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TRIBAL WOMEN ENTREPRENEURS OF DIMA HASAO DISTRICT, ASSAM: OPPORTUNITIES AND CHALLENGES

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ABSTRACT

The Women's entrepreneurship has emerged as an important means for socio-economic development in rural and tribal regions of India. Tribal women in Dima Hasao district have traditionally supported the family economically through agricultural activities, livestock rearing, weaving, handicrafts etc. Tribal women are encouraged by government initiatives such as Self-Help Groups (SHGs), microfinance institutions, and entrepreneurship development programs in transforming the traditional skills to generate income.

This paper attempts to examine the role of tribal women entrepreneurs in Dima Hasao district, their contribution to economic development of their family, the opportunities and the challenges they encounter. The study also seeks to understand that entrepreneurship among tribal women not only contribute to family income but also strengthens social status, decision-making power, and community development.



KEYWORDS: *Tribal Women, Entrepreneurship, economic activities, Self-Help Groups, traditional skills.*

INTRODUCTION

Entrepreneurship is increasingly recognized as an important means for economic growth, generating employment, and transformation of a society. In tribal areas, women play an essential role in sustaining livelihoods, preserving culture and indigenous knowledge systems. However, their contribution to the society be it social or economic often remain underrecognized due to lack of education or limited access to markets, technology, and financial resources.

The hill district of Assam, Dima Hasao district, is home to 13 diverse tribal communities- the Dimasa, Zeme Naga, Biate, Hrangkhoh, Hmar, Kuki, Karbi etc.

Agriculture, horticulture, animal husbandry, and weaving are the important means of district economy. Tribal women have been actively participating in these sectors for a very long time and have ventured into entrepreneurship through Non Government Organisations (NGOs), SHGs and micro-enterprises.

The inception of women entrepreneurs in Dima Hasao represents a significant shift from self-sustaining livelihoods to market-oriented economic activities. Their enterprises though at a very small scale range from handloom weaving and handicrafts, dry flowers, piggery, poultry farming, organic farming, and small retail businesses, restaurants.

Objectives of the Study

1. To examine the status of tribal women entrepreneurs in Dima Hasao district.
2. To identify the opportunities and challenges faced by tribal women entrepreneurs.

Research questions

1. What types of enterprises are operated by tribal women in the district?
2. What opportunities are available and what challenges are faced by tribal women entrepreneurs in Dima Hasao district?

Review of Literature

Literature review indicates that tribal women entrepreneurs play a significant role in supporting the family and the society, which helps in poverty alleviation, generating employment and rural development. Women-owned micro-enterprises contribute largely to household income, economic empowerment, and community transformation, particularly among the rural tribal communities (Hazarika & Goswami, 2018).

Self-Help Groups (SHGs), initiatives of microfinance, and institutional support mechanisms have further intensified women's access to financial resources and entrepreneurial opportunities. In the district of Dima Hasao, agriculture, handloom and cottage industries constitute important sources of livelihood and cultural preservation. Khan, Manjare, and Nath (2024) examined that weaving and handicraft production are largely carried out by women and are deeply integrated in the indigenous socio-cultural life of the district. These traditional industry which are supported by family labour, local resources, and community networks, have substantially contributed in generating employment, financial inclusion, and preserving indigenous Indian knowledge systems.

Research on tribal entrepreneurship indicates that women entrepreneurs contribute significantly to poverty alleviation and rural development. Studies on rural entrepreneurship emphasize the role of SHGs, microfinance, and government support in enhancing women's economic participation.

Research Methodology

The study adopted a qualitative descriptive research design to explore the experiences of tribal women entrepreneurs who are doing their business in town or town areas in Dima Hasao district.

Sampling

Purposive sampling was used to select tribal women entrepreneurs engaged in various entrepreneurial activities, running their business in town and town areas. Participants represented different tribal communities and business sectors.

Data Collection

Primary data were collected through interviews, group discussion and observation.

Understanding the entrepreneurial activities of the Tribal Women

Handloom and weaving is one of the most significant entrepreneurial activities and are encouraged to every woman to know this art among tribal women. Traditional textiles is the reflection of the cultural identity of various communities living in the district. Women produce wrap-around shawls, traditional attire, bags, headgear and decorative items that are marketed locally or during exhibitions. Handloom production not only generates income but also contributes to cultural preservation. Weaving remains a primary occupation for many women in the district and serves as an important constituent of the local economy.

