

Disrupting Traditional Trends: Socio-Economic Advancement of Rural Women Entrepreneurs in Kamrup, Assam

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ABSTRACT

This research paper investigates the transformative agency of rural women entrepreneurs in Kamrup, Assam, who are challenging deep-seated socio-economic and patriarchal structures. Moving beyond historical confinement to subsistence agriculture and domestic spheres, these women are utilizing entrepreneurial ventures as a pathway to autonomy, reshaping traditional gender roles. Employing a qualitative methodology with in-depth case studies, the study analyses the catalysts, obstacles, and multidimensional impacts of this shift, alongside the support ecosystems that enable it. Evidence demonstrates that entrepreneurship substantially improves financial standing, amplifies intra-household decision-making power, and elevates social standing within communities. Critical facilitators include microfinance accessibility, burgeoning digital literacy, and the collective solidarity of Self-Help Groups. Significant impediments including constrained market linkages, resilient socio-cultural norms, and inadequate infrastructure persist, curbing growth. The paper posits that fostering this entrepreneurship is fundamental not only for economic progress but as a vital driver of equitable and sustainable rural development in the region. It advocates for targeted policies that reinforce institutional frameworks, bridge the digital divide, and cultivate a more supportive socio-cultural environment to fully realize this transformative potential.

Key Words: Socio-Economic Advancement, Self-Help Groups, Microfinance, Rural Development, Gender Empowerment.

Introduction

The socio-economic landscape of rural India is undergoing a profound, albeit gradual, reconfiguration. A critical force in this transformation is

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the rising agency of women who are moving beyond prescribed roles to engage in entrepreneurial activities (S. Singh & R. Singh, 2019). This shift represents a significant departure from entrenched patriarchal structures and subsistence-oriented economies, signalling a potential for deeper structural change within rural communities. In the northeastern state of Assam, this national trend finds a compelling and context-specific manifestation, offering a rich ground for academic inquiry. Within Assam, the district of Kamrup presents a particularly salient microcosm for examining this phenomenon. The region embodies a complex interplay of traditional agrarian livelihoods, peri-urban influence from the capital city Guwahati, and persistent socio-cultural norms that have historically circumscribed women's economic participation. Although rural women in Assam have long been indispensable to agricultural and domestic labour, their work has frequently been rendered invisible in formal economic terms, with their access to critical resources like capital, markets, and autonomous enterprise severely restricted (Das, 2018). This context sets the stage for understanding entrepreneurship as a disruptive force.

In this setting, the concept of "*women entrepreneurship*" transcends basic income generation. Following Kabeer's (2005) framework of empowerment⁵, it is conceptualized as a pathway to empowerment, a process that involves accessing resources, exercising agency, and achieving outcomes that challenge gendered divisions of labour and alter power dynamics within private and public spheres. Entrepreneurship, therefore, becomes a means for women to negotiate and redefine their socio-economic identities and positions within their households and communities, moving from passive labourers to active economic agents. This emergent shift has been facilitated, albeit unevenly, by evolving institutional and technological ecosystems. Government initiatives, most notably the National Rural Livelihoods Mission (NRLM) and its state counterpart, the Assam State Rural Livelihoods Mission (ASRLM), have promoted financial inclusion and collective action through Self-Help Groups (SHGs) (Mahanta & Das, 2019). The increasing penetration of digital technologies has begun to offer new tools for market access and communication, creating novel, if not universally accessible, opportunities for enterprise development (Saikia & Bora, 2020). Kamrup, with its gradient of development, is an ideal site to study the interaction of these enablers with local realities.

5 Kabeer (2005) conceptualizes empowerment as a transformative process by which individuals acquire the capacity to make strategic life choices, moving from a condition of disempowerment. This framework is built upon three interconnected dimensions: access to resources (preconditions), the exercise of agency (process), and the realization of achievements (outcomes). Her model emphasizes that empowerment entails a redistribution of social power, fundamentally challenging the existing inequalities that restrict choice. See Kabeer, Naila. "Gender Equality and Women's Empowerment: A Critical Analysis of the Third Millennium Development Goal." *Gender & Development* 13, no. 1 (2005): 13–24.

