

**ECONOMIC EMPOWERMENT OF WOMEN THROUGH  
ENTREPRENEURSHIP: A CASE STUDY OF AIZAWL,  
MIZORAM**

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF  
THE REQUIREMENTS FOR THE DEGREE OF  
DOCTOR OF PHILOSOPHY**

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**ECONOMIC EMPOWERMENT OF WOMEN THROUGH  
ENTREPRENEURSHIP: A CASE STUDY OF AIZAWL,  
MIZORAM**

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**Submitted**

**In partial fulfillment of the requirement of the degree of  
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### **CERTIFICATE**

This is to certify that the thesis entitled “Economic Empowerment of Women through Entrepreneurship: A Case Study of Aizawl, Mizoram” written by Ms. Rosie Lalmuanpuii has been undertaken under my supervision.

She has fulfilled all the required norms laid down under the Ph.D. Regulations of Mizoram University. The thesis is the result of her own hard work and investigation. Neither the thesis as a whole nor any part was ever submitted to any University for any degree or award.

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**DECLARATION**  
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March, 2023

I Rosie Lalmuanpuii, hereby declare that the subject matter of the thesis is the record of work done by me, and the contents of this thesis did not form basis of the award of any previous degree to me or to do the best of my knowledge to anybody else, and that the thesis has not been submitted by me for any research degree in any other University/Institution.

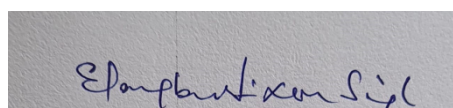
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## **ABBREVIATIONS**

|        |   |
|--------|---|
| CAF    | - Charity Aids Foundation   |
| CAPART | - Council for Advancement of People's Action and Rural Technology |
| DWCRA  | - Development of Women & Children in Rural Areas                  |
| DIC    | - District Industries Centers                                     |
| FAWDC  | - Financial Assistance Through Women's Development Corporation    |
| FSWE   | - Federation of Societies of Women Entrepreneurship               |
| HR&LN  | - Human Right & Law Network                                       |
| MFIs   | - Micro Finance Institutions                                      |
| MHIP   | - Mizo Hmeichhe Insuihkhawm Pawl                                  |
| MUP    | - Mizoram Upa Pawl  |
| MzRLM  | - The Mizoram State Livelihood Mission                            |
| NBCFDC | - National Backward Classes Finance and Development Corporation   |
| NGOs   | - Non- Governmental Organizations                                 |
| NSKFDC | - National Safai Kramchari Finance and Development Corporation    |
| PADI   | - People's Action in Development India                            |
| PMRY   | - Prime Minister Rojgar Yojana                                    |
| IRDP   | - Integrated Rural Development Programmes)                        |
| SEDII  | - Small Entrepreneurship Development Institute of India           |
| SHGs   | - Self Help Groups  |

TRYSEM - Training of Rural Youth for Self-Employment  
WCFC - Women's Corporate Finance Corporation  
YMA - Young Mizo Association  
Vos - Voluntary Organizations

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## **1.1 Introduction**

Status of women is often considered a significant indicator of a society's level of development. Changing perspectives on human development have made the concept of development more people-oriented, and women have been made equally important. The Late Former President of India Dr. A.P.J. Abdul Kalam said, "When women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead the development of a good family, good society and ultimately a good nation".

## **1.2 Entrepreneurship**

The concept of entrepreneurship was first introduced in the nineteenth century by French economists. In those days, contractors, adventurers and cultivators were mostly known as entrepreneurs. With Schumpeter's work however, entrepreneurship began to be studied in a systematic manner, emphasizing its unique contribution to economic development. In the economic literature before him, from Adam Smith to Marshall, entrepreneurship was neither defined nor included. In his "Theory of Economic Development", Joseph A. Schumpeter placed entrepreneurship at the center of economic development and assigned it a critical role. (Batra G.S, 2004). In the history of economics, the idea of entrepreneurship is not new. Several authors

have demonstrated the close connection between entrepreneurship and economic growth. Economic literature pays special focus to the potential of entrepreneurship in relation to societal well-being and growth. (Gonzalez-Sanchez, 2012).

