

Rural Women Entrepreneurs and Rural Marketing: A Study in the Dibrugarh District of Assam.

Dr. Moheswar Rajkhowa
Associate Professor
Department of Commerce.
D.D.R.College, Chabua.
Dist.– Dibrugarh. State- Assam (India)

Abstract: Rural marketing is concerned with marketing of product or service to the rural area and also marketing of outputs from the rural to other areas. Therefore rural market is concerned with flow of goods and services from urban to rural, rural to urban and within the rural area itself.

It has always been understood that rural women of our country are basically home maker and they are not directly related to financial and working life of the rural India. But women entrepreneurs can play an important role in rural marketing. Therefore, the objective of the study included, understanding the role of rural women entrepreneurs for marketing of their products and services. The study has been conducted the area covered under the Dibrugarh district of Assam, is to understand the working of the various women entrepreneurs of the area in relation to rural marketing. The study included the rural women entrepreneurs registered under DICC Dibrugarh (Formal sector) and also unregistered rural women entrepreneurs (Informal sector) in the district. The methodology followed was of convenient sampling and respondents were interviewed on. Secondary data has been collected from the published articles, books journals etc.

Key words: Rural Marketing, Women Entrepreneurs,

Introduction:

In the dynamic world women entrepreneurs are an important part of sustained economic development and social progress. Women's involvement in business is increasing in the economies of almost all countries. In India although women constitute a major half of total population, the entrepreneurial world is still a male dominated one. The changing economic situation has made women to involve in business activities and ensure a definite source of income for them. Now women have to play a prominent role in the over all development of the nation. India is a land of villages and more than 70 percent of population is living in the rural area. Therefore the development of India depends on the development of rural people. Women entrepreneurs can play an important role in rural development. Micro enterprises can help empowering women particularly in rural women. Micro enterprises not only enhance national productivity, generate employment but also develop economic, personal and social capabilities among rural women. Rural women entrepreneurs are those entrepreneurs who actually hail from and reside in rural areas i.e. either from a 'panchayat' and mobilize human resources requirement from those areas in which they live. 'A rural women entrepreneur is a woman or group of women who undertake to organized and run an enterprise in a rural area,'¹ Thus rural women entrepreneurs is someone who is prepared to stay in the rural area and contribute to the creation of local wealth. They play an important role in rural marketing also.

Rural marketing is concerned with marketing of product or service to the rural area and marketing of output from the rural to other geographical area. Therefore rural marketing is concerned with the flow of goods and services from urban to rural, rural to urban and within the rural area itself. There are numbers of reason for growing interest in rural market. These are, growing population, growth in consumption, change in rural consumers behaviors, increasing income etc.

Objectives of the study:

The objectives of the study included-

1. To understand the working of the various rural women entrepreneurs of the study area.
2. To understand how the rural women entrepreneurs operates and markets their product.
3. To find out the problems faced by women entrepreneurs and offer suggestions.

Methodology:

The study has been conducted within a short period of time. The study is based on both primary and secondary data. Secondary data has been collected from various books and journals. Primary data has been obtained from 70 sample rural women entrepreneurs from the study area.

As the area of study is limited to Dibrugarh district of Assam, the researcher has proposed the convenient sample technique. The total area of Dibrugarh district occupies 3381 square kilometer including 3,335.52 km² rural area and 45.48 km² urban areas. The entire rural area of the district is divided in to seven administrative development blocks. There are 1361 villages, twenty-one mouzas and 93 gaon panchayets in the district. The primary data on rural women entrepreneurs has been collected covering the entire seven development block. The target population for the study is individual rural women entrepreneurs. Self-help groups are not included in

the sample. Required information of rural women entrepreneurs have been collected with the help of interview schedule. The data collection period is ranging from July 2019 to December 2019.

Analysis and interpretation of the data:

The data thus collected are analyzed by the using statistical technique like classification, tabulation, percentage etc. Table-1 depicted the women entrepreneurs who are engaged in Tailoring, Beauty parlour, Handicraft, Vegetable vendor and Food processing. Selected rural women entrepreneurs further been categorized in to three categories on the basis of their market place.

Table: 1.

Types of business venture	Sample size	Permanent place of business	Without permanent place	Mobile vendor
Tailoring	15	15	-	-
Beauty parlour	15	15	-	-
Handicraft	15	10	5	-
Vegetable vendor	15	3	7	5
Food processing	10	2	4	4
Total	70	45	16	9
Percentage	100%	64%	23%	13%

Source: Field survey.

Table- 2 depicted the educational qualification of the respondents. Education develops basic skills, helps entrepreneurs to acquire market information, bank finance, quality production and so on.

