



Challenges and opportunities for development of women entrepreneurship in Arunachal Pradesh

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Abstract

The term “Women Entrepreneurship” refers to an act of business ownership and business creation that empowers women economically increases their economic strength and position in society. As such the role of women in this globalised era is not limiting to the management of household activities rather they are actively participate in many fields contributing toward development of state as well as nation economy. In this regard the socio-economic development of women is necessary for overall economic development of any society, state and nation. The Arunachal Pradesh is a tribal male dominated state by traditions where women are supposed to and often compelled to depend on male members in their family, society and in their course of setting up and management of their enterprises. Sometimes women have to face various socio-economic and other problems as entrepreneurs due to social and cultural restrictions. Despite all these social, economic and cultural hurdles, the present status of women in undertaking any entrepreneurial work in Arunachal Pradesh has gradually been changing. The hidden entrepreneurial potential of women has gradually been changing their role and economic status in the society. They are becoming economically independent and thereby immensely contributing for the growth and development of enterprises such as Micro, Small and Medium Enterprises (MSMEs) in the state. The women are increasingly being conscious of their existence and their rights. The various entrepreneurship development schemes of both State and Central Government are helping the women entrepreneurs in form of generation of employment, income and improve their social status. Thus, this paper shall attempt to study and explore the various challenges and opportunities of women entrepreneurship in Arunachal Pradesh. The paper shall also highlight the impact of government policies and programmes to encourage development of women entrepreneurs in Arunachal Pradesh.

Keywords: Entrepreneurship, women entrepreneur, challenges, opportunities and Arunachal Pradesh

Introduction

Women entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent.” In other words Women Entrepreneurship refers to an act of business ownership and business creation that empowers women economically increases their economic strength and position in society. The Government of India has defined women entrepreneurs as “an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. The Arunachal Pradesh is a tribal male dominated state by traditions where women are supposed to and often compelled to depend on male members in their family, society and in their course of setting up and management of their enterprises. Sometimes women have to face various socio-economic and other challenges as entrepreneurs due to social and cultural restrictions. Despite all these social, economic and cultural hurdles, the present status of women in undertaking any entrepreneurial work in Arunachal Pradesh has gradually been changing. The hidden entrepreneurial potential of women has gradually been changing their role and economic status in the society. They are becoming economically independent and thereby immensely contributing for the growth and development of enterprises such as Micro, Small and Medium Enterprises (MSMEs) in the state. The women are increasingly being conscious of their existence and their rights. The various entrepreneurship development schemes of both State and Central Government are helping the women entrepreneurs in form of generation of employment, income and improve

their social status. Arunachal Pradesh started its entrepreneurship chapter through the passion and commitment of a bunch of people who have been performing incredibly well in the state as well as globally. Like of Techii Anna, a winner of the prestigious Vasundhara NE women entrepreneur of the year award for the year 2016-17 and known for her contribution towards excellence in handicraft and Mrs. Tage Rita, winner of the Vasundhara NE women entrepreneur Award, a dynamic generation from Hong village, Ziro valley who're the country's first KIWI wine brewer are inspiring an entire generation through their dynamic approach. These entrepreneurs set a good example in the entrepreneurship development in the history of Arunachal Pradesh.

Objectives of The Study

The main objective of the study has been set as under:-

1. To explore the various challenges of women entrepreneurship in Arunachal Pradesh.
2. To examine the various opportunities of women entrepreneurship development in Arunachal Pradesh.
3. To study the various policies and programmes of the Government of Arunachal Pradesh for the development of women entrepreneurship in Arunachal Pradesh.

Research Methodology

The term research methodology can be defined as a process used to collect data and information for the purpose of making decisions. For this study, Primary and Secondary data have been used. The information on primary data has also been obtained by interview through telephone

conversation with some of the women who are actively involving in development of women in various district of the state. On the other hand secondary data has been taken from research papers and various articles and journal. The descriptive method has been used to explain the purpose of this paper.

