

GROWTH AND PERFORMANCE OF WOMEN ENTREPRENEURSHIP IN NAGALAND

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By

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Certificate

This is to certify that the thesis titled “***Growth and Performance of Women Entrepreneurship in Nagaland***” submitted to Nagaland University for the award of the degree of Doctor of Philosophy in Commerce is a record of the research work submitted by **Smt. Intiwala** and embodies the record of original work carried out by her under my supervision. She has been duly registered and the thesis presented is worthy of being considered for the Ph.D. degree.

This research work has not been submitted for any degree of any other university.

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Declaration

I, **Smt. Imtiwala**, bearing Registration Number Ph.D/846/2019, hereby declare that the Thesis entitled “**Growth and Performance of Women Entrepreneurship in Nagaland**” is a bona fide research work carried out by me under the supervision of Dr. Ratan Kaurinta, Associate Professor, Department of Commerce, Nagaland University for the award of Degree of Doctor of Philosophy in Commerce on fulfillment of minimum criteria laid by the University.

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IMTIWALA

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LIST OF ABBREVIATIONS

1	ARWIND	Assistance to Rural Women in Non-Farm Development
2	DIC	District Industries Centre
3	EA	Entrepreneurs Associates
4	EC	Economic Census
5	EDPs	Entrepreneurship Development Programmes
6	EPCH	Export Promotion Council for Handicrafts
7	BBIN	Bhutan Bangladesh India Nepal
8	FGE	First-Generation Entrepreneurs
9	FICCI	Federation of Indian Chamber of Commerce and Industry
10	FLO	FICCI Ladies Organization
11	FMCG	Fast Moving Consumer Goods
12	GEM	Global Entrepreneurship Monitor
13	GOI	Government of India
14	HSLC	High School Leaving Certificate
15	HSSLC	Higher Secondary School Leaving Certificate
16	ICICI	Industrial Credit and Investment Corporation of India
17	IDBI	Industrial Development Bank of India
18	IDII	Entrepreneurship Development Institute of India
19	IFC	International Finance Corporation
20	IFCI	Industrial Finance Corporation of India
21	IIE	Indian Institute of Entrepreneurship
22	IIM	Indian Institute of Management
23	INR	Indian Rupee
24	IRCI	Industrial Reconstruction Corporation of India
25	IRDP	Integrated Rural Development Programme
26	JSW	Jindal South-West Foundation
27	KVIC	Khadi and Village Industries Commission
28	LIC	Life Insurance Corporation
29	MAHIMA	Marketing of Non-Farm Products of Rural Women
30	MEC	Mokokchung Entrepreneurs Consortium

31	MEDS	Micro Enterprise Development Scheme
32	MSE-CDP	Micro & Small Enterprises Cluster Development Programmes
33	MSME	Micro, Small & Medium Enterprises
34	MUN	Mahila Udyam Nidhi
35	NAYE	National Alliance of Young Entrepreneurs
36	NEDFi	North Eastern Development Finance Corporation Limited
37	NGO	Non-Governmental Organizations
38	NIDC	Nagaland Industrial Development Corporation
39	NSIC	National Small Industries Corporation Ltd
40	NSSO	National Sample Survey Organization
41	OAE	Own Account Establishments
42	PMEGP	Prime Minister's Employment Generation Programme
43	PMMY	Pradhan Mantri Mudra Yojana
44	PMRY	Prime Minister's Rojgar Yojana
45	PWIEP	Promotion of Women in Innovative Enterprise Programme
46	SBI	State Bank of India
47	SC	Schedule Caste
48	SHGs	Self-Help Groups
49	SIDBI	Small Industries Development Bank of India
50	SIDO	Small Industries Development Organization
51	ST	Schedule Tribes
52	STEP	Support for Training and Employment Programme of Women
53	TREAD	Trade Related Entrepreneurship Assistance and Development
54	TRYSEM	Training of Rural Youth for Self-Employment
55	UNIDO	United Nations Industrial Development Organization
56	UTI	Unit Trust of India
57	WDCs	Women's Development Corporations
58	WEDI	Women Entrepreneurial Development Initiatives
59	YWCA	Young Women Christian Association
60	YWEF	YouthNet Women Entrepreneurs Fellowship

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CHAPTER 1

WOMEN ENTREPRENEURSHIP: INTRODUCTION

1.1 Background

A look into the world economy reveals a grim picture with vulnerable problems such as poverty, gender inequality and unemployment crippling the economy. Studies suggest that one primary reason for the prevalence of such chronic problems is inefficient utilization of human resources. According to International Labour Office publication (2010), 48.4% of the productive potential of the female population remains unutilized¹. Effective utilization of human resource is of paramount importance in order to accelerate the economic growth of any nation. Equal participation of all individuals in the economy would ensure a healthy growth and efficient development of the economy. Importance of equal participation of women in economic activities has been stressed by various national and international organizations in different reports such as World Development Report 2012, The Global Gender Gap Report 2014, Global Competitiveness Report 2014 etc. Women participation in the developmental process is a central issue that cannot be overlooked. Gender equity and women empowerment is of supreme importance and political thinkers, social scientists and reformers alike should advocate for the same.

Entrepreneurship is at the heart of economic development. As Toma et al., (2014) states ‘more than ever in the history, economic development and

¹ International Labour Office, (2010) *Women in Labour Markets: Measuring Progress and Identifying Challenges*, Geneva.

entrepreneurship have become strongly interconnected.’² It is widely understood that entrepreneurship has a robust influence on the economic process and development of countries. Economic development and its acceleration depend to a great extent on the growth and development of entrepreneurship in any nation.

Naude (2013) has asserted that ‘entrepreneurship has been remarkably resurgent over the past three decades in countries that achieved substantial poverty reduction’.³ Studies conducted on a set of data for 22 countries, Stoica, Roman & Rusu (2020) confirms the positive impact of entrepreneurship on economic growth. Their concluding remark states that ‘a high quality of the entrepreneurial activities, at present, generates positive effects on the economic growth, and subsequently determines an improvement on the business environment’.⁴

1.2 Definition of Entrepreneurship

Entrepreneurship has been defined in various ways by different thinkers and scholars. There are various strands to the conceptual study of entrepreneurship. The earliest reference of entrepreneurship comes from the field of economics and were associated with the nature and sources of profit and emphasized the risk-taking factor of entrepreneurship. Cantillon (1755) had defined an entrepreneur as someone who ‘buys factor services at certain prices, with a view to selling their product at an uncertain

² Toma S.G., Grigore A.M., Marinescu P., (2014) *Economic Development and Entrepreneurship*, Procedia Economics and Finance 8, pp 436 – 443.

³Naude W., (2013) *Entrepreneurship and Economic Development: Theory, Evidence and Policy, Evidence and Policy, IZA Discussion Paper*, Issue 7507.

⁴Stoica O, Roman A, Rusu V.D., (2020) The Nexus between Entrepreneurship and Economic Growth: A Comparative Analysis on Groups of Countries, *Sustainability*, Vol 12 (3), 1186.

price in the future, and as such becomes a bearer'.⁵ Hawley (1907) articulated 'risk taking is the essential function of the entrepreneur'.⁶ Later definitions embed the concept of ownership and enterprise. A commonly cited definition was given by Schumpeter (1934) as such, 'The carrying out of new combinations we call 'enterprise'; the individuals whose function it is to carry them out we call 'entrepreneurs'.⁷ Mescon and Montanari (1981) says 'Entrepreneurs are, by definition, founders of new businesses.'⁸

Many definitions explore the innovative and enterprising trait of an entrepreneur. Bygrave and Hofer (1991) define an entrepreneur as 'someone who perceives an opportunity and creates an organization to pursue it.'⁹ Casson (1982, 2003) term an entrepreneur as 'someone who specializes in taking judgmental decisions about the coordination of scarce resources.'

Entrepreneurship, as defined by Hisrich (1986), 'is the process of creating something different with value by devoting necessary time and effort, assuming the accompanying financial, psychological and social risks and receiving the result-rewards of monetary and personal satisfaction.'¹⁰

⁵Gedeon S., (2010) What is Entrepreneurship, *Entrepreneurial Practice Review*, Vol. 1, Issue 3, 16 – 35.

⁶ Ibid.

⁷ Ibid.

⁸ Mescon, T., and Montanari, J., (1981) The Personalities of Independent and Franchise Entrepreneurs: An Empirical Analysis of Concepts, *Journal of Enterprise Management*, Vol. 3(2), 149-159.

⁹ Gedeon S., op.cit.

¹⁰ Ibid.

Having studied all available definitions given from various perspectives by different schools of thought, Steve Gedeon (2010) concludes that ‘Entrepreneurship is a multi-dimensional concept that includes owning a small business (Risk Theory), being innovative (Dynamic Theory), acting as a leader (Traits School), or starting up a new company (Behavioural School). It includes spotting opportunities to drive the market toward equilibrium (Austrian School) or causing disequilibrium through “creative destruction” (Schumpeter). It includes doing this on your own, in a team or inside a company.’¹¹

Entrepreneurs are thus individuals who come from different walks of life irrespective of age, gender, qualification, profession, background etc. who perceive an opportunity, exploit it using innovative means to create something new and novel and use it to generate income. Such persons who decide to be their own boss becomes an entrepreneur. However, there are those individuals who became an entrepreneur by inheritance as well. Ownership of companies and business establishments are passed down from one generation to the next thus creating second generation entrepreneurs and so forth.

The government of India in its Seventh Economic Census¹² defines thus, ‘An entrepreneur is owner or manager of a business unit, who, by risk and initiative, attempts to make profits’. The key words here are “risk” and “profits”. Any activity

¹¹ Gedeon S., op.cit.

¹² All India Report of Sixth Economic Census, Government of India, Ministry of Statistics & Programme Implementation, New Delhi – 110001.

that is undertaken keeping profits in mind and which involves a certain risk to the investments made, is generally an entrepreneurship activity.’

Hence, for the purpose of this study, entrepreneurship has been considered in line with the definition provided by the government of India as above.

1.3 Concept of Women Entrepreneurship

As understood from the various definitions put forth by different researchers, entrepreneurship is an economic activity undertaken by individuals or groups of individuals by doing something new or different for the purpose of making profit as well as adding value to society. The entrepreneurial phenomenon has given rise to various terminologies such as self-employment, start-ups, small business and the like.

Women entrepreneurship can be understood as the process where in women engages in economic activity by organizing the factors of production, identifying opportunities in the market and taking risk with the intention of generating wealth and also providing employment.

Vinze M.D. (1987), has defined a woman entrepreneur as ‘A person who is an enterprising individual with an eye for chances and an uncanny vision, commercial wisdom, with incredible perseverance and above all a person who is keen to take risks with the unknown because of the courageous spirit she possesses’¹³

The government of India has defined women entrepreneurs based on the ownership and involvement of such women in the management and operation of an

¹³ Vinze M.D., (1987) *Women Entrepreneurs in India*, Mittal Publications, New Delhi.

enterprise. According to GOI, “an enterprise owned and regulated by a woman having a minimum economic interest of 51% of capital and giving at least 51% of the employment created in the enterprise to women”.¹⁴ A review of this definition by the Small-Scale Industries Board in 1991 removed the condition of giving atleast 51% employment to women. Schumpter (1964) states that, “women who are pioneering, initiative or assume a business activity are women entrepreneurs”.¹⁵

We can thus conclude that a woman entrepreneur is a woman with an uncanny vision and eye for opportunities, marketable insight with focus and determination to undertake unforeseen risk in order to generate income through economic activity as well as generate employment for self and others.

1.4 A Brief Historical Account of Women Entrepreneurship in India

In India, female participation in the economic activity has been present since time immemorial. However, their roles in occupation have undergone changes over the years. Traditionally, Indian women were accorded inferior social status. Women were often ignored and left out of the decision-making bodies. Indian society is a male dominated one and despite an equal population, very few women generally used to be self-employed and those who work were also engaged in the informal sector. Their roles were confined to the domestic sphere and their contributions were often undermined. Vinze (1987) observed that ‘women do not get equal treatment in a male dominated

¹⁴ Goyal M. and Parkash J., (2011), Women Entrepreneurship in India-Problems and Prospects, *International Journal of Multidisciplinary Research* Vol.1, Issue 5, pp. 195-207.

¹⁵ Gedeon S., op.cit.

social sphere. There still exist a widespread discrimination against women, despite constitutional equality.’¹⁶

With changing times, the leadership potential of women is being recognized increasingly which has been brought about by increase in social awareness, improvement in the level of education, favourable policies enacted from time to time, health care and nutrition programmes for women, providing opportunities for self-reliance through self-employment and increasing social participation.

The government of India having recognized that women’s empowerment will lead to overall economic and social development, have been adopting various strategies and approaches to assist women in various ways ranging from welfare to development. Job (2000) observed the potential benefits of developing entrepreneurship among womenfolk and said that ‘by motivating, training, and assisting women towards forming and running independent business ventures, it may be possible to tackle many gender issues.’¹⁷

Taking cognizance of the importance of developing women as a resource, the Industrial Policy of 1991 stressed the importance of encouraging entrepreneurship among women. The policy identified the need to provide special training to develop entrepreneurial traits in women. The 90s thus ushered in a new era and many women either started their own business or entered businesses owned by their parents or

¹⁶ Vinze, op cit.

¹⁷ Patel J.R., *Growth of Women Entrepreneurship in Baroda*, Ph.D Thesis, The M.S. University of Baroda, Vadodara, 2005.

spouses. Even though the entrepreneurial domain is mostly male dominated even today, women are breaking barriers and entering the field in an increasing rate. It is encouraging to see that women are becoming more confident with high self-esteem and plunging into the world of entrepreneurship by owning and managing many micro, small and medium enterprises.

It can be seen that since the last few decades, government and community support and various women friendly policies have been initiated to empower women socially and economically. In the seventh five-year plan, the government introduced a special chapter on 'integration of women in development' which was augmented through setting up of training centres, special target groups, and providing marketing assistance. During the eight five-year plans, steps were taken to build women community in entrepreneurial activities with focus on special programs to generate employment and income for women especially in rural areas.

Again, a major step towards developing women entrepreneurs was the launch of Trade Related Entrepreneurship Assistance and Development (TREAD) scheme by Ministry of Small industries. Besides, many schemes such as the Mahila Udyam Nidhi, Mahila Vikas Nidhi, Women Entrepreneurial Development Programmes, Support for Training and Employment Programme of Women (STEP) etc. were established by the government. The Government of India made empowerment of women as one of the principal objectives of the Ninth Five Year Plan (1997-2002) and also declared 2001 as the year of 'Women's Empowerment.

Different studies suggest a positive trend in the growth of women entrepreneurs in the country. There is also a shift in the type of businesses owned and managed by

women. More and more women are foraying into non-conventional areas of entrepreneurship. The 21st century women are confident, enlightened and highly educated and many women, especially from elite urban areas are exploring areas such as engineering, electronics, computer software, interior decoration, marketing, advertising, energy, etc.

According to GEM (Global Entrepreneurship Monitor) India report (2019-20), ‘India records 15.7 million women-owned MSMEs and agribusinesses in India. Today women entrepreneurs in India are not limited to small businesses. Breaking the glass ceiling, some women have created some of the most successful startups which are generating annual turnover in crores. Women entrepreneurs of India contribute 17% in the GDP of the country’. ¹⁸

As per the Sixth Economic Census of National Sample Survey Organization (NSSO), 14% of entrepreneurs in the country are women. There are a total of 58.5 million businesses in India, out of which 8.05 million have female bosses. ¹⁹

However, despite the recent surge in the growth of women entrepreneurs and the encouraging trend, there is still a lot of scope for improvement in the women’s contribution scale in India as remarked by the GEM India report (2019-20).

¹⁸ Shukla S., Bharti P., and Dwivedi A.K., (2021) *Global Entrepreneurship Monitor India Report 2019/20 A National Study on Entrepreneurship*, Routledge Taylor and Francis Group, New York -10017.

¹⁹ All India Report of the Sixth Economic Census.

1.5 Significance of the Study

In India, women have remained an almost unutilized human resource. The reasons are many ranging from society's view of women role as being confined to the four walls of the kitchen to educational backwardness and financial dependence on their spouses and parents. Women entrepreneurs face unique problems that are different from those faced by male entrepreneurs. Despite much effort by the government, development of women entrepreneurship in the country had remained unsatisfying. Studies need to be conducted to identify the role and contributions made by women entrepreneurs so as to understand the enormity of its importance.

The topic of women entrepreneurship has been largely neglected and limited studies has been conducted and hence priority needs to be accorded to the study and research on the topic. In the words of Cohoon, J. M., Wadhwa, V., & Mitchell, L (2010) 'Entrepreneurs are arguably the most important actors in our economy: the creators of new wealth and new jobs, the inventors of new products and services, and the revolutionizers of society and the economy... Women are one particularly understudied group of entrepreneurs.'²⁰

Klapper and Parker (2011) observes that, "regardless of whether 'entrepreneurship' is defined in terms of 'new venture creation', 'business ownership,' or 'self-employment,' a higher proportion of men than women engage in this activity in industrialized economies."²¹ The case is more pronounced in developing countries

²⁰ Cohoon J.M., Wadhwa V., and Mitchell L., (2010), *The Anatomy of an Entrepreneur: Are Successful Women Entrepreneurs Different From Men?*, Ewing Marion Kauffman Foundation.

²¹ Klapper L.F., and Parker S.C., (2011) Gender and the Business Environment for New Firm Creation, *The World Bank Research Observer*, vol. 26, no. 2.

where men are primarily the bread earners of the family and women more often than not engage in unpaid household activities. With the changing times and with different factors interplay, women are emerging out of their shells to engage in economic activities and entrepreneurship gives them the flexibility to work part time and as such, many women are undertaking entrepreneurial activities.

The present study will throw light on a specific section of women who have been taking up variety of careers and sources to earn income. Women today readily accept challenging careers. Many women use their skills and knowledge for productive entrepreneurship which proves to be a great success one way or the other. Most of the women also have parallel household responsibilities. Thus, they adopt unique approach and attitude towards their work.

The study will help to understand this approach and will throw light on their knowledge, attitude, practices and problems. It will be of great importance as a contribution to database on working women. It will point out as to how these women differ with respect to other working women. The database will be useful in formulating policies and programs for women entrepreneurs. It will show what they need and thus create a base for program planning for government and non-government agencies working in the area of women welfare.

Again, ascertaining the constraints and limitations faced by women needs to be analytically observed and studied so as to come up with measures and solutions that can help in enabling women with entrepreneurial skills to start their own business and

in the process contribute to the economic development of the nation. Jawaharlal Nehru has rightly pointed out that “when women moves forward, the family moves, the village moves and the nation moves”.

Since time immemorial women have been looked upon as homemakers responsible for household work and child rearing. The idea of women undertaking business and earning on her own is difficult to accept for the majority of the people in a society. Thus, studies on women entrepreneurship will serve as an example of what women can do, what they are doing and how they are doing it. It will also help to overcome the stereotype misconceptions about women. This conceptual clarity will help the women to obtain better acceptance, respect and support in society. It will provide motivation to initiate for beginners and to expand their line of business for those already in it. Such study will prove the fact that women are successful managers not only for home but for business as well. The society will look upon such women as ideals and will be forced to reconstruct their notions about women.

Historically, women in Nagaland had no equal opportunities with men but when compared to most women in the rest of India, it has been observed that women in Nagaland do enjoy certain advantages like right to equal education, freedom to make career choices and freedom to choose life partners. These advantages allow Naga women to become aware and learned about pertinent issues such as economic independence, status in society and need for achievement in life. This study will help understand the unique components associated to women entrepreneurs in Nagaland.

The study will also focus on the role and contributions of governmental, financial institutions and non-governmental organizations in the area. The role of such

institutions in entrepreneurial ventures cannot be undermined. If these institutions shed their reservations about women entrepreneurs and take liberal views, women will have greater self-determination and impact in entrepreneurial world. Non-governmental organizations (NGOs) can also intervene to empower women entrepreneurs through developing awareness and initiative among potential women entrepreneurs and become a link between entrepreneurs and credit agencies. This may enhance women's competence, self-determination, and impact. Besides, the voluntary agencies may help in breaking the initial stumbling of women giving up their enterprise.

This study will be helpful to the government officials, policy makers and other governmental and non-governmental agencies working for development of women entrepreneurship in the state. This will also be helpful to women entrepreneurs themselves by allowing them to introspect on their abilities and assess themselves through various parameters which will be beneficial for developing their business into successful enterprises.

1.6 Statement of the Problem

The problems of women in economic field have received great attention of international bodies in recent years. In India, several institutional arrangements have been made to protect and develop women entrepreneurship. Though there has been a positive growth in women entrepreneurship, there still exist the necessity for positive reinforcement from all quarters. This would certainly enhance their socio-economic status which is a prerequisite for economic development.

Promotion of women entrepreneurs requires a multi-pronged approach. Women should be motivated to come out of their traditional occupation for accepting more

challenging and rewarding activities. Concurrently, an environment should be prepared to enable their participation. Banks and other financial institutions must provide credit to women entrepreneurs on both priority basis and concessional terms.

While there are many potential entrepreneurs in the state today, people are hesitant to invest in business because of the uncertain law and order situation and lack of proper infrastructure. Many entrepreneurs are not interested in subsidies and incentives, which usually involves much legwork and cumbersome paperwork. All they want is an investor friendly environment, uninterrupted power supply, good roads and simplified regulations. If the Govt. can take care of these, industries and commerce will automatically flourish.

The past decade has seen much progress in the promotion and development of entrepreneurship in Nagaland by the government through different schemes such as Start up India, Pradhan Mantri Mudra Yojana, Stand up India as well as the more familiar Prime Minister Employment Generation Programme. Government regulatory bodies such as Nagaland Industrial Development Corporation and NEDFi also focuses on development of entrepreneurship in the state. However, specific women centric programmes and incentives are still sporadic. Women are still expected to play the role of homemaker and the society's traditional view on working women still holds true. Thus, women centric studies need to be undertaken to point out the lapses in the development of women entrepreneurship in the state and to give remedial measures for the same.

1.7 Objectives of the Study

The overall objective of the study is to assess the growth and performance of women entrepreneurship in Nagaland vis-à-vis the problems encountered by them.

However, the specific objectives are indicated as follows:

1. To assess the present status of women entrepreneurship in Nagaland in terms of socio-economic dimensions.
2. To identify the push and pull factors that prompted the women to take up entrepreneurship.
3. To measure and compare the level of empowerment of women entrepreneurs before and after setting up of business.
4. To ascertain the role and contribution of governmental, banks and financial institutions and non-governmental organizations in the growth and development of women entrepreneurship in Nagaland.
5. To evaluate the performance of women entrepreneurship in Nagaland through analysis of selected cases.
6. To study the types of problems and challenges faced by women entrepreneurs in Nagaland.
7. To assess the growth and future prospects of women entrepreneurship in Nagaland.
8. To recommend suitable suggestions for improving the performance of women entrepreneurship.

1.8 Review of Literature

Literature on entrepreneurship and women entrepreneurs are vast and varied in the case of international as well as national level. However, literature on women entrepreneurs in north east India and Nagaland is few and far between. Review of available literature has been conducted under various heads which are given below:

1. Need for Development of Women Entrepreneurship

Ever since Schumpeter emphasized the importance of entrepreneurship in an economy through his original publication ‘The Theory of Economic Development in 1911, many scholars and social scientists have pointed out through various research how entrepreneurship is one of the key mechanisms of economic acceleration and change. Over the years, study of women entrepreneurship has received much interest and attention.

M. Ince (2012)²² in his research paper “Obstacles and future prospects of women entrepreneurs: the Turkish context” asserts that working makes women more powerful, more self-content and are more in control of their decisions in their lives. He maintains that supporting women to be entrepreneurs not only assists them to obtain additional income for themselves but also gives them control over their decisions in their lives.

The United Nations Industrial Development Organization realizing the need and importance of developing rural and women entrepreneurship in order to alleviate poverty has started a programme called Rural and Women Entrepreneurship Development Programme. In a brochure titled ‘A path out of poverty – Developing

²² Ince M (2012), Obstacles and Future Prospects of Women Entrepreneurs: the Turkish context, *Economia Marche Journal of Applied Economics*, Vol.XXXI, No.2, pp.62-73.

Rural and Women Entrepreneurship’ (2013)²³, UNIDO points out gender inequality as an impediment to growth and poverty reduction. It claims that clear gender disparities in parameters such as education, employment opportunities and decision-making power exist and hence girls’ and women’s poverty level is worse than that of men. The organization therefore applies a ‘bottom-up growth strategy’ to encourage rise of entrepreneurial initiatives especially among women. The strategy focuses on creating enabling business regulatory environment, strengthening entrepreneurial capabilities and promotion of collective self-help efforts of small-scale entrepreneurs.

Kalim A., (2019)²⁴ in her conceptual paper ‘Women Entrepreneurship: Turning Challenges into Opportunities’, emphasized women entrepreneurs as potentially emerging human resource in the 21st century to overcome economic challenges in the global perspective. ‘Women’s entrepreneurship really matters for every country’s economic progress.’

Brenda Bushell (2008)²⁵ made a comprehensive study about the factors that prevent women entrepreneurs in Nepal from leading the sector. She commented rightly as such, ‘against the prevailing factors of social structure; religion and cultural beliefs; inheritance rights; illiteracy rates; and lack of awareness of opportunities for women, it is essential to develop and promote programmes that target women who show potential

²³ United Nations Industrial Development Organization, 2003, *A path out of poverty: Developing Rural and Women Entrepreneurship*, UNIDO Vienna.

²⁴ Kalim A., (2019), Women Entrepreneurship the Emerging Workforce in 21st Century: Turning Challenges into Opportunities, *Proceedings of 2nd International Conference on Business Management, Innovative Educational Solutions (IES)*, Lahore.

²⁵ Bushell B (2008)., Women Entrepreneurs in Nepal: What Prevents Them from Leading the Sector?, *Gender and Development*, Vol. 16, No. 3, pp. 549-564.

for entrepreneurial pursuits, and to involve those women in need of economic empowerment.’

Ghosh P., and Cheruvalath R., (2007)²⁶ opined that the needs and contributions of female entrepreneurs in the Indian economy vary widely from state to state, their access to opportunities in the formal sector of the economy also varies in different parts of the country; the most important reasons for the disparity being religio-cultural differences and the availability of raw materials exclusive to that locality.

In the words of Santha S (2007)²⁷, ‘In the closing years of the 21st century, multi- skilled, productive and innovative women entrepreneurs are inextricable for achieving sustained economic growth.’ The study establishes the fact that women entrepreneurs are vital development agents who play a significant role in the economic development and as such they should have an equal access to productive resources, opportunities and public services.

Chavan and Murkute (2016)²⁸ did a comprehensive study of the role, contributions, challenges and status of women entrepreneurs in India and concluded that there is a direct relationship between the economic growth, poverty reduction and women entrepreneurship and hence women entrepreneurship should be encouraged.

²⁶ Ghosh P and Cheruvalath R (2007), Indian Female Entrepreneurs as Catalysts for Economic Growth and Development, *Entrepreneurship and Innovation*, Vol.8, No.2, pp.139-147.

²⁷ Santha S (April 2007.), *Women Entrepreneurship in Kerala – A Comparative Study with Tamil Nadu*, [Ph.D Thesis, Mahatma Gandhi University, Kochi, Kerala]

²⁸ Chavan V M and Murkute P A, (2016) Role of Women Entrepreneurs in Indian Economy, *International Conference on Recent Innovations in Engineering and Management*.

Madhuri Jadhav (2012)²⁹ in her doctoral thesis studied about entrepreneurs and self-help group movement in Aurangabad wherein she expounds the role of women entrepreneurs in achieving economic growth. Her study further reinforces the established fact that the position and status of women in society is an index of its civilization. When women are engaged in economic activities, they become economically empowered which ultimately paves the way for social empowerment.

Poonam M. Mirwani (2019)³⁰ asserts in her study that ‘inescapable monetary inadequacy and undersized financial development can be conquered uniquely by dynamic and sustainable participation of women in economic activities’. She identifies employment and self-employment as two possibilities for deployment of women workforce which is required in order to increase women participation and contribution towards economic development and states that ‘the critical need of the time is elevation of entrepreneurial skills among women, uneducated or well-educated, rural or urban.

Gupta, Gayakwad, Porwal and Gupta (2015)³¹ categorized two concerns (with the nation and with the women) on why women entrepreneurship should be promoted. Promoting women entrepreneurship will lead to country’s economic growth, increase employment and develop lifestyle of women. It will also benefit the women in terms of better socio-economic status, gain self-confidence, income generation, greater freedom

²⁹ Jadhav M., (2012) *Entrepreneurs and Self-Help Group Movement in Aurangabad and Jalna Districts*, [Ph.D Thesis, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad]

³⁰ Mirwani P.M. (2019), *A study on institutional support to women entrepreneurship with special reference to SMEs in Thane district*, [Ph.D Thesis, Shri Jagdishprasad Jhabarmal Tibrewala University, Vidyanagari, Jhunjhunu, Rajasthan]

³¹ Gupta R., Gayakwad S., Porwal R., and Gupta K.K (2015), Women Entrepreneurship-A Global Requirement, *International Journal of Emerging Research in Management & Technology*, Vol. 4 (4), pp. 22-29

and mobility, equal status with men, bring out their creativity and materialize their ideas among others.

Alaka Hujuri (2018)³² writes that when women become successful entrepreneurs, they act as changemakers in their family and society and inspire others to become self-reliant and take up entrepreneurship. ‘Their success helps families, society, and local and regional economies by contributing to the growth of the nation.’

While there are enough studies to support the need of developing women entrepreneurship for accelerating economic growth, women empowerment and alleviation of poverty, Katherine S Miles (2019)³³ in her comprehensive study for project Her&Now identified Northeast India as having a favourable enabling environment for women-owned enterprises to set up an enterprise. She commented, ‘the data on the state-level distribution of women-owned enterprises suggests that a focus on the Northeastern region may be of value if implementing partners seek to start up new enterprises, given it is favourable for start-ups and there is a clear need for support of enterprises to scale.’

2. Motivation Behind Setting Up of Business

Acknowledging that ‘differences in the motivation and reasons for starting a business could be a fundamental determinant of subsequent business performance’,

³² Hujuri A (2018), *An evaluation of performance of women entrepreneurs in Assam with special reference to Kamrup district*, [Ph.D Thesis, North-Eastern Hill University, Shillong, Meghalaya]

³³ Miles K.S (2019)., *An Analysis of Women Entrepreneurship in India*, Project Her&Now Economic Empowerment of Women Entrepreneurs and Start-ups by Women.

Carranza, Dhakal and Love (2018)³⁴ conclude that ‘men and women are motivated by different factors when they start a new business’; they found that ‘many women choose self-employment as a means of balancing work and home or child care responsibilities.’ They also discuss the various push and pull factors that motivate women to engage in business activities.

Hisrich R. D. & O’ Brien M. (1982)³⁵ found that ‘women’s motivations for starting a business were remarkably similar across countries.’ They found experience, business skills, and personal factors were related to growth.

Holienka, Jancovicova and Kovacicova (2016)³⁶ studied the different drivers of women entrepreneurship and identified, within the Global Entrepreneurship Monitor perspective, two main categories – opportunity and necessity motives.

They conclude that ‘Opportunity-driven women entrepreneurship is positively affected by alertness to opportunities, self-confidence, knowing an entrepreneur, perceived high social status of entrepreneurs and educational level, while it is negatively influenced by fear of failure, age and household income.

Necessity-driven female entrepreneurship is positively affected by self-confidence, knowing an entrepreneur, perceived high social status of entrepreneurs,

³⁴ Carranza E., Dhakal C. and Love I (2018), Female Entrepreneurs: How and Why Are They Different?, *Jobs Working Paper*, Issue no 20., World Bank Group.

³⁵ Hisrich, R.D. and Brush, C.G, (1984), The Women Entrepreneur; Management Skills and Business Problems. *Journal of Small Business Management*, Jan 22.

³⁶ Holienka M., Jancovicova Z., and Kovacicova Z (2016), *Drivers of Women Entrepreneurship in Visegrad Countries: GEM Evidence*, *Procedia - Social and Behavioral Sciences* Vol. 220, pp. 124 – 133

while it is inhibited by fear of failure, age, household income and education. Also, we expect no significant effect of alertness to opportunities on necessity-driven activity.’

Shyla J, Natrajan S, et al., (2014)³⁷ in their research paper ‘A Study on Problems of Women Entrepreneurs in Urban Area with Special Reference to Thiruvananthapuram in Kerala’ found that a majority of 55% of the respondents are doing their business for making profit or money followed by 26% for a need for achievement. It can be observed that both push and pull factors act as motivators for women entrepreneurs in Kerala.

Kain P. and Sharma M. (2013)³⁸ identified the following reasons as important factors that influence women entrepreneurs into business activity – ‘Economic independence, establishing own creativity, establishing their own identity, achievement of excellence, building confidence, developing risk taking ability, motivation, equal status in society greater freedom and mobility.’

Gonzaga and Kumar (2014)³⁹ identified certain push factors including death of breadwinner, sudden fall in family income and permanent inadequacy in income of the family as well as pull factors that include their strong desire to evaluate their talent, to utilize their free time or education, to gain recognition, importance and social status and

³⁷ Shyla J., Natrajan S (2014), et al., A Study on Problems of Women Entrepreneurs in Urban Area with Special Reference to Thiruvananthapuram in Kerala, *Journal of Research in Business and Management* Vol 2, Issue 5, pp: 05-16

³⁸ Kain P. and Sharma M (2013), Women Entrepreneurship Education Need for Today, *Journal of Management Sciences and Technology* 1 (1), pp 43-53

³⁹ Gonzaga R., and Kumar M.C(2014), The Catalytic Role of Government in Promoting Women Entrepreneurship, *Advances in Economics and Business Management*, Vol 1, No. 3, pp. 186-189

to get economic independence as the reasons behind delving into entrepreneurial activities for women.

