

Perceptual Differences between Women Entrepreneurs and Promoting Agencies towards Women Entrepreneurship Development in Karbi Anglong

6.1 Introduction

Environment has a great impact on all enterprises, be it large or small, run by either women or men or both. Environment includes all the conditions, circumstances and influences surrounding and affecting the total organisation.¹ The manner in which a person perceives the environment affects one's behaviour. People's action, emotion, thoughts or feelings are triggered by the perception of their surroundings. Perception is both an intellectual and psychological process. Different people may perceive the same environmental event differently based on what particular aspects of the situation they choose to absorb, how they organise this information and the manner in which they interpret it to obtain the grasp of the situation.²

As mentioned in chapter three that women entrepreneurs have to operate their entrepreneurial activities through different spheres or environment. Women entrepreneurship development can be described in three different spheres. They are the Micro sphere, Mesosphere and the Macro sphere (Charantimath, Poornima M

¹ Prasad, L. M (2003), *Principles of Management* (Sultan Chand & Sons: New Delhi), p. 99.

² Prasad, L. M (2003), *ibid*, pp. 110-111.

(2009)³. Micro sphere are based on the patrilineal and paralegal relationships where women rarely have access to property succession rights from fathers or husbands. Women experience an unequal power relationship with men, which are often reflected in inter-family inequalities in the distribution of task. Such relationships determines the ascription to men and women of different abilities, attitudes, desires, personality traits and behaviour; and, results in the disempowerment of women, which is generally found in case of small industries and at the micro level.

In the Mesosphere, it is found that the lack of support for women entrepreneurs by many of the organisations which implement policies and operationalise programmes contribute greatly to their disempowerment. There are a number of organisations involved in providing support services to entrepreneurs. However, for a variety of reasons, many of the organisations tend to act as barriers when it comes to providing assistance to women entrepreneurs. In some cases, this can be attributed to lack of awareness about women's concern and insensitivity towards gender issues. On the other hand, the Macro sphere within which women entrepreneurs develop and grow comprises many inter-connecting structures and dynamics – including laws and regulation economy, international trade including market liberalisation and globalisation, availability of finance and credit, labour market, human capital resources, technology, physical infrastructure and natural resources. There is much evidence that women are more at a disadvantage than men in relation to the opportunities and barriers arising from these structures and dynamics. It is partly because of women's ability to bargain in the labour market, as

³ Charantimath, Poornima, M (2009), *Entrepreneurship Development Small Business Enterprises*, (Dorling Kindersley: New Delhi), pp. 104-105.

in other arenas, is critically affected by predominant gender ideology and practices. Women's bargaining power in the work place, as compared to that of men, is constrained not only by gender gaps in skills and education but also by the employers assumption regarding their abilities, work commitment, efficiency and needs, which is further exacerbated by the unequal sharing of family responsibilities at the micro level.⁴

Many women development studies like Centre for Women's Development Studies (CWDS) indicates that though the participation of women in the workforce is high and on the increase, yet the general status of women and their control over resources is not increasing at the same pace. The CWDS viewed that 'Women are usually allowed to engage in subsistence-level income generation. However, their ability to exercise control over the means of production, whether capital or land, gets restricted. This is the basis of gender inequalities. There has to be a greater effort by government to sensitising policies to address these concerns'.⁵

Development of women entrepreneur can be shaped through both the "Positive factors and the Negative factors". The growing trends for women in the North-East to come forward to take up entrepreneurial activity are due to a number of positive factors. First, spread of education has given encouragement to women to take up entrepreneurial activity. Secondly, opportunities for self-employment for women have been increasing in recent years. Handloom activity itself has been offering opportunities for women to take it up on commercial lines for converting a leisure time activity into a full time activity. Thirdly, educated women have found that they

⁴ Charantimath, Poornima M (2009), *opcit* pp. 104-105.

⁵ Charantimath, Poornima M (2009), *opcit*, p. 103.

can fulfil their creative urge by taking up entrepreneurial activity in the areas of their interests and choices – women setting up private schools and crèche, boutique shops are some of the emerging areas in recent years. Fourthly, parents are supporting their daughters to take up income-generating activities to become self-dependent. This is a new trend which was not found earlier. Earlier, the tendency of the parent was to see how quickly they could get their daughters married. Today, we can find parent-in-laws who encourage their daughter-in-laws to take up entrepreneurial activities. Thus, the family environment has become more positive for women to take up entrepreneurial activities today as compared to the past. Fifthly, there are a number of promoting agencies and organisations which are set up by government to train and guide women to take up entrepreneurial career now.