Against this backdrop, this paper argues that rural women entrepreneurs in Kamrup are active agents of change, whose ventures disrupt traditional trends and catalyse measurable socio-economic advancement. To investigate this argument, the study is guided by three core research questions: What factors motivate and enable rural women in Kamrup to embark on entrepreneurial ventures? What are the primary challenges they face in this pursuit? How does engagement in entrepreneurship impact their socio-economic status and personal agency? Employing a qualitative case study methodology, this research provides grounded, contextual insights into these dynamics, aiming to contribute to both scholarly understanding and pragmatic policy discourse on gender, entrepreneurship, and rural development in Eastern India.

Literature Review

The academic discourse on women's entrepreneurship in India has traditionally exhibited a pronounced urban bias, with scholarly attention disproportionately directed towards educated, metropolitan women (S. Singh & R. Singh, 2019). This focus has inadvertently marginalized the experiences of rural women entrepreneurs, creating a significant lacuna in the literature. The unique socio-economic contours, cultural challenges, and opportunity structures that define rural entrepreneurial ecosystems remain underexplored, necessitating context-specific inquiries. Within the narrower body of work on rural entrepreneurship, scholars consistently identify Self-Help Groups (SHGs) and microfinance institutions (MFIs) as pivotal institutional architectures (Dasgupta, 2017). These collectives are credited not merely with providing essential seed capital but also with fostering a platform for collective solidarity, risk-sharing, and peer learning. This financial and social intermediation is widely recognized as a foundational enabler, allowing women to overcome initial entry barriers and transition from informal economic activities to more structured entrepreneurial ventures. A dominant theoretical lens applied to analyse this transition is Naila Kabeer's (2005) tripartite framework of empowerment, which conceptualizes the process through resources, agency, and achievements. Researchers frequently employ this framework to critically assess how access to microcredit (resources) translates into enhanced decision-making power (agency) and ultimately leads to improved socio-economic outcomes (achievements). This model provides a structured way to understand the multifaceted impact of entrepreneurship on women's lives beyond simple income metrics.

Shifting to the regional context of Assam, extant research acknowledges a strong historical precedent of women's economic participation, particularly in sectors like sericulture, handloom, and agriculture (Mahanta & Das,

2019). However, this participation has largely been confined to roles as labourers or unpaid family workers. The critical transition from labour to ownership and managerial control represents a more contemporary and less documented phenomenon, often catalysed by state-led interventions such as the Assam State Rural Livelihoods Mission (ASRLM). Despite these enabling initiatives, the literature delineates persistent, structural barriers that constrain potential. Scholars like Borbora (2021) identify a confluence of obstacles, including low levels of formal education, restricted physical and social mobility, inadequate access to formal markets and supply chains, and deeply entrenched patriarchal norms that prioritize domestic responsibilities. These factors collectively create a challenging environment that can stifle enterprise growth and sustainability, even where initial entry is successful. This study aims to contribute directly to this identified gap in regional literature. By providing detailed ethnographic case studies from the district of Kamrup, it seeks to ground theoretical understandings in the lived realities of women entrepreneurs. The research intends to elucidate how local experiences of enablers and barriers intersect with broader theoretical discourses on gender, development, and empowerment, thereby enriching the empirical and conceptual landscape of rural women's entrepreneurship in Northeast India.

Methodology

This study adopts a qualitative research design to gain an in-depth understanding of the lived experiences of rural women entrepreneurs. Data was collected over a three-month period in 2025 from three distinct blocks within Kamrup district, representing varying degrees of remoteness and market connectivity.

Primary data collection methods included:

1. *Semi-structured interviews* with 15 women entrepreneurs engaged in diverse sectors (handloom, food processing, poultry, retail).
2. *Three detailed case studies* selected for their illustrative value regarding different entrepreneurial journeys, challenges, and outcomes.
3. *Focus Group Discussions (FGDs)* with members of two prominent SHGs involved in entrepreneurial activities.
4. *Key Informant Interviews (KIIs)* with officials from ASRLM, local bank managers, and NGO representatives.

