocks such as lack of access to new markets limiting the scope of expanding businesses.

Based on the cases, it is suggested that rural women entrepreneurs need to be supported to create their own brand and create an identity for their products. There is also a need for marketing outlets and for creating of E-portals. The rural women entrepreneurs should be facilitated with good market linkages from where they can get regular orders, organise skill development training programmes frequently, give them opportunities to attend more number of trade fairs, etc. The government officials should visit them at regular intervals to track the reach of schemes and programmes and explain them the procedure for applying and availing the different schemes and programmes.

STRENGTH	Independent minded Support and encouragement from family Trained and skilled
WEAKNESS	Limited market scope Lack of new technology Partial knowledge on new designs
OPPORTUNITY	Benefitted from government organisations and institutions Reach to financial institutions Participation in exhibitions and fairs
THREAT	New diversified products New fashion and designs