There are certain difficulties, which women entrepreneurs encounter in the process of starting and running enterprises. This relates to market, raw materials, design and information relating to recent trends in the areas, where they have taken up entrepreneurial activities. Previous studies in this regard are mentioned in chapter two. Some studies also reveal that women do not have confidence for entering into the field of entrepreneurship which is generally considered to be the exclusive domain of men (Mali, 2006).⁶ However, it may not be true in case of women entrepreneurs of the study area. However, the entrepreneurship promoting agencies' perception towards this may also be different. Hence, in this chapter, the opinions of both women entrepreneurs and entrepreneurship promoting agencies on the problems and prospects of women entrepreneurship development in the study area have been collected carefully to fulfil the objective number four of the study. The objective is *to*

⁶ Mali, D. D (2003), "Women Entrepreneurs in the North-East," in *Promoting Entrepreneurship: Lessons from India's North-East* (A SpeeD Publications, Guwahati), p. 34.

investigate the perceptual differences, if any, of women entrepreneurs and promoting agencies regarding problems and prospects of entrepreneurial growth in Karbi Anglong district and working hypothesis is – there exists perceptual differences between the women entrepreneurs and entrepreneurship promoting agencies regarding problems and prospects of entrepreneurial growth in Karbi Anglong district.

The Variables Considered to investigate the perceptual differences of women entrepreneurs and government agencies regarding problems and prospects of entrepreneurial growth in Karbi Anglong, are the perceptions of women entrepreneurs and government agencies on social problems, economic problems, financial problems, production problems, marketing problems, problems in pertaining government assistance, attitude and behaviour of promoting agencies, etc.

6.2. Problems and Prospects of Entrepreneurship Development in Karbi Anglong

6.2.1 Problems of Entrepreneurship Development in Karbi Anglong

In many studies, it is mentioned that there are a number of problems associated with women entrepreneurship development. Some of the problems are financial problem, availability of raw-materials, marketing problem, transport, mobility problem, etc.

Financial problem: It is generally believed that finance is a major constraint of women entrepreneurs. If their financial needs can be taken care of, then they will be able to set up their micro enterprises and run them successfully. However, the problem of finance for women entrepreneurs becomes a major problem because

women generally do not have property in their name; hence, they cannot offer property as collateral security to raise loans, and banks also consider women as less credit worthy, more so, if the women are unmarried.⁷

Raw materials: In most of the cases, for micro and rural enterprises, raw materials are available in nearby areas; but, they are not available at reasonable price when they need it. Since women micro-entrepreneurs purchase raw materials in small quantity, they do not get price advantage. It is observed that price variation in different locations is wide. When they purchase raw materials at a higher price, the entrepreneurs cannot sell their finished products at a competitive price.⁸

It is found that supply of raw materials is one of main problems of women entrepreneurs of the present study. Those engaged in weaving and handloom industry faced the problem of unavailability of thread required for their entrepreneurial activities in the local areas which compelled them to travel to neighbouring district and sometimes to other states for collection of their requirement that made them loss both in working days and in money matters. Those entrepreneurs who engaged in poultry and broiler farming had to procure their requirement like chicken and feeds from a distant place with a higher cost. These problems are also mentioned in a study which was conducted by Neog (2009).⁹

Marketing problem: It is observed that most of the women micro-entrepreneurs of the study area do not have direct linkage with the market. Though they produce

⁷ Mali, D. D (2003), "Promoting Women Entrepreneurship: Experience and Strategy," *opcit*, p. 129.

⁸ Mali, D. D (2003), *ibid*, p. 129.

⁹ Neog, Jibon (2009), *Role of Scheduled and Other Banks in Entrepreneurship Development in Karbi Anglong District of Assam*, Ph. D. Thesis submitted to Dibrugarh University, pp. 328-329.

products, they sell their products through middlemen. As Mali (2003) rightly mentions that in such a situation, the grass-root level entrepreneurs generally do not get the required price for their products.¹⁰

Another marketing problem faced by women entrepreneurs under the study area is that their entrepreneurial activities are based on local markets. Those entrepreneurs engaged in agricultural sector sell their products in the local market and the majority of those engaged in service sector also based their business on local market in the rural areas where market potentialities were comparatively less.

Transport problem: Most of the places under the study are not connected by proper roads; the transport and communication facility is deplorable. It is due to several reasons like the district's geographical position, hilly terrain, etc. Hence, transport has been a bottleneck for the movement of goods as well as passengers. So, women entrepreneurs have to bear higher cost in transportation of goods.

Mobility problem: Mobility of women in our society is highly limited because of socio-cultural environment. This restricts their activities and hinders the growth and development of their enterprises. Mobility is still a problem for women entrepreneurs because of restriction from the parents and also because of lack of social acceptability. However, the problem of mobility is gradually changing. Women entrepreneurs from Northeast also go and participate in exhibitions organised outside the region.¹¹

¹⁰ Mali, D. D (2003), *opcit*, p. 130.

¹¹ Mali, D. D (2003), *opcit*, p. 131.

6.2.2 Prospects of Women Entrepreneurship Development in Karbi Anglong

The district has abundance of natural resources, population dividend, etc. Hence, there is a wide scope for entrepreneurship development in Karbi Anglong district of Assam. The government of India has also introduced various schemes for entrepreneurship development, particularly for rural and remote areas. Since Karbi Anglong is considered as hilly and remote area of Assam, such benefits of the government may be utilised for entrepreneurship development. The possible area of entrepreneurship development in Karbi Anglong which has been published by the DICC Diphu is presented in Table 6.1.

