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Entrepreneurial behaviour of rural women in *Raha* sub-division, Nagaon district, Assam: An empirical analysis

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ABSTRACT

Rural women entrepreneurship serves as a core engine for agrarian transformation and sustainable economic development. This empirical study evaluates the socio-economic characteristics and multidimensional entrepreneurial behaviour profiles of 100 rural women entrepreneurs purposively sampled across four active villages (*Raha*, Kachua, Fakoli, and Balikatia) in the *Raha* sub-division of Nagaon district, Assam. Primary data collected via a structured, face-to-face interview schedule were analyzed using percentage metrics, frequency analysis, standard deviation, and Pearson correlation coefficients. The descriptive analysis indicates that a significant majority of the respondents belong to the middle-age tier (44.0%), hold secondary education credentials (38.0%), and participate primarily in handloom weaving (24.0%) and dairy farming (22.0%) sectors through Self-Help Group (SHG) microcredit networks. The cumulative Entrepreneurial Behaviour Index revealed that 55.0% of the surveyed individuals exhibit a medium level of overall entrepreneurial behavior, with a composite mean score of 2.15 (SD = 0.58). Inferential statistical mapping exposed highly significant, positive correlations between entrepreneurial behavior and institutional training exposure ($r = 0.68$), as well as formal education level ($r = 0.62$). Conversely, a negative correlation was observed between chronological age and risk orientation ($r = -0.31$). Inadequate institutional credit access (72.0%) and structural marketing barriers (65.0%) were identified as the primary operational constraints limiting capacity expansion. The paper concludes with targeted policy recommendations focusing on strategic SHG-bank linkages, decentralized storage infrastructure, and targeted digital marketing integration to build resilient, women-led micro-enterprises in the northeastern region of India.

Keywords: Entrepreneurial Behaviour, Rural Women, Self-Help Groups (SHGs), Extension Strategies, Agricultural Development, Assam

1. Introduction

Entrepreneurship operates as an indispensable catalyst for rural economic transformation, structural poverty reduction, and balanced agricultural development in developing market economies. Within the rural agrarian ecosystems of India, women contribute profoundly to smallholding cultivation, allied operations, livestock management, and small-scale household processing units. Despite their substantial systemic input, their latent entrepreneurial capability remains persistently under-realized due to institutional socio-economic constraints, skewed access to formal production capital, severe market barriers, and a lack of systematic technical capability training.

In the state of Assam, and explicitly within the Nagaon district, rural women actively counter these structural vulnerabilities by organizing themselves into grassroots economic groups and engaging in activities such as indigenous weaving, dairy production, poultry rearing, vegetable cropping, smallholder piggery, and low-tech food preservation processing. The *Raha* sub-division has recently emerged as an active operational corridor for women-led micro-enterprises, driven primarily by localized public interventions. These interventions are spearheaded by institutional frameworks including the National Rural Livelihoods Mission (NRLM), the Assam State Rural Livelihoods Mission (ASRLM), and targeted rural financial support from the National Bank for Agriculture and Rural Development (NABARD). Regardless of these state-led micro-credit and institutional frameworks, the performance, behavioral traits, and long-term sustainability of these micro-enterprises exhibit extreme variance across local communities. Consequently, a granular, empirically grounded comprehension of their intrinsic entrepreneurial behavior—comprising risk orientation, collective decision-making capacity, achievement motivation, and systemic innovativeness—is vital for building responsive extension strategies and structural policies.

1.2 Statement of the problem

Although rural women in the *Raha* sub-division are progressively transitioning from subsistence domestic work to visible, income-generating economic activities, their business entities remain strictly locked within low-margin, small-scale boundaries. This stunted enterprise growth trajectory is driven by a complex web of structural issues: extremely limited exposure to formal product markets, a lack of digital literacy, poor access

to institutional credit, low risk-taking capacity, and low managerial expertise. While institutional credit injection has expanded through SHGs, systematic research evaluating how these structural inputs alter psychological and behavioral dimensions remains scarce. Hence, this study addresses this research gap by conducting an empirical investigation into the components shaping the entrepreneurial behavior of rural women in the *Raha* sub-division of Nagaon district.