Sinha P (2003)⁴⁰ found that there isn't any significant difference in the motivating factors between men and women and include reasons such as 'to earn money, to be self-dependent, to utilize their skills and talents, to get recognition, to get satisfaction and to better status in the society.' They concluded that the major reason for them to start entrepreneurship as a career appeared to be to fulfill their desire to earn money.

Kollan B., and Parikh I.J. (2005)⁴¹ took a plunge into the study of the motivators that prompt women to venture out into no man's land and found that making money or more money to support the family and a desire for gainful time structuring to be the primary motive for engaging in some form of economically gainful activity.

'The first motive is found at the lower end of the socio-economic scale. However, the factors that initiate a woman to take the plunge are usually environmental, for example, failure of husband's business, sudden death of a father in a women-only household or husband's inability or unwillingness to shoulder the responsibility of the family and many other similar reasons.'

40 Sinha P (2003), Women Entrepreneurship in the North East India: Motivation, Social Support and Constraints, *Indian Journal of Industrial Relations*, Vol. 38, No. 4, pp. 425-443.

41 Kollan B., and Parikh I.J (2005), *A Reflection of The Indian Women in Entrepreneurial World*, Working Paper No.2005-08-07, Indian Institute of Management, Ahmedabad – 380015.

Das M., (2001) ⁴² in her study found that financial benefits were key motivating factors for women to start business. A majority of women in her study said that they were motivated by financial rewards, followed by those who reported that they started their business to help the family financially or because their husbands were unemployed.

3. Role of Support System in the Form of Governmental and Financial Institutional Aids

Mutalib, Arshad, Ismail, and Ahmad (2015)⁴³ conducted an overview of women entrepreneurship programmes in Malaysia by looking into the various entrepreneurial programs implemented by governmental agencies. They found out that there are more than 200 entrepreneurship programmes developed by the government to provide support to all entrepreneurs. However, according to them, the programmes were not reviewed and evaluated systematically and Malaysia's entrepreneurial environment was also reflected poorly in Global Entrepreneurship Monitor (GEM) report. Furthermore, many of the programmes do not suit the needs of women entrepreneurs. Given the importance of governmental intervention in providing promotional measures, they suggested specially designed programmes for women entrepreneurs and also to involve women's groups and female entrepreneurs in the identification and design of the programmes.

⁴² Das M, (2001). Women Entrepreneurs from India: Problems, Motivations and Success Factors, *Journal of Small Business & Entrepreneurship*, Vol 15, No.4, pp.67-81.

⁴³ Mutalib R.A., Nur R.A., Ismail S.A., and Ahmad Z (2015). Women and Entrepreneurship: An Overview of Women Entrepreneurship Programs in Malaysia, *Journal of Governance and Development*, Vol. 11, Special Issue on Social Entrepreneurship, pp.15-28.

United Nations Economic and Social Commission for Asia and the Pacific published a development paper where Hina Shah (2013)⁴⁴ studied about creating an enabling environment for women's entrepreneurship in India. She assessed that in India, efforts to develop women need to be substantiated and strengthened. She observed that several policy initiatives have been taken by the government in terms of regulatory, promotional, credit and representational policies for entrepreneurs at large but very few such schemes are specifically targeting women entrepreneurs. She also observed a need to periodically evaluate the impact of MSME-related policies on the success of women-owned businesses and the extent to which such businesses take advantage of these policies. Both central and state governments have huge roles to play in assisting women entrepreneurs in areas of awareness creation, procedural simplification, upgradation of skills, providing soft loan and subsidies, creating 'one stop shops' for government schemes and policies, providing access to market, finance, infrastructure and technology.

Sangita Kanoi (2006)⁴⁵ did her doctoral research on the role of government in developing entrepreneurship in Assam where she talked about the various measures undertaken by the government to boost entrepreneurship in the country. She identified 24 non-financial government institutions that organizes Entrepreneurship Development Programmes (EDPs) in the country some of which are National Small Industries

⁴⁴ Shah H (May 2013). *Creating an Enabling Environment for Women's Entrepreneurship in India*, United Nations Economic and Social Commission for Asia and the Pacific, Development Papers 1304.

⁴⁵ Kanoi S, (2011) "*Role of government in developing entrepreneurship in Assam - A case study of Karbi Anglong district*", [Ph.D Thesis, Mahatma Gandhi School of Economics and Commerce, Assam University, Silchar]

Corporation Ltd (NSIC), Entrepreneurship Development Institute of India (IDII), Indian Institute of Entrepreneurship (IIE), National Alliance of Young Entrepreneurs (NAYE), Small Industries Development Organization (SIDO), Khadi and Village Industries Commission (KVIC), District Industries Centre (DIC) besides others. She also listed available financial institutions of the government assisting entrepreneurs such as Small Industries Development Bank of India (SIDBI), Commercial Banks, Regional Rural Banks, Cooperative banks and others. Entrepreneurship Development Programmes and Schemes such as Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-Employment (TRYSEM), Prime Minister's Rojgar Yojana (PMRY) and others were also discussed. Her findings suggest that the performance of these schemes in her research area was unsatisfactory. The study identified that wrong selection of prospective entrepreneurs, lack of credit facilities, low percentage of PMRY loan to the total given by the banks, red tapism at the time of sanction and disbursement of loan, marketing problems, transportation and communication problem, lack of power supply, poor coordination between the Government departments and the banks, etc. are some of the problems that stand in the way of entrepreneurship development of the district.

Priyadarshi Himank (1997)⁴⁶ in his thesis "A study of entrepreneurship development in tribal regions: A comparative analysis", comments on the role of support system saying it has a great relevance for the emergence, sustenance and development of entrepreneurship in a developing economy like the Indian economy in general and rural or tribal economy in particular.

⁴⁶ Priyadarshi H (1997). *A study of entrepreneurship development in tribal regions: A comparative analysis*, [Ph.D Thesis, Tata Institute of Social Sciences, Deonar, Bombay]

Kanoi S (2006)⁴⁷ in her thesis “Role of government in developing entrepreneurship in Assam - A case study of Karbi Anglong district” observes that even though the Government of India has been taking various measures to promote entrepreneurship in the country by providing various incentives to the entrepreneurs as per the industrial policy resolutions announced by the Government from time to time and implementing different programmes/schemes, the success of these programmes/schemes is not as per expectation. There is an implementation failure for which the Government machineries, entrepreneurs and the society as a whole are responsible, she asserts.

Uma SN and Ramesh HN (2018)⁴⁸ conducted a study on government support for promoting women entrepreneurs in Karnataka state where they highlighted the initiatives, the government of India has undertaken towards empowering women entrepreneurs in all business areas. Mention is made of the schemes under Ministry of Micro, Small and Medium Enterprises of Government of India, income generating schemes under Women and Child Development department besides others. Many entrepreneurs have benefited from such schemes however, they note that there should be continuous attempt to inspire, encourage and motivate women entrepreneurs.

47 Kanoi, Op. cit.

48 Uma S.N., and Ramesh H.N., (2018). A Study on Government Support for Promoting Women Entrepreneurs in Karnataka State, *International Journal of Economics and Management Sciences*, Vol 7, Issue 3, 1000521.

Dangi and Ritika (2014)⁴⁹ identified and discussed the following government initiatives for women entrepreneurs in India – policy initiatives, role of the ministry of MSME, Entrepreneurship Development Programmes, Prime Minister’s Employment Generation Programme (PMEGP), role of the Ministry of Women and Child Development of Government of India and other schemes including Management Development Programmes, Women’s Development Corporations (WDCs), Marketing of Non-Farm Products of Rural Women, Assistance to Rural Women in Non-Farm Development (ARWIND) Schemes, Micro Credits Scheme etc.

Choudhary Neelam (2013)⁵⁰ in her research paper “An account of women entrepreneurship development in India: Challenges, Opportunities and Future Prospects” concludes her findings by saying that in order to enlarge the participation of women entrepreneurs in small and medium segments, a stronger coordinated role of the government, financial institutions, voluntary agencies and educational institutions with an integrated approach is necessary.

Poonam Sinha (2003)⁵¹ conducted a study on ‘Women Entrepreneurship in the North East India: Motivation, Social Support and Constraints.’ Basing on the findings of the study, the author suggested several ways to promote women entrepreneurship in the region highlighting the need of support from governmental and other agencies. She

⁴⁹ Dangi and Ritika (2014). Women Entrepreneurship and Growth and Performance of MSMEs in India, *International Journal of Advance Research in Computer Science and Management Studies*, Vol 2, Issue 4, pp. 174-182.

⁵⁰ Choudhary N (July,2013). *An account of Women Entrepreneurship Development in India: Challenges, Opportunities and Future Prospects*, Department of Economics, M.D University, Rohtak, Haryana, India, Paper Presented at an International Seminar at Stanford, USA.

⁵¹ Sinha P (2003). Women Entrepreneurship in the North East India: Motivation, Social Support and Constraints, *Indian Journal of Industrial Relations*, Vol. 38, No. 4, pp. 425-443

suggested orientation of support organization on gender concerns, motivational strategies to enthuse their officials to encourage women entrepreneurs, creating awareness about credit facilities, training and mentoring programmes, women cooperatives among others.

4. Problems and Constraints Faced by Women Entrepreneurs

Eastwood T (2004)⁵² studied key issues pertaining to women's entrepreneurship and business growth and issues and barriers to establishing a network of business support centres for women entrepreneurs. Among others, he highlighted issues such as traditional views on women's role, financing of female owned firms, lack of knowledge and training in business and IT sector, low self-esteem and confidence, longer incubation period for women run businesses, variation in network usage, family obligations and social barriers.

Richardson, Haworth and Finnegan (2004)⁵³ mentioned in their working paper, "The Challenges of Growing Small Businesses: Insights from Women Entrepreneurs in Africa" that women entrepreneurs suffer from significant material constraints and unhelpful attitudes arising from society's negative attitudes towards women in business.

Kantor P., (2002)⁵⁴ conducted a study of gender constraints on economic opportunities in the informal sector in India using the example of self-employed women

⁵² Eastwood T. (2004). *Women entrepreneurs: Issues and barriers - a regional, national and international perspective*, Exemplar Holdings Ltd., St. Albans

⁵³ Richardson P., Howarth R., and Finnegan G., (2004). *The Challenges of Growing Small Businesses: Insights from Women Entrepreneurs in Africa*, SEED Working Paper No. 47, International Labour Office, Geneva.

⁵⁴ Kantor P., (2002). A Sectoral Approach to the Study of Gender Constraints on Economic Opportunities in the Informal Sector in India, *Gender and Society*, Sage Publications Inc., Vol.16, No.3, pp. 285-302.

in home-based garment production in Ahmedabad. In the paper, she talks about women intensive constraints such as differential access to productive resources including tools and equipment, new technology, credit, and information and lack of access to human capital. Mention is also made of three types of women exclusive constraints, namely, limited mobility, women's demanding role in the family, and gendered division of labor in productive work.

Malika Das (2001)⁵⁵ through her paper "women entrepreneurs from India: problems, motivators and success factors" made an attempt to thoroughly analyze the profile of women entrepreneurs in Tamil Nadu and Kerala, examine problems faced by them and the self-reported reasons for their success. She found out that cash flow problems were the most commonly stated issue with inadequate working capital, promoting the business, lack of managerial experience and lack of time being mentioned frequently.

Abubakar S. Garba (2011)⁵⁶ concurred that though constraints can affect both gender, women are mostly at a disadvantage. While availability and access to information, access to market, managerial skills and training is a recurring constraint for women entrepreneurs; the paper expounds on the risk averse nature of women and lack of capital as important variables that hinder growth of women entrepreneurship.

⁵⁵ Das M (2001). Women Entrepreneurs from India: Problems, Motivations and Success Factors, *Journal of Small Business & Entrepreneurship*, Vol 15, No.4, pp.67-81.

⁵⁶ Garba, A. S., (2011). Stumbling Block for Women Entrepreneurship in Nigeria: How Risk Attitude and Lack of Capital Mitigates their Need for Business Expansion, *European Journal of Economics, Finance and Administrative Sciences* 36, pp. 38-49.

Saskia Vossenbergh (2013)⁵⁷ in her working paper titled, ‘Women Entrepreneurship Promotion in Developing Countries: What explains the gender gap in entrepreneurship and how to close it?’ dissects the gender gap that persists in the entrepreneurial field. She highlights the common challenges for women often repeated through survey researches such as access to financial resources, inadequate training and access to information, work-family interface, women’s safety and gender-based violence, lack of societal support and legal barriers and procedures.

Issa Ahammad and Syed Moudud-Ul- Huq (2013)⁵⁸ undertook a study of women entrepreneurship in Bangladesh where they cited certain constraints and challenges faced by women entrepreneurs such as lack of knowledge, lack of training, access to finance and financial institutions, lack of entrepreneurial training, family responsibilities, government’s taxation policy, lack of skilled labour, access to marketing facility and marketing information, lack of infrastructure, poor technical knowhow, lack of right to use of land.

Katherine S Miles (2019)⁵⁹ took a comprehensive analysis of women entrepreneurship in India wherein she categorically listed out the different business environment constraints to women entrepreneurship, namely, social norms (mobility, safety and violence against women, unpaid care responsibilities, time poverty, family

57 Vossenbergh S (2013). *Women Entrepreneurship Promotion in Developing Countries: What Explains the Gender Gap in Entrepreneurship and How To Close It?*, Working Paper No. 2013/08, Maastricht School of Management, BE Maastricht, Netherlands.

58 IssaAhammad and Moudud-Ul- Huq S (2013). Women Entrepreneurship Development in Bangladesh Challenges and Prospects, *International Journal of Innovative Journal & Development*, Vol 2, Issue 7, pp. 41-48.

59 Miles K.S (2019). *An Analysis of Women Entrepreneurship in India*, Project Her&Now Economic Empowerment of Women Entrepreneurs and Start-ups by Women.

support and other social attitudes); access to finance (account ownership, access to seed capital, credit, collateral requirements, financial competence, awareness of schemes etc.); business registration and licensing; tax policies and administration; labour laws and administration; land titles, registration and administration; public private dialogue and access to market information.

Key problems identified by Hina Shah (2013)⁶⁰ include lack of awareness amongst women about the financial assistance offered by institutions and existing schemes. Gender inequality is widely prevalent in Indian society which proves to be a major problem. Other challenges include availing finance, juggling many responsibilities, insufficient educational facilities, lack of self-confidence and aversion to risk.

Vijayakumar A and Jayachitra S (2013)⁶¹ in a study of women entrepreneurs in India identified certain problem women entrepreneurs faced including shortage of finance, marketing problems, shortage of raw materials, stiff competition, limited managerial ability, high cost of production, absence of entrepreneurial aptitude, low risk-taking ability, family conflicts, patriarchal society, lack of entrepreneurial training, legal formalities, travelling and credit facilities. Besides the acute problems, there were additional challenges unique to women in business that were observed such as not being

60 Shah H (May 2013). *Creating an Enabling Environment for Women's Entrepreneurship in India*, United Nations Economic and Social Commission for Asia and the Pacific, Development Papers 1304.

61 Vijayakumar A., and Jayachitra S (April 2013). Women Entrepreneurs in India – Emerging Issues and Challenges, *International Journal of Development Research* Vol 3, Issue 04, pp.012-017.

taken seriously, letting fear stand in the way, wanting to please everyone and wearing too many hats.

Similar problems have been identified by Poonam Kain and Meenakshi Sharma (2013)⁶² such as lack of education and awareness, patriarchal problems, financial problems, family problems, lack of managerial skill, lack of freedom and autonomy, lack of social connectivity, low-level risk-taking attitude and other problems such as low level of education and confidence, comparatively lower level of achievement motivation etc.

Studying the Indian context, Poonam M. Mirwani (2019)⁶³ pointed out certain challenges she considered voluminous such as lack of confidence, prioritization, socio-cultural barriers, motivational factors, knowledge in business administration, market-focused risks, awareness about financial assistance, exposure to training programmes and identification of available resources.

Sorokhaibam and Laishram (2011)⁶⁴ in their study “women entrepreneurship in Manipur, North-East India” highlighted the role of women entrepreneurs in Manipur, motivational factors behind setting up of enterprises and major constraints faced by them. As per the study, constraints faced by women entrepreneurs relate to social attitude and support, marketing, finance, operations, management problem, mobility

⁶² Kain P. and Sharma M (2013). Women Entrepreneurship Education Need for Today, *Journal of Management Sciences and Technology* 1 (1), pp 43-53.

⁶³ Mirwani P.M. (2019). *A study on institutional support to women entrepreneurship with special reference to SMEs in Thane district*, Ph.D Thesis, Shri JagdishprasadJhabarmalTibrewala University, Vidyanagari, Jhunjhunu, Rajasthan.

⁶⁴ Sorokhaibam R., and Laishram N (May 2011). Women Entrepreneurship in Manipur, North-East India, *Interdisciplinary Journal of Research in Business*, Vol 1, Issue 5, pp.46-53.

constraints, dual responsibility, risk bearing ability and unawareness of supports and incentives.

Moamenla Amer (2013)⁶⁵ took a survey of 32 women entrepreneurs in Mokokchung town, Nagaland, to examine various factors such as motivating factors, pattern of ownership and decision making as well as highlight the challenges and constraints faced by them. Amer advocates a clear limit to the scale of most women's entrepreneurial growth posed by numerous constraints such as people's perceptions based on the stereotyped roles of women in a patriarchal society like Nagaland, dual responsibility, lack of security and travelling alone. Besides, majority of the women in her study cited lack of adequate financial facilities and government regulations negatively affect their businesses.

1.9 Area of Study

Growth and development of entrepreneurship depends on multiple factors such as attitude of people, entrepreneurial temper among prospective entrepreneurs, degree of infrastructural development and the overall ecosystem which influences a startup business to grow.

Nagaland state has been selected as the target area for the study. Nagaland is a small state in the North Eastern part of India and borders with Assam, Arunachal Pradesh, Manipur and Burma. Nagaland is one of the smallest states in India and covers an area of 16,579 square kilometers (2011 census) with 1,980,602 population and a density of population of 119 persons per sq. km. It consists of eleven (11) districts,

⁶⁵ Amer M (2013). Rethinking Women Economic Empowerment - Challenges and Opportunities, *Journal of Business Management & Social Science Research*, Volume 2, No. 4.

namely Kohima, Dimapur, Mokokchung, Mon, Tuensang, Wokha, Zunheboto, Phek, Longleng, Kiphire, Peren.

Kohima is the capital of the state with Dimapur as its commercial capital. Mokokchung along with the two districts are the largest towns with municipal bodies and the only districts in the state governed by municipal council. As most commercial activities are carried out in urban areas where most enterprising businesses are based; Kohima, Dimapur and Mokokchung were thus selected as area of the study.

Vasant Desai (2008)⁶⁶ observed about entrepreneurship in the Indian context by saying that ‘although it has well developed institutions to support and encourage it, it is characterized by the conditions associated with underdevelopment. It may so happen that entrepreneurs in an underdeveloped country may not necessarily be an “innovator” but an “imitator” who may imbibe into the organization, technology and products of the innovators in other developed regions.’ This rings true for the state of Nagaland as well which is a predominantly agrarian society and most of the employment is generated in the agriculture sector. Entrepreneurship is at a nascent state in Nagaland. As Bendangienla Aier (2019)⁶⁷ states in her Doctoral Thesis ‘Entrepreneurship in Nagaland – a gender perspective’, ‘though entrepreneurship is coming of age, it is still in a sorry state. The fear among the public persist, the state still suffers from unavailability of resources, vicious cycle of corruption, technical knowledge, skilled

⁶⁶ Desai V., (2018). *Dynamics of Entrepreneurial Development and Management*, 6th ed., Himalaya Publishing House, New Delhi.

⁶⁷ Aier B., (2019). *Entrepreneurship in Nagaland: A Gender Perspective*, [Ph.D Thesis, Mizoram University, Aizawl]

mentorship and laborer, poor state's infrastructural assets and procurement of capital, communication networks.'

Nagaland is a patriarchal society and as such women have been deprived of opportunities and privileges for long. Men have always been placed in a higher position and women considered as subordinates to men in all respects. Women have traditionally been at a disadvantage and faces challenges even today owing to customs and traditions, some of which are prevalent even today. The advent of Christianity and education in the state has resulted in enormous improvement in the situation and women today are enlightened and aware of their entitlements and the society itself is supportive and sensitive towards gender equality. It can be observed that women in Naga society enjoy more privileges over other women in the country. However, there still remains certain discriminations such as absence of inheritance rights by women that acts as big constraints towards economic independence and women empowerment.

In Nagaland, women have always been an active participant in the economic activity. It is common to see girls and women cultivate farms and sell the produce, weave clothes and sell them for a price etc. It is not an uncommon sight to see mostly women vendors at different markets. Recently, there has been a shift in the pattern of women participation in economic activities and they have started entering business domain by introducing novel ways and exploring new avenues. However, they mostly function in an informal manner. Agarwal and Patel (2000)⁶⁸ talk about the informal sector in Indian business and observes that 'under informal sector, the productive institutional units that are characterized by low level of organization, little or no

⁶⁸ Agrawal S. and Patel J, (2001). *Self- Employment of Women and Structural Reforms, Women and Employment*, RBSA Publishers, Jaipur.

division between labour and capital and informal employment contracts contribute considerably to the economic upliftment of those who otherwise would not find a chance to work. Such institutions are unorganized and the activities of the sector are not subject to any statutory obligations, so much so that these units are exempted from maintaining any regular accounts.’ The entrepreneurial scene in Nagaland is also mostly covered by informal sector. Despite the encouraging rise in number of women managed businesses and the growth towards commercial production, women entrepreneurship still remains acutely fragmented and major boost is required to propel the sector to satisfying heights.

1.10 Hypotheses

In the light of the stated objectives of the study, the following hypotheses have been formulated to be tested empirically:

1. H_0^1 : The role of government, banks and other financial institutions and non-governmental organizations (NGOs) in the promotion and growth of women entrepreneurship in Nagaland is not significant.
2. H_0^2 : Being an entrepreneur have no significant impact on empowerment of women in terms of improved role and status at home and society.
3. H_0^3 : Prospect of women entrepreneurship in Nagaland is not significantly viable.

1.11 Research Methodology

The study undertaken is empirical and descriptive in nature. Quantitative data was collected from women entrepreneurs through survey method and relevant methods and techniques were applied to arrive at scientifically sound conclusions. Qualitative research was also done for the purpose of building 10 stimulating case studies through

one-on-one interview method. Detailed methodology applied can be understood through the following heads:

1.11.1 Population of the Study

The targeted population covered under the study includes all women engaged in business activity for at least three years from Kohima, Dimapur and Mokokchung. These are the only three urban centres with more than 50,000 people in the state. Hence the population is justified.

1.11.2 Sample Size and its Determinants

Women entrepreneurs in the state function mostly in an unorganized sector and hence a structured set of population to draw the sample from was not available. Most businesses registered with the Municipal Councils, Department of Industries and the Department of Taxes in the name of women owners turned out to be managed and owned by male acquaintances or vice versa. Jesuraj (2013)⁶⁹ in his doctoral thesis, ‘A study on women empowerment through entrepreneurship in Tirunelveli district’ faced the same issue and observes as such ‘the Department of Industries has on record a number of applications made in the name of women. But this does not provide any indication as to whether these enterprises are operated and controlled by women.’

It is also observed that many women entrepreneurs are engaged in home-based business such as bakers, beauticians, event coordinators and managers, thrift stores, online business without a physical store, selling of household items, garments etc., networking business and other such profit-making activities. These women run their

⁶⁹ Jesuraj A (2013). *A Study on Women Empowerment through Entrepreneurship in Tirunelveli District*, Manonmaniam Sundaranar University, Tirunelveli-627 012.

businesses profitably but are not registered with any agency. The researcher intended on having women who own and managed their business themselves as a respondent for the survey. Therefore, in the event of unavailability of a fixed population to scientifically calculate the sample size, it was decided to collect data from a total of 250 women entrepreneurs only after carefully identifying businesses truly run by women and as per the best judgement of the researcher. The researcher used snow balling technique to collect the data. Another set of 10 women entrepreneurs were selected for the purpose of constructing case studies. These women were chosen after researching available secondary data and considering the opinions of women entrepreneurs. These 10 women were highly recommended and considered by and large as equally successful and inspiring.

1.11.3 Instruments used for Survey

Primary data was collected from the respondents with the help of a structured questionnaire which was prepared after thorough study of available secondary data and keeping in mind the objectives of the study.

1.11.3.1 Pilot Survey

A pilot survey was initiated after discussing and finalizing the questionnaire with the research guide. The questionnaire consisting of 65 item-structured questions under 7 categorical heads, was administered to 50 respondents from the sample and thereafter the final drafting was done taking into consideration their feedback. The 50 respondents consisted of 15 each from Mokokchung and Kohima and 20 from Dimapur. Care was taken to ensure that the profiles of the respondents in the pilot survey matched those to be included in the final survey.

The questionnaire to be used for the survey was prepared along the lines of questionnaire used in earlier studies (Santha S., 2007). Questions were framed under 7 categorical heads including –

1. Personal details,
2. Business details,
3. Role and status of women entrepreneurs,
4. Awareness of assistance from government, banks and other financial institutions and NGOs,
5. Problems faced by women entrepreneurs, and
6. Future prospects of women entrepreneurs.

After conducting the pilot survey, feedback was taken from the respondents to assess the effectiveness and validity of the questionnaire. Upon receiving feedback in the form of remarks and recommendations from the respondents as well as assessing the responses received, the questionnaire underwent an overhaul.

Certain questions were found to be redundant and hence, removed. Questions such as ‘who is the head of household’, ‘type of family’, ‘specify the number of owners if not sole proprietorship’ etc. were removed as they did not make any significant impact on achieving the objectives of the study.

Certain questions related to financial matters were rephrased and reframed as the answers to these questions were not forthcoming from the respondents. Many respondents were reluctant to answer queries about their financial matter such as ‘how much profit do you earn in a year’, ‘what is your total sales turnover in a year’ etc. even when options were provided in class intervals.

The language used in the questionnaire were also simplified as much as possible to reduce confusion and remove ambiguity. Besides, main issue raised by respondents was the difficulty in responding to questions that needed ranking. Different problems – financial, manufacturing, marketing and personal problems were listed and respondents were asked to rank them in order of its relevance to their concern. Upon their feedback, the number of problems listed were reduced by removing the ones that were ranked consistently low. The weighted average score of the problems were taken and those with insignificant score were ruled out, thus reducing the number of problems in each category to a manageable number so as to not create confusion or stress among respondents and thereby obtain accurate responses. This reduced the probability of respondents randomly ranking the items which would otherwise result in distorted outcome.

Again, drawing inspiration from pilot survey experiences, each respondent was identified and approached personally and proper introduction and purpose of study was made known to them before handing over the questionnaire. Those who considered themselves not right for the survey or unwilling to respond were left out of the survey and some other chosen instead. This was done in order to avoid blank or no responses for certain questions while at the same time schedule method was avoided so as not to invade their space or create uneasiness by seeking information personally. This was done so as to ensure cent percent response rate from the sample population.

The final questionnaire consisting of 54 simplified questions was thus adopted for the final survey based on the results of the pilot study.

1.11.4 Collection of Data

The study is based on a culmination of data collected through both primary and secondary sources.

Source of Secondary Data:

Secondary data was extensively searched and studied by collecting information from various sources such as reports, manuals, published and unpublished scholarly works, etc. The following are the list of secondary data referred.

- a) All India Census Report 2011
- b) Statistical Handbook of Nagaland 2017
- c) Economic Survey of India 2019
- d) Economic Survey of Nagaland 2019
- e) Sixth Economic Census
- f) Relevant theses, journals, reports, working papers, periodicals, magazines, books, newspapers, etc.
- g) Websites of department of industries and commerce, women and child development, women resource development, khadi and village industries commission, municipal affairs etc. and other related sites.
- h) Social media accounts of NGOs such as Entrepreneurs Associates, YouthNet, and different women entrepreneurs etc.

Source of primary data:

Primary data was directly collected from the women entrepreneurs by way of a structured questionnaire. All efforts were taken to collect accurate data by building rapport with the respondents and assuring them of confidentiality and ethical use of data. Interview method was applied to gather information from select entrepreneurs for

case study purpose. Primary data was also collected from Entrepreneurs Associates, YouthNet and Mokokchung Entrepreneurs Consortium through interview method.

1.11.5 Analysis and Interpretation of Data

After collecting all the responses from the targeted sample, the data so collected were recorded, edited and coded using excel spreadsheet and transferred to SPSS. After classification of data, it was arranged in a concise and logical manner and presented in tables. Thenceforth, the data were analyzed and interpreted using relevant statistical tools and techniques to draw conclusions and present findings.

1.11.6 Statistical Tools and Techniques

The data collected through both primary and secondary source were analyzed and interpreted in a coherent manner. As primary data was found to be not normally distributed through Shapiro-Wilk test, non-parametric tests such as Chi square test of Goodness of Fit, Spearman's Correlation test and Wilcoxon Signed Rank test and appropriate measures of central tendencies were used. Data is presented in tabular form and percentages used to display data for easy reading. Charts and graphs have also been used to present data wherever it was found appropriate and necessary.

1.11.7 Limitations of the Study

While care has been taken to conduct a just and objective study, the current study poses the following limitations:

1. Considering the unorganized nature of population, sample size was determined basing on the judgement of the researcher. In the event of unavailability of a systematized and reliable source to draw the data from, the researcher used snowballing technique to select respondents and used personal judgement in

doing so. Hence, as much as care was given to be as objective as possible, inadvertent personal biases cannot be ruled out.

2. Care was taken to select sample from diverse fields and background but limitations of snowballing method of sampling is applicable. Besides, judgment of the researcher was employed to ensure such diversity, hence, inadvertent personal biases may have occurred.
3. Though the researcher made it a priority to build rapport with the respondents well before seeking responses, the possibility of personal biases of respondents while answering the questions cannot be ruled out. Since all respondents were handpicked, approached and permission taken before handing out questionnaire, utmost caution has been taken and respondents sensitized regarding the purpose of the study, yet, views and opinions of respondents may sometimes influence responses.
4. Data through questionnaire survey was collected during the period of April 2018 to September 2018 from women entrepreneurs. As such, changes taken place after the period cannot be accounted for by this research paper. While effort has been made to ensure the study remains current and up to date by updating and incorporating latest information wherever possible until the final submission, primary data from the respondents couldn't be altered.
5. Due to resource constraints and personal limitations, the researcher could not reach out to every governmental and financial institutions personally for seeking primary data and had to rely on secondary data to source relevant information. Hence, limitations applicable to secondary sources applies.
6. Personal and telephonic interviews was conducted to build case studies of ten notable women entrepreneurs. Interviews were also conducted with three non-

governmental organizations. Back and forth communications were also done wherever necessary. Though utmost care has been taken and final write up has also been shared and approved by the interviewees, limitations posed by interview method may apply.

7. While the study is an attempt to assess the growth and performance of women entrepreneurs in Nagaland, for lack of relevant raw data, statistical treatments to make an analytical study of the growth trends could not be performed. The researcher has attempted to make a descriptive analysis of the same and leaves the scope for further research.
8. Sample was drawn from the urban centres of Kohima, Dimapur and Mokokchung as these were the only three districts governed by municipal council, with most commercial activities concentrated in the urban centres. The study thus carries the limitation of excluding women entrepreneurs in the rural areas.

1.12 Chapter Scheme

The thesis has been organized and studied under seven different chapters. The first chapter introduces the topic of study by throwing light on the study area as well as providing conceptual clarity on the study topic. It also explains the statement of the problem, significance of the study, literature review, objectives, hypotheses, research methodology, limitations and the chapter plan of the thesis.

The second chapter reveals the socio-economic status of women entrepreneurs in the state. Primary data collected from women entrepreneurs is used to arrive at the conclusions.

The third chapter illustrates the role of various governmental; banks and financial institutions and non-governmental organizations in the promotion and growth of women entrepreneurship in the state. Secondary data collected from different governmental departments, banks and institutions and non-governmental organizations through brochures, publications, periodicals, journals and information from their websites is used to study the support and assistance available for women entrepreneurs through such institutions. Primary data collected from women entrepreneurs regarding their awareness of such assistance was compared and conclusions drawn upon. Primary data was also collected from three notable non-governmental organizations, namely, Entrepreneurs Associates, YouthNet and Mokokchung Entrepreneurs Consortium to assess their contribution towards promotion of women entrepreneurship in the state.

The fourth chapter dwells upon the problems and challenges faced by women entrepreneurs while doing business ranging from financial, marketing, manufacturing to personal problems. Primary data collected from the women entrepreneurs on the same were used for the study.

The fifth chapter expounds the growth aspect and future prospects of women entrepreneurship in the state. Secondary data forms the basis of growth trend analysis and primary data collected through survey from women entrepreneurs serves as the basis for establishing the future prospects of women-run enterprises.

For the sixth chapter, case studies of ten stimulating enterprises owned and managed by women entrepreneurs were conducted using primary data collected through in-depth interview. The selected women entrepreneurs include different professionals such as a baker, chef, photographer, designer, event manager, florist,

make-up artist etc. Major findings through the case studies are also presented in order to get a clearer understanding and overview of women entrepreneurs in the state.

The seventh and final chapter accounts the findings, suggestions and conclusions arrived at through the study. After thorough investigation, attempt has been made to list the major findings of the study in a coherent manner and recapitulation of the findings has been provided. Various suggestions as deemed fit and necessary has been presented for the benefit of all stakeholders. Concluding remark as well as areas for further research has also been made available for the benefit of intending future scholars and investigators.