Table 6.1 Lists of Possible Industries for Karbi Anglong District

Sector	Possible Industries	
Agro Based	1. Rice Mill	9. Jute Bag Manufacturing Unit
	2. Spice Grinding Mill	10. Citronella Oil Extraction Unit
	3. Fruit Processing Unit	11. Activated Carbon Unit
	4. Edible Oil Mill	12. Cement from Rice Husk
	5. Rope Making Unit	13. Pickles and Chutney Unit
	6. Bakery	14. Ginger Oleoresin Unit
	7. Flour Mill	15. Scented Supari Making Unit
	8. Beaten/Flatten Rice Mill	16. Atta Grinding Mill
Mineral Based	1. Lime Making Unit	3. Mini Cement Plant
	2. Tiles Making Unit	4. China Clay Washing Unit
Forest Based	1. Saw Mill	7. Broome Making
	2. Wooden Carpentry	8. Wooden Carving Unit
	3. Cane and Bamboo Works	9. Vaneer Mill
	4. Mechanised Carpentry	10. Photo Frame Manufacturing

		Unit
	5. Stone Crusher Unit	11. Wooden Packing Box
	6. Wooden Electrical Accessories	12. Bamboo Roof Production Unit
Textile Based	1. Knitting and Embroidery	4. Eri Spinning and Weaving Unit
	2. Decorative textile Unit	5. Bandage Cloth Manufacturing Unit
	3. Readymade Garments Unit	
Chemical Based	1. Washing Soap Unit	7. Battery Assembling & Repairing Unit
	2. Injection Moulded Items	8. Monofilament & Weaving Unit
	3. Dyeing and Bleaching Unit	9. Ayurvedic Medicine Unit
	4. Candle Manufacturing Unit	10. Blow Moulded Items
	5. Polythene Bag Manufacturing	11. Electroplating Unit
	6. Phenyl Preparing Unit	
Engineering & Allied Industry	1. Steel Fabrication Unit	10. Steel Cabinet Manufacturing Unit
	2. Automobile Repairing/Servicing	11. Wire drawing & Nail Making Unit
	3. Radio & Watch Repairing	12. Steel Revolving Unit
	4. Black Smithy	13. Tin Containers Making Unit
	5. Trunk & Bucket Manufacturing	14. Nut-Bolt Making Unit
	6. Tyre Rethreading	15. Steel Folding Bed Making Unit
	7. Sheet Metal Unit	16. Poultry Equipments
	8. Aluminium Utensil Making Unit	17. Agricultural Equipments
	9. Barbed Wire Making Unit	
Animal Husbandry	1. Shoe making	4. Feed Mixing Unit
	2. Poultry	5. Leather Products Making Unit
	3. Cream, Butter Making Unit	

Source: DICC, Diphu

There is always possibility of perceptual differences between the women entrepreneurs and entrepreneurship promoting agencies with regard to the problems and prospects of entrepreneurship development. Perception is the way in which people gather information about the world and the degree to which information is gathered.¹² Perceptual differences means differences in understanding, views and opinions. Hence, in this chapter, investigation is done to find out the perceptual differences between women entrepreneurs of Karbi Anglong and entrepreneurship promoting agencies with regard to problems and prospects of entrepreneurship development in the study area.

As mentioned in Chapter 4, there are both government and non- government agencies which have been promoting women entrepreneurship in Karbi Anglong. They not only organise Entrepreneurship Development Programmes, but also provide various forms of assistance – either in the form of finance or marketing. Some of the women entrepreneurs have also availed benefits from such assistance. It has been clearly shown in Chapter three. However, there is possibility of more expectations, both from the side of women entrepreneurs and entrepreneurship promoting agencies. The findings from the field survey in this regard are presented in the following sections:

6.3 Analyses and Interpretation on Perceptual Differences

To determine the perception differences between the women entrepreneur and the entrepreneurship promoting agencies, different tables have been prepared.

¹² Retrieved from <http://www.classroom.synonym.com>> definition-perceptual-difference [Accessed on 08/03/2017].

(a) Perception of women entrepreneurs and entrepreneurship promoting agencies towards qualification of entrepreneur: Table 6.2 reveals the perceptions with regard to educational qualification.

Table 6.2: Perception of women entrepreneurs and entrepreneurship promoting agencies towards qualification of entrepreneur

Variables	Women Entrepreneurs (WE) Vs Promoting Agencies (EPA)	Strongly Agree	Agree	Cannot Say	Disagree	Strongly Disagree	Mean value
Literate	WE	34 (20)	10 (6)	X	X	X	9.8
	EPA	X	2 (29)	X	X	2 (29)	2.5
Matric	WE	46 (28)	24 (15)	X	X	X	4.7
	EPA	X	1 (14)	X	X	X	4
HSSLC	WE	11 (7)	19 (12)	X	X	X	4.4
	EPA	X	1 (14)	X	X	X	4.0
Graduate and above	WE	9 (5)	9 (5)	X	X	3 (2)	4.5
	EPA	1 (14)	X	X	X	X	5