Many women entrepreneurs are involved in agricultural production. They cultivate mixed crops such as ginger, pineapple, roselle, chillies and other vegetables. Agricultural entrepreneurship has enabled women to diversify household income and access local markets.

Women entrepreneurs increasingly participate in animal farming such as piggery, poultry, fish, goat rearing etc. Training programs were also organised by the Veterinary department to villagers to strengthened entrepreneurial capacities in these sectors.

Several women also engaged themselves in making locally available dry fruits, pickle, fermented bamboo shoot, soyabean popularly known a Axoni. These provides them the opportunity for value addition to locally available resources.

The younger women entrepreneurs are also found to be running a small retail business restaurant business, a natural dried flower bouquet business, plant nursery, vegetable selling etc. This indicates diversified entrepreneurial activities practiced by the women. The dried flower bouquet business also reflects how the local natural resources are utilized creating unique products with cultural value.

An Analysis of interviews of the tribal women entrepreneurs

Interviews of the tribal women entrepreneurs were conducted in order to understand the status of the entrepreneurial activities they undertook, and also to know about the opportunities and challenges they face in their journey.

Responses of the respondents.

Questions

1. What type of entrepreneurial activity are you currently engaged in?
2. What motivated you to start your business?
3. How did you obtain the initial capital for your enterprise?
4. What opportunities has entrepreneurship provided for you?
5. Has your participation in entrepreneurship improved your family's standard of living?
6. What are the major challenges you face in running your enterprise?
7. Are you a member of any Self-Help Group (SHG) or women's organization?
8. Do you receive any support from government agencies, NGOs, or financial institutions?

Interviews of the tribal women having their small business like restaurants, dry flower bouquet, retail shop, tea shop, vegetable vendors etc were conducted. Their span of doing such works ranges from 5 to 20 years. Many of them have been shifted from one type of business to another. On being asked about the entrepreneurial activities undertaken, most of them have started from small level like selling of their own produced vegetables then slowly shifting to poultry and piggery. The younger entrepreneur started restaurants or flower business taking the loan from bank and SHGs.

When asked about their motivation to start as an entrepreneur, an old lady of 67 years Ms Sukachangle Pame told that she did it out of necessity and started to sell vegetables in the market to support the family and slowly shifted to piggery and poultry. Other respondents also said that they started it to support the family financially. Young entrepreneur Ms Abole Zanme, who operates a restaurant and alongside do dried flower bouquet business and other traditional gifting products identified major motivations as a desire to have financial independence, which helps her to generate personal income; preservation of their culture by providing traditional ethnic food and the traditional items as gifting products. She also said that through her business she create job opportunities for the young girls and improving their financial condition and helping them in their skill enhancement.

Ms Lunlackle Kuame informed, "There was no job opportunity and I have to support my children education therefore started this small business by taking Rs 7000 loan from SHG group in 2017". She said that although she could not make a very high profit but her small business help her to send her daughters for higher education. All the respondents said that they have not got any aid from the government at the individual level but some of the SHG groups do receive as a group loan. Ms Rinsang Hmar told " If financial facilities are available also, I don't know how to do with all the paper works required, so started from buying the vegetables from villager at cheaper rate and selling in the market at a higher rate, saved money and open the shop just with Rs 5000" Some respondents not only sell the product bought from the market but also homemade pickles, jackfruit chips, sticky rice, agricultural products- home grown vegetables, weaved traditional shawls, traditional ornaments etc. Ms Irene

Nampui who have been engaged with manual weaving of traditional attires, traditional bags etc said that she have started this business by taking a loan from SHG and has never received any financial assistance from anywhere. She said, “ I love weaving and this gave me opportunity to be financially independent, but in the present time, I fear young people are not interested in these arts as it requires lots of patience to make the traditional motifs while weaving and preservation of this practice is one big challenge”

Findings and Conclusion

Discussion and the interview of the entrepreneurs highlight the opportunities and challenges they faced. According to those interviewed, the opportunities available for the entrepreneur have been summarised below:

- Entrepreneurship provides financial independence which empowers them economically. Increased income enabled them to support household expenses, their children education and personal needs.
- Traditional skills like weaving, handicraft, and traditional food preservation created opportunities for income generation. Indigenous knowledge are converted into marketable products by these women which help them to generate income and also preserve indigenous knowledge and cultural heritage.
- All the women interviewed are members in Self-Help Groups which appeared to be an important opportunity. SHGs expedite savings, access to microcredit, peer learning, and business networking.
- The presence of social media and the growth of local markets and exhibitions has opened new avenues for selling products beyond local communities. Two of the young entrepreneurs reported receiving orders from other states interested in their products.
- It was also found that there was a decline in youth participation for traditional craft such as weaving and handicrafts, which poses a threat to the continuity of indigenous weaving and handicraft traditions.