CHAPTER 2

SOCIO-ECONOMIC STATUS OF WOMEN ENTREPRENEURS IN NAGALAND

The social and economic status of women in India have undergone drastic changes over the years. Unlike ancient and medieval times, modern Indian women enjoy greater autonomy and participate in all activities such as education, politics, media, art, service and employment besides others. The constitution of India provides equal rights to all its citizens and guarantees equal rights and opportunities for both men and women. The government also makes special provisions in favour of women and children and even reserves the right to pass laws in favour of women. As compared to past times, Indian women have made much progress in all fields, however, there still remains much need to bring women into the mainstream of development as many factors such as strong patriarchal traditions and social customs are followed in the society that affects women's social and economic status.

In Naga society, family is the basic social institution. Naga society is both patriarchal and patrilineal (Saikia 2019)⁷⁰. This nature and social custom of the society have long disadvantaged women in the path to progression and economic and social independence. With the advent of Christianity and education in the state, women in Nagaland have been increasingly emancipated and much progress has been made.

For sustained economic development and social justice, socio-economic status of women should be improved (Santha S. 2007)⁷¹. Entrepreneurship is a driving wheel

⁷⁰ Saikia A (2019). Socio-Economic Status of Naga Women of North East India, *Journal of Advances and Scholarly Researches in Allied Education*, Vol.16, Issue 4, pp. 1511-1513

⁷¹ Santha Op cit.

in achieving sustainable economic growth and prosperity and women have an equally significant role to play in its realization. The entrepreneurial activity is a complex phenomenon dependent on various social, economic and psychological factors. As such, it is imperative to study the socio-economic factors of women entrepreneurs in order to have a clear understanding of the background of women entrepreneurs that would further determine the growth and status of women entrepreneurship in any region.

In this chapter, socio-demographic structure and economic dimensions of women entrepreneurs is analyzed as it crucial to get a clear picture of the present study. Certain variables have been used to study the socio-economic status of women entrepreneurs in Nagaland which has been categorized under three sub heads, namely, respondents' profile, business' profile and role and status of women entrepreneurs. 'The study of socio-economic origins of women entrepreneurs is essential to draw any meaningful conclusions on the entrepreneurial activities and women entrepreneur run units.' (Rani D L,1996)⁷²

2.1 Respondents' Profile

Personal profile of the women entrepreneurs was collected in order to have a clear understanding of the background from which the women entrepreneurs come from. A total of six variables were used to study the personal profile including age, marital status, number of dependents, educational qualification, community and place of birth.

⁷² Rani D L (1996). *Women Entrepreneurs*, A.P.H. Publishing Corporation

2.1.1 Age

Table 2.1 shows the distribution of women entrepreneurs across different age groups. It can be seen that a whopping 66.8% of the respondents belonged to the 25 – 40 years old bracket followed by 40-60 years at 24%. Ages less than 25 and more than 60 had a negligible percentage of 6.8% and 2.4% respectively. Similar study conducted by Bendanginla Aier (2019)⁷³ in the state of Nagaland yielded parallel results where majority of the entrepreneurs embarked on their entrepreneurial journey between 26 to 35 years. The result also resonates with findings of many other researchers (Kanthi 2001⁷⁴, Priyadarshi 1997⁷⁵) who found that 20 to 40 years is the most common age bracket when decisions regarding entrepreneurial ventures are undertaken.

The fact that most business establishments are fairly new and the age of most of the respondents fall under the 25-40 years category indicates that women entrepreneurship is a fairly new attraction in the state with the younger generation being more attuned to the idea of establishing an enterprise.

In Naga society, women are not discriminated in terms of pursuing education. 25 years onwards is generally the time when an individual completes his/her studies and starts looking for some kind of employment seeking economic independence. Government jobs had been the most sought-after employment for long, however, with the sector becoming saturated, scarcity of jobs is becoming the reality of life. Taking cognizance of the fact, the government has started implementing favourable policies to

⁷³ Aier B Op cit.

⁷⁴ Kanthi P K (2001). *Development of Women Entrepreneurship with special reference to Anantapur & Kurnool Districts*, Dissertation, Sri Krishnadevaraya University, Anantapur

⁷⁵ Priyadarshi H (1997). *A study of entrepreneurship development in tribal regions: A comparative analysis*, [Ph.D Thesis, Tata Institute of Social Sciences, Deonar, Bombay]

promote entrepreneurial culture. This coupled with business opportunities as well as innovative qualities in young people have led to self-employment and start up enterprises becoming attractive avenues. Thus, the findings of the study could be an indication that the entrepreneurs in the study were drawn towards entrepreneurial activity as a result of various push and pull factors.

Table 2.1
Age of the Women Entrepreneurs

Age (in years)	Number	Percentage
Less than 25	17	6.8
25-40	167	66.8
40-60	60	24.0
Above 60	6	2.4
Total	250	100.0

Source: Primary data

2.1.2 Marital Status

Studies conducted worldwide indicates marital status of the entrepreneurs as one of the influential factors for the involvement of women in entrepreneurship. Marital status was thus observed in the current study to identify the extent to which it has an influence on the women entrepreneurs for the induction to entrepreneurial activity. Through the survey, it was found that 142 respondents out of 250 (56.8%) were unmarried and 37.2% married. An insignificant 2% and 4% rounded off the divorced/separated and widowed category respectively.

The finding is in contrast to findings of other researchers (Santha 2007⁷⁶, Ratra 2016⁷⁷) where most (80%, 76%) of the women entrepreneurs were married. The reason could be due to the fact that most respondents belonged to the younger age bracket, hence, it is not surprising that a high percentage of respondents are unmarried. Naga society is comparatively a more liberal society as opposed to most other states in India. Here, women are not discriminated in terms of pursuing education and career of one's choice and interest and are not forced into early marriage. Hence, the high number of unmarried women among the respondents.

It can be seen that the number of divorced/separated and widowed women entrepreneurs are negligible. Naga society has a culture of nuclear families and marriages are considered sacred. Hence, number of divorces are on the lower side. Since most of the respondents are unmarried, the number of widowed women is negligible.

Table 2.2
Marital Status of the Women Entrepreneurs

Marital Status	Number	Percentage
Married	93	37.2
Single	142	56.8
Divorced/Separated	5	2.0
Widow	10	4.0
Total	250	100.0

Source: Primary data

76 Santha S. Op cit.

77 Ratra K (2016). *Women Entrepreneurship and MSME Sector: A case Study of Delhi*, Ph.D. Thesis, Jamia Millia Islamia, New Delhi

2.1.3 Number of Dependents

Various researches on women entrepreneurs have constantly proven the central role family issues and responsibilities play on the life and works of women entrepreneurs. Women's decision to become entrepreneurs is often borne out of necessity and duty on many occasions. Other research also shows how family plays significant role by proving to be a source of resource and support. Size of family and number of children determines the time and effort needed for women to cater to their needs which further determines the time available for her to spend on her entrepreneurial activity. (Rani D L,1996)⁷⁸

The reproductive role of women affects their business ventures and having children has implications for women entrepreneurs (Singh 2012⁷⁹). Hence, it was felt necessary to examine the number of dependents that the women entrepreneurs have in order to study the impact of such responsibilities upon them.

As per the findings, it is seen that 37.6% of the women entrepreneurs have no dependents, 34.8% have 1 to 2 dependents, 20.4% have 3 to 4 dependents and 7.2% have 5 and above dependents. A majority of the women entrepreneurs have less or no dependents. This can be attributed to the fact that most of the women entrepreneurs in the present study are single. The result can also be attributed to the kind of family structure that exists in Naga society with most families being nuclear families as also the popular notion of having small families. Moreover, the present study

⁷⁸ Rani, Op cit.

⁷⁹ Singh R (2012). Women Entrepreneurship Issues, Challenges and Empowerment Through Self Help Groups: An Overview of Himachal Pradesh, *International Journal of Management Research and Review*, Vol. 2, Issue 1., pp. 77-90.

is carried out in the three urban centers of the state where people are sensitized on such urbanized and modern outlook.

Table 2.3
Number of Dependents

Number of Dependents	Number	Percentage
None	94	37.6
1 to 2	87	34.8
3 to 4	51	20.4
5 and above	18	7.2
Total	250	100.0

Source: Primary Data

2.1.4 Educational Background

Numerous empirical studies on entrepreneurship have linked general education to have positive impact on entrepreneurial performance (Van der Sluis, 2004⁸⁰). Scholars have emphasized the importance of possessing required educational qualification and skills to perform successfully in running business enterprises.

In this study, a majority of 52% respondents were found to be graduates and 35.2% hold post graduate degrees. Very less percentage had HSSLC (5.6%), HSLC (2.8%), below Class 10 (3.6%) and illiterate (0.8%).

⁸⁰ Van der Sluis, J., Van Praag, C.M. and Vijverberg, W. (2004). *Entrepreneurship selection and performance: A meta-analysis of the impact of education in less developed countries*, Manuscript, University of Amsterdam.

Similar studies have also found most entrepreneurs to possess a graduate degree, followed by post graduate and undergraduates (Aier 2015⁸¹, Santha 2007⁸²). In Nagaland, there is no gender discrimination in terms of attaining education and it is considered necessary to possess educational degree in order to explore opportunities for employment irrespective of gender. It may also be mentioned that sample was drawn from the urban population, where literacy rate is higher, which could be the reason for the high rate of educated populace.

Table 2.4
Educational Background of the Women Entrepreneurs

Educational Qualification	Number	Percentage
Illiterate	2	0.8
Below Class 10	9	3.6
HSLC	7	2.8
HSSLC	14	5.6
Graduate	130	52.0
Post Graduate	88	35.2
Total	250	100.0

Source: Primary Data

2.1.5 Community

The environment or community to which women entrepreneurs belong have a bearing on the likelihood of success on their entrepreneurial activity. There are empirical studies available to support the proposition that community context influences the process of entrepreneurship (Dana 1999⁸³). Sons (1956) considered

⁸¹ Aier, Op cit.

⁸² Santha Op cit.

⁸³ Dana L.P. (1999). *Entrepreneurship in Pacific Asia: Past, Present and Future*, World Scientific Publishing Co., Singapore.

certain social communities, religion and caste as important factors that affect entrepreneurial behaviour.

In the present context, community has been categorized under three heads, namely, Schedule Tribe, Schedule Caste and the General category. Nagaland is a state inhabited mainly by the Indigenous people called Nagas, a generic name for several groups having distinct identity and all these sub tribes of Nagaland fall under the community of Schedule Tribes (ST).

It is found that a significant percentage (94.4%) belonged to the ST community and a negligible percentage, 3.2% and 2.4% to the general and SC category. The inhabitants of Nagaland have a majority of ST (86.5%, 2011 census) and hence it is not unusual to see most of the entrepreneurs belonging to the Schedule Tribe category.

Table 2.5
Community of the Women Entrepreneurs

Community	Number	Percentage
Schedule Caste (SC)	6	2.4
Schedule Tribe (ST)	236	94.4
General Category	8	3.2
Total	250	100.0

Source: Primary Data

2.1.6 Place of Birth

In this section, the place of birth of women entrepreneurs was taken to consider its influence on the entrepreneurial activities of the respondents. Santha S., remarks ‘in order to succeed in business, an entrepreneur needs exposure which he/she gets when he/she lives in a city or town’ while citing the close relationship between place of birth and success of business.

It is observed from the findings that majority of the respondents were born in an urban (49.2%) and semi urban (23.6%) area. The remaining 27.2% were born in a rural area and now residing in an urban area. This shows that women born and raised in urban areas are more likely to engage in entrepreneurial activities.

As all the responses were collected from women entrepreneurs residing and working at an urban centre – Kohima, Dimapur and Mokokchung, the findings reveal the migratory trend of the women entrepreneurs from rural to urban areas. This finding substantiates the claim ‘due to advancement of education among the younger generation there is evidence of heavy migration from the rural to urban areas’ (Solo and Nagi, 2017)⁸⁴

Table 2.6
Place of Birth of the Women Entrepreneurs

Place of Birth	Number	Percentage
Urban	123	49.2
Semi Urban	59	23.6
Rural	68	27.2
Total	250	100.0

Source: Primary Data

2.2 Business Profile:

Studying the business profile of the women entrepreneurs will give a clearer understanding on the business background of the women entrepreneurs. Business background realistically reflects the unique characteristics of women entrepreneurs and investigates whether these factors influence the growth and success of their enterprises.

⁸⁴ Solo N.M., and Nagi K (2017). Prospects for Entrepreneurs in North-East India: A Case Study, *International Journal of Research in Business Studies*, Vol. 2 (2)

Business profile of women entrepreneurs have been studied using the following variables: nature of business, specialized area of business, form of business, entrepreneurial generation, tenure of business establishment, ownership of business space, number of regular employees, number of seasonal employees, source of initial investment, amount of initial capital, profitability of business and motivation behind starting business.

2.2.1 Nature of Business

The kind of business that the women entrepreneur runs gives an idea about the sector that appeals more to women entrepreneurs. As can be seen from the table below, 40% of the respondents are engaged in trading sector, 25.2% in service sector, 21.6% in manufacturing and a negligible percentage in agricultural (4.4%) and other (8.8%) sectors.

The findings of the current survey are consistent with the findings and observations of other studies that record a higher percentage in the trading, manufacturing and service sectors. Earlier studies in developed countries reveal that women operate in the service and retail sectors (Loscocco et.al., 1991⁸⁵; Hisrich and

⁸⁵ Loscocco K.A., Robinson J., Hall R.H. and Allen J.K., (1991). *Gender and Small Business Success: An Inquiry into Women's Relative Disadvantage*, Social Forces, Volume 70, Issue 1, pp. 65–85.

Brush, 1984⁸⁶). Studies in developing countries including India show similar results (Santha 2007⁸⁷, Ghule 2007⁸⁸, Miles 2019⁸⁹)

Carranza, Dhakal et al (2018)⁹⁰ observes that there is a strong sector specific effect among women entrepreneurs who choose to operate in traditional female concentrated areas of business.

Table 2.7
Nature of Business

Nature of Business	Number	Percentage
Agricultural	11	4.4
Trading	100	40.0
Manufacturing & Trading	54	21.6
Service	63	25.2
Others	22	8.8
Total	250	100.0

Source: Primary Data

⁸⁶ Hisrich, R.D. and Brush, C.G, (1984). ‘*The Women Entrepreneur; Management Skills and Business Problems*’, Journal of Small Business Management, Jan 22.

⁸⁷ Santha, Op cit.

⁸⁸ Ghule T.P (2007). *The Role of Government and Commercial Banks in the Development of Women Entrepreneurship: A Case Study of Navi Mumbai*, NutanMahavidyalaya, Parbhani

⁸⁹ Miles K.S (2019). *An Analysis of Women Entrepreneurship in India*, Project Her&Now Economic Empowerment of Women Entrepreneurs and Start-ups by Women

⁹⁰ Carranza E., Dhakal C. and Love I (2018). *Female Entrepreneurs: How and Why Are They Different?*, Jobs Working Paper, Issue no 20., World Bank Group

2.2.2 *Specialized Area of Business*

Women entrepreneurs remain heavily over-represented in a few industry sectors, especially sales, retail, and services (Klapper and Parker, 2011⁹¹). In developing countries too, similar sectorial distribution pattern was found in Indonesia (Singh, Reynolds and Muhammad, 2001⁹²) and India (Ghule, 2007⁹³) with a high concentration of women owned business in the unorganized low-income informal sector.

In the present study, it is found that food products account for a total of 22.8% which is the single largest specialized area followed by ready-made garments (16.4%) and handicrafts (10.8%). The remaining is spread over a number of areas such as cosmetics, household items, secondhand garments, beauty parlour, event management, medical, education, electronics, engineering, stationary, jewelry, furniture and others.

The finding is in tune with the findings by other researches, both national and international, where women choose to enter low risk, low profitability and low growth sectors. Retail, beauty and food services are among the services where women entrepreneurs in Nagaland concentrate. Carranza, Dhakal and Love (2018)⁹⁴ mentions that ‘There is a strong sector-specific effect, meaning women business owners choose to operate in traditional female-dominated areas.’ They find it to be true in case of both developed and developing countries. Reasons such as lower start-up cost reflecting the

⁹¹ Klapper L.F., and Parker S.C., (2011). Gender and the Business Environment for New Firm Creation, *The World Bank Research Observer*, vol. 26, no. 2.

⁹² Singh S.P., Reynolds R.G., and Muhammad S., (2001). A Gender Based Performance Analysis of Micro and Small Enterprises in Java Indonesia, *Journal of Small Business Management*, Vol.39, Issue 2.

⁹³ Ghule T.P., Op cit.

⁹⁴ Carranza E., Dhakal C. & Love I Op cit.

risk averse nature of women, dual responsibility of women that compels her to divide her time between family and work, the appeal of home-based businesses, past experiences in similar area, restricted mobility etc. are some of the reasons that limits her to confine in such sectors.

Table 2.8
Specialized Area of Business

Specialized Area of Business	Number	Percentage
Ready-made garments	41	16.4
Food products	57	22.8
Cosmetics	13	5.2
Household items	8	3.2
Beauty parlour	8	3.2
Handicrafts	27	10.8
Medical	4	1.6
Education	5	2.0
Electronics	3	1.2
Stationery	3	1.2
Secondhand garments	20	8.0
Jewelry	7	2.8
Engineering	2	.8
Furniture	3	1.2
Event Management	3	1.2
Others	46	18.4
Total	250	100.0

Source: Primary Data

2.2.3 Form of Business

The organizational structure of majority of the businesses is sole proprietorship (77.6%) as can be seen from the table given below, followed by partnership (14.4%).

Private limited company (6.4%), cooperative trust (0.8%) and limited company (0.8%) are forms of business that are rarely found among women entrepreneurs in Nagaland.

Ghule (2007)⁹⁵ found in her study that the organizational structure of women's business is mostly (75%) sole proprietorship. Hujuri (2018)⁹⁶ found sole proprietorship to comprise 95% of respondents in his survey. Weedmark (2020)⁹⁷ asserts that there are more sole proprietors in the United States than any other form of business. The present study runs parallel to the findings of other researches in that sole proprietorship is the preferred structure for their business. This is mainly due to its suitability and convenience for small scale businesses in the informal sector that most women engage in.

Table 2.9
Form of Business

Form of Business	Number	Percentage
Sole proprietorship	194	77.6
Partnership	36	14.4
Cooperative/Trust	2	0.8
Limited Company	2	0.8
Private Limited Company	16	6.4
Total	250	100.0

Source: Primary Data

⁹⁵ Ghule T.P Op cit.

⁹⁶ Hujuri A (2018). *An evaluation of performance of women entrepreneurs in Assam with special reference to Kamrup district*, [Ph.D Thesis, North-Eastern Hill University, Shillong, Meghalaya]

⁹⁷ Weedmark D (2020). Why Are Sole Proprietorships the Most Common Form of Business Ownership? (chron.com)

2.2.4 Entrepreneurial Generation

According to the present survey, a vast majority of the respondents (86.8%) described themselves as a first-generation entrepreneur while 12% and 1.2% belonged to the second and older generation respectively.

Nagaland being one of the most backward states in India lacks behind in many aspects of development. The entrepreneurial temperament among the denizens also started developing much later than the rest of the country. The whole entrepreneurial milieu is at a nascent stage in the state. Trade and commerce in the state had long been carried out by outsiders or mainlanders and majority of the business enterprises belonged to them. Local entrepreneurship is a recent phenomenon that the young educated people are exploiting. Hence, a majority of the business owners are first generation entrepreneurs with no previous history in the family.

Table 2.10
Entrepreneurial Generation

Entrepreneurial Generation	Number	Percentage
First generation	217	86.8
Second generation	30	12.0
Older	3	1.2
Total	250	100.0

Source: Primary Data

2.2.5 Business Establishment

While it was observed during the data collection period that plenty of young entrepreneurs were emerging with startup ventures that were novel and interesting, the data was collected from entrepreneurs whose business were at least three years old. It

was found that 62% of the respondents claimed their business to be 3 to 5 years old, 25.2% between 5 to 10 years and the remaining 12.8% were older than 10 years.

It can be seen through the data that most of the businesses among the respondents were fairly new. This shows that entrepreneurship itself is a recent phenomenon among the women folk in the state.

Table 2.11
Duration of Business Establishment

Duration of Business Establishment	Number	Percentage
3 to 5 years	155	62.0
5 to 10 years	63	25.2
10 years and above	32	12.8
Total	250	100.0

Source: Primary Data

2.2.6 Ownership of Working Space

The working space of 51.6% of the respondents were rented spaces while 48.4% worked from home or self-owned spaces. Most women run businesses being traditional and small-scale enterprises use rented space to open small boutiques, restaurants, beauty parlours, etc. It was also found while identifying potential respondents that many women entrepreneurs run their business from home. They sell homemade crafts, food items, sewing and weaving clothes, organize events, rent party essentials, sell secondhand garments etc. Bosma and Harding (2006)⁹⁸ also found women's businesses to be often located in their homes.

⁹⁸ Bosma, N., & Harding, R. (2006). *Global entrepreneurship monitor: GEM 2006 summary results*. Babson College London Business School.

Carranza, Dhakal and Love (2018)⁹⁹ found that women's businesses are often located in their homes. 'One reason for this is the need for flexibility in child care and ease of combining and managing business and family life. In many developing countries an important reason for home-based location is the restricted social norms that prevent women from traveling outside of home.'

Table 2.12
Ownership of Working Space

Ownership of Working Space	Number	Percentage
Rented	129	51.6
Self-owned	121	48.4
Total	250	100.0

Source: Primary Data

2.2.7 Regular Employees

The number of employees gives a representation of the size of the women run enterprises. As revealed by the study, a total of 128 out of 250 (51.2%) claimed they have employees which means almost half of the women-run enterprises are owned and managed solely by herself. Out of those who have regular employees 85.2% have 5 or less employees, 7.8% have 6 to 10 employees and the remaining 7% have 11 employees and more. Hujuri (2018)¹⁰⁰ found 50% of women entrepreneurs in his study area i.e. Kamrup district of Assam to have 0 to 4 employees. It can be inferred through the findings that most of the enterprises are micro and small-scale enterprises that can be run by the entrepreneur herself or with a few helping hands.

⁹⁹ Carranza E., Dhakal C. & Love I Op cit.

¹⁰⁰ Hujuri, Op cit.

Table 2.13
Regular Employees

Regular Employees	Number	Percentage
1 to 5	109	85.2
6 to 10	10	7.8
11 and above	9	7
Total	128	100

Source: Primary Data

2.2.8 Seasonal Employees

Besides regular employees, certain businesses employ seasonal employees to meet demand during peak season. A total of 80 respondents claimed to employ such additional helping hands. 82.5% employ 5 or less persons per season, 7.5% employ 6 to 10 persons and 10% employ 11 and more persons. A few select enterprises such as event management establishments, food catering services, bridal and wedding related businesses such as photographers, wedding planners, makeup artists, party essential rentals etc., are seasonal in nature. In Nagaland, wedding season peaks around November to March and is a highly lucrative and hectic period for businesses engaged in related businesses. It is thus natural that they hire additional helpers to cater to client's requirements.

Table 2.14
Seasonal Employees

Seasonal Employees	Number	Percentage
1 to 5	66	82.5
6 to 10	6	7.5
11 and above	8	10.0
Total	80	100.0

Source: Primary Data

2.2.9 Source of Initial Investment

Afroze, Alam et al. (2014)¹⁰¹ found that getting money to start a business and inadequate capital to be the main economic constraints for women entrepreneurs in Bangladesh. The study also found that 60% of the respondents initially invested from their own savings. Similar findings can be seen in studies conducted by Pharm and Sritharan (2013)¹⁰² 65%, Hujuri (2018)¹⁰³ 75%.

The present study is in tune with findings from similar studies conducted. It can be seen from the table below that 59.2% of the respondents used their own money to start the business, 26.9% borrowed from friends and family, 6.8% took bank loans, 5.6% borrowed from money lenders and an insignificant 0.8% and 0.4% from others and government agencies respectively.

It can be seen that the percentage of source of initial investment from organized financial sector is negligible which indicates that the organized sector is not playing significant role in providing seed money to prospective women entrepreneurs.

¹⁰¹ Afroze, T., Alam, M. K., Akther, E., & Jui, N. S. (2014). Women entrepreneurs in Bangladesh- Challenges and determining factors, *Journal of Business and Technology* (Dhaka), 9(2), 27-41.

¹⁰² Pharm A.D. and Sritharan R (2013). Problems Being Faced by Women Entrepreneurs in Rural Areas, *The International Journal of Engineering and Science*, Vol 2, Issue 3 pp 52-55

¹⁰³ Hujuri. Op cit.

Table 2.15
Source of Initial Investment

Source of Initial Investment	Number	Percentage
Own	148	59.2
Family and friends	68	27.2
Bank loan	17	6.8
Government agencies	1	.4
Private money lenders	14	5.6
Others	2	.8
Total	250	100.0

Source: Primary Data

2.2.10 Initial Capital

Studies on women entrepreneurs reveal that most women run enterprises are small in size with small amount of initial investment. 46% of the women entrepreneurs invested less than 1 lakh (Pharm and Sritharan, 2013)¹⁰⁴. Similarly, Afroze, Alam et al. (2014)¹⁰⁵ found that 47% of their respondents invested less than 1 lakh while 28% invested between 1 to 2 lakh.

In the present context, 54% of respondents started their business with an initial investment of 1 lakh and below, 34% with 1 to 10 lakh, 8.4% with 10 to 20 lakh and 3.2% with 20 lakh and above. This indicates that most women hesitantly start their venture with less capital. The reasons range from unavailability of credit facilities to the risk averse nature inherent in women as many studies indicate.

As Otunaiya, Ambali et al. (2012)¹⁰⁶ asserted, ‘the initial capital investment has a positively significant effect on the net income of the women entrepreneurs’, which

¹⁰⁴ Pharm A.D. and Sritharan R, Op cit.

¹⁰⁵ Afroze, T., Alam, M. K., Akther, E., & Jui, N. S. Op cit.

¹⁰⁶ Otunaiya, A. O., Ambali, O. I., & Idowu, A. O. (2013), Profitability and constraints analysis of women entrepreneurs in Lagos State, Nigeria, *Asian Journal of Business Management*, 5(1), 13-18.

means that as the amount of capital invested increases, the net income of the women entrepreneur also increases. With less capital investment, majority of the women entrepreneurs though into profitable ventures are restricted to lesser net income.

Table 2.16
Amount of Initial Capital

Amount of Initial Capital	Number	Percentage
Below 1 lakh	135	54.0
1 to 10 lakh	86	34.4
10 to 20 lakh	21	8.4
20 lakh and above	8	3.2
Total	250	100.0

Source: Primary Data

2.2.11 Profitability of Business

An enquiry into the profitability of the women run enterprises, it is found that 92.8% of the respondents admitted to their businesses being profitable; out of which 67.7% makes a moderate profit (30 to 60%), 22.1% makes slight profit (1 to 30%) and the remaining 10.2% makes high profit (60% and above). It can be seen that though the women run businesses are running on profit, most are making only moderate profit.

Table 2.17
Profitability of Business

Profit making	Number	Percentage
Yes	232	92.8
No	18	7.2
Total	250	100.0

Source: Primary Data

2.2.12 Degree of Profitability

It is observed that most women run business in the present study makes moderate profit (62%). Only a small number of women entrepreneurs confidently stated

that they make high profit (11.6%) and the remaining 22.4% makes only slight profit. The reasons for less returns from their business stems from various factors including limited capital investment, limited number of employees, lack of marketing skills, family responsibility, restricted mobility, lack of managerial skills and others.

Besides, risk is an important determinant of earning profitability in any entrepreneurial activity and as many studies can account for, women tend to be more risk-averse than men (Eckel and Grossman, 2008¹⁰⁷; Kepler and Shane, 2007¹⁰⁸). Again, consistent with their higher risk aversion, women are more conservative with their businesses (Carranza, Dhakal and Love, 2018)¹⁰⁹. All these attributes to their low profit-making ratio.

Table 2.18
Degree of Profitability

Degree of Profitability	Number	Percentage
Highly profitable	29	11.6
Moderately profitable	155	62
Slightly profitable	56	22.4
Total	250	100

Source: Primary Data

¹⁰⁷ Eckel, C. C., & Grossman, P. J. (2008), Men, Women and Risk Aversion: Experimental evidence, *Handbook of Experimental Economics Results, I*, 1061-1073.

¹⁰⁸ Kepler, E., & Shane, S. (2007). *Are male and female entrepreneurs really that different?*. Washington, DC: Office of Advocacy, US Small Business Administration.

¹⁰⁹ Carranza E., Dhakal C. & Love I Op cit.

2.2.13 Motive behind starting Business

Goyal and Prakash (2011)¹¹⁰ observe that ‘many women start a business due to some traumatic event such as divorce, discrimination due to pregnancy of corporate glass ceiling, health of a family member or layoff’. They also acknowledge a new pool of women entrepreneurs who opt to leave the corporate world to chart their own destinies by venturing into the business arena thus becoming job creators instead of job seekers.

Different studies have highlighted various pull and push factors as motivations behind women entrepreneurs starting business enterprises. In the present study, the top three motives behind establishing their businesses are ‘Desire to be independent’ (26.5%), ‘Pursue dream or special interest’ (25.3%) and ‘Earn a livelihood’ (20.3%). We can observe that most of the women were pulled towards the entrepreneurial activity by their own interest and motivation.

As most entrepreneurs in the sample were in the younger age bracket with high education, less or no dependents, it is inferred that their businesses were conceived out of passion and interest as well as to achieve economic independence.

¹¹⁰ Goyal M. and Parkash J., (2011), Women Entrepreneurship in India-Problems and Prospects, *International Journal of Multidisciplinary Research* Vol.1, Issue 5, pp. 195-207.

Table 2.19
Motive Behind Establishing Business

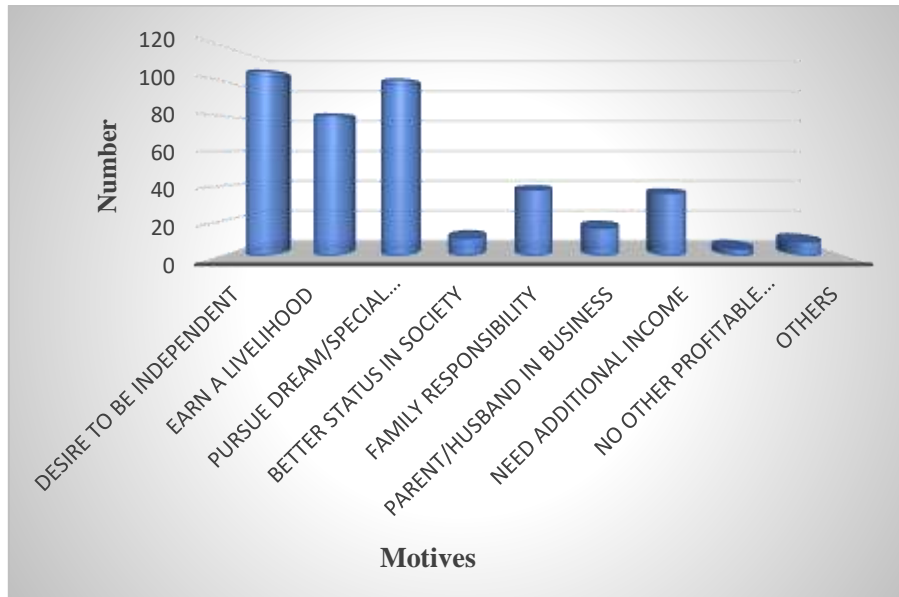
Motive behind establishing Business	Number	Percentage
Desire to be independent	106	26.5
Earn a livelihood	81	20.3
Pursue dream/special interest	101	25.3
Better status in society	10	2.5
Family responsibility	38	9.5
Parent/husband in business	16	4.0
Need additional income	36	9.0
No other profitable venture	4	1.0
Others	8	2.0
	400*	100

Source: Primary Data

*Dichotomy group tabulated at value 1

For a better visual and clear understanding of the various motives responsible for women entrepreneurs to engage in business activities, they are depicted in the diagram as shown below:

Figure 2.1
Motive Behind Establishing Business



2.3 Role and Status of Women Entrepreneurs

The study of role and status of women entrepreneurs in the family and social context is important to get an in-depth understanding of the factors that influence and determine the success, growth and status of women entrepreneurship as a whole. In this section, an attempt is made to study the influence of spouse and family in the decision-making process, how well instructions are received by employees and partners, economic independence after establishing business, pre and post comparative analysis of certain statements and skills and qualities developed after establishing business. Chi square goodness of fit test and Wilcoxon signed rank test is used to check significance statistically.

2.3.1 *Husband's Influence in Decision-Making Process*

Out of 93 married respondents, 34 respondents agree that their husband's influence in decision making is high and 31 says it is very high. A chi square goodness of fit test was conducted which proved to be statistically significant at .05 significance

level: $\chi^2(4) = 49.048, p < .05$. In other words, husband's influence in the decision-making process of her business is significant.

Table 2.20
Husband's Influence in Decision-making Process

Husband's Influence in Decision-making Process	Observed Number	Expected Number
Very high	31	18.6
High	34	18.6
Moderate	22	18.6
Low	5	18.6
Very low	1	18.6
Total	93	93.0

Source: Primary Data

2.3.2 Family's influence in Decision-Making Process

Out of 250 respondents, 93 feels that their family's influence is 'moderate' while 74 respondents say it is 'high'. A chi square goodness of fit test was conducted which proved to be statistically significant: $\chi^2(4) = 85.8, p < .05$. Hence, family influence in the decision-making process of women entrepreneurs is significant.

Table 2.21
Family's Influence in Decision-making Process

Family's Influence in Decision-making Process	Observed Number	Expected Number
Very high	42	50
High	74	50
Moderate	93	50
Low	26	50
Very low	15	50
Total	250	250

Source: Primary Data

2.3.3 *How Well Instructions are Received by Employees and Partners*

As per the survey, instructions are received ‘very well’ (46.7%) and ‘well’ (44.7%) by employees and partners for majority of the women. A chi square goodness of fit test was conducted which proved to be statistically significant: $\chi^2(2) = 42.092, p < .05$. Hence, it can be concluded that instructions received by employees and partners are significant or that they are received positively by the employees and partners.