Purposive and snowball sampling techniques were used to identify participants. All interviews and FGDs were conducted in Assamese, recorded, transcribed, and translated into English. Thematic analysis was employed to identify recurring patterns related to motivations, enabling factors, barriers, and perceived impacts.

Findings and Case Studies

i. Enabling Ecosystems and Motivations

The motivations driving rural women in Kamrup towards entrepreneurship are rooted in immediate economic necessity but transcend mere subsistence. While the universal impetus was the need to supplement household income, deeper aspirations for children's education, personal financial autonomy, and enhanced social respect emerged as powerful transformative drivers. This shift from wage labour to enterprise ownership signifies a strategic pursuit of empowerment, where economic activity becomes a conduit for challenging traditional status and expanding life choices beyond domestic confines. The institutional ecosystem, particularly the network of Self-Help Groups (SHGs), provided the foundational platform for this transition. SHGs functioned as more than mere microfinance channels; they offered crucial moral support, basic financial literacy, and a collective voice, fostering a sense of agency and shared purpose. As one participant articulated, the group dynamic instilled the courage to envision enterprise, recognizing that even small savings could become a business seed. This communal structure effectively mitigated individual risk and built the social capital necessary to navigate the initial barriers to entry.

This foundational support was augmented by formal capacity-building initiatives and digital tools. Workshops facilitated by the Assam State Rural Livelihoods Mission (ASRLM) on product development, packaging, and bookkeeping were instrumental in professionalizing ventures. The proliferation of mobile technology introduced a significant new enabler. Digital payment systems like BHIM UPI and social media platforms such as WhatsApp and Facebook have revolutionized market access and client communication, particularly for a younger cohort of entrepreneurs, thereby integrating them into broader digital economies and reducing traditional dependencies.

ii. Case Studies

Case Study 1: Moushumi Das (Pseudonym) – The Handloom Innovator

Moushumi, 42, from a remote village, belongs to a traditional weaver community. While weaving was a skill, it was viewed as subsistence labour. In 2018, with an initial loan from her SHG, she purchased higher-quality dyes and began experimenting with contemporary Assamese *Gamusa*⁶(traditional towel) designs, integrating geometric patterns. She

6 The *Gamusa* is a traditional handwoven cotton cloth, typically featuring a red border and intricate motifs, originating in Assam. It serves both utilitarian purposes as a towel or scarf and ceremonial functions, often presented as a mark of honour and respect in social and religious rituals. Symbolically, it is a potent marker of Assamese identity, embodying values of hospitality, solidarity, and cultural pride. See Sharma, Chandra Kanta. "The Gamusa: Culture and Tradition of Assam." *Journal of the Indian Anthropological Society* 34, no. 2 (1999): 145–154.

attended an ASRLM workshop on e-commerce and now uses Facebook and Instagram to showcase her products. She sells directly to customers in Guwahati and other districts of Assam and even receives orders from adjacent states. Her monthly income has increased from approximately INR 4,000 to over INR 20,000. This economic success has translated into greater decision-making power at home; she financed her daughter's college education and is consulted on major household expenditures. *"My designs are my identity now. People don't see me just as a weaver's wife, but as 'Moushumi Didi' who runs a business,"* she stated.

Case Study 2: Priyanka Boro (Pseudonym) – The Food Processor

Priyanka, 38, leveraged local produce to start a small-scale food processing unit specializing in pickles, *pithas*⁷ (traditional rice cakes), and jams. Her motivation stemmed from the seasonal glut of fruits like pineapple and jackfruit in her area, which often went to waste. A bank loan under a government subsidy scheme for women entrepreneurs allowed her to set up a small, licensed kitchen. Her biggest challenge was accessing reliable and affordable packaging and finding consistent retail outlets. She partnered with two other women from her SHG to share transportation costs to supply weekly markets in nearby towns. Her venture employs three other women part-time during peak seasons. Despite challenges, her enterprise has stabilized, providing a year-round income of about INR 15,000 per month, insulating the family from agricultural income shocks.