1.3 Objectives of the study

- To analyze the socio-economic profile of rural women entrepreneurs in the *Raha* sub-division of Nagaon district.
- To systematically evaluate the components of entrepreneurial behavior among rural women using a structured Likert scale framework.
- To establish the empirical relationships between selected socio-economic independent variables and overall entrepreneurial behavior.
- To identify and rank the operational, institutional, and socio-cultural constraints restricting women-led micro-enterprises.
- To formulate action-oriented extension strategies and policy interventions aimed at improving entrepreneurship development in rural Assam.

2. Review of literature

The study of rural women's entrepreneurship has evolved into a key focus within agricultural extension and development economics. Empirical evidence demonstrates that behavioral expressions of entrepreneurship are shaped by a mix of socio-economic profiles, psychological traits, institutional environments, and localized infrastructure systems. According to the National Bank for Agriculture and Rural Development (NABARD, 2021) [1], institutional mobilization of women into functional Self-Help Groups (SHGs) has dramatically reshaped credit delivery mechanisms, strengthened small-scale savings habits, and stabilized micro-enterprise development across rural India. The SHG-Bank Linkage Programme is recognized globally as a highly successful microfinance initiative, serving as an institutional vehicle for the financial inclusion of rural women.

The operational framework of the National Rural Livelihoods Mission (NRLM, 2022) [2] prioritizes continuous capacity building, formal skill training, and structural financial subventions to foster sustainable livelihoods among poor households. Micro-level studies show that these institutional support structures under the NRLM have increased women's economic independence and improved their decision-making power. Similarly, research by Reddy *et al.* (2012) [3] in agricultural and non-farm sectors showed that the entrepreneurial behavior of rural women is significantly linked to formal education levels, risk orientation profiles, and regular contact with extension services. Women with higher formal education and regular training exposure demonstrated greater innovative capacity and superior enterprise management skills. Furthermore, Sharma *et al.* (2008) [4] observed that active group participation within SHG structures builds leadership qualities, economic motivation, and personal self-confidence among rural women.

Conceptually, entrepreneurial behavior is a multidimensional construct that includes achievement motivation, risk-taking capacity, decision-making autonomy, leadership skill, and information-seeking behavior. Singh *et al.* (2013) [5] observed that rural women managing micro-enterprises—such as backyard dairy units, small poultry farms, and traditional handicrafts—typically exhibit moderate levels of entrepreneurial behavior, but suffer from poor market access and a lack of technical extension guidance. Within the local context of Northeast India, the Assam State Rural Livelihoods Mission (ASRLM, 2022) [6] has played a key role in mobilizing rural women into organized SHGs and promoting diverse agricultural activities like weaving, piggyery,

small-scale fishery, and commercial vegetable cultivation. While annual data show rising economic participation among women, ongoing challenges like limited access to terminal markets and weak transport infrastructure continue to limit overall enterprise profitability.

3. Research methodology

This empirical study was carried out in the *Raha* sub-division of the Nagaon district, situated within the Brahmaputra Valley agro-climatic zone of Assam. The area was purposively selected due to its highly active SHG networks, a growing number of women-led micro-enterprises, strong field coordination by ASRLM extension units, and its suitability for collecting detailed primary data. A multi-stage purposive and random sampling approach was used to select the respondents. In the first stage, four large rural settlements—*Raha*, *Kachua*, *Fakoli*, and *Balikatia*—were purposively selected based on the concentration of functional women-led micro-enterprises. In the second stage, a complete list of women entrepreneurs running active micro-enterprises for at least two years was prepared for each village. From this frame, 25 respondents were randomly selected from each of the four villages using simple random sampling without replacement, resulting in a total sample size of 100 rural women entrepreneurs.

The field investigation covered six main enterprise types: smallholder dairy farming, commercial backyard poultry, smallholder piggyery, traditional handloom weaving, commercial vegetable cultivation, and small-scale food processing units. Primary data were gathered through field interviews using a pre-tested, structured interview schedule, supplemented by focus group discussions and direct field observations. The research instrument was structured into three specific modules: Section A captured the socio-economic profile (age, formal education, family size, land holding, and annual household income); Section B recorded technical enterprise parameters (initial capital investment, sources of credit, and annual turnover); Section C evaluated eight core dimensions of entrepreneurial behavior using a standardized three-point Likert scale (where Low = 1, Medium = 2, and High = 3). The gathered data were analyzed using statistical tools, including frequency distribution, percentage metrics, mean scores, standard deviation (SD), and Pearson correlation analysis.