Table 2.22
Instructions Received by Employees and Partners

Instruction Received by Employees and Partners	Observed Number	Expected Number
Very well	71	50.7
Well	68	50.7
Moderately	13	50.7
Total	152	152.0

Source: Primary Data

2.3.4 *Economic Independence Post Business Establishment*

Test statistics of economic independence shows a significant deviation from the hypothesized value. Economic independence appears to be ‘moderate’ and ‘high’ for most respondents and there is significantly less response on the ‘low’ and ‘nil’ categories implying a positive change in economic freedom since establishing business. The Chi square test reveals $\chi^2(4) = 216.28, p < .05$. In other words, economic independence post establishing business is significantly high.

Table 2.23
Economic Independence Post Business Establishment

Economic Independence post Business	Observed Number	Expected Number
Very high	40	50.0
High	84	50.0
Moderate	121	50.0
Low	4	50.0
Nil	1	50.0
Total	250	250

Source: Primary Data

2.3.5 Pre and Post Comparative Analysis of Statements

For this present analysis, a total of eleven statements were provided to the respondents and asked to rank on a five-point likert scale to rank for ‘pre’ and ‘post’ business establishment situation. Wilcoxon signed ranks test was then conducted on the 11 statements given in table 2.20 to investigate if there is any change in the role and status of women entrepreneurs ‘after setting up of business’ as against ‘before setting up of business’ which yielded the following results as shown below.

Table 2.24
Economic Independence Post Business Establishment

Sl.No	Statement	Wilcoxon Signed Rank Test Results	Interpretation
	Decision making power in the family	$z = -8.001, p = .001,$ <i>with a large effect size ($r = .52$)</i>	Statistically significant positive change
	Respect in the family	$z = -3.373, p = .001,$ <i>with a small effect size ($r = .22$)</i>	Statistically significant positive change

Socio-Economic Status of Women Entrepreneurs in Nagaland

	Respect in society	$z = -8.113, p = .001,$ <i>with a medium effect size ($r = .37$)</i>	Statistically significant positive change
	Participation in social activities	$z = -4.466, p = .001,$ <i>with a small effect size ($r = .20$)</i>	Statistically significant positive change
	Control over family finances	$z = -7.552, p = .001,$ <i>with a medium effect size ($r = .34$)</i>	Statistically significant positive change
	Degree of importance given by friends and family	$z = -7.691, p = .001,$ <i>with a medium effect size ($r = .35$)</i>	Statistically significant positive change
	People seeking your opinions and advice	$z = -8.675, p = .001,$ <i>with a medium effect size ($r = .39$)</i>	Statistically significant positive change
	Accumulation of knowledge and information	$z = -10.451, p = .001,$ <i>with a medium effect size ($r = .47$)</i>	Statistically significant positive change
	Getting to know important and resourceful people	$z = -7.691, p = .001,$ <i>with a medium effect size ($r = .35$)</i>	Statistically significant positive change
	Degree of independence	$z = -9.318, p = .001,$ <i>with a large effect size ($r = .55$)</i>	Statistically significant positive change
	Access to information and communication technology	$z = -9.222, p = .001,$ <i>with a medium effect size ($r = .42$)</i>	Statistically significant positive change

Source: Calculated from Primary Data

2.3.6 Skills and Qualities Developed after Business

Cent percent respondents admit that they have developed certain skills after setting up their business. Acquiring any kind of skill positively impacts a women entrepreneur in her personal as well as professional conduct. Among the qualities listed, self-confidence (15.9%), communication skills (15.5%), management skills (15%) and independence (14.9%) were the most common skills developed by women entrepreneurs.

Table 2.25
Skills and Qualities Developed after Business

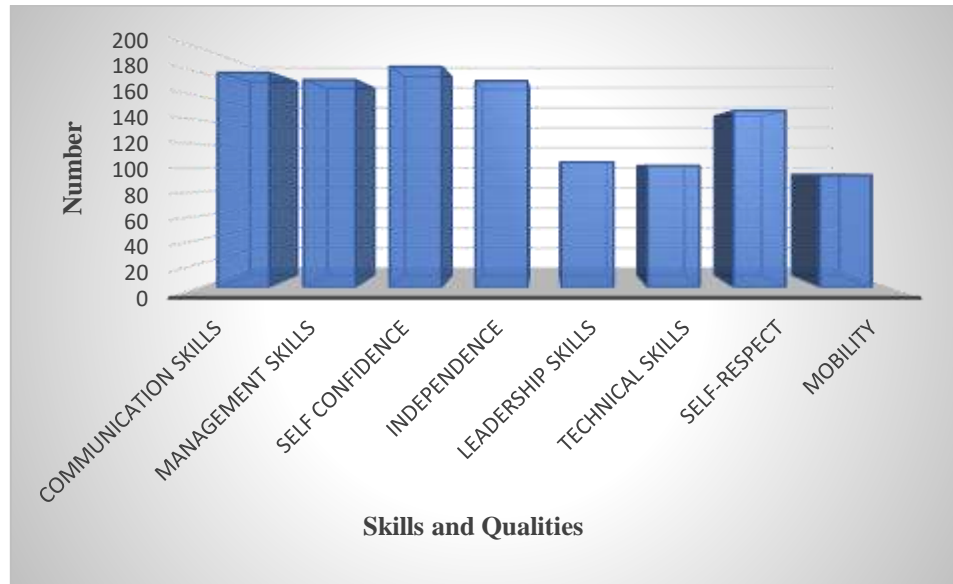
Skills and Qualities developed after establishing Business	Number	Percentage
Communication skills	180	15.5
Management skills	174	15.0
Self confidence	185	15.9
Independence	173	14.9
Leadership skills	105	9.0
Technical skills	102	8.8
Self-respect	148	12.7
Mobility	94	8.1
Total	1161*	100.0

Source: Primary Data

*Dichotomy group tabulated at value 1

In order to get a clearer idea about the various skills and qualities that the women entrepreneurs say they developed after starting their enterprises are shown in the bar graph given below.

Figure 2.2
Skills and Qualities Developed after Business



2.4. Hypothesis Testing

The chapter studied the various aspects of social and economic conditions of the women entrepreneurs. Accordingly, a hypothesis has been framed to test the validity of the statement given below:

1. **Being an entrepreneur have no significant impact on empowerment of women in terms of improved role and status at home and society.**

As observed in table 1.1, 11 statements relating to women empowerment were tested using Wilcoxon Signed Rank Test and all 11 statements revealed statistically significant positive change. Hence, **null hypothesis is rejected and alternate hypothesis accepted proving that role and status of women entrepreneurs at home and society are positively affected after establishment of business.**

CHAPTER 3

**ROLE OF GOVERNMENT, BANKS AND FINANCIAL
INSTITUTIONS AND NON-GOVERNMENTAL ORGANIZATIONS IN THE
PROMOTION AND GROWTH OF WOMEN ENTREPRENEURSHIP IN
NAGALAND**

Role of government, financial institutions and non-governmental institutions have been repeatedly brought about by academicians in the study of women entrepreneurship and its promotion (Akhtar, 1992¹¹¹; Sangita Kanoi, 2006¹¹²; Hina Shah, 2013¹¹³; Kain and Sharma, 2013¹¹⁴; Uma SN and Ramesh HN, 2018¹¹⁵; Mirwani, 2019¹¹⁶).

The government of India has been making conscious effort towards social transformation and economic development since gaining independence and have been adopting and modifying various policies in order to meet the needs of changing times with reference to status of women. Over the past sixty years, governmental policy

111 Akhtar T (1992), *The Role of Financial Institutions in the Promotion of Entrepreneurship among Backward Communities*, Aligarh Muslim University, Aligarh.

112 Kanoi S, Op cit.

113 Shah H (May 2013), *Creating an Enabling Environment for Women's Entrepreneurship in India*, United Nations Economic and Social Commission for Asia and the Pacific, Development Papers 1304

114 Kain P. and Sharma M (2013), Women Entrepreneurship Education Need for Today, *Journal of Management Sciences and Technology*, 1 (1), pp 43-53

115 Uma S.N., and Ramesh H.N (2018), A Study on Government Support for Promoting Women Entrepreneurs in Karnataka State, *International Journal of Economics and Management Sciences*, Vol 7, Issue 3, 1000521

116 Mirwani P.M. (2019), *A study on institutional support to women entrepreneurship with special reference to SMEs in Thane district*, [Ph.D Thesis, Shri Jagdishprasad Jhabarmal Tibrewala University, Vidyanagari, Jhunjhunu, Rajasthan]

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adaptations have progressed from ‘welfare’ to ‘development’ and most recently towards ‘empowerment’ of women. Besides governmental departments and agencies and the banking sector, a number of non-governmental organizations are involved who take active participation in the uplift of the status of women in the country.

The government of India has numerous schemes in place solely for the benefit of women apart from the many other non-gender specified assistance that are provided and operated under different governmental departments and ministries. To name a few of the schemes, we can cite the Integrated Rural Development Programme (IRDP), Khadi And Village Industries Commission (KVIC), Training of Rural Youth for Self-Employment (TRYSEM), Management Development programmes Women’s Development Corporations (WDCs), Marketing of Non-Farm Products of Rural Women (MAHIMA), Assistance to Rural Women in Non-Farm Development (ARWIND) schemes, Trade Related Entrepreneurship Assistance and Development (TREAD), Working Women’s Forum, Indira Mahila Yojana Indira, Mahila Kendra, Mahila Samiti Yojana , Mahila Vikas Nidhi, Micro Credit Scheme, RashtriyaMahilaKosh , Micro & Small Enterprises Cluster Development Programmes (MSE-CDP) besides others.

The need for institutional financing for entrepreneurs was felt necessitated which prompted the setting up of special agencies to provide industrial finance to these entrepreneurs. The Industrial Finance Corporation of India (IFCI) was developed in 1948 right after independence and since then a number of development banks have been set up such as The Industrial Finance Corporation of India (IFCI), Industrial Credit and Investment Corporation of India (ICICI), Industrial Development Bank of India

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(IDBI), Industrial Reconstruction Corporation of India (IRCI) and Small Industries Development Bank of India (SIDBI) at the national level. Apart from these development banks, there are commercial banks, Industrial co-operatives, Unit Trust of India (UTI), Life Insurance Corporation (LIC) and investment Companies to provide necessary financial assistance to entrepreneurs.

Governmental efforts are augmented through concerted effort by NGOs who play an equally significant role in enabling a conducive environment for the growth and development of women entrepreneurship in the country.

3.1. Assistance Provided by the Government of Nagaland

A look at the state scenario reveals various schemes and programmes undertaken by the government of Nagaland under different departments specifically directed at women entrepreneurship development. While there are numerous women specific programmes in place directed towards empowerment of women, protection of women and child's rights, poverty alleviation among the womenfolk, eradicating prejudice against the girl child and in the overall uplift of women's status in the country with aims of bringing about an overall transformation in the dynamics of social change, in this section are discussed certain schemes and programmes specifically directed towards women entrepreneurs under the following governmental departments:

3.1.1 Department of Women Resource Development

Recognizing the need to accelerate the process of women empowerment, the Directorate of Women Resource Development was created out of the bifurcation of the erstwhile Department of Social Security & Welfare in 2003-04. The department has

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since been implementing various schemes and programmes targeted towards the uplift and welfare of women, the economic independence of women being one of its core aims. The following programmes are in place to promote women entrepreneurship in the state:-

a) Training cum Production Centre, Directorate of Women Resource Development

Through this scheme, free training programmes on tailoring and knitting is provided to girls who are school drop outs. During 2017-18, the department opened a new training-cum-production centre at Dimapur where training on tailoring and knitting is provided to a maximum of 25 girls in the first year with an aim to expand the seating capacity and introduce other skill development programmes in the future.

b) Development cum Resource Centre, Directorate of Women Resource Development.

The targeted beneficiaries for this scheme are young women entrepreneurs where in training is provided to young women and girls in the trades of soft doll making, paper crafts and tailoring. The department entered into a partnership programme with three established women entrepreneur firms namely, Preciousmelove, Quirky Qrafts and Rolong's Creation to provide training on several trades.

c) Promotion of Women in Innovative Enterprise Programme (PWIEP)

In order to boost aspiring women entrepreneurs, the Department implements the PWIEP which targets women entrepreneurs who are involved in innovative and novel enterprises and are in need of funding to develop and expand their trades. The major

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objective of the scheme is not just to further the economic position of the beneficiaries but also to set them as role models for other women to emulate. Under this scheme, interest free loan of upto Rs. 5 lakh is extended to eligible women entrepreneurs. As regards the criteria for eligibility, the entrepreneur should be between 25 to 50 years, with an established business/ enterprise and self-employed.

d) Women Entrepreneurial Development Initiatives (WEDI)

According to the official website of the department, the WEDI was introduced with the aim to promote upcoming women entrepreneurs by providing interest-free loan of Rs. 1.00 lakh per beneficiary for enterprise creation as part of its socio-economic upliftment of women programmes. The criteria for eligibility to the scheme states that the woman should be between 25 to 50, unemployed, no prior record of availing assistance from any other central or state government schemes and backed by a guarantor who should be a regular government employee with minimum 5 years of service from retirement/superannuation.

e) Micro Enterprise Development Scheme (MEDS), Women Resource
Development

The MEDS is targeted towards destitute women with the objective of enabling them to open micro enterprises such as small shops, door to door sales etc. by providing loans ranging from Rs. 10,000 to Rs. 20,000.

3.1.2 Department of Industries and Commerce

a) Startup Nagaland

In consonance with the Startup India scheme of the Government of India, the Nagaland Startup policy came into force in June 2019 with an aim to create a conducive atmosphere for local entrepreneurs and to establish entrepreneurial culture in order to create job opportunities for the youth. Besides others, the main objective of the scheme is to facilitate the growth of at least 500 startups in the next 5 years since its commencement with a focus to establish ‘made in Nagaland’ products and services and to establish a world class State incubator.

The scheme has a special focus on women entrepreneurship with a commitment to encourage and support women entrepreneurs in the state. Special effort is made to identify women entrepreneurs in both rural and urban areas, create awareness among women entrepreneurs on the various state and centrally sponsored schemes and a special feature of the scheme is to dedicate 25% funds for the promotion of startups by women entrepreneurs in the state.

3.1.3 Directorate of Employment, Skill Development & Entrepreneurship

a) Government Industrial Training Institutes at different districts, Directorate of Employment, Skill Development & Entrepreneurship

Government industrial training institutes are located in the districts of Kohima, Mon, Dimpaur, Phek, Wokha, Zunheboto and Tuensang. They provide craftsmen trainings such as knitting, cutting and sewing, hair and skin care, dressmaking, stenography, computer operator and programming, and secretarial practice. The

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targeted beneficiaries are women/girls in the respective districts with minimum educational qualification of class 8th pass. The training is for a period of 1 year.

3.1.4 Department of Social Welfare

- a) STEP – Support to Training and Employment for women, Nagaland State Social Welfare Board.

The Support to Training & Employment Programme for Women (STEP) was launched as a Central Sector Scheme in 1986-87 with an aim to make a significant impact on women by upgrading skills for self and wage employment. The main objective of the scheme is to mobilize women in small viable groups and make facilities available through training, access to credit and other inputs such as support services for further improving and employment conditions of women and for access to health care, literacy, legal literacy, and other information.

The Scheme is funded by the ministry of Women and Child Development, Government of India and Nagaland State Social Welfare Board is the implementing agency in the state. The scheme aims to provide skills that give employability to women and to provide competencies and skills that enable women to become self-employed/entrepreneurs and targets women in the age group of 16 years and above.

3.2 Assistance Provided by Banks and Other Financial Institutions

The role of banking and other financial institutional sector cannot be undermined in the development of women entrepreneurship in any country as access to finance can drastically change the status of women entrepreneurship. These financial institutions are in a position to provide assistance tailormade to suit the needs of the

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women entrepreneurs. In the context of Nagaland, the following schemes under different banks and financial institutions have been identified:

3.2.1 *Stree Shakti Package, State Bank of India*

Stree Shakti Scheme is an initiative of the State Bank of India (SBI) that is uniquely tailored for women entrepreneurs. The loan is provided to businesses solely held by women or have at least 50% stake. Women involved in retail, manufacturing and service sector are eligible for the loan. Self-employed women such as architects, chartered accountants, doctors, photographers etc. can also avail the loan. It is also necessary for applicants to have been a part of or at least pursuing the Entrepreneurship Development Programmes (EDP) organized by state agencies to avail loan under this scheme. The scheme also offers a discounted rate of interest by 0.50% in case the amount of loan is more than Rs. 2 lakh.

3.2.2 *Cent-Kalyani Scheme, Central Bank of India*

This scheme is offered by the Central Bank of India with the aim of supporting women in starting a new venture or expanding or modernizing an existing enterprise. Any existing or new women entrepreneurs operating in the Micro, Small and Medium Enterprises as per the MSME Act, 2006 is eligible to apply for the loan. The purpose of the scheme is to meet the capital expenditure in terms of purchasing plant and machinery, equipment etc. and also to meet day to day working expenditure such as working capital. Concession in rate of interest is also provided to women entrepreneurs according to the amount loaned.

3.2.3 Dena Shakti Scheme, Dena Bank

The Dena Shakti Scheme is a scheme that provides financial assistance to women entrepreneurs provided by Dena bank. Activities covered under the scheme include agriculture and allied activities, micro and small enterprises in manufacturing and service sector including self-employed women and small business professionals, retail trade, micro credit, education and housing. Interest rates is charges as per the bank's guidelines and directives of the RBI but a discount or refund of 0.25% in the existing rate is provided to women entrepreneurs.

3.2.4 Mudra Yojana Scheme for Women, United Bank of India

Mudra Loans comes with the sole aim of fostering a culture of entrepreneurship within India which was issued under Pradhan Mantri Mudra Yojana (PMMY). Mudra Yojana Scheme for women is designed uniquely for budding women entrepreneurs and women from diverse filed can avail the loan. Women entrepreneurs in production and manufacturing businesses and those who want to start, expand or modernize business offering services such as tailoring, phone repairing, beauty parlour etc. can avail loan upto Rs. 10 lakh through United Bank of India.

3.2.5 BharatiyaMahila Bank Loan Scheme, State Bank of India

BharatiyaMahila Bank now merged with State Bank of India offers this scheme where women showing interest and actively participating in business can avail this loan. The loan amount for those in retain and service enterprises goes up to 5 crore while those in manufacturing enterprises goes up to 1 crore with loan tenure of up to 7 years.

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The rate of interest ranges from 10.15% to 13.65% and a discount of 0.25% is given to women entrepreneurs.

3.2.6 *Annapurna Scheme, State Bank of India*

State Bank of Mysore linked to State Bank of India offers this scheme to women who wish to establish food catering units, and offers loans up to Rs 50,000. The loan can be used to purchase kitchen essentials, gas connections, raw materials, etc. and has a repayment period of 3 years.

3.2.7 *Udyogini Scheme*

This scheme is offered by Punjab and Sind Bank where in women entrepreneurs involved in agricultural, retail and other small business sector are provided business loans at flexible terms and concessional interest rates. The maximum amount of loan under this scheme for women between the age bracket of 18-45 years is Rs.1 lakh but family income is also taken into consideration. In order to make financial assistance accessible to women from SC & ST or special category at lower rates, the annual family income is set at ₹45,000 for SC/ST women.

3.2.8 *MahilaUdyam Nidhi (MUN) Scheme, SIDBI*

This is a scheme offered under the Small Industrial Development Bank of India (SIDBI) to encourage and empower women entrepreneurs and promote women Entrepreneurship by providing financial assistance at concessional interest rates. Under MUN, women entrepreneurs can avail loan of up to Rs. 10 lakh and can be repaid in up to 10 years.

3.2.9 *Orient Mahila Vikas Yojana Scheme, Oriental Bank of Commerce*

Oriental Bank of Commerce provides loan to women who hold a 51% share capital individually or jointly in a proprietary concern under this scheme. No collateral security is required for loans up to ₹10 lakhs and up to ₹25 lakhs in case of small-scale industries with 2% concession on interest rate with repayment period of 5 to 7 years.

3.2.10 *Women Enterprises Development Scheme, NEDFi*

North Eastern Development Finance Corporation Limited (NEDFi) is a non-banking financial company registered with the Reserve Bank of India. NEDFi introduced the Women Enterprises Development Scheme to motivate women entrepreneurs by financially supporting their businesses. Women entrepreneurs with existing business ventures between 18 to 50 years are eligible to apply for the loan under the scheme. The scheme is available in the north eastern states of Sikkim, Arunachal Pradesh, Assam, Meghalaya, Nagaland, Manipur, Tripura and Mizoram.

3.3 Assistance Provided by NGOs

‘NGOs play a catalytic role in mobilizing the local human and physical resources and creating appropriate entrepreneurial environment and generating new opportunities.’ (Banakar and Yasnalli, 2018). The government has long identified the contribution of NGOs to the microenterprise sector which ultimately leads to the acceleration of economic development process of a nation. Lately, NGOs have increasingly been playing a huge role in stimulating and nurturing the spirit of entrepreneurship among women.

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In Nagaland, there are a limited number of NGOs working towards the promotion of entrepreneurship. Assistance provided by three notable organizations to women entrepreneurs have been identified and discussed below:

3.3.1 *YouthNet*

YouthNet is a non-profit organization with a mission to help youth acquire knowledge, develop life skills and form attitudes to enable them to become self-directing, positive, productive, responsible and contributing members of society through active participation and involvement. It was launched on the 1st of February 2006 by a group of young Naga professionals. Since its inception, YouthNet continues to be one of the premier youth organizations in North East India that empowers young people to address education, unemployment, entrepreneurship and livelihood issues.

Some of the Programs and initiatives were undertaken specifically towards the promotion of women's entrepreneurship are:

1. YouthNet in collaboration with Godrej Good & Green launched a Salon-I Beautyprenuer program which is curated and conceptualized by Godrej CSR initiative. This program aims to incubate women entrepreneurs in Nagaland in the area of beauty and wellness sector and also to transverse a journey of discovering dignity through work and exercise rights.
2. YouthNet in Partnership with the Department of Industries and Commerce launched YWEF (YouthNet Women Entrepreneurs Fellowship), a year-long fellowship under Made in Nagaland initiative. This fellowship program is designed as means to help women entrepreneurs change their business

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dynamics, facilitate change and growth in their businesses while addressing the issues of each entrepreneur individually.

3. Types of assistance/support provided: -
 - a. Capacity building
 - b. Revolving fund
 - c. One to one mentoring with experts

As per primary data collected from the organization, the total number of beneficiaries through the various programs accounts for more than 800 women and girls till 2021.

3.3.2 *Entrepreneurs Associates (EA)*

Entrepreneurs Associates (EA) is an organization of First-Generation Entrepreneurs (FGE) found in September 2000 committed to the promotion, development and growth of entrepreneurship for social change and economic progress. The successful First-Generation Entrepreneurs who are active members of EA practice social responsibility by way of sharing their skills, capital and market in launching other First-Generation Entrepreneurs. Entrepreneurs Associates engages in training, mentoring and networking with entrepreneurs to create favourable entrepreneurship ecosystem in the state and the North East Region.

1. Basic Business Skills Training – A training programme designed for entrepreneurs who have little or no education. EA's initiative 'Uplifting Women Street Vendors Project' to address the problems faced by women vendors and provide awareness and training.

3.3.3 Mokokchung Entrepreneurs Consortium

A notable organization in Mokokchung working towards the promotion of entrepreneurial activities is the Mokokchung Entrepreneurs Consortium (MEC) formed in 2011.

1. 'La Catalyst' - a micro finance initiative exclusively for women entrepreneurs in Mokokchung started in 2010.

As per primary data reveal, a total of 90 women entrepreneurs have benefited from the scheme so far. It may also be mentioned that the same entrepreneur has been allowed to undertake the loan multiple times.

Besides all the support and assistance mentioned above that are specifically designed to help women entrepreneurs, there are still others provided by both governmental and non-governmental agencies that provide assistance to all entrepreneurs. Women entrepreneurs have the advantage of seeking assistance from both categories.

3.4 Awareness Of Assistance from Government, Banks and Other Financial Institutions and Non-Governmental Organizations

3.4.1 Awareness about governmental schemes for women entrepreneurs

A chi square goodness of fit test was conducted to determine the awareness of women entrepreneurs regarding various governmental scheme aimed at providing financial and other support. The test proved to be statistically significant wherein, $\chi^2(3) = 68.112, p < .05$. Awareness of governmental schemes among the respondents were 'low'(N=74), 'very low' (N=41), 'moderate' (N=110) as opposed to 'high'

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(N=25). Not a single respondent was confident that their level of awareness of assistance provided by the government is high.

Table 3.1
Awareness about Government Schemes

Level of Awareness	Observed Number	Expected Number
High	25	62.5
Moderate	110	62.5
Low	74	62.5
Very low	41	62.5
Total	250	250.0

Source: Primary Data

While there are numerous schemes and programmes in place to aid women entrepreneurs specifically, besides the many other general schemes meant for entrepreneurs both male and female; it is disheartening to observe that women entrepreneurs themselves are unaware of such assistance.

The finding resonates with outcomes from similar studies such as Ghule T.P (2007)¹¹⁷ who found out that most of the women entrepreneurs function in the informal sector, and hence ‘were not aware of any special schemes of Government and Commercial Banks, which were mainly for their benefit.’

¹¹⁷ Ghule T.P., Op cit.

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3.4.2 Departments from Whom Assistance Received

A resounding ‘No’ was the response from 243 women entrepreneurs out of 250 when enquired as to whether they received any assistance from any governmental agency or department. A negligible 2.8% (7 out of 250) claimed to have received assistance from various government departments.

Out of the 7 respondents who received assistance, 5 of them received it from Department of Industries and Commerce and 1 each from Department of Women and Child Development and Department of Employment, Skill Development and Entrepreneurship.

Table 3.2
Assistance Received from Government

Assistance Received	Number	Percentage
Yes	7	2.8
No	243	97.2
Total	250	100.0

Source: Primary Data

Table 3.3
Assistance Received from various Departments

Government Department	Number	Percentage
Department of Industries & Commerce	5	2.0
Department of Women and Child Development	1	0.4
Department of Employment, Skill Development and Entrepreneurship	1	0.4
Total	7	2.8

Source: Primary Data

3.4.3 Financial Institutions and Governmental Agencies Approached for Assistance

While a majority (86.4%) of the respondents never bothered about approaching any institution for any kind of help, 34 respondents admitted to having approached certain agencies and institutions to seek assistance. As the women entrepreneurs in Nagaland function in the informal sector, they are not conversant with the various forms of assistance available to them. Commercial banks (20) were the most common institution approached by women entrepreneurs.

Similar study conducted by Ghule T.P (2007)¹¹⁸ found that ‘the women were not aware of the benefits of having their firms registered. This handicaps them from availing of any benefit of Government schemes.’ The same holds true for women entrepreneurs in Nagaland. Most of the businesses were privately run from home and/or not registered with any authority or association. This acts as a big impediment for the women in availing various aids and assistance.

Table 3.4
Financial Institutions and Agencies Approached for Assistance

Agencies	Number	Percentage
District Industries Centre	3	1.2
Khadi and Village Industries Commission	3	1.2
Commercial Banks	20	8.0
Others	8	3.2
No, I have not	216	86.4
Total	250	100.0

Source: Primary Data

¹¹⁸ Ghule T.P., Op. Cit.

3.4.4 Awareness of Assistance Provided by Banks and Other Financial Institutions

A chi square goodness of fit test was conducted to determine the awareness of women entrepreneurs regarding various assistance provided by banks and other financial institutions proved to be statistically significant: $\chi^2(4) = 144.12, p < .05$. Awareness level among the respondents were 'low, and 'very low' (N= 134) as opposed to 'high' and 'very high' (N=17)

Table 3.5
Awareness about Assistance Provided by Banks

Level of Awareness	Observed N	Expected N
Very high	3	50
High	14	50
Moderate	99	50
Low	86	50
Very low	48	50
Total	250	250

Source: Primary Data

Similar to unawareness of governmental schemes, the women entrepreneurs are equally ignorant about banking and other financial institutional schemes. Respondents who claim to have 'high' or 'very high' awareness about banking schemes are negligible and most say they have 'moderate' or 'low' level of awareness. A comparative study of women entrepreneurs in Kerela and Tamil Nadu by Santha S., (2007)¹¹⁹ found that '60 per cent of the women entrepreneurs in Kerala and 49 per cent in Tamil Nadu had no awareness of the financial institutions. Most of the women

¹¹⁹ Santha S., Op. Cit.

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entrepreneurs in Kerala and Tamil Nadu had approached mainly public sector banks for financial assistance.’ The same is true in the case of Nagaland where commercial banks are the most common agencies a potential women entrepreneur would think of to seek assistance in terms of bank loans.

3.4.5 Attendance of Trainings, Workshops and Seminars and Performance Thereof

The importance of attending seminars, workshops and trainings cannot be undermined for successfully carrying on business for any business person. However, it is found that only 23.6% of the respondents claimed to have attended certain trainings, workshops and seminars conducted by government agencies. Those who attended reported to have found it good (14%), moderate (8.8%) and poor (0.8%).

Table 3.6
Attendance & Performance of Training/Workshop/Seminar

Performance of Training/Workshop/Seminar		Number	Percentage
Yes, I have	Good	35	14.0
	Moderate	22	8.8
	Poor	2	0.8
No, I have not		191	76.4
Total		250	100.0

Source: Primary Data

3.4.6 Benefits from Training

The benefits of attending trainings/workshops/seminars are myriad. It keeps them abreast of latest technological advancements in the field, helps develop various technical and interpersonal skills and also keeps them informed and one step ahead of

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their competitors, besides other beneficial inputs. For those who attended trainings, the highly rated benefits include better networking (30.51%), better management of business (25.42%), technical knowhow (15.25%) and better management of accounts keeping (13.56%).

Table 3.7
Benefits from Training

Benefits from Training	Number	Percentage
Better Management	15	25.42
Reduction Wastage	2	3.39
Technical Knowhow	9	15.25
Accounts keeping	8	13.56
Increase in Demand	1	1.69
Networking	18	30.51
Expansion	4	6.78
Others	2	3.39
Total	59	100.00

Source: Primary Data

3.4.7 Assistance Received from Banks and other Institutions

Santha S., (2007)¹²⁰ in her comparative study found that ‘79 per cent of the women entrepreneurs in Kerala and 52 per cent in Tamil Nadu had availed themselves of various assistances from financial institutions.’ According to the Sixth Economic Census¹²¹, the largest share in number of establishments under women entrepreneurship was held by Tamil Nadu (13.51%) followed by Kerala (11.35%). Thus, Kerala and

¹²⁰ Santha S., Op. Cit.

¹²¹ All India Report of Sixth Economic Census, Government of India, Ministry of Statistics & Programme Implementation, New Delhi – 110001.

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Tamil Nadu are more advanced states in the country; Nagaland on the other hand lacks behind in many areas, which is why the findings are in sharp contrast.

Unlike the more progressive states, in Nagaland, the awareness level of women entrepreneurs regarding various assistance available to them is poor. The current survey found that a total of only 39 (15.6%) respondents have received assistance from banks and other institutions with 33 of them receiving monetary benefits and 7 receiving developmental and other benefits.

Table 3.8
Assistance Received from Banks

Assistance Received from Banks	Number	Percentage
Yes	39	15.6
No	211	84.4
Total	250	100.0

Source: Primary Data

3.4.8 Resorting to Private Money Lenders

In the absence of other sources, 20.8% admitted to have resorted to private money lenders for meeting monetary needs for their business. It is a well-known fact that private money lenders lend money to individuals at exorbitant rate of interest. However, in the ground reality, such money lenders are readily accessible and one can borrow money with less hassle which is why many people turn to such persons for financial requirements. It is also true that resorting to such money lenders is a measure of last resort. Hence, due to unawareness or unavailability of monetary assistance from other sources, people turn to private money lenders.

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Table 3.9
Resorted to Private Money Lenders

Resorted to Private money lenders	Number	Percentage
Yes	52	20.8
No	198	79.2
Total	250	100.0

Source: Primary Data

3.4.9 Bank Loan Process

Whether firsthand experience or otherwise, a total of 118 respondents answered to the query regarding the ease or difficulty level of bank loan process. From amongst the respondents, it is seen that 47.46% consider the bank loan procedures and formalities to be moderate while 30.51% finds it difficult. Only 13.56% finds it to be easy while 8.47% finds it very difficult.

Generally, it is observed that financial literacy is low in the state and banking procedures are difficult to perform for most citizens in the state. It is not an uncommon practice to hire a middleman for performing various banking operations for a price.

Table 3.10
Bank Loan Process

Bank Loan Process	Number	Percentage
Easy	16	13.56
Moderate	56	47.46
Difficult	36	30.51
Very difficult	10	8.47
Total	118	100.00

Source: Primary Data

3.4.10 Reasons for Rejection of Bank Loan Proposal

A total of 58 women entrepreneurs approached the bank for loan enquiry and faced rejection for various reasons. The main reason was due to poor financial position (31.03%) followed by lack of collateral security (20.69%), lack of personal guarantee (17.24%), unsatisfactory investment proposal (17.24%) and others (13.79%).

Similar study done by Ghule (2007)¹²² found that 44% of respondents in his study found it difficult to get a loan while 35% found it to be not so difficult. According to his findings, the main issues that deter women entrepreneurs from availing bank loans are lengthy procedure, unavailability of collateral security, incomplete documents and also the unfriendly and unhelpful nature of officers.