According to those interviewed, the challenges faced by tribal women entrepreneurs have been summarised below.

- Limited access to financial resources was the challenge reported. They relied mostly on personal savings, family support, or SHG loans due to difficulties obtaining formal bank loans, as they lacked knowledge about the process.
- Accessing larger markets and limited market information is another challenge reported.
- Business growth and product distribution were hindered by poor road connectivity (bad roads), shipping issues (dried flower enterprise as dry flowers are highly fragile), unreliable transportation, especially those who depending for their products from remote areas.
- During the rainy season, moisture cause mold and fungal growth, affecting product quality, especially for those who deal with dry flowers and dry fruits. Some flowers bloom only during specific seasons and failure to dry and store them properly in the right time may lead to shortages of raw materials.
- Participants felt a need for training in business management, marketing, financial literacy, packaging, and digital technologies which is of utmost important for them in the present time to do well in their entrepreneurial activities.
- Women entrepreneurs often experience difficulties in balancing household duties alongside business activities. Many opines that family responsibilities restricted the time available for enterprise development.
- There was a limited institutional support as the government programs or subsidy schemes are provided only to SHGs as a group, but not at the individual level, and respondents reported about limited awareness of available schemes.
- From the group discussion, it was also understood that younger generations do not acquire the skills of weaving or handicrafts, traditional food fermentation, etc., because of which valuable cultural knowledge may gradually disappear.

Discussion

The study shows that tribal women entrepreneurs play a significant role in promoting domestic welfare and local economic development in the district. Entrepreneurship provides opportunities for financial independence, social empowerment, and indigenous skills preservation. The findings agree with existing literature emphasizing the role of entrepreneurship in women's development and empowerment. However, challenges such as financial constraints, transportation, inadequate infrastructure, lack of proper training and limited market access continue to hamper entrepreneurial growth.

SHGs and community-based organizations involvement indicates the importance of collective action in supporting women entrepreneurs. Strengthening institutional mechanisms and improving access to resources can significantly amplify entrepreneurial success among tribal women.

CONCLUSION

Tribal women entrepreneurs in Dima Hasao district are increasingly contributing to economic development through diverse entrepreneurial activities. Entrepreneurship has enhanced income generation, improved living standards, and strengthened women's participation in social and economic decision-making.

Despite these achievements, tribal women entrepreneurs continue to face significant challenges related to finance, infrastructure, market access, and capacity building. Addressing these challenges requires coordinated efforts from government agencies, financial institutions, NGOs, and community organizations.

The promotion of entrepreneurship among tribal women has the potential to contribute not only to women's empowerment but also to sustainable development in tribal regions.

Tribal women entrepreneurs in Dima Hasao district play an important role in economic development, cultural preservation, and community empowerment. Through their skills in weaving, handicrafts, especially of gift items and traditional ornaments, agriculture, livestock rearing, and micro-enterprises, they contribute significantly to household sources of income and local economies. Self-Help Groups, government awareness programs, and development initiatives have created new opportunities for entrepreneurial growth. However, challenges related to finance or capital, their sales in credit which they fail to get in time, expensive transportation, infrastructure, market access, and digital inclusion as most of them do use smartphones but unable to use the social media platform, except whatsapp continue to restrict their full potential. Strengthening of institutional support, enhancing skill development, and expanding market opportunities can empower tribal women entrepreneurs to their full potential as they are very hardworking and contribute to sustainable development in Dima Hasao district.

Therefore, there is an urgent need for initiatives like skill-development programs, market support systems, awareness campaigns, and incentives and financial assistance for young artisans to encourage the preservation and transmission of traditional knowledge practices. Such efforts can help sustain both the cultural heritage and economic opportunities.

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