According to A.H. Cole, Entrepreneurship is the purposeful activity of an individual or a group of associated individuals undertaken to initiate, maintain or organize a profit- oriented business unit for the production or distribution of economic goods and services (Sinha, 2022). Entrepreneurship is a remarkable area of study with great potential, broad relevance and profound intellectual issues. Its potential is only constrained by our inability to accumulate sufficient knowledge. We have been held back by the fact that we do not agree on an underlying theory of entrepreneurship or wealth creation, and we frequently approach the phenomenon from different theoretical standpoints, including those of economic, social, and psychological nature, and using various levels of analysis, including individual, group, and population. It appears that the usual theoretical frameworks sometimes fail to describe entrepreneurship (Venkataraman, 2019).

In terms of entrepreneurship, three things are involved: the entrepreneur who takes risks to make a change, the activity and the enterprise. A new venture requires innovation and taking risks. Entrepreneurship is all about taking risks and executing innovative

ideas. Investing and producing are actions that are taken by a business venture in order to carry out production functions, arranging inputs such as land, labor, materials and capital, introducing new techniques and products, and finding new sources of revenue. The main features of entrepreneurship are – economic activity, creativity and innovation, profit and risk bearing. Entrepreneurship thus creates new opportunities while building and scaling something revolutionary that advances the society. Entrepreneurship therefore not only helps to solve growing unemployment problem among the people but also contribute to the economic development of a society as well as the nation. Carrying out of new combinations of firm organization - new products, new services, new sources of raw material, new methods of production, new markets, new forms of organization (Schumpeter, 1934).

Entrepreneurship also exists under condition of risk and uncertainty. The two terms are not interchangeable. The variability of outcomes (or returns) is referred to as risk, if there is no risk, the returns are certain. A company that operates in a risk-free environment would continue to grow indefinitely because a negative consequence could not arise. As a result, risk is a constraint on ever-expanding entrepreneurship. Risk can also be quantified using statistics that measure dispersion, such as the variance and standard deviation. Uncertainty refers to entrepreneurs' confidence in their estimates of

how the world works—their understanding of environmental causes and effects. The environment and future can be precisely known if there is no uncertainty. If the future can be predicted, then anyone can predict their future and it will not be a source of lasting profit for anyone (Dollinger, 2008). (Hisrich et al.,2005), “Entrepreneurship is the process of creating something new with the value of devoting the necessary time and effort, assuming the accompanying financial, psychic and social risk and receiving the resulting reward of monetary and personal satisfaction and independence”.

### **1.2.1 Historical background of Entrepreneurship in India**

Indian entrepreneurship has been divided into two sections, viz. Entrepreneurship during pre-independence and post-independence.

#### **a. Entrepreneurship during Pre independence**

Indian entrepreneurship occurred prior to the Rig-Veda when metal idols and handicrafts were prevalent in society. People were grouped into a specific form of economic and social framework; the towns did not dominate village life in any way. Farmers, craftsmen, weavers, carpenters and goldsmiths made up the village community's caste-based division of labor. They traded commodities and provided financial services. Before 1850 there were an attempt of setting up factories in India. Due to poor communication and transportation connections, India's manufacturing sector did not grow until 1850.

The Swadeshi Company was established in October 1905, and this movement had a significant impact on encouraging investment in industrial operations.

#### **b. Entrepreneurship during Post independence**

The beginning of the modern factory in India can be traced to the second half of the 19<sup>th</sup> century. These were pioneering attempts, primarily by Europeans, and they were successful due to political privileges and control over the organized money market. The post-independence period in India (1947-1990) has been called the "License-raj" (Majumdar, 2004). It was defined by severe government restrictions over all aspects of manufacturing. During this time, the industrial development viewed the government as the major factor in establishing and operating key capital-intensive infrastructure industries, while encouraging the private sector to engage in smaller scale labor-intensive manufacturing (Majumdar, 2004). By the mid-nineteenth century, India had a reasonably developed corporate community. Three major initiatives were presented in the First Industrial Policy of 1948: -

- 1) Economic power balance between the private and public sectors;
- 2) Expansion of entrepreneurship from existing centers to additional cities, towns, and villages.
- 3) Identify a significant number of industrially promising individuals from various social strata.