Similar problems arise in case of women entrepreneurs in Nagaland as well. As indicated in table 3.11, poor financial position, lack of collateral security and unsatisfactory investment proposal are some of the major bottlenecks that pose as problems in the bank loan process. Again, many times, people find the whole documentation process to be too much of a hassle that they do not bother to seek assistance in the first place.

¹²² Ghule T.P., Op. Cit.

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The Naga society is patriarchal in nature with only the male heirs inheriting ancestral land. This practice discourages women to have land in her own name and hence cannot product collateral security for availing loans.

Table 3.11
Reasons for Rejection of Bank Loan Proposal

Reasons for Rejection of Bank Loan Proposal	Number	Percentage
Unsatisfactory investment proposal	10	17.24
Poor financial position	14	31.03
Lack of collateral security	11	20.69
Lack of personal guarantee	8	17.24
Others	15	13.79
Total	58	100.00

Source: Primary Data

3.4.11 Awareness of Assistance Provided by Non-Governmental Organizations (NGOs)

A chi square goodness of fit test was conducted to determine the awareness of women entrepreneurs regarding various assistance provided by non-governmental organizations. The test proved to be statistically significant wherein, $\chi^2(4) = 128.32, p < .05$. Awareness level was 'low' (N=87) and 'very low' (N=44) as opposed to 'high' (N=19) and 'very high' (N=5)

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Table 3.12
Awareness of Assistance by NGOs

Awareness of Assistance by NGOs	Number	Percentage
Very low	44	17.6
Low	87	34.8
Moderate	95	38.0
High	19	7.6
Very high	5	2.0
Total	250	100.0

Source: Primary Data

Besides governmental agencies and the financial sector, non-governmental organizations play a pivotal role in promoting and providing assistance to entrepreneurs. Such organizations are aimed towards improving the socio-economic conditions and empowering women through different means. While there are certain number of such organizations in the state working for the benefit of entrepreneurs in general with specific aims and objectives for promoting women entrepreneurship, it is seen that the women entrepreneurs are unaware of such support system.

3.4.12 Member of Organization/ Association

34 respondents out of 250 (13.6%) were found to be registered as a member of one or the other organization/association of women entrepreneurs or self-employed women. It is a negligible number which indicates a gap that active and encompassing participation of non-governmental organizations should fill in the overall scenario of women entrepreneurship development in the state.

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Table 3.13
Member of an Association

Member of an Association	Number	Percentage
Yes	34	13.6
No	216	86.4
Total	250	100.0

Source: Primary Data

3.4.13 Awareness of the Existence of Organization/ Association

While only 13.6% are registered, a slightly higher percentage (39.2%) affirmed that they are aware of the existence of such non-governmental organizations/ associations. Though it is encouraging to see a certain awareness of the presence of such organizations, it is worth taking note that the women entrepreneurs did not feel the need to register themselves with the organizations. One possible explanation for non-registration is that they did not find it beneficial for them to get registered.

It is thus necessary for non-governmental organizations to mobilize resources and strategize towards sensitization of such unregistered women entrepreneurs on the benefits of being a registered member.

Table 3.14
Awareness of the existence of organization/ association

Awareness of the existence of organization	Number	Percentage
Yes	98	39.2
No	152	60.8
Total	250	100.0

Source: Primary Data

3.5 Assistance Provided by NGO

A meagre 4% acknowledged taking assistance from an NGO from the 250 respondents. While various organizations are working tirelessly towards promotion of women entrepreneurs and providing various forms of assistance, it is observed that many potential candidates are not availing the benefits of such targeted programmes.

Table 3.15
Assistance provided by NGO

Assistance provided by NGO	Number	Percentage
Yes	10	4
No	244	96
Total	250	100

Source: Primary Data

3.5.1 Training Attended

Only 8 respondents (3.2%) out of 250 admit to having attended one or the other training/workshop/seminar conducted by an NGO. Besides monetary assistance, capacity building through trainings, workshops and seminars are an important aspect of non-monetary assistance that women entrepreneurs need as support and guidance for directing their business in the right course.

Table 3.16
Training/Workshop/Seminar Attended

Training attended	Number	Percentage
Yes	8	3.2
No	242	96.8
Total	250	100.0

Source: Primary Data

3.6 Hypotheses Testing

In order to test the significance, Shapiro-Wilk test concluded that all data of various categories were not normally distributed and hence non parametric tests have been applied on the variables to test the hypotheses.

The null hypotheses are given below:

- 1. H_0^1 : The role of government in the promotion and growth of women entrepreneurship in Nagaland is not significant.**

Here, Spearman's rank correlation was used to determine the correlation between 'lack of capital' and 'awareness of assistance from government'.

Based on the results of the study, $r_s = -.417, p < .05$, it can be said that there is negative correlation between 'lack of capital' and 'awareness of assistance from government' which means as one variable increases, the other decreases.

Through the Spearman's correlation test, it is established that if 'awareness of assistance from government' increases, 'lack of capital' would decrease, but seeing that 'lack of capital' is the foremost problem encountered by women entrepreneurs, **we fail to reject the null hypothesis that the role of government in the promotion and growth of women entrepreneurship in Nagaland is not significant.**

In other words, the role of government in the promotion and growth of women entrepreneurship in Nagaland is significant.

- 2. H_0^2 : The role of banks and other financial institutions in the promotion and growth of women entrepreneurship in Nagaland is not significant.**

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Again, Spearman's rank correlation was used to determine the correlation between 'lack of capital' and 'awareness of assistance from banks and other financial institutions.'

Based on the results of the study, $r_s = -.249, p < .05$, it can be said that there is negative correlation between 'lack of capital' and 'awareness of assistance from banks and other financial institutions', which means as one variable increases, the other decreases.

Through the Spearman's correlation test, it is established that if 'awareness of assistance from banks and other financial institutions' increases, 'lack of capital' would decrease, but seeing that 'lack of capital' is the foremost problem encountered by women entrepreneurs, **we fail to reject the null hypothesis that the role of banks and financial institutions in the promotion and growth of women entrepreneurship in Nagaland is not significant.**

In other words, the role of banks and financial institutions in the promotion and growth of women entrepreneurship in Nagaland is significant.

3. H_0^3 : The role of Non-Governmental Organizations (NGOs) in the promotion of women entrepreneurship in Nagaland is not significant.

Again, Spearman's rank correlation was used to determine the correlation between 'lack of capital' and 'unawareness of assistance from Non-Governmental Organizations.'

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Based on the results of the study, $r_s = -.024, p < .05$, it can be said that there is negative correlation between ‘lack of capital’ and ‘awareness of assistance from Non-Governmental Organizations’.

Through the Spearman’s correlation test, it is established that if ‘awareness of assistance from NGOs’ increases, ‘lack of capital’ would decrease, but seeing that ‘lack of capital’ is the most problematic issue encountered by women entrepreneurs, **we fail to reject the null hypothesis that the role of NGOs in the promotion and growth of women entrepreneurship in Nagaland is not significant.**

In other words, the role of NGOs in the promotion and growth of women entrepreneurship in Nagaland is significant.

CHAPTER 4

PROBLEMS FACED BY WOMEN ENTREPRENEURS IN NAGALAND

Numerous studies have been conducted on the subject of women entrepreneurship in India and abroad and almost every study have shed light on the nature and different types of problems women entrepreneurs face which are unique to her gender. After reviewing and analyzing available literature on the topic, an attempt has been made to study the nature of problems and challenges women entrepreneurs in Nagaland face in this chapter.

The problems have been studied by categorizing them into four types, namely, financial, manufacturing, marketing and personal problems. Another set of problems has been clubbed under ‘other’ type of problems. The analysis has been done in a phase manner wherein the respondents were first asked to identify the type of problems they face in their course of daily business activity. In the next phase, they were asked to rank the most common problem from a given list in each of the category of problem applicable to their business. For the listed set of problems under other type of problems, respondents were asked to tick whichever was applicable to their business.

The list of problems was identified after thorough research on available literature and informal interaction with women running business enterprises in the state, keeping in mind the social, economic, infrastructural background of the region. The most common problems often cited by women entrepreneurs were collected and a pilot study was run to identify the top most problems in each category. Thereafter, the list of problems was computed for respondents to rank in order of its applicability to their business. The problems on each category were narrowed down after drawing

conclusions through a pilot survey regarding the relevance and applicability to women entrepreneurs in Nagaland.

The problems identified in each category are as follows:

1. Financial Problems:
 - a) Lack of capital
 - b) Non availability of credit
 - c) Fear of taking loans
2. Manufacturing Problems:
 - a) Problem in procuring raw materials
 - b) Lack of skilled labour
 - c) Frequent power failure
 - d) High cost of production
 - e) Outdated machinery
3. Marketing Problems:
 - a) Transportation
 - b) Problem of credit sale
 - c) Lack of marketing information
 - d) High marketing cost
 - e) Advertising and publicity cost
4. Personal Problems:
 - a) Family responsibility
 - b) Lack of education and training
 - c) Fear of taking risk
 - d) Lack of communication skills

- e) Lack of support from spouse and family
 - f) Lack of experience
5. Other Problems:
- a) Dealing with official concerning tax
 - b) Dealing with officials concerning registration and license
 - c) Problem with employees
 - d) Lack of motivation
 - e) Lack of technical know how
 - f) Unavailability of ideal location for setting up business
 - g) Unawareness of institutional support initiatives
 - h) Not being taken seriously as a professional
 - i) Lack of confidence
 - j) Access to network

Findings through collection of data from primary sources yielded the following results:

4.1 Types of Problems Faced by Women Entrepreneurs

Respondents were asked to tick the various types of problems they faced while conducting business. According to the survey, the most common problem amongst the women entrepreneurs was 'financial problem' (28.9%, N=153), followed by 'marketing problem' (28.5%, N=151), 'personal problem' (21.5%, N=114) and 'manufacturing problem' (21%, N=111) in that order.

Table 4.1
Types of Problem Faced

Types of problem	Number	Percentage
Financial problems	153	28.9
Manufacturing problems	111	21.0
Marketing problems	151	28.5
Personal problems	114	21.6
Total	529*	100.0

Source: Primary Data

*Dichotomous group tabulated at value 1

The findings of this study correspond with findings from several other studies who found financial problems to be one of the most severe problem women entrepreneurs face (Ince 2012¹²³, Asharani and Sriramappa 2014¹²⁴, Santha S 2007¹²⁵). ‘Non-availability of long-term finance, regular and frequent need of working capital and long- procedure to avail financial help were found to be the major problems faced by the respondents.’ (Kumar 2014)¹²⁶. Access to finance and access to market has been cited as the two major impediments to women entrepreneurship by Vinay and Singh (2015)¹²⁷ in their study about the scope and status of women entrepreneurship in Manipur. Hina Shah (2013)¹²⁸ in a development paper on ‘creating an enabling environment for women’s entrepreneurship in India’ found in her survey that ‘access

¹²³ Ince M, Op cit.

¹²⁴ Asharani, S., & Sriramappa, K. E. (2014), Women Entrepreneurship in Karnataka, *Economics*, 3(7).

¹²⁵ Santha S, Op cit.

¹²⁶ Kumar P (2014), Indian Women Entrepreneurs: Issues and Challenges, *International Journal of Research Science & Management*, Vol.1, Issue 4, pp. 24.

¹²⁷ Vinay D., and Singh D (2015)., Status and Scope of Women Entrepreneurship, *Universal Journal of Management*, Vol 3, Issue 2, pp.43-51

¹²⁸ Shah H (May 2013), *Creating an Enabling Environment for Women’s Entrepreneurship in India*, United Nations Economic and Social Commission for Asia and the Pacific, Development Papers 1304.

to markets, finance and raw materials' formed bulk (55%) of the additional barriers for women entrepreneurs as compared to male entrepreneurs.

In developing countries, access to finance is commonly noted as an important barrier to business success

While every business faces certain amount of financial difficulties in one way or the other, the problem takes gendered nature when it comes to women entrepreneurs. As Mohandas (2016)¹²⁹ puts it, 'owing to lack of confidence in women's ability, male members in the family do not like to risk their capital in ventures run by women. Banks have also taken negative attitude while lending to women entrepreneurs.'

4.2 Nature of Financial Problem

Respondents were given a list of the most common financial problems and asked to rank them in order of relevance to their business. Weighted average was calculated and rank accorded which disclosed that 'lack of capital' is the number one problem followed by 'fear of taking loan' and 'non availability of credit'.

Table 4.2
Nature of Financial Problem

Nature of Financial Problem	Mean	Rank
Lack of Capital	2.55	1
Non availability of credit	1.53	3
Fear of taking loans	1.92	2

Source: Primary Data

¹²⁹ Mohandas K (2016)., A Study of Women Entrepreneurs and Women Empowerment in The Textile and Garment Units in Kerala, *International Journal of Advance Research and Innovative Ideas in Education*, Vol 1, Issue 4

Lack of capital emerged as the most severe of all financial problems that women entrepreneurs in Nagaland face. The importance of capital for a woman run enterprise cannot be overstressed. As Hujuri (2018)¹³⁰ in her findings report, ‘Capital, not the location of the enterprises is important in regards of profit they earned; greater amount of capital always enabled the enterprises better performances.’ Besides the initial investment, businesses need additional capital in order to expand and diversify which will allow them to ear greater profit earnings.

While unawareness of assistance provided by the government, financial institutions and various non-governmental agencies is a glaring reality amongst the women entrepreneurs in Nagaland, they are also reluctant to take institutional support in terms of availing loans given their risk averse nature which can stem from a series of psychological issues. Problems of women entrepreneurs are myriad and complex; no problem can be studied in isolation. Familial and societal perception and behavioral patterns often lead to women considering themselves as inferior and their economic activity secondary which instills a fear in them to risk major investment in their businesses. Besides, due to traditional and patriarchal system, women have no inheritance rights and as such cannot produce collateral to financial institutions for availing loans security as they have no property to their name. Unsupportive spouse and family members often create problems for women entrepreneurs as they may refuse to provide economic aid to start businesses.

¹³⁰ Hujuri A, Op cit.

4.3 Nature of Manufacturing Problem

A list of 5 manufacturing problems were given to be ranked in order of relevance and the weighted average calculated. It was found that ‘frequent power failure’ was the top most problem faced by the respondents followed by ‘lack of skilled labour’, ‘problem in procuring raw materials’, ‘high cost of productivity’, and ‘outdated machinery’ in that order.

Table 4.3
Nature of Manufacturing Problem

Nature of Manufacturing problem	Mean	Rank
Problem in procuring raw material	3.24	3
Lack of skilled labour	3.27	2
Frequent power failure	3.37	1
High cost of production	3.03	4
Outdated machinery	2.10	5

Source: Primary Data

Manufacturing problems ranked least in order of importance for women entrepreneurs amongst the four listed problems at 21%. This is partly due to the fact that most of the women under the survey were into retail and home-based services that did not require huge manufacturing output. The most common form of business for women entrepreneurs includes food products such as home-based baking, pickle making, catering services, restaurants, confectionery stores as also readymade garment boutiques, second-hand garment stores etc. These types of business do not face notable manufacturing problems.

As observed from the data collected from the survey, frequent power failure ranks as the number one manufacturing problem amongst those facing manufacturing problems. The perennial power supply problem in Nagaland is no secret as the state do

not generate enough power and have to buy from neighbouring states to meet the demand. This leads to frequent power failure and load shedding in the state. Small businesses have no resource to invest in power back up like generators and so frequent power failures is a paramount deterrent for them. Another problem is the lack of skilled and trained personnel in the state as most of the available workforce are untrained and many are untrainable especially in areas that require certain level of skill expertise. As Liyingbeni, owner of Liying Clothing Store in her interview for a case study revealed, she constantly faces similar problem in recruiting skilled employees and often have to hire from outside the state which increases the cost of production.

4.4 Nature of Marketing Problem

The weighted average of the various marketing problem points to ‘transportation’ as the highest ranked problem followed by ‘lack of marketing information’, and ‘high marketing cost’ in the second spot.

Table 4.4
Nature of Marketing Problem

Nature of Marketing problem	Mean	Rank
Transportation	3.86	1
Problem of credit sale	2.99	4
Lack of marketing information	3.18	2
High marketing cost	3.18	2
Advertising and publicity problem	1.79	5

Source: Primary Data

The state of Nagaland is located in a remote area, cut off from the mainland states and is situated in a hilly terrain and as such faces tremendous connectivity problem which results in high cost of transportation for businesses. As with all developing nations, the infrastructural facilities in the state are poor and hence

marketing problems are common resulting in high cost of production. Women entrepreneurs concede ignorance when it comes to knowledge about marketing information. Most businesses run on trial-and-error basis rather than on scientific marketing research. This leads to high marketing cost as they do not adopt cutting edge strategies to market their products.

Most entrepreneurs being first generation entrepreneurs also face the disadvantage of not having prior experience nor do they have guidance and mentorship from family and they often commit rookie mistakes that cost them dearly.

4.5 Nature of Personal Problem

The most problematic personal issue for women entrepreneurs is ‘family responsibility’, followed by ‘fear of taking risk’ and ‘lack of experience’ rounding the top three problems.

Table 4.5
Nature of Personal Problems

Nature of Personal problems	Mean	Rank
Family responsibility	4.62	1
Lack of education and training	3.27	5
Fear of taking risks	4.25	2
Lack of communication skills	3.31	4
Lack of support from spouse and family	2.18	6
Lack of experience	3.37	3

Source: Primary Data

Personal problem comes third from amongst the given four categories of problems for the women entrepreneurs. This reveals that comparatively, personal problems are not as severe as those of financial and marketing problems for the

respondents. As most women entrepreneurs are young, unmarried and educated, personal problems do not hinder them much in the process of business transaction.

As per the survey, the most notable personal problem for women entrepreneurs is family responsibility, followed by fear of taking risk and lack of experience. The social construct of the Naga society is such that women, irrespective of marital status are often burdened with family responsibilities. Compared to their male counterparts, women are more often expected to shoulder household responsibilities along with their parents. While most women entrepreneurs opine that spouse and other family members are understanding and supportive of their career and share in their workload with household responsibilities, there is still expectation from the family members as well as the innate nurturing nature inherent in women makes them susceptible to various personal problems.

It has also been established through various studies that women have a fear of taking risk that is innate in them. The current study also agrees with such findings as women entrepreneurs consider fear of taking risk as a major personal problem. In order to undertake any business activity, certain risks are involved; the greater risk taken, the higher probability of making gain. In the present study, most of the women entrepreneurs are first-generation entrepreneurs and as such they lack experience and guidance which puts them at a disadvantage.

4.6 Other Problems

Besides the problems listed above, there are several other problems that pose challenges to women entrepreneurs. ‘Unawareness of institutional support’ recorded

the highest number of responses (21%), followed by ‘access to network’ (17.9%), unavailability of ideal location (12.8%) and ‘lack of technical know-how’ (11.6%).

Table 4.6
Other Problems

Other Problems	Number	Percentage
Dealing with officials concerning tax	28	6.8
Dealing with officials concerning registration and license	27	6.5
Problem with employees	20	4.8
Lack of motivation	37	8.9
Lack of technical know how	48	11.6
Unavailability of ideal location	53	12.8
Unawareness of institutional support	87	21.0
Lack of confidence	40	9.7
Access to network	74	17.9
Total	414*	100.0

Source: Primary Data

*Dichotomous group tabulated at value 1

Besides the above listed categories of trading, marketing, manufacturing and personal problems, there are plenty of other issues and problems that women entrepreneurs face in their daily business activity such as unawareness of institutional support, lack of motivation, access to network, unavailability of ideal location etc.

In Nagaland, women who run businesses run in an unorganized manner with each person fighting for her own business’ survival alone. They admit that they are not aware of institutional support available nor do they have any access to the organized market. They mostly function within a small market area and the main advertisement is through word of mouth. There is also the problem of unavailability of ideal location. More often

than not, they have a pool of regular customers who make for a loyal customer base and their businesses are sustained in the manner. There is not much scope for expansion or diversification and if the status quo is disrupted, many times such businesses suffer immense losses.

4.7 Statistical Significance of Financial, Manufacturing, Marketing and Personal Problems

In order to understand the impact and significance of each type of problem on the workings of women entrepreneurs in Nagaland, a statement each concerning each type of problem was framed and tested with Chi square goodness of fit test to ascertain statistically how significant each problem is for them, the statements being:

4. Financial problem is not significantly deterrent to women entrepreneurs.
5. Manufacturing problem is not significantly deterrent to women entrepreneurs.
6. Marketing problem is not significantly deterrent to women entrepreneurs.
7. Personal problem is not significantly deterrent to women entrepreneurs.

The chi square goodness of fit test for each of the above statements yielded the following results:

1. Financial problem is not significantly deterrent to women entrepreneurs

Chi square goodness of fit test on the financial problem faced by women entrepreneurs yielded the outcome $\chi^2(1) = 12.544$, $p < .05$, with 5% level of significance.

It can be inferred that the outcome is statistically significant, which in other words mean that the financial problems faced by women entrepreneurs have a

significant impact on the workings of their business or that financial problem is significantly deterrent to women entrepreneurs.

According to the responses provided by the women entrepreneurs, financial problem is seen to be the most common problem amongst them. Lack of capital deters potential women entrepreneurs from foraying into innovative lines of business even though they have the skills and the motivation. Not having enough savings to invest coupled with the fear of taking loans and thereby taking risk, acts as a stumbling block for many women and discourages them from exploring profitable business avenues.

Financial problem also acts as a deterrent to women in business as they cannot expand their business for lack of investment and is compelled to function in a limited manner despite having the opportunity to expand and thereby make more profit. In the absence of availability of sources for additional capital needs for working capital, businesses remain stagnant and do not prosper.

2. Manufacturing problem is not significantly deterrent to women entrepreneurs

Chi square goodness of fit test conducted on the manufacturing problem faced by women entrepreneurs gives us the outcome of $\chi^2(1) = 2.928$, $p > .05$, at 5% level of significance.

Here, it can be inferred that the outcome is not statistically significant. The premise follows that manufacturing problem is not significantly deterrent to women entrepreneurs or that manufacturing problem does not have a significant impact on the workings of their business.

Most respondents in the current survey are in the trading and service sector and hence for many of them, manufacturing problem does not arise or is not significant compared to other types of problem. Most businesses run by women in Nagaland are small and engage mostly in retail and small-scale home-grown production.

The entrepreneurial sector in Nagaland is at a nascent stage with limited number of businesses in large manufacturing firms engaging in mass production, let alone finding such units being run by women entrepreneurs. Thus, manufacturing problem is placed at the lower rung in terms of problem faced.

3. Marketing problem is not significantly deterrent to women entrepreneurs

Chi square goodness of fit test conducted on the marketing problem faced by women entrepreneurs yields the outcome $\chi^2(1) = 11.281$, $p < .05$, at 5% level of significance.

The outcome so arrived at is statistically significant which means that marketing problem is significantly deterrent to women entrepreneurs.

Marketing is the second most common problem as rated by the respondents. As indicated through the ratings, transportation is ranked the number one marketing problem that women entrepreneurs face in Nagaland. While the state is located in a remote area, cut off from the mainland of the country accompanied with difficult terrain and lack of proper rail, road and air connectivity; transportation of raw materials, semi-finished and finished products become a daunting task for business enterprises. This in turn affects in competitive pricing of the products.

It may be noted here that lack of basic infrastructural facilities such as transportation and other logistical problems is not a gendered problem but equally distressing for both men and women entrepreneurs. Hence, effort must be made by the public sector and concerned authority to provide basic infrastructural needs for entrepreneurial activities to thrive in the state.

Women entrepreneurs in Nagaland lack marketing skills and often have little or no access to marketing information. This proves to be a pivotal disadvantage in marketing their products and adds to the marketing cost thereby cutting on their profits.

4. Personal problem is not significantly deterrent to women entrepreneurs

Chi square goodness of fit test conducted on the personal problem faced by women entrepreneurs yields the outcome of $\chi^2(1) = 1.936$, $p > .05$, at 5% level of significance.

This is not statistically significant and hence the premise follows that personal problem is not significantly deterrent to women entrepreneurs or that personal problem does not have a significant impact during the course of their daily business activity.

Most of the respondents in the survey belong to the younger age bracket and most are unmarried. This is one of the reasons why personal problems do not rank high in their list as the women in this category do not have the burden of dual responsibility nor do they have dependents to look after. But family responsibility still ranks as the top problem in personal problems which indicates that as women, there still exists the issue of shouldering family responsibility and dividing time between home and business-related work.

CHAPTER 5

GROWTH AND PROSPECTS OF WOMEN ENTREPRENEURSHIP IN NAGALAND

5.1. Growth of Women Entrepreneurship

5.1.1 *The Indian Context*

According to Sixth Economic Census, the total number of establishments owned by women entrepreneurs was 8.05 million (13.76%). More than 90 percent of companies run by women are microenterprises, and about 79 percent are self-financed.

Again, the World Economic Forum's Global Gender Gap Report 2018¹³¹ ranked India as 108th from amongst 149 countries. The ranking is prepared taking into account four measures, namely, economic participation and opportunity, educational attainment, health and survival, and political empowerment. India also fares poorly in indexes of entrepreneurship. It is ranked 52 among 57 countries in the 2018 Mastercard Index of Women Entrepreneurs. The index looks at things like financial access, advancement outcomes, and ease of doing business.

While the figure may look dismal at a glance, there has been a marked improvement in the growth of women entrepreneurs lately. According to a news item carried by The Times of India (April 16, 2021)¹³², women owned businesses in India is expected to rise by 90% in the next 5 years. This finding is the result of a study conducted by EdelGive Foundation which was conducted across 13 states in India

¹³¹ World Economic Forum, 2018, *The Global Gender Gap Report*, Geneva, Switzerland.

¹³² Women owned-businesses in India to rise 90% in next 5 years: Report - Times of India (indiatimes.com)

focusing on the health, socio-economic security and family wellbeing outcomes of women entrepreneurs and the underlying ecosystem in which they function. Various reports and studies show that women in India are finally coming out of their shells and braving the odds to explore and celebrate novel entrepreneurial ideas in a largely male-dominated business arena. A significant shift is observed in the way modern women view entrepreneurship than in previous generations and this shift has resulted in rapid growth of women entrepreneurship in the country.

India is also hailed as one of the fastest growing start-up ecosystems in the world and in tune with this rise, the share of women entrepreneurs is also steadily increasing. Despite the steady rise, there are still significant gaps in terms of unawareness of governmental schemes and policies, knowledge pertaining to financial, marketing, production and technological developments.

According to International Finance Corporation research report ‘Micro, Small, and Medium Enterprise Finance Improving Access to Finance for Women-owned Businesses in India’ (2017) ¹³³, there are around three million micro, small, and medium enterprises with full or partial female ownership, employ over 8 million people and is largely skewed towards smaller sized firms with 98% being micro-enterprises and approximately 90% of women-owned enterprises are in the informal sector.

As per the Micro, Small & Medium Enterprises Development (MSMED) Act 2006, the Micro, Small and Medium Enterprises (MSME) are classified as shown in table 5.1.

¹³³ International Finance Corporation, (2017). *Micro, Small, and Medium Enterprise Finance Improving Access to Finance for Women-owned Businesses in India*, Washington DC.

Under manufacturing sector, enterprises with INR 25 Lakh and less as investment in plant and machinery fall under micro enterprises, INR 25 Lakh to 5 Crore under small enterprises and with INR 5 Crore to 10 Crore under medium enterprises. For the service sector, enterprises with INR 10 Lakh and less investment in equipment fall under micro enterprises, INR 10 Lakh to 2 Crore under small enterprises and with INR 2 Crore to 5 Crore under medium enterprises.

Table 5.1
Classification of Micro, Small and Medium Enterprises

Enterprise category	Manufacturing Sector	Service Sector
	Investment in plant and machinery	Investment in Equipment
Micro Enterprises	25 Lakh and less	10 Lakh and less
Small Enterprises	25 Lakh to 5 Crore	10 Lakh to 2 Crore
Medium Enterprises	5 Crore to 10 Crore	2 Crore to 5 Crore

Source: Annual Report 2019-20, Ministry of Micro, Small and Medium Enterprises, Government of India.

5.1.2 Classification of Women-Owned MSMEs

International Finance Corporation in their ‘Micro, Small, and Medium Enterprise Finance Improving Access to Finance for Women-owned Businesses in India’ report 2017, details a systematic classification of women-owned MSMEs under different categories in India, which is given in the table below:

Table 5.2
Classification of women-owned MSMEs

Enterprise category	Registered	Unregistered	Total	Percentage
Micro Enterprises	274,059	2,655,318	2,929,377	97.62
Small Enterprises	40,722	30,414	71,136	2.37
Medium Enterprises	276		276	0.01
Total	315,057	2,685,732	3,000,789	100.00

Source: IFC Report on 'Micro, Small, and Medium Enterprise Finance Improving Access to Finance for Women-owned Businesses in India', 2017

It can be observed that a bulk of the women run enterprises in India fall under the micro enterprises (97.62%) while the percentage of enterprises under small and medium enterprises are negligible, 2.37% and 0.01% respectively. It is also seen that out of a total of 3,000,789 enterprises in India, only 315,057 (10.5%) are registered under the ministry of MSME. The reason for such poor rate of registration needs empirical enquiry which is outside the purview of this study.

5.1.3 Geographical Distribution of Women-Owned MSMEs

An overview of the geographical distribution of women-owned MSMEs as per the IFC Report on 'Micro, Small, and Medium Enterprise Finance Improving Access to Finance for Women-owned Businesses in India', 2017 is given in the table below where we observe that bulk of such enterprises are concentrated in a few states, namely, Kerala, Karnataka, Tamil Nadu and West Bengal. 13 states out of a total of 28 states and 8 union territories in the country accounts for a staggering 90.1% of the share in the prevalence of women-owned businesses. The rest 9.9% functions in the remaining 15 states and 8 union territories.

Table 5.3
Geographical distribution of women-owned MSMEs

Prevalence of Women-owned Businesses	State-wise Share (%)	States/Union Territories	Percentage
High	> 10.00	Kerala, Karnataka, Tamil Nadu, West Bengal	51.9
Medium	5.00-10.00	Andhra Pradesh, Madhya Pradesh	11.5
Low	2.00-4.99	Rajasthan, Maharashtra, Punjab, Uttar Pradesh, Bihar, Gujarat, Odisha	26.7
Very Low	<1.99	Rest of India	9.9

Source: IFC Report on ‘Micro, Small, and Medium Enterprise Finance Improving Access to Finance for Women-owned Businesses in India’, 2017

5.1.4 Growth of Women Entrepreneurs in Nagaland

As indicated in table 5.3, Nagaland as a state falls under the ‘very low’ category of prevalence of women-owned businesses in the country. Nagaland is one of the 15 states and 8 union territories that share in the 9.9% prevalence rate of women-owned businesses, bulk of the percentage being shared by 13 states where women run enterprises are found to be highest.

5.1.5 Female-owned MSMEs Registered in Nagaland over the Years

Taking a peek into the state-wise growth of registered MSMEs over the years, the report on registration of MSMEs in India 2020-21 published by the Ministry of MSME, Government of India, indicates the following trend for the state of Nagaland.

Table 5.4
Female-owned MSMEs Registered in Nagaland over the Years

Year	Enterprise Category		Total
	Micro	Small	
2015-16	2	0	2
2016-17	14	2	16
2017-18	44	10	54
2018-19	78	25	103
2019-20	260	25	285
2020-21*	117	47	164
Cumulative	515	109	624

Source: Registration of MSMEs in India 2020-21, Development Commissioner, Ministry of MSME, Government of India.

*Upto June 2020

While most women run businesses do not register themselves under MSME, yet those that do show an encouraging positive growth as depicted in table 5.4. Data sourced from report on registration of MSMEs in India 2020-21 by the ministry of MSME, GOI, shows a steady upward trend with only two enterprises registered under micro enterprise category in 2015-16 to an encouraging 117 under micro and 47 under small enterprises in 2020-21. Over a period of six years from 2015, there is a cumulative of 624 women run MSMEs in the state, out of which 515 fall under micro enterprises and the remaining 109 under small enterprises.

As per the Sixth Economic Census, there are a total of 13,657 establishments under women entrepreneurs in the state of Nagaland. Out of these, 6011 (44.01%) establishment are in the urban areas and 7646 (55.98%) establishments are in rural areas. District wise breakup of the total number of women-run establishments under broad activity by sector and type of establishment is given below:

Table 5.5

District Wise Breakup of Number of Women-Run Establishments Under Broad Activity by Sector and Type of Establishment

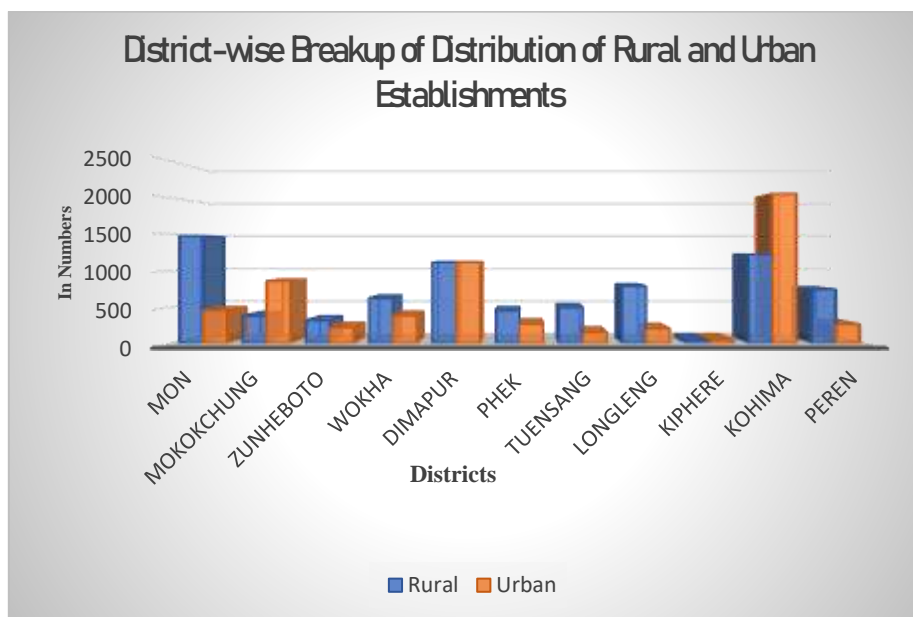
District	Rural			Urban			Combined		
	Type of Establishment			Type of Establishment			Type of Establishment		
	Own Account Establishment (OAE)	With Atleast One Hired Worker	Total	Own Account Establishment (OAE)	With Atleast One Hired Worker	Total	Own Account Establishment (OAE)	With Atleast One Hired Worker	Total
Mon	1328	150	1478	361	88	449	1689	238	1927
Mokokchung	329	47	376	757	101	858	1086	148	1234
Zunheboto	289	25	314	198	19	217	487	44	531
Wokha	547	75	622	283	98	381	830	173	1003
Dimapur	934	180	1114	707	408	1115	1641	588	2229
Phek	420	29	449	257	10	267	677	39	716
Tuensang	470	24	494	124	28	152	594	52	646
Longleng	771	14	785	173	28	201	944	42	986
Kiphire	38	10	48	44	5	49	82	15	97
Kohima	1161	64	1225	1672	388	2060	2833	452	3285
Peren	733	8	741	244	18	262	977	26	1003
Total	7020	626	7646	4820	1191	6011	11840	1817	13657

Source: Sixth Economic Census

A look into the district wise break-up reveals that Kohima district has the highest number of women entrepreneurs with 3285 establishments while Kiphire district is seen to have the lowest number with only 97 establishments. Total number of establishments as per this report in the current study population, i.e., urban sector of Dimapur, Kohima and Mokokchung is 4033.