Government of Arunachal Pradesh Initiatives for development of Women Entrepreneurship in Arunachal Pradesh

Entrepreneurship calls for creativity, innovation and passion, and at the same time it creates opportunities for the people to bring forth their skills. As such, Arunachal Pradesh government is focusing on skill development of its people and encouraging its citizens to take advantage of all these initiatives. Some of the policies and schemes that have been made available for the women for further accelerate the possibilities of entrepreneurship in Arunachal Pradesh are as highlighted below.

1. New Industrial Policy of Arunachal Pradesh 2020.

The main objective of this new industrial Policy 2020 are as under:

1. To create an investment-friendly environment in the state for industrial growth in the private, joint venture and cooperative sectors for sustainable economic development of Arunachal Pradesh.
2. To promote the spirit of innovation and incentivize entrepreneurship among youth by providing specific sectors and needed capital.
3. To take steps to promote handloom and handicrafts.
4. To encourage local entrepreneurs to set up enterprises based on locally available raw materials
5. To promote micro, small and medium enterprises.
6. Special provision and incentives to promote women entrepreneurship.

2. Chief Minister Soft Loan Scheme for skilled person.

The department of skill development and entrepreneurship, Govt. of Arunachal Pradesh have implemented the Chief Minister's Soft loan for skilled person where in skilled persons who possess National Council of Vocational Certificate (NCVT) has been given loan based on two categories as follow.

1. Individual Venture: Subsidy up to Rs. 5 lakh, it will be given to individual to set up unit for self-employment.
2. Joint Venture: Subsidy up to 10 lakhs, it will be given to two or more persons for setting up unit for self-employment.

3. Schemes by North Eastern Development Finance Corporation Ltd.(NEDFi)

DEDFi has a special focus on development of entrepreneurs in the Arunachal Pradesh in particular and North Eastern Region as a whole. NEDFi has started Business Facilitation Centre (BFC) for providing consultancy and supports in setting up a business enterprise. NEDFi providing various schemes to for development of entrepreneurship in the region such as Rupee Term loan (RTL), Equipment Finance Scheme (EFS), Corporate Finance Scheme (CFS), NEDFi Equity Fund scheme (NEFS), NEDFi Opportunity Scheme for small enterprise (NOSSE), North East Entrepreneur's Development Scheme (NEEDS), Initiative for Development

of Entrepreneurs in Agriculture (IDEA) and North-East Venture Fund (NEVF).

4. North East Industrial Development Scheme (2017-22).

Various schemes has been approved by government of Arunachal Pradesh in April 2018 to accelerate the development of entrepreneurs in the state under North East Industrial Development Schemes. The approved schemes includes Central Capital Investment Incentive for Access to Credit (CCIIAC), Central Comprehensive Insurance Incentive (CCII), Central Interest Incentive (CII), Goods and Service Tax (GST) reimbursement , Income-Tax (IT) Reimbursement, Employment Incentive and Transport Incentive

5. Deen Dayal Swavalambam Yojana (DDSY).

The Government of Arunachal Pradesh launched ' Deen dayal Swavalambam Yojana' to encourage unemployed youth to gain to low cost capital for entrepreneurship. Under this scheme the benefits are 30% back ended capital investment subsidy, project loan from Rs. 10 lakhs upto Rs. 1 crores (excluding cost of land and building) and women entrepreneurs will get additional 5% interest subvention annually .

Challenges of Women Entrepreneurship in Arunachal Pradesh

The challenges experienced by women entrepreneurs have resulted in restricting the expansion of women entrepreneurship. Women in Arunachal Pradesh face many problems to get ahead their life in business. Some of the major challenges facing by women entrepreneur in Arunachal Pradesh are as under:

1. Lack of finance

Finance is very important component for start-up any venture. It is fact that the majority of women business owners have had to rely to a significant extent on self-generated finance during the start-up period of their business. It is also true that women have lesser opportunities and ample of financial problems to be equipped. This is only because of insufficiency of tangible security and credit in the market. Along with these they are heedless about the process of receiving finance in banks.