Source: Field Study. Fig. in bracket indicate percentage

The table 6.2 shows that out of total 165 women entrepreneurs, large number of the respondents think that to become an entrepreneur, literacy is enough (20 percent and 6 percent have indicated ‘strongly agree’ and ‘agree’ respectively); *It means that for some, educational qualification is not a matter to become an entrepreneur.* However, a large number of the sample women entrepreneurs think that one should be a matriculate or pass tenth standard at least to become a woman entrepreneur (28 percent and 15 percent of them have indicated ‘strongly agree’ and ‘agree’ respectively); *it means that ‘little literacy’ is not sufficient for a woman to*

become an entrepreneur. It is also observed that women entrepreneur think that one should pass HSSLC at least to become an entrepreneur (7 percent and 12 percent of them have indicated 'strongly agree' and 'agree' respectively). Furthermore, few women think that an entrepreneur should be a graduate and above (5 percent of them have indicated 'strongly agree' and 'agree' each); *this means that for few, a woman to be engaged in entrepreneurial activities should possess higher educational qualification.*

Whereas, in case of entrepreneurship promoting agencies, Table 6.2 shows that to some officials, just literate is enough to become an entrepreneur, while to some officials, just literate is not adequate to become an entrepreneur (29 percent opine 'agree' and 'strongly disagree' each in case of literate only); Further, 14 percent respondents 'agree' that matriculate or 10th standard passed is adequate for anybody to become an entrepreneur. It is also observed from the table that 14 percent 'agree' to the statement that the minimum educational qualification that one should have to become an entrepreneur is at least HSSLC. Furthermore, 14 percent affirmed 'strongly agree' that a person should be graduate and above to become an entrepreneur. The mean value of each variable of both women entrepreneurs and entrepreneurship promoting agencies are also found to be different.

Hence, from the findings, it is derived that there is perceptual differences between women entrepreneurs and entrepreneurship promoting agencies of the study area with regard to educational qualification of women entrepreneurs.

(b) Perception of women entrepreneurs and entrepreneurship promoting agencies towards social problems:

Table 6.3: Perception of women entrepreneurs and entrepreneurship promoting agencies towards social problems

Problems	Women Entrepreneur (WE) Vs Promoting Agencies (EPA)	Strongly Agree	Agree	Cannot Say	Disagree	Strongly Disagree	Mean value
Dual responsibility	WE	69 (42)	59 (36)	4 (2)	22 (13)	11 (7)	3.9
	EPA	1 (14)	2 (29)	X	3 (43)	1 (14)	2.8
* Mobility constraints	WE	69 (42)	64 (39)	10 (6)	13 (8)	9 (5)	4.03
	EPA	2 (29)	3 (43)	X	1 (14)	1 (14)	3.7
Lack of social support	WE	86 (52)	68 (41)	X	11 (7)	X	4.38
	EPA	1 (14)	3 (43)	X	2 (29)	1 (14)	2.2
Fear of social security	WE	85 (51)	64 (39)	X	16 (10)	X	4.32
	EPA	X	1 (14)	X	4 (57)	2 (29)	1.6
Limited decision making ability	WE	79 (48)	63 (38)	7 (4)	11 (7)	5 (3)	4.33
	EPA	X	1 (14)	X	4 (57)	2 (29)	1.6
Greater involvement in the family	WE	45 (27)	52 (32)	33 (20)	28 (17)	7 (4)	3.60
	EPA	X	X	X	4 (57)	3 (43)	1.6
Lack of information	WE	56 (34)	66 (40)	33 (20)	9 (5)	1 (1)	4.01
	EPA	2 (29)	1 (14)	X	4 (57)	X	3.1
Lack of entrepreneurial skill among women	WE	74 (45)	64 (39)	11 (7)	9 (5)	7 (4)	4.14
	EPA	X	X	X	4 (57)	3 (43)	1.6

Source: Field Study. Fig. in bracket indicate percentage

From table 6.3, it is observed that a large number of women entrepreneurs (42 percent ‘strongly agree’ and 36 percent ‘agree’) consider ‘dual responsibility’ as a problem in women entrepreneurship development. Further, majority of the women think ‘Mobility constraint’ as a stumbling block to be engaged in entrepreneurial activities (42 percent and 39 percent of them have indicated ‘strongly agree’ and ‘agree’). It is also observed that more than half of the women entrepreneurs think ‘lack of social support’ as problem (52 percent and 41 percent of them have indicated ‘strongly agree’ and ‘agree’ respectively); *it means that lack of social support has curtailed women from entering into entrepreneurial activities.* The table also shows that large number of women entrepreneurs perceives ‘fear of social security’ as problem (51 percent and 39 percent have indicated ‘strongly agree’ and ‘agree’ respectively); *it means fear of social security became a hindrance for a woman to be actively involved in entrepreneurial activities.* It is also seen in the table that ‘Lack of information’ is keeping away many women from engaging into entrepreneurial activities (34 percent and 40 percent have indicated ‘strongly agree’ and ‘agree’). Further, large number of women entrepreneurs think ‘Greater involvement of their family members’ in their entrepreneurial activity as problem (27 percent and 32 percent of them have indicated ‘strongly agree’ and ‘agree’ respectively); *this suggests that greater involvement of their family members is curtailing their entrepreneurial activity.* Still further, majority of the women entrepreneurs think ‘Lack entrepreneurial skills among women’ as another problem (45 percent and 39 percent have indicate ‘strongly agree’ and ‘agree’ respectively); *this suggests that skills is very important for any woman who desires to engage themselves in entrepreneurial activities.*

The above table 6.3 shows that the majority of women entrepreneurs think ‘dual responsibility and mobility constraint’ as a problem in women entrepreneurship development in the study area. As most of the women entrepreneurs are married, they are responsible to look after their family, children and household activities; as such, the women could not concentrate on their entrepreneurial activity. Mobility of women in our society is highly limited because of socio-cultural environment. This restricts their activities and hinders the growth and development of their enterprises. Mobility is still a problem for women entrepreneurs because of restrictions from the parents and lack of social acceptability. However, the problem of mobility is gradually changing. Women entrepreneurs from Northeast also go and participate in exhibitions organised outside the region.