Figure 5.1

District-wise Breakup of Distribution of Rural and Urban Establishments



It can be observed from the figure above that Kohima and Mokokchung districts have a noticeably higher number of women entrepreneurs in the urban sector and Dimapur district also has a slightly higher number in the urban sector; while in the rest of the districts, rural sector account for a greater number of women entrepreneurs.

Table 5.5

**District wise total number of Persons Employed in Establishments under Women
Entrepreneurs by Sector and Type of Establishment**

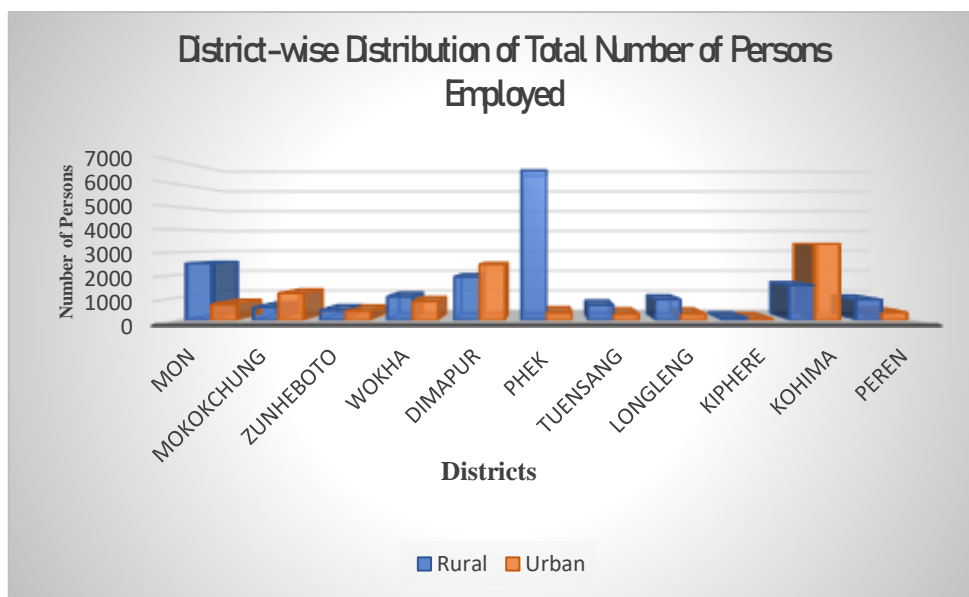
District	Total number of Persons Employed								
	Sector								
	Rural			Urban			Combined		
	Own Account Establishment (OAE)	With Atleast One Hired Worker	Total	Own Account Establishment (OAE)	With Atleast One Hired Worker	Total	Own Account Establishment (OAE)	With Atleast One Hired Worker	Total
Mon	2027	487	2514	422	283	705	2449	770	3219
Mokokchung	379	189	568	845	351	1196	1224	540	1764
Zunheboto	324	121	445	263	162	425	587	283	870
Wokha	694	349	1043	400	431	831	1094	780	1874
Dimapur	1035	882	1917	849	1615	2464	1884	2497	4381
Phek	507	6111	6618	294	49	343	801	6160	6961
Tuensang	560	107	667	165	116	281	725	223	948
Longleng	873	41	914	198	85	283	1071	126	1197
Kiphre	40	53	93	45	12	57	85	65	150
Kohima	1286	255	1541	1926	1445	3371	3212	1700	4912
Peren	879	25	904	279	64	343	1158	89	1247
Total	8604	8620	17224	5686	4613	10299	14290	13233	27523

Source: Sixth Economic Census

The current report shows that establishments under Women Entrepreneurs employ 27523 workers in the State. Phek district employs the maximum number of workers with 6961 persons while Kiphre district has the lowest number with only 150 workers. Total number of workers in the current study population, i.e., urban sector of Dimapur, Kohima and Mokokchung are 2464, 3371 and 1196 respectively.

Figure 5.2

District-wise Breakup of Distribution of Total Number of Persons Employed under Women Entrepreneurs in Rural and Urban Establishments



It can be observed from the figure above that Phek district has an abnormally high number of workers under women entrepreneurs in the rural establishments. It can also be seen that Mokokchung, Dimapur and Kohima districts have a higher number of workers under women entrepreneurs in the urban sector while the rest of the districts have a higher number in the rural sector.

Again, as reported in the Sixth Economic Census, the total number of women entrepreneurs is 13657. The following table lists the major sources of finance that women entrepreneurs in Nagaland resort to for financing their establishments.

Table 5. 6
District-wise Total Number of Establishments under Women Entrepreneurs by
Major Source of Finance

District	Major Source of Finance						Total
	Self-Finance	Financial Assistance from Government	Borrowing from Financial Institutions	Borrowing from Non-institutions/ Money Lenders	Loan from SHG	Donations/ Transfers from Other Agencies	
Mon	1810	7	3	4	3	100	1927
Mokokchung	1166	10	4	4	2	48	1234
Zunheboto	497	8	1	0	0	25	531
Wokha	928	17	11	9	0	38	1003
Dimapur	2079	17	14	10	2	107	2229
Phek	673	4	0	0	1	38	716
Tuensang	595	15	3	3	1	29	646
Longleng	942	4	1	3	4	32	986
Kiphre	83	5	0	0	0	9	97
Kohima	3088	17	16	32	12	120	3285
Peren	976	3	0	0	0	24	1003
Total	12837	107	53	65	25	570	13657

Source: Sixth Economic Census

The figures illustrated in table 5.6 depicts the number of women entrepreneurs under every district who availed finances from the different sources for their establishment. It is seen that 12837 out of a total of 13657 women entrepreneurs (93.99%) a used their own savings or self-financed their own establishments without the help of any external agencies. Kohima and Dimapur districts have the highest number of women entrepreneurs who self-financed their undertakings. Donations or transfers from other agencies were the second most popular source of financing for the women run establishments (4.17%). It is disheartening to see that financial assistance from Government and borrowing from financial institutions have a significantly low percentage.

The finding is in tune with findings through the survey of women entrepreneurs in the current study where it was found that most women entrepreneurs invest their own savings for starting their businesses and governmental and institutional support in the regard is negligible.

5.1.6 An Analysis on the Growth of Women Entrepreneurs in the State

While the Sixth Economic Census provides a clear overview of the distribution of women entrepreneurs under different categorical heads, the Seventh Economic Census is still awaited and prior to the Sixth EC, information on ownership of proprietary establishments under gender was not collected and hence, similar data is not available for the period prior to it. As such, a comparative analysis could not be performed to study the growth trend of women entrepreneurs in the state.

For lack of relevant data, statistical treatments to make an analytical study of the growth trends of women entrepreneurship in Nagaland could not be performed. However, it can be seen through the information in the Sixth EC that there are a considerably high number of establishments under women entrepreneurs in all the districts of the state with an encouragingly high number of workers employed in these establishments and it is expected that the numbers will be on the rise following several reports and news items on the issue of women entrepreneurship.

While data reflected through the MSME report shows a significantly low number of registered MSMEs in the state, it is true that most women-run businesses do not register themselves under MSME. Yet, no matter the number, we observe a steady upward trend with only two enterprises registered under micro enterprise category in 2015-16 to an encouraging 117 under micro and 47 under small enterprises in 2020-21.

Over a period of six years from 2015, there is a total of 624 women run MSMEs in the state, out of which 515 fall under micro enterprises and the remaining 109 under small enterprises.

Along with the rest of the country, it is expected that Nagaland will also follow suit by reaping the benefits of different interventions and assistance provided by the government and other agencies and that there will be a boom of women-owned enterprises in the entrepreneurial world as predicted by EdelGive Foundation who expects a 90% rise in the growth of women entrepreneurs in India in the next 5 years.

The present study found a significant improvement in the socio-economic and cultural status of women entrepreneurs after starting an enterprise. The finding is consolidated through the case studies conducted on ten enterprising women entrepreneurs in the state who finds joy and motivation in their chosen fields of occupation and enjoys the support and encouragement of friends, family and clients alike. These are all positive indicators that would encourage women to take up entrepreneurial activities as their profession by choice.

Though far and few between, studies on the topic of women entrepreneurship in Nagaland suggests growth of women entrepreneurs and their encouraging attitude and positive outlook. Meyajungla Lonchar, (2016)¹³⁴ in her doctoral thesis concludes as such, 'It was evident from the findings that the current section of entrepreneurs

¹³⁴ Longchar M., (2016). *Women entrepreneurship: the case of the Aos in Dimapur, Nagaland*, Gauhati University, Assam.

carried out large scale business than the earlier group where entrepreneurship was a very small-scale business dealing with petty enterprises.’

A certain shift in the cultural and social perception of women entrepreneurship is also noticed where previously women were viewed through the lens of a homemaker whose role was confined to being caregivers and nurturers; but now, women are seen as strong, confident individuals who are capable of making strong decisions and taking calculated risks.

The current study also reveals a favourable entrepreneurial temper and confidence among the women entrepreneurs themselves who are happy and content in their career choice, are open to new ideas and developments in their area of specialization and feel equally capable to their male counterparts in conducting business activities.

All these are positive indicators of a potential to a burgeoning entrepreneurial experience among the women folk in the state. It is thus concluded through the evidences and discussions above that there is ample scope for growth of women entrepreneurs in the state.

5.2 Prospects of Women Entrepreneurship in Nagaland

In today’s modern competitive economy, entrepreneurship plays a tremendous role in propelling a nation’s economy and its contribution is viably recognized the world over. In India too, entrepreneurship is a rapidly increasing sector with many enterprising and innovative start-ups giving the Indian economy a healthy push towards modern economic development. However, it can be observed that entrepreneurship is

still perceived as a male gendered domain and the ratio of women entrepreneurs remains negligible.

Recognizing the importance of developing women entrepreneurship, the government of India has been taking numerous measures and providing incentives to build confidence among women entrepreneurs and aid them in their ventures. 'Several of the initiatives are especially useful for women entrepreneurs' improvement of the entrepreneurial culture, regional contact points and entrepreneur networks as well as more ready access to financing, especially to small loans.' Adki. S. (2014)¹³⁵

Slowly but surely, the occupational structure of women in the country is undergoing a drastic change. Women entrepreneurship is gaining momentum and women entrepreneurs are motivated through various governmental schemes and programmes as well as their confidence is built through changing societal perception as well as support and encouragement from spouse and family members.

It is true that 'globally, women are enhancing, directing and changing the face of how business is done today.' (Suriyamurthi, S., Sheela, S. C., & Rani, T. U., 2009)¹³⁶ Women entrepreneurs all over are becoming bolder and more confident in their skills and abilities and women entrepreneurs in India are catching on as well. This trend should be encouraged and every possible assistance must be provided to women business owners. Koneru K. (2017)¹³⁷ agrees by saying that 'instead of relying on

¹³⁵ Adki, S. (2014). Role of Women Entrepreneurship in Sustainable Development of India, *International Journal of Innovative Technology & Adaptive Management*, Vol. 1(05), pp. 68-73.

¹³⁶ Suriyamurthi, S., Sheela, S. C., & Rani, T. U. (2009). Globalization-Challenges Faced by Women Entrepreneurs. *Prabandhan: Indian Journal of Management*, 2(3), 34-39.

¹³⁷ Koneru, K. (2017). *Women entrepreneurship in India-problems and prospects*, Available at SSRN 3110340.

wages, highly trained, technologically sound and professionally skilled women should be encouraged to run their own company.’

In this section, study was conducted by collecting data from respondents regarding their views on the prospects of women entrepreneurship in the state. They were asked certain questions regarding additional capital investment and possible business expansion so as to ascertain their confidence in their own skills and abilities as well as favorability of women engaging in entrepreneurial activities.

An attitude test was also conducted by providing the respondents a list of 8 statements where they were asked to mark appropriately on a five-point Likert scale depending on their affinity towards the statement. Null hypothesis ‘Prospect of women entrepreneurship in Nagaland is not significantly viable’ is tested using Chi square test of goodness of fit.

5.2.1 Additional Capital Investment

A binary survey conducted among the respondents asking them as to whether they think they will be able to manage adequately if additional capital is invested in their business yielded a high positive rate with 99.2% responding the affirmative.

Table 5.1
Additional Capital Investment

Additional Capital Investment	Number	Percentage
Yes	248	99.2
No	2	0.8
Total	250	100.0

Source: Primary Data

The overwhelming positive response from women entrepreneurs in Nagaland indicates the optimism and readiness of women entrepreneurs in taking their business more seriously. They are confident that given an option or choice of having additional capital, they believe they will be able to invest more time and energy and manage the enterprise adequately. We understand from the conviction that they have confidence in their own skills and abilities. It can also be inferred that it is lack of capital or unavailability of additional cash that is stopping them from expanding their businesses as they do not lack in willingness and ability.

5.2.2 Business Expansion

A similar study recorded a 64.8% positive response from the respondents regarding the willingness to open branches in different parts of the country which would require more travel and the possibility of greater risk. A total of 162 out of 250 women entrepreneurs were willing to expand their business by opening branches in different locations provided they have the resources and the feasibility for such a move. Various constraints relating to financial, marketing, manufacturing and personal issues deter such expansions.

Table 5.2
Business Expansion

Business Expansion	Number	Percentage
Yes	162	64.8
No	88	35.2
Total	250	100.0

Source: Primary Data

While a high number of respondents are ready to broaden their business, the 35.2% negative response indicates the inherent nature of women to be averse to risk as well as the challenges posed to women entrepreneurs in terms of family responsibilities

that restrict her mobility. Most women are engaged in small businesses that fall under conventional female centric businesses which do not provide much scope for expansion in a massive manner. Besides, many women are content with their moderate income as their source is often considered secondary to their spouses' or parents. They are thus not motivated to strive for greater success and expansion of their business.

5.2.3 *Attitude Test*

The respondents were provided with a list of 8 statements and asked to mark on a five-point Likert scale depending on their affinity towards the statement. Chi square test of goodness of fit was conducted on all 8 statements, the results of which are shown on table 5.3

The statements consist of 5 positive and 3 negative statements, the positive statements showing positive attitude and perception of women entrepreneurs towards entrepreneurial activity as an occupation and the negative statements indicating negative attitude and perception. Favourable perception on the positive statements signifies promising prospect of women entrepreneurship in the state and vice versa.

The following are the five positive statements:

1. I am extremely happy with my profession.
2. I am always eager to know about new ideas and developments.
3. I have become more independent and confident after owning my business.
4. Women are as good as men in handling business issues.
5. My friends and family think I am a good entrepreneur.

The following are the three negative statements:

1. I do not wish for my children to become entrepreneurs.
2. My business is only a secondary means of income for my family, as such it is not so important.
3. If my business was owned by a man, it would have done better.

In order to ascertain the statistical significance of each statement, Chi square test was conducted on each of the eight mentioned statements, the results of which are given in table 5.3.

Table 5.3
Attitude Test

Sl no.	Statement	Chi Square Test	Interpretation
1.	I am extremely happy with my profession	$\chi^2(4)$ = 281.36, $p < .05$	Statistically significant positive change
2.	I am always eager to know about new ideas and developments	$\chi^2(4)$ = 490.95, $p < .05$	Statistically significant positive change
3.	I have become more independent and confident after owning my business	$\chi^2(4)$ = 320.42, $p < .05$	Statistically significant positive change
4.	I do not wish for my children to become entrepreneurs	$\chi^2(4)$ = 224.81, $p < .05$	Statistically significant negative change
5.	My business is only a secondary means of income for my family, as such it is not so important	$\chi^2(4) = 86.28$, $p < .05$	Statistically significant negative change
6.	Women are as good as men in handling business issues	$\chi^2(4)$ = 635.43, $p < .05$	Statistically significant positive change

Growth and Prospects of Women Entrepreneurship in Nagaland

7.	My friends and family think I am a good entrepreneur	$\chi^2(4)$ = 177.35, $p < .05$	Statistically significant positive change
8.	If my business was owned by a man, it would have done better	$\chi^2(4)$ = 386.66, $p < .05$	Statistically significant negative change

Source: Calculated from primary source

It can be observed from the table above that all results show a statistically significant change through Chi square test with 5% level of significance and degree of freedom is 4 in all statements. It can be seen that all 5 positive statements prove to have statistically significant positive change and all 3 negative statements have statistically significant negative change. This means that there is an overwhelming response from the women entrepreneurs that points to a favourable entrepreneurial temper and confidence among them.

The women entrepreneurs in Nagaland are happy and content in their professional life as an entrepreneur. As most of them are entrepreneurs by choice and engaged in meaningful business activities that gives them satisfaction, they are extremely happy in their profession.

Being happily engaged in business activities of their choice and being relatively new and exciting business ventures, the women entrepreneurs are always on the lookout to try new techniques and employ novel ways in their trade. They are eager and open to try new ideas and developments in their line of business.

It is apparent that the women entrepreneurs gain independence and become more confident in their demeanor after establishing business. Women when empowered

economically become empowered in their social as well as personal life. They are better received and regarded in society which in turn builds their confidence and self-esteem.

They do not agree with the opinion that their offspring should not become entrepreneurs. This suggests that they are extremely satisfied with their choice of profession and given their interest, they would encourage their children to follow their path in business.

They do not wish to assume that their business only serves as a secondary source of income and hence do not consider it important. They are serious business women and hence do not take their role lightly. While some women undertake entrepreneurial activities as a part time activity initially born out of passion and hobby, nonetheless, they consider their business to be meaningful and pour their heart and soul in it. They do not agree with the opinion that their business is only a secondary source and unimportant.

While entrepreneurship has long remained a male gendered domain and women entrepreneurs confined to conventional female centric sectors, lately there is a shift in perception and understanding and people believe that women are as good as men when it comes to business management.

The respondents are confident of their skills and ability and they believe that their close friends, families and associates consider them to have the talent and aptitude of running a business successfully. This trust and acceptance boost the confidence and self-esteem of women entrepreneurs and allows them to confidently explore new ideas and avenues. Social acceptance is a huge factor in empowering women which gives them the courage and determination in their professional as well as personal life.

While men are often considered better at decision making, management skills and overall conduct involved in running cutting edge business activities, lately, women are emerging to prove that they are second to none. There are many exemplary women figures in the business world and the respondents themselves feel that women are equally capable and talented and do not think a man would have run their business better.

5.2.4 Hypothesis Testing

A hypothesis was framed basing on the prospects of women entrepreneurship in Nagaland to ascertain and test statistically whether the prospect of women entrepreneurship in Nagaland is viable or not. The hypothesis is derived as such:

H₀³: Prospect of women entrepreneurship in Nagaland is not significantly viable.

Table 5.3 shows the result derived after conducting Chi square goodness of fit test on a list of 8 statements marked on a five-point Likert scale depending on the degree of affinity of women entrepreneurs towards the statement. It is observed that all 5 positive statements showed statistically significant positive change and all 3 negative statements showed statistically significant negative change, which means that all eight statements support the view that prospect of women entrepreneurs are viable. **Thus, null hypothesis is rejected and alternate hypothesis accepted. The premise follows that the prospect of women entrepreneurship in Nagaland is significantly viable.**

CHAPTER 6

CASE STUDIES OF TEN INSPIRING WOMEN ENTREPRENEURS IN NAGALAND

Entrepreneurship itself is a complex activity that merits an in-depth, up-close and detailed study. Women entrepreneurship comes with it additional issues that are gendered in nature which demands for an exhaustive and personal study in order to understand the complex issue of women engaged in entrepreneurial activities and also to extend experience and add strength to the existing pool of knowledge.

With the purpose of gaining a richer and in-depth knowledge of the nature and status of women entrepreneurship in Nagaland, a total of 10 successful women entrepreneurs were selected for the purpose of conducting case studies so as to lead an in-depth exploration of the intricate phenomena involved in running a business as a woman entrepreneur.

Case studies allows for a holistic review of a subject that is not possible through survey research; it also reduces biases as it allows room for a diversified perspective in a narrative form. 'A case study is an empirical inquiry which: investigates a contemporary phenomenon within its real-life context, when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used.' (Robert Yin,1992)¹³⁸

The case study approach is particularly useful to employ when there is a need to obtain an in-depth appreciation of an issue, event or phenomenon of interest, in its

¹³⁸ Yin, R. K. (1992). The Case Study Method as a Tool for Doing Evaluation, *Current Sociology*, Vol. 40(1), pp. 121-137.

natural real-life context. (Crowe, Cresswell et al, 2011¹³⁹) In order to analyze in-depth, the contemporary issue of women entrepreneurs in the state, the present chapter presents 10 women who are shaping the business sector in the state. These women are exemplary personalities who have defied odds to establish themselves as successful business women in diverse fields and whose cases makes for stimulating study. These women are:

1. ADL Weddings, Event management
2. Alemjungla, Proprietor and Chef, Naga Bowl Express
3. Benile Kent, Make-up artist
4. Iliangna Haralu, Baker, Proprietor, Ibake
5. Jesmina Zeliang, Proprietor, Heirloom Naga
6. Lipok Esther, Potter and Proprietor, Earth & Fire
7. Liyingbeni Odyuo, Designer, Liying Clothing
8. Nengneithem Hengna, Founder, Runway Nagaland
9. Sekhumla Tonger, Photographer, S.Tonger Photography
10. Temsusenla Kichu Dhar, Proprietor, Fusion Store

Data has been collected from each individual through personal interview and effort has been made to interpret and present the collected data in a manner that conveys a simplified experience. The case presented in the following pages has been carefully drafted to avoid any personal biases of the interviewer and has been put forth as narrated by the individual concerned. Consent has been taken from the women entrepreneurs to be reported in the manner as given. Comprehensive study of each case has been done and reported in a succinct manner which is provided in the following pages.

¹³⁹ Crowe, S., Cresswell, K., Robertson, A., Hubby, G., Avery, A., & Sheikh, A. (2011). *The case study approach*, BMC medical research methodology, Vol 11(1), pp. 1-9.

6.1 Case Study 1

Name – Asang, Dina & Loye of ADL Weddings

Area of Business – Event Management (Decors for weddings/events/parties etc.)

ADL Weddings is the brainchild of three close friends namely, Asang, Dina and Loye. They took the initials of their first names and came up with the name of their enterprise ADL weddings. As they narrate, they often meet and spend time together and usually end up discussing about weddings and décor trends which is their favourite topic, as they confess. They all come from big families and often help out cousins and relatives in planning weddings and doing the decors for the event. They recount that all the planning and ground work would leave them tired and stressed on the wedding day that rather than being able to enjoy and celebrate the big day, they would be left exhausted and simply in need of a good rest. For a long time, there were no organized service providers who catered to all the necessary details under one umbrella for setting up a wedding event. Such experiences led them to thinking and eventually came up with the idea of venturing into the line of event planning.

For start-up, they all chipped in for the initial investment from their savings and contributed some lakhs each to buy basic wedding planning accessories and furniture. They are all equal partners in the firm and they all actively work hands-on in every project along with the hired helpers to make an event come alive. They admit that all their respective families have been supportive of their choice of career from day one and continues to be a source of support and inspiration till date.

None of them are professionally trained in the field and none come from commercial background. So, initially it was a big struggle and they had to start from

the basics. They learned every aspect of business management from scratch through trial-and-error method in various areas such as construction, finance management, human resource management, etc. One major problem was finding the right and skilled labour for constructing tents, dealing with truck drivers, labourers and the like. Again, as women, they narrate how they were not taken seriously but as time went on, it became clear that they meant business and things eased for them.

Earlier on, most of their clients came to them through word of mouth. They did not do any digital or print media advertising but it was solely through the confidence and trust of their clients that their clientele base expanded. They recount how in multiple cases; they have provided their services for all siblings' weddings in a family and follow through their anniversaries and birthdays of their children. They consider it an honor for them when clients put their continued trust in them and motivates them to do better.

Currently, ADL weddings manages around 30 to 35 weddings per year on an average and employ normally 30 to 40 workers which goes up to more than 100 for big weddings. Though the pandemic has affected all aspects of life and businesses have been affected to a hilt. ADL weddings is no exception. Besides Nagaland, they have catered to weddings in several neighboring states such as Sikkim, Arunachal Pradesh, Meghalaya and Assam.

ADL weddings was born out of a shared passion and friendship and has grown and expanded in a massive manner becoming one of the most well-known and highly sought-after wedding planners in the state and beyond. They are pioneers in the field and remain one step ahead of their competitors and have become synonymous with outstanding and sophisticated wedding planning. Besides their common venture, all

three partners manage their own personal business establishments. They plan and hope to establish a corporate set up and have offices in other states too.

As with every business establishment, the pandemic hit hard on their line of business too as government regulations banned gatherings and celebrations. The usual big fat Naga weddings came to a halt and couples either postponed their weddings or conducted their nuptials in private with a few attendees. Events that demanded pomp and flair became rare but they still managed to find clients who required their service and they subsisted. With things looking encouraging, they are positive that business will boom again and they will be back on track.

On the prospects of wedding planning firms in the state, they feel that neighbouring states have started noticing wedding planners/decorators from Nagaland. According to them, clients from other states feel that choices and designs from planners in Nagaland are superior to those available locally. On the home front too, weddings and other parties will always happen and when there is a planner available according to their budget and preference, clients will prefer to avail their service instead of taking on the stress of organizing everything themselves. They feel that wedding planning is a business with prospect of sustaining for a long time.

6.2 Case Study 2

Name – Alemjungla Jamir

Area of Business – Food Entrepreneur (Chef and Owner, Naga Bowl Express Restaurant)

Alemjungla Jamir is the youngest of seven siblings with a background in hotel management. She worked with renowned hotels like the Oberoi, ITC and Hilton hotels in India and Italy before returning to her home state Nagaland. She worked as a faculty of hotel management at the Global Open University Nagaland for 11 years before starting her passion project ‘The Naga Bowl Express’ restaurant in 2018, which was born out of her love and desire to preserve and promote Naga cuisine. Her vision is to serve authentic Naga cuisine in a modern setting. Besides, she has also chaired the Naga Chef competition during the Hornbill festival every year since 2013 as well as judged several food competitions all over North-East India.

Initially, she faced challenges such as difficulty in sourcing the ingredients, finding reliable suppliers and training employees. She admits that certain problems such as maintenance of the restaurant, ensuring quality of food and timely sourcing of ingredients still exist but optimistically claims that they manage by taking things in their own stride. She confides that her biggest worry at the moment is wondering whether her establishment would stand the test of time and sail smoothly or will fade away if she is absent for a long period of time, one of the disadvantages of being a small-time entrepreneur, she mulls.

She has a dedicated team of 10 young people who were mostly freshers and unskilled that she personally trained and took under her wings. Besides the regular

employees, she also hires additional help for outdoor caterings. Alemjungla claims that her motivation comes from her love of traditional food cuisines which propels her desire of putting Naga food in the global food map which is her ultimate goal. She also derives genuine satisfaction when she sees her employees, who had no prior training in hotel management, execute tasks in a professional manner. She counts such acts as successes and motivates her on a daily basis.

At Naga Bowl Express, the team focusses on quality, customer experience and competitive advantage in Naga cuisine. This is the business model that the enterprising entrepreneur follows to market her business and build a strong customer base. The model works for her as within a short span of time, she has garnered a lot of local as well as national attention. Naga Bowl Express was awarded ‘Most Admired Traditional Naga Cuisine Restaurant in Nagaland’ in 2020 by the Merit Awards and Market Research Private Limited, India. As per leading newspapers in Nagaland, the award is India’s most prominent Food and Hospitality Awards that recognizes excellence and showcases the outstanding work of food and hospitality professionals in India.

She laments that there is limited demand for professional specialist chefs right now in our state but on the other hand, there is a very high demand for cooks.

At present, Alemjungla is commencing work on an extension to her restaurant that will serve as a bakery and Naga pantry which would serve as an outlet for selling ingredients used to make Naga food as well as local-made products with the intention of promoting local entrepreneurs in the state. Her long-term goals also involve expanding to other parts of Nagaland as well as other metro cities in the country. She admits that she has not taken any assistance, financial or otherwise, from any

governmental and financial institutions so far. She is presently fully committed to her dream project and is completely goal driven.

6.3 Case Study 3

Name – Benile Kent

Area of Business – Hair and Make-up Artistry

For Benile, her journey as a make-up artist started back in 2013 mostly as a hobby. According to her, back then she wasn't aware that doing make-up can be a profession nor was make-up artistry a huge thing. But she kept researching on make-up artistry and kept pursuing her interest and with time and practice, became better. She is passionate not just about applying make-up but how it makes a woman feel more confident about herself. She uses makeup as a way of self-expression.

She confesses that she got into government service in 2014 but her salary was not enough to buy make-up. She would be consistently left broke by the first week of the month as make-up products are really expensive. She wasn't sure whether her part-time job would be a success but ultimately took a risk and borrowed Rs.50,000 from her mother to buy her kit. She started as a home-based make-up artist and for years have worked with a half-length mirror, a table to lay out her products and a chair. She recounts how her family and friends were very supportive of her passion for make-up artistry, especially her mother who has been her biggest cheerleader from the get go. Her boyfriend (now husband) bought her first brush set from Real Techniques.

She says that she is a self-taught make-up artist and hairstylist which is why she is not so comfortable when people call her a professional make-up artist as she was not professionally trained. But she confesses that she feels like she is trained by the most

successful, highly qualified and experienced professionals because though it may not be one on one basis or in person but she has learnt so many things from them, from their books & master classes with their tips and techniques. They have inspired her to be a confident make-up artist and a hairstylist. She has been consistently putting in hours of research everyday for years now learning make-up basics, new techniques, tips and tricks as well as time management. There is more to make-up than just the application of cosmetics. It includes skincare, sanitary procedures, face analyses, undertones, time management and much more. She also challenges herself into new make-up looks and techniques on herself and others. Her initial challenges include:

- ✓ Bringing her vision as a makeup artist into reality because of the usual mindset on getting a government job.
- ✓ Getting the right products for her kit. Today, e-marketing has made shopping make-up products online very easy but when she started out, she faced a lot of problems building up her kit. Ordering makeup, paying for shipping and taxes to clear custom duties was a big hassle and proved to be too expensive. She laments that even today we don't have the luxury of going to a store, trying out products and then buying them.
- ✓ Publicity was another challenge. She admits that she was not very active on social media and had no idea how to promote herself. She was not getting enough clients because of poor promotion. She learned the hard way to build her own brand and promote herself on social media, which is the best platform.

- ✓ Travelling out of town alone was another challenge for her and it still is. A lot of travelling is involved in this profession and not everyone has the luxury to have a driver or someone to accompany her all the time.
- ✓ Gaining clients and building up the clientele was another challenge. Initially, she was not consistent in posting her works on social media nor did she have a ready portfolio. Moreover, she was not working at any salon or parlour which made it hard for others to put trust and confidence.

She usually takes clients after 3 p.m. as she has a regular job. Whenever she has to do a bridal make-up or there is another client in the afternoon, she attends to her client in the morning before she heads to her office. She does bridal make-up, special occasion make-up like engagements or any party make-up and also works with designers for fashion shows, beauty pageants and photo shoots. She confides that she doesn't usually keep track of the number of clients she worked with but she usually divides the year into two seasons. September to December will be fall winter clients and from January till June will be spring summer clients and she normally works with about 35 to 40 clients each season.

She opines that woman are generally good when it comes to communication. Also, being perfectionists and detail oriented, they have a lot of patience and are good listeners as well, all of which are positive traits to possess in business. Being a female make-up artist, she mostly works with female clients so it is easier for her and her client to get on the same page. She admits that she is a perfectionist herself and that if things don't go as planned, she would re-do it and make sure that the client is absolutely satisfied which is the ultimate goal. She feels that word of mouth is the best form of

advertising and a high recommendation from a client is one of the best ways of building a customer base.

She is encouraged to receive lots of messages on social media to give makeup classes and so she is planning on doing that in the future as well as continue with the make-up artistry. As of now, she only takes on clients from in and around Dimapur and Kohima but plans on expanding and taking on clients from outside Nagaland as well.

Benile is one of the most sought-after bridal make-up artists in the state. Coupled with her artistic skill, she has a friendly and kind demeanor that puts her clients at ease and happy with the overall service she provides. During peak season, her appointment schedule becomes packed and sometimes has to turn down clients due to prior appointment.