4. Results and discussion

4.1 Socio-economic profile of the respondents

The baseline socio-economic characteristics of the 100 surveyed rural women entrepreneurs are systematically detailed in Table 1. The empirical findings reveal that the largest age cohort belongs to the middle-aged category (36–50 years) at 44.0%, followed by the younger demographic (18–35 years) at 38.0%, and older individuals (> 50 years) accounting for 18.0%. This distribution implies that women in their prime, economically active years are highly motivated to enter entrepreneurial roles. In terms of educational attainment, 38.0% of the respondents had completed secondary education, 30.0% had primary school credentials, 20.0% held graduate degrees or higher, and 12.0% were illiterate. Higher formal education levels were observed to significantly improve modern record-keeping habits, business communication skills, and awareness of public support programs.

Family structures show a clear shift, with 64.0% of the entrepreneurs living in nuclear families and 36.0% in joint families. Qualitative responses during field tracking indicate that women in nuclear families experience significantly greater decision-making freedom, operational autonomy, and personal control over business income. Income tracking shows that 46.0% of households earn between ₹50,000 and ₹1,00,000 annually, while 28.0% earn below ₹50,000, and 26.0% earn more than ₹1,00,000. In terms of sector distribution, handloom weaving (24.0%) and dairy farming (22.0%) are the primary choices due to the availability of local inputs and cultural traditions in Assam. These are followed by poultry (18.0%), piggyery (16.0%), vegetable cropping (12.0%), and small food processing units (8.0%).

4.2 Multidimensional entrepreneurial behaviour component profile

The behavioral traits of the respondents were assessed across eight specific dimensions, which are summarized in Table 2. The analysis reveals that most respondents fall into the medium tier for key behavioral traits. For instance, risk orientation is primarily medium (52.0%), with only 20.0% displaying a high risk-taking profile. This suggests that while women are willing to run micro-enterprises, they remain highly cautious about adopting unproven production techniques or expanding capital investment due to fear of financial loss. Innovativeness follows a similar pattern (48.0% medium, 22.0% high), though women with regular training exposure showed higher innovative capacity, particularly in value addition and product packaging.

Table 1. Socio-economic profiling of rural women entrepreneurs.

Socio-Economic Variables	Frequency (n = 100)	Percentage (%)
Age Group		
Young (18–35 years)	38	38.0%
Middle-aged (36–50 years)	44	44.0%
Old (> 50 years)	18	18.0%
Formal Education Status		
Illiterate	12	12.0%
Primary Education	30	30.0%
Secondary Education	38	38.0%
Graduate and Above	20	20.0%
Family System Structure		
Nuclear Family	64	64.0%
Joint Family	36	36.0%
Annual Household Income Brackets		
Below ₹50,000	28	28.0%
₹50,000 – ₹1,00,000	46	46.0%
Above ₹1,00,000	26	26.0%

Decision-making autonomy is reported as medium by 54.0% of respondents, with higher independence found among women running businesses within nuclear families. Achievement motivation levels are relatively strong (50.0% medium, 28.0% high), driven by the desire to improve household living standards and secure funds for children's formal education. Leadership capacity shows a clear division: 46.0% score at a medium level, while the high tier (22.0%) is dominated by elected SHG office bearers. Economic motivation is mostly medium (56.0%), reflecting a strong drive to generate additional household income. Information-seeking behavior presents a major challenge, with 34.0% scoring low; most rely on peer-group discussions, local extension workers, and monthly SHG meetings rather than formal digital information tools. Finally, personal self-confidence is mostly medium (55.0%), showing significant improvement among women who participate in regular group activities and public training programs.

By combining these components, the overall Entrepreneurial Behaviour Index reveals that 55.0% of the respondents fall into the medium entrepreneurial category, 25.0% register low scores, and 20.0% exhibit high entrepreneurial behavior. The composite index has a mean score of 2.15 with a standard deviation of 0.58. This indicates substantial potential for enterprise growth, provided targeted institutional and technical support is available.