Whereas, in case of entrepreneurship promoting agencies, majority of the respondents don’t think that ‘the major social problems faced by women entrepreneurs is dual responsibility’ (43 percent and 14 percent of them have responded ‘disagree’ and ‘strongly disagree’ in the statement). Another social problem as perceived by promoting agencies is ‘mobility constraints’. 29 percent of the total respondents ‘strongly agree’ and 43 percent ‘agree’ to the statement. Further, more than half of the total respondents (57 percent) do not consider ‘lack of information’ as a social problem. Not a single respondent has indicated ‘patriarchal family background’ and ‘greater involvement in the family’ as a problem. Furthermore, ‘fear of social security’ as problem is not accepted by majority of the respondents (57 percent and 29 percent indicate ‘disagree’ and ‘strongly disagree’). With regard to ‘limited decision making ability’, majority of the respondents don’t support it (57 percent and 29 percent indicate ‘disagree’ and ‘strongly disagree’ respectively). The mean value shows that except in *mobility constraint*, there are

different mean values scored by women entrepreneurs and entrepreneurship promoting agencies of Karbi Anglong.

Hence, from the findings, it is derived that there is perceptual differences between women entrepreneurs and entrepreneurship promoting agencies of the study area with regard to social problems of women entrepreneurs.

(c) Perception of women entrepreneurs and entrepreneurship promoting agencies towards economic problems

Table 6.4: Perception of women entrepreneurs and entrepreneurship promoting agencies towards economic problems

Problems	Women Entrepreneur (WE) Vs Promoting Agencies (EPA)	Strongly agree	Agree	Cann ot say	Disagree	Strongly Disagree	Mean value
Lack of loan facilities	WE	50 (30)	56 (34)	29 (18)	20 (12)	10 (6)	3.7
	EPA	X	X	X	5 (71)	2 (29)	1.7
Lack of infrastructure	WE	60 (36)	61 (37)	20 (12)	11 (7)	13 (8)	3.9
	EPA	X	1 (14)	X	4 (57)	2 (29)	1.6
* Lack of availability of labour	WE	29 (18)	44 (27)	2 (1)	58 (35)	32 (19)	2.9
	EPA	1 (14)	3 (43)	X	2 (29)	1 (14)	2.7
Lack of raw materials	WE	67 (41)	59 (36)	2 (1)	27 (16)	10 (6)	3.9
	EPA	1 (14)	2 (29)	X	4 (43)	1 (14)	3.1

Source: Field Study. Fig. in bracket indicate percentage

Table 6.4 shows that the majority of the women entrepreneurs think that ‘lack of loan facilities’ (30 percent and 34 percent have indicated ‘strongly agree’ and ‘agree’ respectively) as economic problem; another economic problem perceived by

women entrepreneurs is 'lack of infrastructure' (36 percent and 37 percent have indicated 'strongly agree' and 'agree' respectively). However, majority of the women entrepreneurs do not think 'lack of availability of labour' as an economic problem (35 percent and 19 percent have indicated 'disagree' and 'strongly disagree' respectively). *This means that there is no lack of labour supply for women to engage in entrepreneurial activity.* It is also observed that majority of the women entrepreneurs think that there is 'lack of raw materials in the study area (41 percent and 36 percent have given 'strongly agree' and 'agree' respectively).

Whereas, in case of entrepreneurship promoting agencies, 'lack of loan facilities' is not a problem (71 percent and 29 percent have pointed out 'disagree' and 'strongly disagree' respectively). *This means there is sufficient loan facilities to women entrepreneurs.* It is further observed that the majority of promoting agencies think that 'lack of infrastructure' is not an economic problem (57 percent and 29 percent indicate 'disagree' and 'strongly disagree' respectively). *It means that there is no lack of infrastructure for women to engage in entrepreneurial activities.* Further, it is observed that for majority of entrepreneurship promoting agencies, there is 'lack of availability of labour' (14 percent and 43 percent respondents indicate 'strongly agree' and 'agree' respectively). *This means that there is short supply of labour in the entrepreneurial market, which is slightly different from the opinion of sample women entrepreneurs of the present study.* 43 percent of the promoting agencies think that 'lack of raw materials' is not an economic problem (14 percent and 29 percent respondents indicated 'strongly agree' and 'agree' respectively). *This means that there is enough supply of labour and raw materials for women entrepreneurs in performing entrepreneurial activity.* The mean value of all the variables of economic problems shows that except in case of *lack of availability of labour*, there are different

mean values scored by the women entrepreneurs and entrepreneurship promoting agencies of Karbi Anglong.