She opines that scope for make-up artistry in Nagaland is quite limited as its mostly bridal works which is again seasonal. But looking at the bigger picture, she is hopeful in saying that the beauty industry is always growing and so there will always be a demand for make-up artists. Moreover, make-up artistry as a career is gaining huge momentum these days, with occasions such as weddings, engagement parties or any special occasion, music videos, fashion shows, pageants, photoshoots etc. always happening somewhere or the other.

6.4 Case Study 4

Name – Iliangna Haralu

Area of Business – Baker, Proprietor, i.Bake

Iliangna recounts how i.bake started in her home kitchen. She admits how she had always been fascinated by baking even as a child. Her late grandmother was an avid baker who would bake cakes and other assortments for them and she enjoyed watching her bake and relish the bakes even more. After passing out 10+2, she got the opportunity to study at Llandrillo college in New Whales which was a part sponsorship programme by the government of Nagaland through higher and technical department, where in she did her level 2 VRQ training in professional cookery. The experience gave her the impetus and the exposure needed to work in a professional environment and also taught her how to work under pressure.

Initially, she saved up some money to buy a few baking equipment and started ibake from scratch in her home kitchen. It was through well-wishers that she started small orders that gave her the head start and through word of mouth alone she was able to get enough orders and save up to open the ibake kitchen outlet. Her family was supportive of her venture from the start and continues to be so to this day.

Initially, her struggles had mainly to do with sourcing ingredients as most of the required ingredients were not available locally and had to be ordered beforehand from outside the state. But with time, many bakers have emerged in the state and there are confectionary stores where almost all ingredients are available so things have become easier. Her clientele base consists mainly of people who got to learn about her through word of mouth as well as through social media network. She believes that in order to build a strong customer base one has to be consistent in delivering good quality

products, hospitable interaction with clients as well as using effective advertisement methods.

As her business was born out of passion, she enjoys every aspect of it and trying out new methods of baking and decorating motivates her and keeps her hooked. She eagerly watches the countless youtube tutorials on new styles of baking and decorating that emerges every season which makes her work all the more interesting as well as challenging. Although there is much to be done, she is proud of how far ibake has come and how well it is faring.

Illiangna admits that though procuring all machinery and equipment has been a long process, it has been through her savings throughout the business years and she has not availed any kind of assistance from banks or the government.

Currently, she has a regular staff strength of 7 employees. She normally gets 2 to 3 orders in a day with orders going up to even as high as 40 orders during peak season. However, since the pandemic hit and business became irregular, the employee strength has been reduced to 4.

Besides baking, she also does wedding photography along with her husband under the banner J&I Studios. Since its inception in 2015, they have covered plenty of weddings locally, nationally as well as internationally.

Her immediate goal is to open an ibake outlet in Manipur which happens to be her husband's state and gradually expand ibake and J&I Studios. She believes that there is scope in everything one does if only one puts 100% effort and work with sincerity and dedication. Besides, by nature, Nagas love to eat and celebrate and so there is

always scope in the food industry. One only need to maintain consistency in one's work and dare to move out of one's comfort zone.

6.5 Case Study 5

Name – Jesmina Zeliang

Area of Business – Textile & Handicrafts (Owner of Heirloom Naga)

JesminaZeliang, 54, the founder of Heirloom Naga claims that her entrepreneurial journey started way back in 1993 quite by chance. She recalls how she would see her exceptionally talented neighbour weaving indigenous shawls and mekhlhas (women sarong) in her loin loom. Seeing her often by the tiny verandah weaving colorful mekhlhas, she was struck by an idea. She confesses how she had no business acumen that time nor had she any knowledge about hand woven textiles but with faith, she put together a collection of hand-woven textiles with the help of a few weavers and took it to the famous Surajkund Mela in Delhi. She had no idea then that her backyard activity with one single weaver would lead to starting a business let alone building a brand.

Her debut collection comprised of soft furnishings in a neutral colour palette and quite unexpectantly, some well-known Indian brands showed interest. Soon, she started getting orders from big names in Indian industry like Fabindia, Shyam Ahuja and Central Cottage Emporium.

The success instilled a desire in Jesmina to reimagine the traditional Naga textiles and incorporate a dash of modernity so that it appeals to an audience outside the state. Back in those days, she recalls how they did not have the advantage of modern

technology like today and entrepreneurial activities were rare and so it took her sheer determination and hard work to run around knocking on industrial doors looking for orders.

However, within a year, she had found enough buyers that she employed more than 50 weavers to create handmade textile products. She recalls how she designed cushion covers with signature tassels that became an instant hit. She believes it was a value addition that proved to be a unique selling point for Heirloom Naga.

According to her, just when the novelty of her business was wearing off, two organizations came to her rescue as angels. Heirloom Naga was mentored by the Dutch government as one of the forty small producers globally and facilitated their participation twice at the famed design fair in Paris called the Maison & Objet which took them to a completely new level. Around the same time, they were also provided handholding exercise by the Export Promotion Council for Handicrafts whose Business to Business (B2B) fairs are attended by more than 3000 overseas buyers. Jesmina confidently believes that this direct market linkage to the international buyers totally transformed her business and specifically mentions that accessing the right marketing platform is of paramount importance for the success of a business.

Currently, her business is well established and her brand is much loved and appreciated by elite clients all over the world but as she recounts her initial struggles included finding clients and getting orders and in turn providing consistent work to her weavers. Being located at a remote area, connectivity and market linkages were a challenge. Again, training the artisans and prompting them to adhere to specific standardization on one hand and on the other, educating the buyers about making

allowances for small margin of error given the nature of hand made goods has been another challenge. Securing a fair price for their products was another big hurdle.

According to Jesmina, the turning point came about when they landed a huge consignment order from Crate and Barrel, USA through Fabindia. The invoice value was a little over 8 lakh which was a huge amount at that time. As she reminisces, there was no looking back from that moment on as other clients took notice and realizing the fact that Heirloom Naga could match the standard specifications and compliances of Crate and Barrel sealed their confidence in her brand. This made her realize that she was onto something big and that she was in a position to generate employment for a lot of women and thus help them achieve self-sustenance.

Once her brand was established and orders started pouring in from big national and international stores, she developed a befitting business model wherein she uses the cluster approach. Empathizing with the women weavers who struggle at so many levels, she did not want to displace them from their homes and so she clubbed women in multiple groups basing on their skill set and proximity and selected a team leader or the liaison who is usually the most talented or expert weaver. At present, she has more than 40 odd clusters located at different parts of the state with 4 to 20 weavers in each cluster. She has about 460 women weavers spread across the clusters consisting of women from almost all Naga tribes. All the weavers are females but besides weaving, she deals with a lot of other hard goods as well such as cane, bamboo and water reed products and she have clusters of workers both male and female, scattered all over Nagaland as well as in other North Eastern states such as Manipur, Assam, Meghalaya and Tripura. They make baskets, mats and other hand made goods out of sustainable materials.

Heirloom Naga has been instrumental in showcasing Naga textiles in India and abroad. They export their products to over 30 international countries including the USA, Japan, UK, France etc. All product designs are exclusive to her brand and Jesmina is particular about quality control and leaves no stone unturned to achieve the expected standard. Raw materials are distributed from their warehouse alone and rigorous training on quality control is given to the weavers. She has also started a crafts centre in Dimapur that is meant for training and skilling the artisans. The weavers and artisans live in the hostels and once they are trained and skilled, they are allowed to go back and work from home.

During her earlier years, she has taken many bold moves such as taking all the money earned from the national market and travelling abroad looking for international buyers in order to avoid middlemen but it did not go as planned and she suffered immense loss but she confirms that such steps were a learning experience and over the years, she has sharpened her entrepreneurial skills and gathered knowledge through various hardships and experiences.

Today, three decades on, Heirloom Naga is working towards expanding its product portfolio beyond textiles. Their expanded product collection includes wall décor items, furniture and tableware products in natural and sustainable materials like bamboo, water reed, cane etc. besides woven tapestries as textile art for aficionados.

It is undeniable that JesminaZeliang has been reshaping the Naga textile industry over the past three decades. She is undoubtedly a pioneer in reviving the ancestral skill of weaving and other indigenous crafts and has been instrumental in

showcasing ‘made in Nagaland’ products to a large discerning audience both in India and abroad.

JesminaZeliang is a force to be reckoned with. Besides Heirloom Naga, she runs multiple other projects. She is the founder of Cane Concepts, a specialty store for cane products; a founding partner of Konyak, a north-east specialty store in Guwahati, Assam; a founding partner of RazhuPru, a heritage hotel in Kohima, Nagaland and member of Committee of Administration of Export Promotion Council for Handicrafts (EPCH). She has led numerous delegations representing India to a global audience. She is also an alumnus of the US department of state where in she was a guest at the International Visitors Leadership Program in 2013. It was then that she was dubbed as a cultural entrepreneur and since then she has been calling herself one. Her recognition the world over is undeniable as she mentor women the world over, the latest being mentoring women from Kazakhstan in 2018.

Jesmina is possibly one of the most decorated entrepreneurs from Nagaland and she has to her credit several reputed awards such as:

1. Kamla Devi Award for Crafts Council of India 2004
2. Women Entrepreneurship Award by FLO, FICCI, North East Chapter 2008.
3. Governor’s medal for her contribution to the field of Art and Crafts 2014.
4. JSW Prize for contemporary craftsmanship 2019.

She is happy to note that there are many upcoming entrepreneurs and startup companies in the state today and the government and other agencies are extending much help to foster an entrepreneurial ecosystem. She however cautions new entrants to be original and to come up with novel ideas for their businesses. That she feels is lacking

amongst our entrepreneurs which is a hindrance in the path to achieving new heights of success in business.

There is much talk about sustainability lately, it has almost become a trend. She calmly reminds us that she has been dealing with sustainable products and promoting indigenous crafts since the 1990s. She is also relieved that the younger generation will nurture and carry on our cultural legacies.

She is proud to say ‘Naga’ and the native crafts has become very popular and trendy and her designs have been gracing luxury magazines both in India and abroad such as Vogue, Architectural Digest, Elle Décor, Living Etc. among others.

She is currently working at setting up a centre of excellence for crafts which will allow clients to visit and look at their products make purchases and also interact with the weavers and artisans. An in-house studio is also in the offing which will help designers from outside to come and stay at their centre and engage with the artisans and collaborate on creating unique designs and pieces. She is excited that it would allow her to expand and create more opportunities for her artisans and also to employ and engage many more clusters of artisans. She is also looking towards collaborating and working with different people from BBIN (Bangladesh, Bhutan, India, Nepal) countries.

Jesmina’s success story is an inspiration and a testament not only for potential women entrepreneurs but her successful and meaningful life and work transcend age, gender and purpose.

6.6 Case Study 6

Name – Lipok Esther

Area of Business – Pottery (Potter, Proprietor Fire & Earth)

Lipok Esther did her post-graduation in English Literature and thereafter started working at a call cent in Delhi. She worked in the corporate world for the next 10 years in different capacities finishing with the Hong Kong Tourism Board as the PR Head of their India Team till 2016. She explains how her tryst with pottery began as a desire to do something therapeutic. As she was working a 9-5 job, she took up pottery as a hobby hoping she can indulge in it during weekends. However, she had to discard it as her job and travel schedule couldn't fit it in.

In 2017 she quit her job and came back to Nagaland for good but soon found out that there weren't too many opportunities for her. It was then she realized that she had all the time to pursue her interests and that's how pottery came back into her life. She went back to Delhi in 2017 and trained for a year, came back and set up a home-based studio in 2018 in Dimapur, Nagaland.

She explains how pottery have always existed in Naga culture but ceramics is something new so with a desire to combine her passion for pottery, understand and channel her Naga artforms, she fused ceramics and pottery together and that is how 'Fire & Earth Ceramics' was born.

Her initial investment was about 7 lakh that she spent for buying necessary equipment with her savings. So far, she has not received any assistance from governmental departments or financial institutions. She confessed how she approached

a certain department for some kind of assistance but help was not forthcoming. It has been through the support of friends and family that she has been able to carry on her venture to this day.

Her primary challenge initially and even today is the lack of raw materials in the region and lack of skilled technicians for repair and maintenance of machinery. Besides, cost of transportation and having to train people who are shy of hardwork are impediments that pose as challenges to her business.

Though there is a general lack of awareness about ceramic pottery in itself, she says that people are curious and seem to have a growing interest in the art. This is extremely encouraging for her and keeps her motivated. She has a strictly disciplined lifestyle and work ethics and ensures that she clocks in at least 5 hours of work a day and on certain days, it can run up to 12-14 hours with datelines on order. She currently has one regular employee and delivers her products pan India. Her products are also available for purchase at 'Fusion Store', Dimapur.

She admits that in her line of work and her entrepreneurial journey, she has not faced any particular gender specific challenges so far. The main motivating factor for her is the learning process and the opportunity to explore through her medium of art. She passionately talks about the endless potential of growth, given the fact that it's a new field in Nagaland as also the joy she derives in creating an item. She opines how she would pick working hard everyday for the joy she derives in doing what she loves and making it sustainable.

On her long-term goals, she says, ‘hopefully to be able to open an open studio concept attached to a pottery school where we realize the importance of continuing traditional pottery legacy and find room to incorporate modern ideas to it too.’

Lipok insists that she is still a struggling artist and entrepreneur but a happy one. She is an inspiring ceramicist who puts her heart and soul in every piece she creates and draws inspirations from her personal experiences and relationships as also the rich culture and heritage of her roots. She has always been artistic in nature and finally found her calling in pottery, a unique outlet to give meaning and expressions to her ideas. She cheerfully describes how there is no end to possibilities that ceramics have provided her with in terms of creative possibilities.

Though she is passionate about her work, she feels that Nagaland is still not ready for it. Nagaland is rich in culture and tradition, no doubt; however, she expresses how Nagas as a people are not exactly exposed to art forms of any kind other than the traditional art which is carried on today as a novelty.

She states matter-of-factly that there is a lot of scope for improvement in the infrastructure of the state for upcoming entrepreneurs and the government should continue to focus on creating entrepreneur friendly environment with right appropriations of fundings for the state.

6.7 Case Study 7

Name – Liyingbeni Odyuo

Area of Business – Fashion Designing (owner of Liying Clothing Store)

Liyingbeni is the third of four siblings from a humble Naga family. She did her fashion designing course from YWCA Delhi and started working soon after with different garment export houses in Delhi where she spent more than 6 years. But she confesses that she loves being home and so eventually returned home to Dimapur and spent the next one and half years working as the head designer at ‘Connect Studio’, a fashion house. Soon she left the job and decided to start her own modest venture in 2014. As she recalls, she started off with one tailor and a machine in her kitchen and started making some pieces on a trial basis but to her surprise, they sold about 18 of the 30 or so pieces they made the first month itself and started getting orders. So, she employed another tailor and came up with a label of her own and started working, initially from her home itself. She refused to seek aid from any governmental or other institutions and believes in standing on her own at her own pace.

She keeps repeating that she is grateful for being immensely blessed because despite starting small and with very less capital and with no advertisement, her products started selling and till date, their boutique store is well loved and they are able to sustain themselves and continue to grow.

Initially, when she started out her business, there weren’t many entrepreneurs and people were not attuned to the idea of fashion designers and simply considered her to be a tailor. People encouraged her to seek a government job rather than do what she loved. However, her family were supportive of her career choice from the beginning

and continues to support and encourage her to this day. Initially, her challenges included finding skilled labour and since all machineries have to be sourced from outside the state, the transportation and logistics aspects were a huge problem. She still faces similar issues to this day saying finding a pattern maker is her current biggest challenge. Besides, maintenance of machinery is also a problem as technicians have to be hired from outside the state for repairs.

On an average, she has about 18 to 23 salaried employees at a given time. As she mentions, wedding season is a big deal in Nagaland and so she does customized bridal clothing including wedding gowns, bridesmaid dresses, groom's wear etc. She also sells ready to wear women's and men's clothing in her store, her target clientele primarily including working men and women. Her products are sold all over India and though she gets queries from different international clients, she admits that since she doesn't engage in mass production, shipping costs becomes high and besides a few clients who willingly bears the shipping cost, international sales are rare.

Her business ethics are straightforward and she has a clear vision of how and where she wants to take her business. She does not want to make her venture money driven and is not focused on rushing to become an instant success. Rather, she loves and enjoys her work and despite the many struggles she faces, she derives immense pleasure and satisfaction and eagerly wakes up every morning to go to work and that is a driving factor for her and her team. She is currently working on going online by hosting a website so that her products will become easily accessible to a greater customer base.

She affirms that Nagas are naturally gifted artistically and there is huge scope for upcoming designers to branch out to mainland India. In her experience, she is confident that mainland India looks to the North East for fashion inspirations and that they love the sense of style, taste and colour palette choices of people from the north east. She goes further by saying that even within north east, the Nagas stand out for their effortlessly chic and fashionable sense of style and so she feels that the future is bright for upcoming enterprises willing to delve into the fashion industry. With an appealing sense of style and naturally gifted artistic talents, enterprising Nagas have immense scope and potential to make a niche in the fashion designing world. However, there is no gain without pain and it is only through self-discipline and hard work that we can achieve success and carve a niche. With patience, hardwork and determination, there is ample scope of producing quality work and starting profitable and sustainable ventures in the field.

6.8 Case Study 8

Name – Nengneithem Hengna

Area of Business – Textile and Handicraft (Founder, Runway Nagaland)

Nengneithem Hengna is the youngest child of a retired police officer, who at 23 years of age, left a well-paying job in an FMCG conglomerate to pursue her dream venture of becoming an entrepreneur based in her home state Nagaland. She started Runway Nagaland in 2013 because she wanted to create a special space for Naga women by passing on their traditions with a good business model in place. She explains how her start up is a self-sustaining enterprise that uses locally available resources such as bamboo, cotton, jute, paper, banana fibre, brass and other local materials to create crafts and ornaments such as necklaces, earrings, bangles and belts with intricate designs that are traditionally inspired.

Her family had been supportive of her career choice right from the beginning and continues to do so to this day though initially people were apprehensive of her rather bold decision to leave a stable job for something risky that may or may not succeed. The general perception of people in the Naga society is that securing a stable government job is the safest bet of earning a living as there is no risk involved and one is secured for the rest of one's life.

She recounts how it was a challenge initially entering into the entrepreneurial space as a woman as she was subjected to the usual stereotype that a woman is labeled with in the world of business. Though she was not taken seriously as an entrepreneur initially, she immersed herself in her work and dedicated on proving herself as a professional business woman who is there for the long haul.

Today, she employs 27 full time salaried employees and empowers hundreds of artisans all over the state as well as preserve the indigenous art and age-old handmade techniques and practices of craft. So far, Nengneithem who owns Runway Nagaland as a sole proprietor, has not availed any monetary assistance from the government or other financial institutions.

The better India reports that ‘Runway Nagaland became the first brand to systematically manufacture and supply tribal jewelry from Nagaland to the rest of India.’ Over the years, the firm has gradually expanded its range of products with the primary aim of promoting indigenous handmade products of the state. Runway Nagaland owns three brands that offer an eclectic collection of traditional Naga jewelry, handwoven crafts, and premium contemporary pieces.

Nengneithem affirms that Runway Nagaland was formed to create a platform that provides opportunities and a space for creativity. They employ the cluster method wherein hundreds of weavers and artisan clusters/self-help groups (SHGs) work from their homes and collaborate with them some of which include the Community Learning & Business Resources Centre in Jalukie town, Lovi Twine in Pimla village and Dorcas in Khaibung Village, among others. Runway Nagaland helps these clusters sell their products to bigger markets for a small percentage. They have also set up a unit in Wetting, a remote village in Mon district, with a motive to preserve the indigenous art of making handmade accessories by learning from the elders of the village.

Some accomplishments and accolades received by the firm include:

1. Cosmopolitan India magazine featured their products amongst the 31 fabulous accessories brand selected throughout India.

2. Runway Nagaland received an Award from weaver's textile "Ministry of Textile Govt. of India" in the year 2018.
3. They received an award from "Women Resource Development, Govt. of Nagaland" in 2021 for providing livelihood opportunities and employment generations.
4. They were selected to be a part of "Impact Hub Berlin" amongst 10 women lead ventures in India.
5. Runway Nagaland will be the subject of study for Dr. Neelam Rani, Professor, IIM Shillong.

Nengneithem's future goals for the firm involves expanding their accessories design throughout different galleries and exceeding their customers' expectations through our service by focusing more on natural & eco-friendly materials.

Her view on the prospects of marketing 'made in Nagaland' products outside the state is that we have an obvious advantage is the promotion of our beautiful culture & traditions across a wide range of audience. Nagaland is known for its diversity and thus marketing of 'Made in Nagaland' indigenous goods outside state with the aim of showcasing our heritage and our identity through our products hold great charm and can be successfully explored with the right intention and dedicated hard work.

6.9 Case Study 9

Name – Sekhumla Thonger

Area of Business – Photography (caters to weddings/family portraits/events/parties etc.)

At 23 years of age, SekhumlaThonger is possibly the youngest female professional photographer in Nagaland. Narrating her journey, she recalls how since childhood, she always wanted to be in some sort of business and how she was not interested in finding a job that would glue her to a desk all day long. So, right after graduation, when her older brother encouraged her to take up photography training, she was instantly attracted to the idea and enrolled herself in an institute run by well-known photographer AbetoShohe. She was also fortunate enough to find mentorship in YanglemLangti, a well-known photographer, who motivated and guided her every step of the way.

While her father had reservations initially given that she's a woman and the profession would involve travelling and lugging around heavy equipment, her family gave their blessings seeing her motivation and interest. Her family supported her decision and her initial source of investment, approximately Rs. 1.8 lakh, was also provided by her parents. Initially, she faced a lot of criticism from people around saying that it is not the right job for a woman. However, she says that such criticisms and word of caution only strengthens her resolve and builds her resilience even more and she works hard every day to establish a name for herself.

She quips that the only challenge of being a woman photographer is deciding on what to wear to occasions. She says that guests willingly help her by lifting and carrying her gears and she gets to witness and capture beautiful moments which is

rewarding and enjoyable. She also gets to travel and see different parts of the state and learn about different culture which is a big perk of her profession.

She just started out her career but during the last peak season, she catered to around 50 occasions within a span of three months. Despite the pandemic, there is no dearth of demand for her service and she has clients lined up all year round though the demand is more during peak wedding season i.e. November to March months. She makes sure to keep her software updated and ready before dealing with her clients so as not to cause any delay and deliver within the dateline. She opines that she aims and works hard towards customer satisfaction which is the ultimate goal.

She believes that there is ample scope for women to pursue dreams in different business sector and even in photography itself in Nagaland. Different people may have different opinion about women in business but if we work hard and with enthusiasm and achieve success in our specific fields, those same people will start respecting us and even be encouraged.

6.10 Case Study 10

Name – Temsusenla Kichu Dhar

Area of Business – Retail (Proprietor, Fusion Store)

Temsusenla Kichu Dhar reminisces the time when she used to juggle between school and college with part time jobs. She describes how she worked part time at a medical store till her graduation and thereafter joined a retail store where she worked in different capacities. As she opines, it was rare for young people in Nagaland to work part time jobs after school and college in those days. She describes those days as the best training period for her where she gained a tremendous amount of experience and cultivated work ethics and it was during those early years that the seeds of her entrepreneurial pursuit were also planted. Her dream finally came to live in 2014, with the launch of the Fusion Store.

She recounts how she opened her store with limited capital but through sheer hard work and confidence as well as the unwavering love and support of friends and family, she has been able to sustain and expand so far.

Her initial plan was to bring unique items from different places to be sold at the store but immediately upon launching the store, she started noticing the intricate handiwork of our local people. It was then that the idea struck in her to house various original creations from different local artisans in her store and thus promote the local economy.

However, her initial challenge came about in the form of introducing ‘made in Nagaland’ goods to the people in Nagaland as well as delivering quality output to customers. It was also a struggle to discourage customers from the habit of bargaining.

With no entrepreneurial experience and being a first-generation entrepreneur, she learnt all tricks of the trade through trial and error. At Fusion, she aspires to cater to customers' needs by assembling goods that they want rather than pushing to sell what they can procure. She strongly believes in building a sustainable livelihood out of the collective passion of all the local artisans she collaborates with and is continually motivated through the immense love and support she receives from well-wishers.

She runs the store by herself with only two paid employees. She explains how half the logistics is taken care of by different local delivery agents that she collaborates with, which in itself is a rewarding experience. Initially she did not take any governmental or other institutional assistance but when the Prime Minister of India launched the Mudra scheme, she was fortunate enough to get assistance in the form of Mudra loan through State Bank of India. She has been continuously supported by the bank ever since.

Being a woman entrepreneur, she opines how the society often stereotypes women and expects them to be homemakers rather than bread earners. Being a woman in the business sector comes with its set of advantages and disadvantages but with dedication, perseverance and passion, entrepreneurship is a worthwhile activity. She also feels that women are blessed with an inborn intuition and a knack for precise execution of work that helps a lot in the entrepreneurial activity.

The year of the pandemic has hit the business sector severely and it has been a challenge to keep things afloat. With a store that specializes in local handmade products, it has been particularly trying times as the cost of raw materials and other resources shoot up for the artisans making it difficult for them to deliver products at

competitive prices. It has been a difficult task for the whole team to tackle the issue and continue to satisfy customers' wants and preferences.

Temsusenla was awarded the Vasundhara women entrepreneur award for 2016-17 at Delhi. She also recently got recognized by the Innerwheel club of Dimapur, Nagaland for excelling in the field of entrepreneurship.

When she initially started the business, she admits everything was new for new and things didn't always go as planned. But with time and learning through every experience, she strives in every way to make 'made in Nagaland' a trademark. Her future goals involve impacting more local brands, to bring more quality products and to make an extension of Fusion store. Currently, she collaborates with nearly 50 local artisans/brands including *Lying*, *Runway*, *D'ana*, *Nungshiba dolls*, *Chizami Weavers*, *Penthrill*, *Treasured Elements*, *Ims Crochet*, *Meraki*, *Handmade Cottage*, *Lakabi Clothing*, *Imk Leathercraft*, *R&E Leather Works*, *Li-Mheghi*, *Fire&Earth Ceramics*, *Xpression Life*, among others and retails them through Fusion Store located at Hotel Acacia complex, Dimapur.

With the government of India initiating many programmes and schemes to promote entrepreneurship among the younger generation, Temsusenla is optimistic that many new start-up firms will come up in the state. She also cautions that in order to succeed in any venture, one has to be passionate about what one does and work hard everyday to achieve one's goal. In her words, 'it takes years of sweat and energy to make your idea into action and give productive result.'

6.11 Findings from Case Studies

After analyzing all the ten cases, some common themes emerge and certain conclusions can be drawn which are discussed below:

1. Motive Behind Starting Business

As seen from all the case studies, the women entrepreneurs were motivated to engage in business activities out of interest and personal passion. Many women left the option of seeking government jobs or even forsake well-paying jobs to pursue their dream of running their own business and thus becoming job creators instead of job seekers. For almost all of them, their businesses were born out of love and this passion kept them ploughing on even during dire times.

2. Support from Family

While there were initial hesitations for a few women entrepreneurs for reasons such as being an unconventional area of business or leaving a stable job, all of the women taken up for case study revealed that their family were supportive of their career choice from the start and continue to do so till date.

3. Initial Investment

All women entrepreneurs in the study revealed that they either saved up money for initial investment or borrowed from family to do so.

4. Institutional Support

None of the ten entrepreneurs took any kind of loan or other form of assistance from government, banking or other non-governmental organizations for initial

investment. Only two of them acknowledged receipt of some form of assistance in the course of running business.

5. First Generation Entrepreneurs

All thirteen women entrepreneurs from the ten enterprises are first generation entrepreneurs who started their venture out of sheer interest and love for the profession they are in. None had parents from business background and none had any background education on business management.

6. Initial Challenges

For most of the entrepreneurs, unavailability of raw materials and skilled labour in the state were reported as the primary challenges they faced initially and, in some cases, the problem still persists.

7. Mode of Advertisement

For most of them, their customer base increased through word of mouth. Initial customers included friends and family who spread the word about their work to others and so on. Later on, social media played a huge role in expanding their customer base. Even today, the use of other forms of advertisement is negligible.

8. Motivational Factors

As found through the case studies, almost all the entrepreneurs conveyed that meeting customer's demands and producing goods and services to their satisfaction is their primary goal and the continued support received from clients keeps them motivated.

9. Future Goals of Expansion and Diversification

All the women entrepreneurs optimistically shared their vision about their business ventures of promoting it to the next higher level through ambitions of expansion and opening branches at different locations, diversifying product lines, targeting bigger markets and the like.

10. Future Prospects of Entrepreneurship in Nagaland

Except for one entrepreneur who felt Nagaland is still not ready for her line of business, the remaining all felt that there is ample scope of engaging profitably in entrepreneurial activities in their line of work.

CHAPTER 7

SUMMARY OF FINDINGS, CONCLUSION AND SUGGESTIONS

7.1 Introduction

The present chapter attempts to present a summary of all the findings of the study based on the laid objectives of the research which has been to assess the status of women entrepreneurship in Nagaland in terms of socio-economic terms, to ascertain the role of government, banks and other financial institutions and other non-governmental organizations in the growth and development of women entrepreneurship in Nagaland and to study the types of problems and challenges faced by women entrepreneurs in the state.

Research studies on entrepreneurship are growing immeasurably throughout the world and women entrepreneurship have also been receiving much attention lately and gaining momentum at a fast rate. It is a scintillating area of research as countless women entrepreneurs are emerging throughout the world who are changing the face of the business world and inspiring many others to follow suit. Though there are numerous studies to augment the existing pool of literature on women entrepreneurship, yet, studies are far and few between when it comes to women entrepreneurship in Nagaland. There is hardly any empirical evidence to support or disprove the claims of various research findings in the case of Nagaland. Entrepreneurship itself is a fairly new concept for Nagas and it is only in recent years that researchers are also drawn towards the subject.

7.2 Outcome of the Study

The present study has been undertaken to delve into the issues of women entrepreneurship in Nagaland. The findings and subsequent suggestions are expected to help policy makers in framing appropriate policies and engineering effective implementation process by understanding issues at the grassroot level. Banking and other financial institutions can also collect relevant information which will help them modify banking rules and practices that will best suit the needs of women entrepreneurs. Non-governmental organizations can also benefit through the study in getting a clear picture of the present status and prospects of women entrepreneurship which will aid in redefining their role and implementing strategic programmes. Women entrepreneurs can reevaluate themselves and their business standing and undertake corrective measures that will propel their business further. The society at large can benefit through the study by getting a clear picture of the overall scenario and realize the importance of societal support and action.

7.3 Recapitulation of Findings

7.3.1 Socio-Economic Status of Women Entrepreneurs in Nagaland

The socio-demographic variables for the study consisted of the following parameters the findings of which are given below:

7.3.1.1 Age

It is seen that most of the women entrepreneurs surveyed belonged to the age group of 25 to 40 years followed by 40 to 60 years. This indicates that most women entrepreneurs belong to the middle age bracket.

7.3.1.2 Marital Status

142 respondents out of 250 (56.8%) were unmarried and 37.2% married. An insignificant 2% and 4% rounded off the divorced/separated and widowed category respectively.

7.3.1.3 Number of Dependents

It is observed through the data that 37.6% of the women entrepreneurs have no dependents, 34.8% have 1 to 2 dependents, 20.4% have 3 to 4 dependents and 7.2% have 5 and above dependents.

7.3.1.4 Educational Qualification

A majority of 52% respondents were graduates and 35.2% with post graduate degrees. Very less percentage had HSSLC and below levels of education.

7.3.1.5 Community

A significant percentage (94.4%) belonged to the ST community and a negligible percentage, 3.2% and 2.4% to the general and SC category.

7.3.1.6 Place of birth

Majority of the respondents were born in an urban (49.2%) and semi urban (23.6%) area. The remaining 27.2% were born in a rural area and now residing in an urban area.

7.3.1.7 Nature of Business

40% of the respondents are engaged in trading sector, 25.2% in service sector, 21.6% in manufacturing and a negligible percentage in agricultural (4.4%) and other (8.8%) sectors.

7.3.1.8 Specialized Area of Business

Food products account for a total of 22.8% which is the single largest specialized area followed by ready-made garments (16.4%) and handicrafts (10.8%). The remaining is spread over a number of areas such as cosmetics, household items, secondhand garments, beauty parlour, event management, medical, education, electronics, engineering, stationary, jewelry, furniture and others.

7.3.1.9 Form of Business

Majority of the businesses function as a sole proprietorship (77.6%), followed by partnership (14.4%), private limited company (6.4%), cooperative trust (0.8%) and limited company (0.8%).

7.3.1.10 Entrepreneurial Generation

A vast majority of the respondents (86.8%) described themselves as a first-generation entrepreneur while 12% and 1.2% belonged to the second and older generation respectively.

7.3.1.11 Business Establishment

62% of the respondents claimed their business to be 3 to 5 years old, 25.2% between 5 to 10 years and the remaining 12.8% were older than 10 years.

7.3.1.12 Ownership of Working Space

The working space of 51.6% of the respondents were rented spaces while 48.4% worked from home or self-owned spaces.

7.3.1.13 Regular Employees

A total of 128 out of 250 claimed they have employees with 85.2% having 5 or less employees, 7.8% with 6 to 10 employees and the remaining 7% with 11 employees and more.

7.3.1.14 Seasonal Employees

Besides regular employees, certain businesses employ seasonal employees to meet demand during peak season. A total of 80 respondents claimed to employ such additional helping hands. 82.5% employ 5 or less persons per season, 7.5% employ 6 to 10 persons and 10% employ 11 and more persons.