Table: 2
Educational qualification of respondents

Sl. No.	Educational Qualification	No. of Respondents	Percentage
1	Master Degree	0	0%
2	Graduation	1	1.43%
3	HSSLC passed	2	2.86%
4	HSLC passed	5	7.14%
5	Up to class X	21	30.00%
6	Primary	34	48.57%
7	Illiterate	7	10.00%
Total		70	100%

Source: Field survey

The collected data pointed out that majority of selected rural women have low level of education. The Table shows that there is no women entrepreneur who has a post graduate degree and only one rural women entrepreneur is found graduate.

Following Table shows the number of rural women entrepreneurs who have registered with District Industries and Commerce Centre (DICC) Dibrugarh.

Table: 3.
Table showing the rural women entrepreneurs registered with DICC

Type of business venture	Sample size	Registered rural women entrepreneurs	Un-registered rural women entrepreneurs
Tailoring	15	5	10
Beauty Parlour	15	8	7
Handicraft	15	9	6
Vegetable vendor	15	-	15
Food processing	10	1	9
Total	70	23	47
Percentage	100%	33%	67%

Source: Field survey

Table- 4 illustrated the reasons for starting enterprise by the rural women of Dibrugarh district. It is observed from the study that financial need is the primary reason to start enterprise.

Table: 4
Reasons for starting enterprises

Sl. No	Parameter	No. of Respondents	Percentage
1	To continue in the family occupation	6	8.57%
2	Financial need	43	61.43%
3	Lack of employment opportunity	14	20%
4	Sense of self achievement	7	10%
	Total	70	100%

Source: Field survey

Table-5 shows the monthly income of sample women entrepreneurs who are engaged in different activities.

Table- 5
Monthly income of selected rural women entrepreneurs

Monthly income ₹	Tailoring	Beauty parlour	Handicraft	Vegetable vendor	Food production	Total	Percentage
5000-- 10000	-	-	8	6	4	18	25.7%
10001-- 15000	8	7	5	5	6	31	44.3%
15001--20000	5	5	2	4	-	16	22.9%
20001 and above	2	3	-	-	-	5	7.1%
	15	15	15	15	10	70	100%

Source: Field survey.

Table – 6 depicted respondents' awareness about assistance offered by the government through various schemes is tested by yes or no.

Table - 6
Respondents' awareness about government assistance

Sl. No.	Awareness	No. of Respondents	percentage
1	Yes	29	41.3%
2	No	41	58.7%
	Total	70	100%

Source: Field survey

From the study it has been found that in the study area, due to financial need and some other reasons the women of the families have taken an initiative to start petty business. Some operates their business in a permanent business place within their locality and some moves in haats or markets. Basically women entrepreneurs who provide services like, beauty parlour, tailoring etc. operate their business at home or rented house at small town. On the other hand women entrepreneurs who are engaged in selling of agricultural product or hand made food compliment etc., moves in the markets, haats or nearby town. Some of them sell their own product and a few women entrepreneurs who make bulk purchases from those rural food compliment makers and vegetable vendors, and sell it further to shops and also through exhibition stalls etc. There are also numbers of mobile vegetable vendors who keep moving within the residential area.

Further, it was also found that almost every rural household has some small area which is being to grow vegetables. After having saved their requirement, they move to the market for selling their excess production. Although they are not working in regular basis, they play an important role in rural marketing.

It is observed from the Table-1 that, 64% women entrepreneurs have their permanent place of business. Majority of them were in service sector, and 13% women are mobile vendor who are belongs to food processing and vegetable vendor. From the Table -2 it is observed that almost 80% selected rural women entrepreneurs are under-matric and 10% are illiterate. It is clear that they have not achieved required education which is important to develop their skill. Table -3 shows that out of 70 sample women entrepreneurs, only 33% entrepreneurs are belong to formal (Registered) sector. That means, only one-third women entrepreneurs are registered under DICC Dibrugarh in the study area.

From the study it is found that the monthly average income of 74.3% (44.3% + 22.9% +7.1%) rural women entrepreneurs is more than ₹ 10,000. Only 25.7% women entrepreneurs are belong to income group of ₹5,000 to ₹10,000. On the other hand, only 7.1% rural women entrepreneurs able to earn average income more than ₹ 20,000 per month.

It is observed from the Table – 6 that, only 41.3% of the respondents are aware of the various benefits provided by the government under different schemes. Schemes are framed time to time for the benefit of women entrepreneurs by the government. But it has not worked out effectively and very few rural women are able to avail them. Moreover, due to unawareness rural women are not able to get advantages of these schemes. Even some of the programmes remain unused by the rural women because of lack of information.