Case Study 3: Reema Narzary (Pseudonym) – The Poultry Entrepreneur

Reema, 35, a member of the Bodo community, challenged gender norms by venturing into poultry farming, a domain typically controlled by men. Starting with 50 chicks financed through her SHG, she faced scepticism from her community and technical challenges related to disease control. Support from a local NGO providing veterinary training was critical. She now runs a successful operation with over 500 birds, supplying eggs and poultry to local markets. Her success has inspired five other women in her village to start similar small-scale units. *"The first time I went to the wholesale market to negotiate prices, men were surprised. Now they respect my knowledge of the trade,"* she shared. Her income has empowered her to become a primary contributor to her family's finances.

7 Pitha is a traditional steamed, fried, or baked food item, primarily associated with Assamese, Bengali, and related eastern Indian culinary traditions, often made from rice flour or grated coconut, *til* or sesame seed etc. It encompasses a diverse range of sweet or savory preparations, such as *til* or sesame *pitha* or *narikol* coconut *pitha*, which are especially prominent during seasonal harvest festivals and religious celebrations. As a culinary artefact, the *pitha* holds significant socio-cultural value, symbolizing hospitality, community sharing, and regional identity. See Kalita, D. C., and M. C. Kalita. *Traditional Foods of Assam*. Guwahati: Banalata Publications, 2011.

i. Persistent Challenges

Despite the significant strides made, the entrepreneurial journey for rural women in Kamrup is fraught with persistent structural and socio-cultural barriers that constrain the scalability and sustainability of their ventures. A paramount challenge remains *limited market access*. Entrepreneurs, particularly in perishable goods and handicrafts, grapple with prohibitive transportation costs, a lack of cold-chain infrastructure, and reliance on intermediary agents who diminish profit margins. This physical and economic disconnect from larger, more lucrative urban markets in Guwahati and beyond traps many enterprises in local, low-value trading circuits, stifling growth potential and innovation. Deep-seated *socio-cultural constraints* continue to impose a dual burden. While engaging in entrepreneurship, women remain primarily responsible for unpaid domestic and care work, limiting the time and energy available for business development. Furthermore, decisions regarding business expansion or significant investment often require navigating and securing approval from patriarchal family structures, as venturing beyond localized, home-based models can challenge prevailing gender norms about women's mobility and roles. This constant negotiation for legitimacy and time represents a significant invisible cost to their enterprises.

Financial constraints evolve but do not disappear as businesses grow. While Self-Help Groups (SHGs) successfully provide initial micro-credit, *access to formal institutional credit* for expansion remains a critical hurdle. Commercial banks frequently demand collateral and formal financial documentation which often become barriers for women who may not hold land titles or have a history of formal financial transactions. This credit gap limits the ability to invest in technology, bulk raw materials, or marketing, confining many businesses to a subsistence level of operation despite clear demand for their products. Also, the *digital divide* presents a paradoxical challenge. Although mobile phone penetration is high, its utility for business is uneven. Limitations include unreliable internet connectivity in remote villages, the high cost of data, and digital illiteracy, especially among older entrepreneurs. Therefore, many women cannot fully exploit digital tools for e-commerce, online banking, or digital marketing, restricting them to traditional, analogue market channels and missing opportunities for greater reach and efficiency offered by the digital economy.

Discussion

The entrepreneurial experiences documented in Kamrup district provide a grounded validation of established gender and development theories. The journeys of these women operationalize Kabeer's (2005) seminal empowerment framework, which posits empowerment as the

interplay between resources, agency, and achievements. Their initial *access to resources* is facilitated through collective institutions like Self-Help Groups (SHGs) and Microfinance Institutions (MFIs), which provide the crucial seed capital and financial literacy previously denied to them (Das, 2018). This access then enables the purposeful *exercise of agency*, manifested in their strategic choices of enterprise, negotiation with suppliers and markets, and management of profits. This process yields tangible *achievements*, including secured incomes, investment in children's education, and elevated social recognition, thereby directly disrupting the traditional paradigm of women's economic invisibility. The analysis reveals that the resultant socio-economic advancement is inherently multidimensional. Primarily, there is clear *economic advancement* through significant increases and, crucially, the stabilization of household income, which buffers families against agrarian and seasonal vulnerabilities. Profound *social advancement* occurs, visible in enhanced personal self-esteem, a demonstrable rise in community standing, and the powerful role-model effect they exert on other women in their villages. Furthermore, their ventures generate positive *developmental externalities*, such as creating localized employment, adding value to agricultural produce to reduce waste, and revitalizing traditional crafts. These spillover effects underscore their contribution to a broader, more sustainable model of rural development that extends beyond individual gain (Sen, 1999).