4.3 Inferential correlation statistics

To understand the socio-economic factors influencing entrepreneurial behavior, Pearson correlation coefficients (r) were calculated. The analysis revealed a highly significant, positive relationship between institutional training exposure and entrepreneurial behavior ($r = 0.68$). This confirms that structured technical training significantly improves business skills and innovativeness. Formal education level also shows a strong positive correlation ($r = 0.62$), underlining the importance of formal education in helping entrepreneurs maintain accurate records and access public financial schemes. Similarly, annual household income is positively correlated ($r = 0.55$), indicating that a stronger baseline capital cushion enables more proactive enterprise expansion. Conversely, chronological age is negatively correlated with risk orientation ($r = -0.31$), meaning that younger women entrepreneurs exhibit higher risk tolerance, greater technological adaptability, and open attitudes toward business innovations compared to older respondents.

Table 2. Percentage breakdown of entrepreneurial behavior components.

Behavioral Dimensions	Low Tiers (%)	Medium Tiers (%)	High Tiers (%)
Risk Orientation Profile	28.0%	52.0%	20.0%
Systemic Innovativeness	30.0%	48.0%	22.0%
Decision-Making Autonomy	26.0%	54.0%	20.0%
Achievement Motivation Level	22.0%	50.0%	28.0%
Leadership Behavior Capacity	32.0%	46.0%	22.0%
Perceived Economic Motivation	18.0%	56.0%	26.0%
Information-Seeking Behaviour	34.0%	44.0%	22.0%
Personal Self-Confidence Score	20.0%	55.0%	25.0%

4.4 Institutional constraint mapping

The operational challenges faced by rural women entrepreneurs were analyzed and ranked based on response frequencies. The most critical hurdle is inadequate institutional credit access, reported by 72.0% of the respondents. Entrepreneurs cited complex application steps, rigorous collateral demands by commercial banks, and lengthy processing times as major barriers. Structural marketing problems rank second at 65.0%, driven by an inflation of local middlemen, lack of transport options to urban markets, and poor pricing information. Perishable enterprises, such as dairy, poultry, and food processing, are further limited by a lack of cold storage infrastructure (41.0%). Additionally, limited technical guidance (40.0%) and persistent local social barriers (35.0%) continue to hinder enterprise growth.

5. Field activities undertaken

To validate the empirical data and build local capacity, several field activities were carried out during the project period. The research team organized four targeted Self-Help Group (SHG) meetings in the selected villages to observe group dynamics and evaluate internal microcredit habits. Two community awareness campaigns were conducted to highlight the benefits of adapting to modern, women-centric enterprise models. Additionally, a hands-on training workshop on value addition was organized, demonstrating improved food preservation methods and standardized packaging designs to help entrepreneurs increase their profit margins.

Field visits to local markets were also organized to analyze supply chains, price spreads, and the role of commercial middlemen. Finally, the team conducted structured discussions with local commercial

bank managers and ASRLM field staff. These discussions confirmed that while women entrepreneurs show strong group compliance and reliable repayment habits, they are constrained by low digital literacy and a lack of direct market linkages, which limits their transition from small-scale activities to sustainable commercial operations.

6. Conclusion and recommendations

6.1 Conclusion

This empirical study demonstrates that rural women entrepreneurs in the *Raha* sub-division of Nagaon district possess moderate entrepreneurial capacity, as evidenced by a composite index score of 2.15. While institutional frameworks like the ASRLM, NRLM, and NABARD have successfully built a strong foundation for financial inclusion through SHG networks, these micro-enterprises remain limited by structural credit constraints and weak market integration. The empirical link between training exposure, formal education, and entrepreneurial scores highlights the need for continuous capacity building. Addressing structural issues around credit access and marketing will enable rural women to expand their operations, boost household incomes, and drive sustainable rural development across Assam.

6.2 Action-oriented policy recommendations

- Design and deliver regular, location-specific Entrepreneurship Development Programmes (EDPs) focused on value addition, quality management, and contemporary product packaging.
- Streamline institutional SHG-bank linkage mechanisms by simplifying credit procedures, reducing documentation requirements, and introducing flexible, women-specific microcredit limits.
- Promote digital marketing literacy and facilitate integration with e-commerce platforms to help entrepreneurs bypass local middlemen and access broader consumer markets.
- Establish community-managed Common Facility Centres (CFCs) equipped with reliable storage facilities and processing machinery to minimize post-harvest losses in perishable sectors.
- Organize structured exposure visits to successful micro-enterprises across districts to foster cross-learning, peer-to-peer inspiration, and hands-on operational knowledge.

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