Hence, from the findings, it is derived that there is perceptual differences between women entrepreneurs and entrepreneurship promoting agencies of the study area with regard to economic problems of women entrepreneurs.

(d) Perception of women entrepreneurs and entrepreneurship promoting agencies towards financial support to women entrepreneurs in performing entrepreneurial activity

Table 6.5: Perception of women entrepreneurs and entrepreneurship promoting agencies towards financial support to women entrepreneurs in performing entrepreneurial activity

Problems	Women Entrepreneur (WE) Vs Promoting Agencies (EPA)	Strongly Agree	Agree	Cannot say	Disagree	Strongly Disagree	Mean value
Reluctance by financial institutions to extend credit to women	WE	53 (32)	59 (36)	9 (5)	20 (12)	24 (15)	3.6
	EPA	X	X	X	4 (57)	3 (43)	1.5
* Inability to provide collateral security	WE	54 (33)	53 (32)	7 (4)	29 (18)	22 (13)	3.5
	EPA	1 (14)	3 (43)	X	2 (29)	1 (14)	3.7
Tight payment schedule	WE	49 (30)	46 (28)	15 (9)	33 (20)	22 (13)	3.4
	EPA	X	1 (14)	X	4 (57)	2 (29)	2
Inability to understand nitty-gritty of financial management	WE	47 (28)	51 (31)	11 (7)	32 (19)	24 (15)	3.4
	EPA	1 (14)	3 (43)	X	2 (29)	1 (14)	3.7

Source: Field Study. Fig. in bracket indicate percentage

Financial assistance or support to women entrepreneurs encourages them to perform entrepreneurial activities. It is observed from table 6.5 that the majority of women entrepreneurs feel 'reluctant to extend and provide credit to women entrepreneurs' as financial problem (32 percent and 36 percent has indicated 'strongly agree' and 'agree' respectively). Majority of the women entrepreneurs also feel that 'inability to provide collateral security' (33 percent and 32 percent of them have indicated 'strongly agree' and 'agree' respectively) is a problem. It is also observed that another financial problem perceived by majority of women entrepreneurs is 'tight payment schedule' (30 percent and 28 percent have indicated 'strongly agree' 'agree' respectively). It is also found from table 6.5 that a large number of women entrepreneurs consider 'inability to understand the nitty-gritty of financial management' (28 percent and 31 percent of them have indicated 'strongly agree' respectively) as another problem. *It means that this could be one of the reasons why the promoting agencies are reluctant to extend or provide credit to women.* It is evident that there is a need for financial literacy training among women entrepreneurs.

More than half of the respondents do not think that there is 'reluctance by financial institutions to extend credit to women' (57 percent and 43 percent of them have indicated 'disagree' and 'strongly disagree' respectively). *It means promoting agencies are not reluctant to extend credit to women entrepreneurs.* However, majority of the promoting agencies feel 'inability to provide collateral security' (14 percent and 43 percent have indicated 'strongly agree' or 'agree' respectively) as a problem. It is also revealed from the table that more than half of the total respondents do not think 'tight payment schedule' as financial problem (57 percent and 29 percent of them have indicated 'disagree' and 'strongly disagree' respectively). However, more than half of the total respondents also feel that 'inability to understand the nitty-

gritty of financial management’ (14 percent and 43 percent of them have indicated ‘strongly agree’ and ‘agree’ respectively) is another problem in women entrepreneurship development in Karbi Anglong.

The calculated mean value also indicates that except, ‘Inability to provide collateral security’ there are different mean values scored by women entrepreneurs and entrepreneurship promoting agencies of Karbi Anglong.

Hence, there is a perceptual difference between women entrepreneurs and entrepreneurship promoting agencies of the study area with regard to financial problems of women entrepreneurs.

(e) Perception of women entrepreneurs and entrepreneurship promoting agencies towards marketing problems faced by women

Table 6.6. Perception of women entrepreneurs and entrepreneurship promoting agencies towards marketing problems faced by women entrepreneurs

Problems	Women Entrepreneur (WE) Vs Promoting Agencies (EPA)	Strongly Agree	Agree	Cannot say	Dis agree	Strongly disagree	Mean value
Lack of marketing of finished products	WE	54 (33)	61 (37)	4 (2)	28 (17)	18 (11)	3.6
	EPA	X	1 (14)	X	3 (43)	3 (43)	1.9
Lack of awareness of promotional activities	WE	41 (25)	52 (32)	22 (13)	25 (15)	25 (15)	3.6
	EPA	X	1 (14)	X	4 (57)	2 (29)	2
Lack of awareness on proper pricing policy	WE	48 (29)	53 (32)	11 (7)	28 (17)	25 (15)	3.4
	EPA	X	1 (14)	X	3 (43)	3 (43)	1.8
Lack of awareness on branding of products	WE	37 (22)	48 (29)	18 (11)	36 (22)	26 (16)	3.2
	EPA	2 (29)	3 (43)	X	1 (14)	1 (43)	3.6