However, the transformative impact is neither uniform nor absolute. A critical limitation observed is the variance in empowerment outcomes, which are often contingent on the scale and profitability of the enterprise and the pre-existing socio-familial context of the entrepreneur. While some women experience transformative shifts in autonomy, others may see only incremental gains. This variance highlights the fact that the mere act of starting a business does not automatically reconfigure deeply internalized gender norms or power structures. As Kabeer's (2005) framework itself suggests, the conversion of resources into achievements via agency is mediated by complex institutional and social factors, which can constrain the empowerment process even amidst economic activity. A paramount constraint is the persistent and disproportionate burden of the gendered division of unpaid care work. Entrepreneurship in this context often constitutes a "*double burden*," where business activities are layered atop unchanged domestic responsibilities. This structural barrier limits the time, energy, and mobility available for scaling enterprises and engaging in market opportunities (Rao, 2021). Support ecosystems that focus predominantly on financial inclusion and skills training are addressing only part of the challenge. For disruption to be complete, interventions must consciously target these deeper socio-cultural constraints. Potential

avenues include community-based initiatives that promote shared household responsibilities and the exploration of affordable, localized childcare solutions to free up women's productive time.

Therefore, while rural women's entrepreneurship in Kamrup represents a potent force for change, its full potential as an engine of equitable development remains contingent on addressing these foundational inequities. The findings suggest that policy and programmatic efforts must evolve from a narrow enterprise-support model to a more holistic empowerment approach. This entails synergizing financial and market-access interventions with direct engagements that challenge normative constraints on women's time and mobility. Fostering an environment where women's economic agency can flourish unimpeded by archaic domestic divisions is essential for translating individual entrepreneurial success into sustained, community-wide transformation.

Conclusion

The emergence of rural women entrepreneurs in Kamrup, Assam, signifies a profound disruption to long-standing socio-economic paradigms. This study concludes that entrepreneurial activity has empowered women to transcend traditional confines, catalysing not only personal advancement but also initiating a ripple effect of community-wide development. Their ventures represent a critical shift from subsistence labour to strategic enterprise, actively challenging entrenched gender norms and redefining women's roles within the rural economy. Beyond individual empowerment, these entrepreneurs function as vital agents of holistic development. Their endeavours contribute significantly to diversifying local economic bases beyond agriculture, adding resilience and value. By innovating within traditional sectors like handloom and food processing, they play a crucial role in preserving cultural heritage while adapting it for contemporary markets. Their visible success also serves as a powerful inspiration, modelling new possibilities for younger generations and fostering a culture of aspiration and self-reliance.

To consolidate and amplify this transformative potential, a structured, multi-pronged policy intervention is essential. Primarily, enhancing market linkages through formal collectives like women-focused Farmer Producer Organizations (FPOs) can mitigate isolation and improve bargaining power. Concurrently, strengthening digital inclusion via targeted e-commerce and financial management training is imperative to harness the power of technology. Financial systems must also evolve by simplifying access to formal, collateral-free credit for growing micro-enterprises, moving beyond initial microfinance. The technical and financial support alone are insufficient without addressing underlying socio-cultural barriers.

Therefore, integrating gender sensitization modules into all developmental programs is necessary to engage families and communities, fostering an environment that supports women's economic participation. This holistic approach aims to systematically dismantle the structural constraints that continue to limit entrepreneurial potential.

This investigation highlights fertile ground for future scholarly inquiry. Longitudinal studies are needed to assess the sustainability and intergenerational impacts of these enterprises. The evidence from Kamrup ultimately affirms that strategic investment in rural women's entrepreneurship is not a peripheral activity but a foundational strategy for building a more inclusive, innovative, and resilient rural economy in Assam and analogous contexts globally.

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