Finding of the study:

The findings of the study are presented below:

1. Almost all the rural women entrepreneurs engaged in service sector have permanent places of business.
2. Majority of the respondents have low level of educational qualification.
3. The study shows that out of 70 respondents rural women entrepreneurs, 23 (33%), women entrepreneurs were registered with District Industries and Commerce Centre (DICC), while remaining 47 (67%) women entrepreneurs were not registered anywhere.
4. Rural Women Entrepreneurs who were engaged in service sector and having permanent place of business able to earn more than the women entrepreneurs who have not permanent place of business.
5. Highest numbers of respondent rural women entrepreneurs i.e. 31 (44.3%) out of 70, belong to income group ₹10,000 to ₹15,000.
6. It is revealed from the study that some of the rural women entrepreneurs in the study area were successfully running their units independently, a majority of the respondent opined that it is difficult for them to survive if there is no help from their family.
7. Majority of the rural women entrepreneurs belong to the low income group.
8. Most of the rural women entrepreneurs are not aware of the schemes and facilities that are being extended by the government, NGOs, and financial institution for their growth and development.
9. The self-employed rural women entrepreneurs need assistance in marketing the products made or produced by them, and services rendered by them.
10. It has been observed that marketing management which determines the survival of their business was not systematic and scientific. It is because of their low level of education.

Problems of rural women entrepreneurs in marketing:

Rural women entrepreneurs are faced many problems in marketing their product and services. These are-

1. Male dominant social order is still exist in our society. It create problem to women entrepreneurs in their way toward business success.
2. Women entrepreneurs concentrated in poor rural communities. Therefore they are suffering from inadequate financial resources and working capital.
3. Family obligation of women also one of the problem which bar them from becoming successful in their business. Only few women are able to manage both home and business efficiently.
4. Rural women entrepreneurs have low-level management skill due to low level of education, illiteracy and lack of management training.
5. Rural women entrepreneurs are not fully aware of the changing market conditions and thus find it difficult to capture market.
6. Lack of knowledge of availability of raw-materials, negotiation and bargain skill also another problem affect their business success.
7. Low level of freedom of mobility and expression of the women in our society is one of the major problem of rural women entrepreneurs.
8. Lack of warehousing facilities in rural area creates women entrepreneurs for storing their products. As a result they suffer losses.

Suggestions:

The following suggestions are given in order to overcome the problems of rural women entrepreneurs in the study area and to uplift the socio-economic status of rural women entrepreneurs, which will lead to economic growth and overall development of the region as well as nation.

1. Changing mindset of our rural people is most important. For this purpose literacy level of rural women should be enhanced.
2. A registered entrepreneur gets financial and other benefit from government. Therefore all women entrepreneurs should be registered in District Industries and Commerce Centre.
3. Knowledge regarding accessibility to loans, funding agencies, procedures regarding certification etc. should be provided. Lectures, printed materials, discussions, training for production, processing, management and marketing should be provided to rural women entrepreneurs.
4. As women entrepreneurs have to face sever marketing problems. They should be taken in to consideration by the government. Moreover, a special market should be developed in rural and semi-urban areas so that rural women entrepreneurs can sell their product or service in the nearest market. For this purpose more and more fairs and exhibition should be arranged.
5. For reducing family obligation of women, the other members of the family can also be involved in the business, which will help sharing the burden of the entrepreneurial work.
6. A market consortium may be constituted by the government for rural areas. The consortium should provide to include only small rural women entrepreneurs as its member. And its services should be exclusively for member units.
7. The government should take initiative for providing raw material and marketing facilities to the rural women entrepreneurs in order to avoid the problem of procurement and middle men.

Conclusion:

Income generation capacity of the members of a society has a direct relation with the development of that society. The entrepreneurship based on farm and home can directly affect the income of a major part of the population of our society. Entrepreneurship in small scale units solve the problem of unemployment and proper utilization of natural and human resources and improving living condition of poor people in rural areas. For the government it is important to realize that the goal of small business owners will be to remain self-employed. Such small business owner may not need financial assistance but in order to sustain themselves they will need other assistance, like marketing and legal assistance. Therefore, if the local market is organized and even the small women entrepreneurs are given opportunity to operate their business from a better location, then it will make them possible to earn better market money. Then we can expect rapid economic growth and development of our society as well as nation.

References:

1. Ahirrao Jitendra (1013), Entrepreneurship and Rural Women in India, New Century Publications, New Delhi, India.
2. Kalotra Anil, (2013), Rural Marketing Potential in India- An Analytical Study, International Journal of Advanced Research in Computer Science and Software Engineering.
3. Narwal Sumit,(2013), Rural Marketing: the Next Big Buzz of Marketing, International Journal in Multidisciplinary and Academic Research. Vol.2, No5.
4. Neelam, S.(1999), Marketing in India, Vikash Publishing House, New Delhi.
5. Srivastava,V.P.(2012), Mulikar, J.N., Voice of Research. Vol.1.Issue2.