Source: Field Study. Fig. in bracket indicate percentage

Marketing of products has been one of the major problems faced by women entrepreneurs in performing entrepreneurial activities. The table 6.6 shows that majority of the women entrepreneurs under study area think that there is 'lack of marketing finished products' (33 percent and 37 percent of them have indicated 'strongly agree' and 'agree' respectively). It is also observed that majority of the women entrepreneurs perceive 'lack of awareness of promotional activities' (25 percent and 32 percent have indicated 'strongly agree' and 'agree' respectively) as problem. Further, a large number of respondents perceived 'lack of awareness on proper pricing policy' as a problem (29 percent and 32 percent indicated 'strongly agree' and 'agree' respectively). Furthermore, majority of the women entrepreneurs perceived 'lack of awareness on branding of products' (22 percent and 29 percent have indicated 'strongly agree' and 'agree' respectively) as a problem. Hence, from the findings, it can be said that *marketing is a major problem of women entrepreneurs of the study area.*

Whereas, table 6.6 shows that majority of entrepreneurship promoting agencies do not think 'lack of marketing finished products' as problem (43 percent of them have indicated 'disagree' and 'strongly disagree' each). Further, more than half of the entrepreneurship promoting agencies does not think 'lack of awareness of promotional activities' as a problem (57 percent and 29 percent indicated 'disagree' and 'strongly disagree' respectively). It is also observed that the entrepreneurship promoting areas of the study area do not think 'lack of awareness on proper pricing policy' as problem (43 percent of them have indicated 'disagree' and 'strongly disagree' respectively). However, majority of the entrepreneurship promoting agencies think 'lack of awareness on branding of products' as a problem (29 percent and 43 percent respondents indicated 'strongly agree' and 'agree' respectively).

The mean value of all the variables of marketing problems indicates different mean values scored by the women entrepreneurs and entrepreneurship promoting agencies of Karbi Anglong. Hence, there is a perceptual difference between women entrepreneurs and entrepreneurship promoting agencies of the study area with regard to marketing problems of women entrepreneurs.

(f) Perception of women entrepreneurs and entrepreneurship promoting agencies towards other problems faced by women entrepreneurs

Table 6.7: Perception of women entrepreneurs and entrepreneurship promoting agencies towards other problems faced by women entrepreneurs

Problems	Women Entrepreneur (WE) Vs Promoting Agencies (EPA)	Strongly Agree	Agree	Cannot Say	Disagree	Strongly Disagree	Mean value
Large amount of paper formalities	WE	85 (52)	67 (41)	X	9 (5)	4 (2)	4.3
	EPA	X	1 (14)	X	4 (57)	2 (29)	2
Delay in Government department	WE	58 (35)	71 (43)	X	23 (14)	13 (8)	3.8
	EPA	X	X	X	5 (71)	2 (29)	1.7
* Unnecessary Government interference	WE	6 (4)	11 (7)	4 (2)	75 (45)	69 (42)	1.8
	EPA	X	X	X	4 (57)	3 (43)	1.6
* Discrimination towards women entrepreneurs based on caste and creed by the entrepreneurship promoting agencies	WE	11 (7)	17 (11)	4 (2)	70 (42)	63 (38)	2.0
	EPA	X	X	X	5 (71)	2 (29)	1.7

Source: Field Study. Fig. in bracket indicate percentage

Table 6.7 shows other problems faced by women entrepreneurs of the study area. Majority of the women entrepreneurs regard the 'large amount of paper

formalities' imposed by the promoting agencies as a problem (52 percent and 41 percent 'strongly agree' and 'agree' respectively). *This means that many women entrepreneurs might have given up approaching for assistances and supports from promoting agencies because of formalities.* Further, a large number of women entrepreneurs pointed out 'delay on the part of the promoting agencies' in carrying out the official procedures (35 percent and 43 percent indicate 'strongly agree' and 'agree' respectively) as a hindrance. It is also observed that majority of the women entrepreneurs do not perceive 'Unnecessary Government Interference' as a problem (45 percent and 42 percent of them have indicated 'disagree' and 'strongly disagree' respectively). Furthermore, majority of the women entrepreneur do not think 'discrimination towards women entrepreneurs based on caste and creed by the entrepreneurship promoting agencies' as a problem (42 percent and 38 percent 'disagree' and 'strongly disagree' respectively). *It means that discrimination towards women entrepreneurs by the promoting agencies is less in Karbi Anglong district.*

In case of entrepreneurship promoting agencies, more than half of the respondents do not perceive 'large amount of paper formalities' as a problem (57 percent and 29 percent of them have indicated 'disagree' and 'strongly disagree' respectively). Further, more than half of the entrepreneurship promoting agencies does not agree on the statement 'Delay in Government Departments' (71 percent and 29 percent of them have indicated 'disagree' and 'strongly disagree' respectively). It is also observed that more than half of the respondents agree that 'Unnecessary Government Interference' is a problem (57 percent and 43 percent have indicated 'disagree' and 'strongly agree' respectively). Furthermore, majority of the entrepreneurship promoting agencies feel 'discrimination towards women entrepreneurs based on caste and creed' as a problem (71 percent and 29 percent have

indicated ‘disagree’ and ‘strongly disagree’ respectively). *This means there is no injustice or discrimination towards women entrepreneurs by the promoting agencies under the study area.*

In this case, the calculated mean values shows perceptual differences, except ‘Unnecessary Government interference’ and ‘Discrimination towards women entrepreneurs based on caste and creed by the entrepreneurship promoting agencies’ scored by women entrepreneurs and entrepreneurship promoting agencies.