2. Lack of management skills.

Women entrepreneurs lacked management skills to greater extent than small businesses in general. Although difficulties in accessing business advice or support appears to be a minor rather than major problem for women entrepreneurs in the state.

3. Male dominated society.

A woman is dominated by men in her family as well as in business also. An often woman has to obtain permission from men for almost everything. They are not treated as equal. Her freedom is restricted. She always has to be consulted and get approval of men.

4. Low risk bearing ability.

This is so because right from childhood, her parents take decisions for her and after marriage her husband takes over.

She is protected throughout and thus the risk bearing ability gets reduced.

5. Socio- cultural barriers.

Women have to perform multiple roles be it familial or social irrespective of her career as working women. In our society, more importance is being given to male child as compared to female child. This mind-set results in lack of schooling and necessary training for women. As a result this impediments the progress of women get handicap in this world of work.

6. Marketing problems.

A lack of sales and marketing skills was the most commonly reported problem faced by women entrepreneurs, after finance. The fact that this is a characteristic shared with many other micro enterprises and small firms does not make it any less important to women entrepreneurs.

7. Technology problems.

Access to technology was also found to be problems for women entrepreneurs. The lack of computer knowledge with many of the women entrepreneurs is the major problem because computer skills are very important part of the business.

8. Lack of Confidence.

As women are accepting a subordinate status, as a result they lack confidence of their own capabilities, even at home; family members do not have much faith in women possessing the abilities of decision-making.

Opportunities of Women Entrepreneurship Development in Arunachal Pradesh

Arunachal Pradesh is one of the developing state in India, it has gradually developing in all sectors. The reasons may be due to increasing number of micro, small and medium entrepreneurs and also because of the various schemes run by the government to help these entrepreneurs. Arunachal Pradesh is already rich in organic and locally produced products like handicrafts made of locally sourced bamboos, organic hand, looms fabric and local wines (Rice and Millet) etc. Most of such produced in the state are sustainable and produced without degrading the state's vast natural resources. The start -up culture holds tremendous potential for a place like Arunachal Pradesh, where people have a strong understanding of the sensitive eco-system, the culture and social fabric as well as the changing scenario of the modern times. As such, productive ventures by the local talents can contribute positively to the economy through the possibilities presented by entrepreneurship and innovative start-up. In fact, entrepreneurs have huge opportunities in Arunachal Pradesh in which its development will enhance the Investment and employment etc opportunities. Some of the opportunities for setting up entrepreneurs in Arunachal Pradesh are as pointed below.

1. Weaving
2. Ornaments,
3. Paper making
4. Wood Carving
5. Carpentry
6. Tourism
7. Horticulture
8. Industries based on locally available raw materials

9. Textiles (handlooms and power looms) and handicrafts
10. Electronic and knowledge based industries
11. Industries based on non-timber forest produce etc.

Finding and Conclision

Women entrepreneurs face multiple problems in various aspects of Finance, marketing, health and family. After independence, law guaranteed equal rights and equal opportunities in education and employment for women. But unfortunately, the government sponsored development activities have benefited only a small section of women that is the urban middle class in state of Arunachal Pradesh. As per 2011 census out of 13.84 lakhs population in Arunachal Pradesh the female population is recorded with 6,69,815 as such their number is too diminutive. At is situation; effective steps are needed to provide entrepreneurial awareness, orientation and skills development programmes to women. Steps are to be taken to promote women entrepreneurship. They should be made to realize their strengths and important position in the society and the great contribution they can make for the entire economy of the state. Women entrepreneurs must be moulded properly with entrepreneurial traits and skills to meet the changes in trends and challenges in national and international markets. The important position occupied by women in society and their vital role in the modern business field need to be acknowledged. The people conservatives thinking and rigid thought towards women need to be changed so that women can productively involving in national building process without any hindrances.

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