7.3.1.15 Source of Initial Investment

59.2% of the respondents affirmed that they use their own money to start the business, 26.9% borrowed from friends and family, 6.8% took bank loans, 5.6% borrowed from money lenders and an insignificant 0.8% and 0.4% from others and government agencies respectively.

7.3.1.16 Initial Capital

54% of respondents started their business with an initial investment of 1 lakh and below, 34% with 1 to 10 lakh, 8.4% with 10 to 20 lakh and 3.2% with 20 lakh and above.

7.3.1.17 Profitability of Business

92.8% of the respondents admitted that their businesses are profitable; out of which 67.7% makes a moderate profit (30 to 60%), 22.1% makes slight profit (1 to 30%) and the remaining 10.2% makes high profit (60% and above).

7.3.1.18 Motive behind starting Business

The top three motives behind establishing their businesses are 'Desire to be independent' (26.5%), 'Pursue dream or special interest' (25.3%) and 'Earn a livelihood' (20.3%). Most of the women were pulled towards the entrepreneurial activity by their own interest and motivation.

7.3.2 Role and Status of Women Entrepreneurs

7.3.2.1 *Husband's Influence in Decision-Making Process*

Out of 93 married respondents, 34 respondents agree that their husband's influence in decision making is high and 31 says it is very high. A chi square goodness of fit test shows a statistically significant result: $\chi^2(4) = 49.048, p < .05$. In other words, husband's influence in the decision-making process of her business is significant.

7.3.2.2 *Family's Influence in Decision-Making Process*

Out of 250 respondents, 93 feels that their family's influence is moderate while 74 respondents say it is high. A chi square goodness of fit test shows a statistically significant result: $\chi^2(4) = 85.8, p < .05$. Hence, family influence in the decision-making process of women entrepreneurs is significant.

7.3.2.3 How Well Instructions are Received by Employees and Partners

Instructions are received very well (47%) and well (44.7%) by employees and partners. A chi square goodness of fit test gives a statistically significant result: $\chi^2(2) = 42.092, p < .05$. Hence, instructions received by employees and partners are significant.

7.3.2.4 Economic Independence Post Business Establishment

Test statistics of economic independence shows a significant deviation from the hypothesized value. $\chi^2(4) = 216.28, p < .05$. In other words, economic independence post establishing business is significantly high.

7.3.2.5 Pre and Post Comparative Analysis of Statements

Wilcoxon signed ranks test was conducted on 11 statements to investigate if there is any change in the role and status of women entrepreneurs 'after setting up of business' as against 'before setting up of business'. The statements were so framed as to be able to compare change 'before' and 'after' setting up of business. Results were indicative of significant positive change in all 11 statements.

7.3.2.6 Skills and Qualities Developed after Business

Cent percent respondents admit that they have developed certain skills after setting up their business. Among the qualities listed, self-confidence (15.9%), communication skills (15.5%), management skills (15%) and independence (14.9%) were the most common skills developed by women entrepreneurs.

7.3.3 Awareness of assistance from government, banks and other financial institutions

7.3.3.1 Awareness about Governmental Schemes for Women Entrepreneurs

A chi square goodness of fit test was conducted to determine the awareness of women entrepreneurs regarding various governmental scheme aimed at providing financial and other support. The test proved to be statistically significant wherein, $\chi^2(3) = 68.112, p < .05$. Awareness of governmental schemes among the respondents were 'low, and 'very low' (N= 115) as opposed to 'high' and 'very high' (N=25)

7.3.3.2 Departments from Whom Assistance Received

A negligible 2.8% (7 out of 250) claimed to have received assistance from various government departments. Out of which 2% received assistance from Department of Industries and Commerce and 0.4% each from Department of Women and Child Development and Department of Employment, Skill Development and Entrepreneurship.

7.3.3.3 Financial Institutions and Agencies Approached for Assistance

34 respondents admitted to have approached various agencies and institutions seeking assistance. Commercial banks (20) were the most common institution approached by women entrepreneurs.

7.3.3.4 Awareness of Assistance Provided by Banks and Other Financial Institutions

A chi square goodness of fit test was conducted to determine the awareness of women entrepreneurs regarding various assistance provided by banks and other financial institutions proved to be statistically significant: $\chi^2(4) = 144.12, p < .05$.

Awareness level among the respondents were 'low, and 'very low' (N= 134) as opposed to 'high' and 'very high' (N=17)

7.3.3.5 Attendance of Trainings, Workshops and Seminars

20.1% of the respondents claimed to have attended certain trainings, workshops and seminars conducted by government agencies and reported to have found it good (11.7%), moderate (7.5%) and poor (0.8%).

7.3.3.6 Benefits from Training

For those who attended trainings, the highly rated benefits include better networking (27.8%), better management of business (22.7%), technical knowhow (17.5%) and better management of accounts keeping (11.3%).

7.3.3.7 Assistance received from Banks and other Institutions

A total of 39 respondents have received assistance from banks and other institutions with 33 of them receiving monetary benefits and 7 receiving developmental and other benefits.

7.3.3.8 Resorting to private money lenders

In the absence of other sources, 20.8% admitted to have resorted to private money lenders for meeting monetary needs for their business.

7.3.3.9 Awareness of Assistance from Various Non-Governmental Organizations

A chi square goodness of fit test was conducted to determine the awareness of women entrepreneurs regarding various assistance provided by non-governmental organizations. The test proved to be statistically significant wherein, $\chi^2(4) =$

128.32, $p < .05$. Awareness level was 'low' (N=87) and 'very low' (N=44) as opposed to 'high' (N=19) and 'very high' (N=5)

7.3.3.10 Member of Organization/ Association

34 respondents out of 250 (13.6%) were found to be registered as a member of one or the other organization/association of women entrepreneurs or self-employed women.

7.3.3.11 Awareness of the Existence of Such Organization/ Association

98 respondents (39.2%) affirmed that they were aware of the existence of such organization/ association.

7.3.3.12 Assistance Provided by NGO

A meagre 2.4% acknowledged taking assistance from an NGO from the 250 respondents.

7.3.3.13 Training attended

8 respondents (3.2%) have attended training/workshop/seminar conducted by an NGO.

7.3.4 Problems faced by Women Entrepreneurs

7.3.4.1 Types of Problems Faced by Women Entrepreneurs

Respondents were asked to tick the various types of problems they faced while conducting business. According to the survey, the most common problem amongst the women entrepreneurs was 'financial problem' (28.9%, N=153), followed by 'marketing problem' (28.5%, N=151), 'personal problem' (21.5%, N=114) and 'manufacturing problem' (21%, N=111) in that order.

7.3.4.2 Nature of Financial Problem

Respondents were given a list of the most common financial problems and asked to rank them in order of relevance to their business. Weighted average was calculated and rank accorded which disclosed that ‘lack of capital’ is the number one problem followed by ‘fear of taking loan’ and ‘non availability of credit’.

7.3.4.3 Nature of Manufacturing Problem

A list of 5 manufacturing problems were given to be ranked in order of relevance and the weighted average calculated. It was found that ‘frequent power failure’ was the top most problem faced by the respondents followed by ‘lack of skilled labour’, ‘problem in procuring raw materials’, ‘high cost of productivity’, and ‘outdated machinery’ in that order.

7.3.4.4 Nature of Marketing Problem

The weighted average of the various marketing problem points to ‘transportation’ as the highest ranked problem followed by ‘lack of marketing information’, and ‘high marketing cost’ in the second spot.

7.3.4.5 Nature of Personal Problem

The most problematic personal issue for women entrepreneurs is ‘family responsibility’, followed by ‘fear of taking risk’ and ‘lack of experience’ rounding the top three problems.

7.3.4.6 Other Problems

Besides the problems listed above, there are several other problems that pose challenges to women entrepreneurs. ‘Unawareness of institutional support’ recorded

the highest number of responses (21%), followed by ‘access to network’ (17.9%), unavailability of ideal location (12.8%) and ‘lack of technical know-how’ (11.6%).

7.3.5 Growth of Women Entrepreneurship

7.3.5.1 Classification of Women-Owned MSMEs in India

International Finance Corporation in their ‘Micro, Small, and Medium Enterprise Finance Improving Access to Finance for Women-owned Businesses in India’ report shows that a bulk of the women run enterprises in India fall under the micro enterprises (97.62%) while the percentage of enterprises under small and medium enterprises are negligible, 2.37% and 0.01% respectively. It is also seen that out of a total of 3,000,789 enterprises in India, only 315,057 (10.5%) are registered under the ministry of MSME.

7.3.5.2 Geographical Distribution of Women Owned MSMEs in India

The IFC Report on ‘Micro, Small, and Medium Enterprise Finance Improving Access to Finance for Women-owned Businesses in India’, 2017 shows that bulk of such enterprises are concentrated in a few states, namely, Kerala, Karnataka, Tamil Nadu and West Bengal. 13 states out of a total of 28 states and 8 union territories in the country accounts for a staggering 90.1% of the share in the prevalence of women-owned businesses.

7.3.5.3 Female-owned MSMEs Registered in Nagaland over the Years

Report on registration of MSMEs in India 2020-21 published by the Ministry of MSME, Government of India, shows a steady upward trend with only two enterprises

registered under micro enterprise category in 2015-16 to an encouraging 117 under micro and 47 under small enterprises in 2020-21.

7.3.5.4 District Wise Breakup of the Total Number of Women-Run Establishments in Nagaland

District wise breakup of the total number of women-run establishments under broad activity by sector and type of establishment reveals Kohima district as having the highest number of women entrepreneurs with 3285 establishments while Kiphire district is seen to have the lowest number with only 97 establishments.

Establishments under Women Entrepreneurs employ 27523 workers in the State. Phek district employs the maximum number of workers with 6961 persons while Kiphire district has the lowest number with only 150 workers.

7.3.6 Prospects of Women Entrepreneurship

7.3.6.1 Additional Capital Investment

A binary survey conducted among the respondents asking them as to whether they think they will be able to manage adequately if additional capital is invested in their business yielded a high positive rate with 99.2% responding the affirmative. This indicates the optimism and readiness of women entrepreneurs in taking their business more seriously.

7.3.6.2 Business Expansion

A similar study recorded a 64.8% positive response from the respondents regarding the willingness to open branches in different parts of the country which would require more travel and the possibility of greater risk. While a high number of

respondents are ready to broaden their business, the 35.2% negative response indicates the inherent nature of women to be averse to risk.

7.3.6.3 Attitude Test

The respondents were provided with a list of 8 statements consisting of 5 positive and 3 negative statements, and asked to mark on a five-point Likert scale depending on their affinity towards the statement. Chi square test of goodness of fit was conducted on all 8 statements, the results of which indicate a statistically significant positive change in terms of positive statements and negative change in terms of negative statements.

Put simply, this reveals a favourable entrepreneurial temper and confidence among the women entrepreneurs who are happy and content in their career choice, open to new ideas and developments in their area of specialization, feel equally capable to their male counterparts and conducts their business as a primary source of income. They also do not feel that a man could have run their businesses better and have no qualms in their offsprings following their footprints into the entrepreneurial domain. They also believe that their friends and family consider them as good and capable entrepreneurs in their own right. All these responses are positive indicators to the potential and prospect of women entrepreneurship in the state.

7.3.7 Major Inferences Drawn from Findings

An analysis of all the observations and findings of the study points to certain noteworthy inferences which are discussed below:

1. As observed from table 2.19, the two topmost motives behind establishing a business include pull factors, namely, 'desire to be independent' (26.5%) and

‘pursue dream/special interest’ (25.3%). Similarly, women entrepreneurs from all ten case studies disclose that they started their businesses out of passion or special interest. Despite challenges and struggles, they concede that their work gives them immense satisfaction and that they are constantly motivated by the overwhelming response and support from clients.

2. From the analysis of socio-economic parameters, it can be seen that most of the women entrepreneurs (66.4%) are 40 years or younger; highly qualified with 87.2% holding a graduate or higher degree; mostly single/unmarried (56.8%) with a high number of women entrepreneurs with 2 or less dependents (72.4%).

Thus, this young breed of women entrepreneurs who are qualified, single with no dependents and who have a robust support system in the form of friends and family are paving new paths in uncharted territory of entrepreneurial activities in a varied area of specialization. Previously, it was common to see men and women with the above set of qualities to be seeking government jobs rather than relying on self-employment. There was also the parental pressure of getting a secured job which only the government sector could provide.

However, this current finding indicates a positive trend in the growth of women entrepreneurs as well as an encouraging and sensitized outlook among the parents and the society in general.

3. Another major implication is the fact that a bulk of the respondents (86.8%) and all ten of the women entrepreneurs interviewed for case study identified themselves as first generation entrepreneurs. Majority of the women entrepreneurs in Nagaland are inexperienced with no previous history in the family. Local entrepreneurship is a recent phenomenon and the whole entrepreneurial milieu is at a nascent stage. The women entrepreneurs mostly

learn the tricks of the trade through trial and error. However, as evidenced through the case studies, successful enterprises run by women are cropping up in the state which is encouraging. It is also notable that 92.8% of the respondents admitted that their businesses are profitable with varying degrees of profitability.

4. It is also observed that a majority of the women entrepreneurs 59.2% used money from their personal savings to start their business. Another 26.9% borrowed from friends and family to invest in their business ventures. All ten women from the case studies share similar story where they used their own savings or borrowed from friends and family for their initial investment. The initial investment is also low with 88.4% investing below 10 lakh. This coupled with factors such as risk averse nature inherent in women; businesses concentrated in conventional, women centric areas of business; its small-scale nature and unawareness of assistance provided by different agencies are some of the possible reasons that prompt women to use their own savings rather than seek external help.
5. While it is seen that most women entrepreneurs start their business at their will, their families are more often than not, supportive of their career choice. Again, most women hold high educational qualifications. This displays the liberal view prevalent in Naga society where a person is not discriminated based on his/her gender when it comes to educational and occupational choice.

Having said that, family is at the heart of the Naga society. Regard for elders, parent's role in decision making, reverence of marriages as sacred, nuclear family style and children living with parents until marriage are some of the social norms that are entrenched in the Naga society.

These are some of the underlying reasons for the statistically significant outcome indicating family's and husband's influence in the decision-making process of the businesses for the women entrepreneurs.

6. Awareness of assistance from the government, banking institutions and non-governmental organizations are remarkably low. A meagre 2.8% claimed to have received some form of assistance from various government departments, 15.6% from different banks and 4% from NGOs.

While it is seen that all these agencies have multiple schemes and programmes in place specifically directed towards promoting women entrepreneurship, it is surprising to see such a disconnect between assistance provided and received. All 250 women entrepreneurs in the survey and 13 in the case studies are genuine women entrepreneurs and there should be no hindrance in becoming beneficiaries.

7. An interplay of private, public, academic and civil sectors is necessary for the positive growth and performance of women entrepreneurship in the state. An interconnectedness amongst these sectors would provide a cohesive system conducive for its promotion. While there is scope for improvement in all sectors, an acute gap is felt in the civil sector constituting NGOs which is central to the mission of promoting women entrepreneurship.
8. Commercial banks are the most familiar institution for women entrepreneurs to go seeking for assistance. However, often times loan proposals from women entrepreneurs are rejected owing to certain factors such as poor financial position, lack of collateral security, lack of personal guarantee, besides others.
9. Financial (28.9%) and marketing (28.5%) problems were found to be the topmost problems as ranked by the respondents during the survey. While

manufacturing, personal and other problems are also faced by women entrepreneurs during the course of their business, lack of capital coupled with fear of taking risk and non-availability of credit hinders the smooth functioning of their businesses. Transportation is ranked the number one problematic marketing related issue with lack of marketing information and high marketing cost adding to their woes.

It is observed that women entrepreneurs in Nagaland receive support from spouse and family and with additional help available at home, they confess they are able to focus on their businesses. Hence, marketing and financial worries overshadow other types of problems.

10. It is found through the survey and case studies that digital commerce play an important role in their business set up as many of the women entrepreneurs do not own a physical store but advertise their products and services through social media accounts and conduct their business through social media accounts. They take the help of different logistic partners and the post office for delivery of their products.
11. It is observed that women entrepreneurs in Nagaland are confident, forward looking and optimistic about their career choices and determined in succeeding in their endeavours. All ten case studies reveal their zeal, confidence and resolve to expand and diversify their businesses. Besides, it can also be seen through findings of the attitude test conducted on the women entrepreneurs where high positive response is recorded when asked whether they think they will be able to manage adequately if additional capital is invested in their business and their willingness to open branches in different parts of the country.

Results of Chi Square test conducted on certain statements also reveal positive attitude amongst the respondents. There was an overwhelming response from the women entrepreneurs that points to a favourable entrepreneurial temper and confidence among them.

7.4 Suggestions

In cognizance of the findings of the study, it is found necessary to detail the following suggestions for the growth and development of women entrepreneurship in Nagaland.

7.4.1 Streamlining of Women Entrepreneurs in a Systematic Manner

It is observed that women entrepreneurship in Nagaland function in an unorganized manner which puts many enterprising women entrepreneurs at a disadvantage. Effort must be made to streamline women entrepreneurs in a structured way through various forms of registration and making governmental and other support system accessible to such registered members.

7.4.2 Women Entrepreneur Friendly Programmes and Packages

The government must play an active role in creating a strong ecosystem that is conducive for women entrepreneurship development in the state through specifically designed policies and programmes. Effort must also be made towards building a strong network that would cater to the effective dissemination of information to reduce the unawareness level in women entrepreneurs regarding governmental support system.

7.4.3 Building Infrastructural Facilities

Frequent power failure was the number one manufacturing problem while transportation problem was the highest ranked marketing problem. These are indicators of poor infrastructural facilities in Nagaland. Basic infrastructure is the backbone for an economy as such every possible effort must be made to minimize problems of poor transport connections, power deficiency and other logistics problems that hamper the growth and sustainability of business enterprises.

7.4.4 Special Provision for Women in Unconventional Businesses

Most of the enterprises are small startups and concentrated in the areas of handicrafts, home-based food processing and catering services, stitching and designing, education and lifestyle etc. Efforts must be made to encourage women to diversify their business portfolio and enter less conventional areas of business such as medical, engineering, electronics, automobile, furniture etc. by providing specially designed incentive packages for such women.

7.4.5 Role of Banks and Other Financial Institutions

The degree of awareness among women entrepreneurs regarding assistance provided by banks and other institutional support is considerably low. Besides, many of the respondents who approached commercial banks for loans were rejected for various reasons. Institutions must research to find ways and means to provide women entrepreneurs with access to capital and with ease.

7.4.6 Role of Non-Governmental Organizations

NGOs can play a significant bridging role in order to support growth of women entrepreneurship. They can also collaborate with government and other financial

institutions and engage in target intervention programmes to help women entrepreneurs.

7.4.7 Role of Educational Institutions

Educational institutions can play key role by way of providing entrepreneurial competencies through various courses, training and development programmes. Such courses and programmes specifically targeted at the female populace can be incorporated. The state has a very low number of institutions that provide commercial and management studies. It is also high time that the government explore the possibilities of establishing a B-school in the state.

7.4.8 Women Study Centers

Various women study centers should be established at strategic locations in the state to facilitate capacity building programs and trainings and also to maintain data on gender statistics and studies.

7.4.9 Mass Awareness Programmes

There is a prevailing trend and conditioned belief among the people that government jobs are superior. Government job-holders receive higher social recognition and acceptance. Many young people enter into entrepreneurial activities as a last resort for earning a livelihood. This mindset needs to be reversed. Mass social awareness programmes should be conducted like workshops and seminars and community-based activities that encourage entrepreneurship.

7.4.10 Skill Generation through Training

Most women entrepreneurs are untrained and first-generation entrepreneurs in Nagaland. Trainings equip women entrepreneurs by providing better managerial, communication, bookkeeping and networking skills, technical know-how, production and marketing techniques, besides others. An oft-repeated challenge among the women entrepreneurs was the non-availability of skilled labour in the state. The government should focus on capacity building and skill generation through trainings. Such trainings must be made easily accessible with low or no cost.

7.4.11 Recognition and Benefits

In order to motivate and encourage women entrepreneurs, government and non-government agencies can coordinate to recognize inspiring female entrepreneurs and various awards and benefits be given. This will in turn create healthy competition and also bring about greater visibility in the common platform.

7.4.12 Marketing Linkages

One of the many reasons that dwarf small businesses is the lack of proper marketing channels or knowledge thereof, which limits them to the local market alone. Establishing a network system that can ensure prompt marketing of goods and channel them to new and bigger markets would ensure the stability and growth of small businesses.

7.4.13 Technical Assistance and Other Resources

Besides financial aid, entrepreneurs need technical and other assistance to propel their businesses into greater heights. Women entrepreneurs need a conduit that will give access to support services. They need support services that will create a more

seamless and a single window approach that will help them navigate through problems easily.

7.4.14 Sensitization of the Masses to Embrace the ‘Shop Local, Support Local’ Concept

People must be made aware of the long-term benefits of encouraging local businesses. A thriving local business community strengthens the society both socially and economically.

7.5 Areas for Further Research

The scope of the present study was limited to the status and growth of women entrepreneurs in Nagaland. It leaves ample scope in the following areas that can be taken up for further research.

7.5.1 It is a women centric study and leaves men outside the purview of the study.

Hence, a general study on the entrepreneurs irrespective of gender can be undertaken to get an overall picture of entrepreneurial temper in the state.

7.5.2 The sample was collected from urban areas alone and thus the findings and conclusions may not be applicable in entirety to rural entrepreneurs. Studies on rural entrepreneurship can thus be undertaken to assess the state of women entrepreneurs in the rural areas.

7.5.3 Comparative studies can also be conducted from different perspectives such as men and women entrepreneurship, urban and rural, interstate comparisons or local and non-local entrepreneurs.

- 7.5.4 The study is mainly based on quantitative analysis. Further research can be done by incorporating qualitative analysis that will throw light on the behavioral and attitudinal patterns of women entrepreneurs.
- 7.5.5 The study highlighted the role of government, banking and other financial institutions and non-governmental organizations. In-depth research on the role of each party in the promotion and development of entrepreneurship would highly benefit all stakeholders.
- 7.5.6 While there are numerous governmental programmes and schemes in place meant to augment the growth of women entrepreneurship, yet the number of beneficiaries within the sample was significantly low. Same is true regarding the assistance provided by banks, other financial institutions and non-governmental organizations. Further research can be done to investigate the reasons for such gaps.
- 7.5.7 Studies on specific areas of entrepreneurship such as agri-entrepreneurship or social entrepreneurship would make for an interesting as well as benefitting research to contribute to the existing pool of knowledge.

7.6 Conclusion

While the outlook of women doing business in Nagaland is not a new phenomenon, women actively engaged in the entrepreneurial activities in a standardized and organized manner is the need of the hour.

Viable solution to generate employment and reduce poverty lies in developing entrepreneurship. And whereas, more than half the figure accounts for women gender, it is of paramount importance that women entrepreneurship gets due recognition for promotion and development of the same. Another core reason for encouraging women

entrepreneurship is that gainful employment gives women economic status which directly relates to social status and empowerment of women.

While there are constraints and challenges unique to the state and to women entrepreneurs by virtue of their location and gender, efforts must be made to provide adequate support through various governmental and other institutional channels. Women entrepreneur-friendly policies need to be framed and effective measures taken to enable the utilization of governmental funds in the correct manner and that the right and deserving candidates are targeted through various schemes. Genuine entrepreneurs should be able to get access to the state resources conveniently and without the usual red tapping and corrupt mechanisms.

Sincere efforts must be taken to develop women entrepreneurship by recognizing the problems and obstacles she faces and taking proactive measures to reduce such barriers. The transition from being a homemaker to being a successful entrepreneur is not an easy task. Therefore, it is imperative for government and society alike, to respond to the needs of women entrepreneurs and address the totality of the problems. And such strategy must be in concurrence with reality by taking cognizance of the problems that women entrepreneurs face in Nagaland.

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Annexure I:**QUESTIONNAIRE FOR WOMEN ENTREPRENEURS****1. Sampling Details**

- 1.1. Sl.No.
- 1.2. District

2. Personal Details

- 2.1. Age
 Less than 25 ☐ 25 - 40 ☐
 40 - 60 ☐ Above 60 ☐
- 2.2. Marital Status
 Married ☐ Single ☐
 Divorced/Separated ☐ Widow ☐
- 2.3. Number of dependents
 None ☐ 1 – 2 ☐
 3 – 4 ☐ 5 and above ☐
- 2.4. Educational Qualification
 Illiterate ☐ Below Class 10 ☐
 HSLC ☐ HSSLC ☐
 Graduate ☐ Above Graduate ☐
 Technical/Professional Qualifications ☐
- 2.5. Community
 SC ☐ ST ☐
 OBC ☐ General ☐
- 2.6. Place of Birth
 Urban ☐ Semi Urban ☐ Rural ☐

3. Business Details

- 3.1. Nature of Business
 Agricultural ☐ Trading ☐
 Manufacturing & Trading ☐ Services ☐ Others ☐
- 3.2. Specialized area of business
 Readymade garments ☐ Food products ☐ Cosmetics ☐
 Household items ☐ Beauty parlour ☐ Handicrafts ☐
 Medical ☐ Education ☐ Electronics ☐
 Stationery ☐ Jewelry ☐ Engineering ☐
 Furniture ☐ Event Management ☐ Secondhand garments ☐
 Others ☐
- 3.3. Form of Business
 Sole proprietorship ☐ Partnership ☐
 Cooperative/trust ☐ Limited Company ☐
 Private Limited Company ☐

- 3.4. How would you describe yourself as an entrepreneur?
 First generation ☐ Second generation ☐ Elder ☐
- 3.5. How old is your business?
 3 to 5 ☐ 5 to 10 ☐ 10 and older ☐
- 3.6. Is the building of your business rented or self-owned?
 Rented ☐ Self-owned ☐
- 3.7. Specify the total number of regular employees in your business, if any _____
- 3.8. Specify the total number of seasonal employees in your business, if any _____
- 3.9. Tick the sources of initial investment of your business
 Own ☐ Family & Friends ☐ Bank loan ☐
 Government Agencies ☐ Private money-lenders ☐ Others ☐
- 3.10. What was the initial amount invested in your business?
 Below 1 lakh ☐ 1 – 10 lakh ☐
 10 – 20 lakh ☐ 20 lakh and above ☐
- 3.11. Are you running your business profitably?
 Yes ☐ No ☐
- 3.12. If yes, what would be the percentage increase of your capital (approx.)?
 10% or less ☐ 10 – 30% ☐ 30 – 60% ☐ 60% and above ☐
- 3.13. Have you invested in purchasing assets for your business after your initial investment?
 Yes ☐ No ☐
- 3.14. What would be your yearly drawings from your business for personal use?
 10,000 and less ☐ 10,000 – 50,000 ☐ 50,000-1lakh ☐
 1 lakh – 5 lakh ☐ 5 lakh and above ☐
- 3.15. What prompted you to establish the enterprise?
 Desire to be independent ☐
 Earn a livelihood ☐
 Pursue dream/special interest ☐
 Better status in society ☐
 Family responsibility ☐
 Parent/husband in business ☐
 Need additional income ☐
 No other profitable venture ☐
 Others ☐

4. Role and Status of women entrepreneurs

- 4.1. How would you rate your husband's influence in the decision-making process of your business (If you have a husband)?
 Very high ☐ High ☐ Moderate ☐
 Low ☐ Very low ☐
- 4.2. How would you rate your family's (besides husband) influence in the decision-making process of your business?

Very high ☐ High ☐ Moderate ☐
 Low ☐ Very low ☐

- 4.3. How well are your instructions and decisions received by your employees and partners? (Leave blank if there are no employees or partners)

Very well ☐ Well ☐ Moderately ☐
 Poorly ☐ Very poorly ☐

- 4.4. How would you rate your economic independence post establishing your business?

Very high ☐ High ☐ Moderate ☐ Low ☐ Nil ☐

- 4.5. Kindly specify your status on the following points using the initials given below:

VH – very high, H – high, M – moderate, L-low, N - nil

Before setting up the business		After setting up the business
	Decision making power in the family	
	Respect in the family	
	Respect in society	
	Participation in social activities	
	Control over family finances	
	Degree of importance given by friends and family	
	People seeking your opinions and advice	
	Accumulation of knowledge and information	
	Getting to know important and resourceful people	
	Degree of independence	
	Access to information and communication technology	

- 4.6. Do you think you have developed various skills after starting and running your business?

Yes ☐ No ☐

- 4.7. Tick the skills and qualities you think you have developed after establishing your business.

Communication skills ☐ Leadership skills ☐
 Management skills ☐ Technical skills ☐
 Self-confidence ☐ Self respect ☐
 Independence ☐ Mobility ☐

5. Awareness of Assistance from Government, Banks and Other Financial Institutions

5.1. How would you rate your awareness about various government schemes available for a woman entrepreneur?

Very high ☐ High ☐ Moderate ☐ Low ☐
Very low ☐

5.2. Have you received any assistance from any govt. departments?

Yes ☐ No ☐

5.3. If yes, tick the department you received the assistance from:

Department of Industries and Commerce ☐
Department of Women and Child Development ☐
Department of Employment, Skill Development and Entrepreneurship ☐
Department of Women Resource Development ☐
Others, please specify _____

5.3. Have you approached any agency for assistance? Tick whichever is applicable.

District Industries Center (DIC) ☐
Small Industries Service Institute (SISI) ☐
District Rural Development Agency (DRDA) ☐
Khadi and Village Industries Commission (KVIC) ☐
Commercial Banks ☐
Others, specify _____

5.4. How would you rate your awareness of the various development and service support provided by banks and other financial institutions?

Very high ☐ High ☐ Moderate ☐ Low ☐ Nil ☐

5.5. Have you attended any training, workshops, seminars given by any govt. agency? Y/N.

If yes, how would you rate the overall performance of the programme?

Extremely good ☐ Good ☐ Moderate ☐ Poor ☐
Extremely poor ☐

5.6. How have you benefited from such programme? Tick whichever is applicable

Better management of business ☐ Reduction in wastage of resources ☐
Technical know-how ☐ Better management of accounts keeping ☐
Increase in demand ☐ Better networking ☐
Expansion of business ☐ No benefits ☐
Others _____

5.7. Have you received any support or assistance from any bank or other financial institution?

Yes ☐ No ☐

5.8. If yes, what type of assistance did you receive?

Monetary support ☐ Developmental and other supports ☐

- 5.9. If proposal for loan has ever been rejected by bank, what were the reasons for such rejection?

Unsatisfactory investment proposal ☐

Poor financial position ☐

Lack of collateral security ☐

Lack of personal guarantee ☐

Others, specify _____

- 5.10. Have you ever resorted to borrowing from private money lenders?

Yes ☐

No ☐

- 5.11. If you have any experience with taking loan from a bank, how would you describe the process?

Very easy ☐

Easy ☐

Moderate ☐

Difficult ☐

Very Difficult ☐

- 5.12. If it was difficult, what reasons would you state for the same? Tick whichever is applicable.

Lengthy and complicated paperwork ☐

Unhelpful and unfriendly attitude of staff ☐

Malpractices by bank officials ☐

Poor service and unwanted delay ☐

Gender discrimination ☐

High margin money ☐

Strict terms and conditions ☐

Others, specify _____

- 5.13. How would you rate your awareness about assistance provided by NGOs to woman entrepreneurs?

Very high ☐

High ☐

Moderate ☐

Low ☐

Very low ☐

- 5.14. Have you received any assistance from any NGO?

Yes ☐

No ☐

- 5.15. Are you a member of any association/organization of women entrepreneurs or self-employed women?

Yes ☐

No ☐

- 5.16. Are you aware of any such organizations in your district or state?

Yes ☐

No ☐

6. Problems Faced by Women Entrepreneurs

- 6.2. Considering the nature of problems and challenges you face while running your business, tick the ones applicable to your business.

Financial ☐

Manufacturing ☐

Marketing ☐

Personal ☐

Others, specify _____

- 6.3. What is the most common financial problem you face? Rank them in order (1,2,3)

Lack of capital

Non-availability of credit

Fear of taking loans

- 6.4. What is the most common manufacturing/ production problem you face? Rank them in order (1,2,3...)

Problem in procuring raw materials

Lack of skilled labour

Frequent power failure

Outdated machinery

High cost of transportation

- 6.5. What is the most common marketing problem you face? Rank them in order (1,2,3...)

Transportation

Problem of credit sales

Lack of marketing information

High marketing cost

Advertising and publicity problem

- 6.6. What is the most common personal problem you face? Rank them in order (1,2,3...)

Family responsibility

Lack of experience

Lack of education and training

Fear of taking risks

Lack of support from spouse and family

Lack of communication skills

- 6.7. What are the other problems you face? Tick whichever is appropriate.

Dealing with official concerning tax

Dealing with officials concerning registration and licens

Problem with employees

Lack of motivation

Lack of technical know how

Unavailability of ideal location for setting up business

Unawareness of institutional support initiatives

Not being taken seriously as a professional

Lack of confidence

Access to network

Others

7. Future prospects of women entrepreneurship

- 7.1. Do you think you will be able to manage adequately if you invest more capital in the near future?

Yes

No

- 7.2. If given a chance, will you opt to open branches in different parts of the country where you will have to face greater risks and travel more?

Yes

No

7.3. Below are given some statements. Encircle the most suitable answer which are given on a five-point scale as: Strongly agree – 5, Agree – 4, Undecided – 3, Disagree – 2, Strongly Disagree – 1

I am extremely happy with my profession	1	2	3	4	5
I am always eager to know about new ideas and developments	1	2	3	4	5
I have become more independent and confident after owning my business	1	2	3	4	5
I do not wish for my children to become entrepreneurs	1	2	3	4	5
My business is only a secondary means of income for my family, as such it is not so important.	1	2	3	4	5
Women are as good as men in handling business issues.	1	2	3	4	5
My friends and family think I am a good entrepreneur	1	2	3	4	5
If my business was owned by a man, it would have done better	1	2	3	4	5

THANK YOU