Hence, from the findings, it is derived that there is perceptual differences between women entrepreneurs and entrepreneurship promoting agencies of the study area with regard to other some problems of women entrepreneurs.

6.4 Perceptual Gap between Women Entrepreneur and Entrepreneurship Promoting Agencies with regard to certain problems, which are found in Karbi Anglong have become embankment in women entrepreneurial growth in the study area.

Table 6.8 Perceptual gap in entrepreneurial growth

Sl. No.	Statement	Women Entrepreneur		Entrepreneurship Promoting Agencies	
		Yes	No	Yes	No
1	Insurgency movement is a major problem of entrepreneurial growth in Karbi Anglong	100 (61)	65 (39)	7(100)	0
2	Social unrest in the district is a hindrance in entrepreneurial growth.	92 (56)	73 (44)	6(86)	1 (14)
3	Village settlement pattern among the tribal communities of the district is an embankment in entrepreneurial growth	76 (46)	89 (54)	7(100)	0
4	Political unawareness among the people of the district is a problem in entrepreneurial growth.	61 (37)	96 (63)	6 (86)	1 (14)

5	Social systems among the tribal communities in the district do not encourage entrepreneurial society.	75 (45)	90 (55)	5 (71)	2 (29)
6	Lack of entrepreneurial skills among the women of the district is a hindrance in entrepreneurial growth.	53 (32)	112 (68)	4 (57)	3 (43)
7	Women of the study area are to be trained properly to have higher entrepreneurial growth in Karbi Anglong.	156 (95)	9 (5)	7 (100)	0

Source: Field study. Fig. in bracket indicate percentage

From the above Table 6.8, it is revealed that there is a perceptual difference between women entrepreneur and entrepreneurship promoting agencies of the study area with regard to the entrepreneurial growth in Karbi Anglong district. Though all the promoting agencies feel 'Insurgency movement as a major problem of entrepreneurial growth and village settlement pattern among the tribal communities of the district as an embankment in entrepreneurial growth', all the women entrepreneurs do not have the same opinion. 61 percent of the women entrepreneurs perceive insurgency movement as a problem, while 46 percent perceive village settlement pattern among the tribal communities of Karbi Anglong district as a big hindrance in entrepreneurial growth in the district. It may be mentioned here that there is a tradition of village shifting among the tribal communities of Karbi Anglong district in search of livelihood. It is generally in search of forest resources, fertility of soil for cultivation (jhum cultivation), etc. (Here) village shifting means all the families of a particular village moving from one place to another and making temporary settlement there. Though with changing period of time, shifting of villages has been reduced; still, shifting of villages takes place from one village to another in the remote areas.

6.5 Perceptual Gap between Women Entrepreneur and Entrepreneurship Promoting Agencies with regard to the prospects of women entrepreneurship development in the study area.

Table 6.9: Perception towards Prospects of Women Entrepreneurship Development

Prospects	Women Entrepreneur		Promoting Agencies	
	Yes	No	Yes	No
Agro Based	85 (52)	80 (48)	7 (100)	0 (0)
Forest Based	58 (35)	110 (65)	5(71)	2(29)
Textile Based	156 (95)	9 (5)	7 (100)	0 (0)
Animal Husbandry	122 (74)	43 (26)	7 (100)	0 (0)
Engineering & Allied Industry	87 (53)	78 (47)	2 (29)	5 (71)

Source: Field Study

Table 6.9 indicates the perception of women entrepreneurs and entrepreneurship promoting agencies about the prospects of women entrepreneurship development in the study area. Though all the promoting agencies feel agro-based, textile and animal husbandry have wide prospects of women entrepreneurship development in the study area, the sample women entrepreneurs do not feel so. In case of agro-based industry, almost half of the women entrepreneurs do not see it as a prospect; however, majority of them feel that textile and animal husbandry have wide prospects of women entrepreneurship development in the study area. Hence, from the findings, it can be derived that there is perceptual gap between women entrepreneurs and entrepreneurship promoting agencies about the prospects of women entrepreneurship development in the study area.

6.5 Conclusion

Underwood (2009) stated that women are now at the forefront of economic change; their failure to access bank loans due to lack of collateral and a track record is a limiting factor in terms of economic development.¹³ This statement proves true even in Karbi Anglong as the present chapter shows it. In such a situation, financial institutions could assist by establishing a framework that protects women entrepreneurs from high rate of interest by providing collateral and also by developing policies that encourage bank lending models.

From the above discussions, it is evident that there are perceptual differences between the women entrepreneurs and entrepreneurship promoting agencies about the problems and prospects of women entrepreneurship development in Karbi Anglong. Perceptual gap is also found in case of entrepreneurial growth. Hence, it can be concluded as there exists perceptual gap between the women entrepreneurs and entrepreneurship promoting agencies regarding problems and prospects of entrepreneurial growth in the study area. Therefore, the working hypothesis is accepted.

¹³ Underwood, P. (2009), "Supporting the informational needs of entrepreneur in South Africa",

Library Review, Vol. 58, No. 8, pp. 569-580.