The Industrial Policy of 1991 stressed the expansion of the economy's small-scale sector. Training and entrepreneurial development programmes were used to support first-generation entrepreneurs (EDPs). Women entrepreneurs were given assistance through special training programmes. The policy's new word was 'competition' not 'reservation.' According to the Industrial Policy of August 2000, small scale units could register with the state government's directorate of industries and district industries centers. Women entrepreneurs were also included in the registration and the MSME Act of 2006 covered micro, small and medium-sized businesses.

### **1.2.2 Entrepreneurship Growth in India**

Entrepreneurship is regarded as an important factor to economic development. Growth in entrepreneurship not only strengthens an economy by increasing employment possibilities and people's income, but it also serves as a way to decrease the concentration of economic power in the hands of a few. Entrepreneurship is a key factor of the industrialization process, and entrepreneurs contribute significantly to the development of a modern and innovative society.

The beginning of modern entrepreneurship in India can be traced to the second half of the 19<sup>th</sup> century. Some stray attempts were there in setting up factories before 1850. Mostly it was the efforts given by the European and more or less they were successful due to the political influences and their control over the organized money

market. The first Indian to come out with entrepreneurial initiatives was Ranchod Lal Chota Lal, a Nagar Brahmin in 1847 who had an intention of starting a manufacturing textile industry, but was not successful in his first attempt.

The Swadeshi Company was launched in October 1905 and had a positive contribution by introducing Indian investment into entrepreneurial activities. The Government of India also protected certain industries after the first world war, this had helped in introducing and establishing the factory system in India. This gave rise to the establishment of more numbers of new banks in India. It was only after the attainment of independence in 1947 that, the rapid industrialization began seriously at the national level. The first industrial statement in 1948 was an eye-opening guideline for industrial and entrepreneurial development. The process of industrialization was so great that it may be called as the period of Indian Industrial Revolution. Entrepreneurship growth in India was started with the establishment of Small Industry Extension and Training Institute (SIET) in 1962 in Hyderabad.

### **1.2.3 Women Entrepreneurship in India**

The Government of India has taken different steps to encourage entrepreneurship amongst women by introducing a number of schemes and benefits. The first National Conference of Women Entrepreneurs was held in November, 1981 at Delhi also supports the need for

developing women entrepreneurs for an overall development of the nation in order to attain sustainable development of the country. According to Global Reports, India ranks relatively low on the parameter of women entrepreneurship. According to the “ Female Entrepreneurship Index Report ”, 2015 compiled by Global Entrepreneurship Development Institute, among 77 countries studied, India ranked 70 with a low score of 25.3. The lowest rank Pakistan with a score of 15.2 (Terjesen & Lloyd, 2015).

Women entrepreneurs in India have experienced the strongest pandemic impacts, where two- third of women entrepreneurs attributed business closure due to Covid 19 Pandemic (Global Entrepreneurship Monitor Report on Women Entrepreneurship 2020/21).

#### **1.2.4 Promoting Women Entrepreneurship**

Several government and non-government agencies and programmes are targeted to the development of women entrepreneurship. Some of these are listed below:

1. Federation of Societies of Women Entrepreneurship (FSWE)
2. Small Entrepreneurship Development Institute of India (DEDII)
3. District Industries Centers (DIC)
4. Development of Women & Children in Rural Areas (DWCRA)
5. Integrated Rural Development Programmes (IRDP)



6. Prime Minister Rojgar Yojana (PMRY)
7. Training of Rural Youth for Self-Employment (TRYSEM)
8. Women's Corporate Finance Corporation (WCFC)
9. Financial Assistance Through Women's Development Corporation (FAWDC)
10. National Backward Classes Finance and Development Corporation (NBCFDC)
11. National Safai Kramchari Finance and Development Corporation (NSKFDC). In order to overcome financial difficulties banks and financial institution have developed specialized schemes wherein finance is available to women entrepreneurs on concessional terms. The two such important schemes are:

- Mahila Udyog Nidhi (MUN) of Small Industries Development Bank (SIDBI).
- Stree Shakti Package (SSP) of State Bank of India (SBI).

### **1.2.5 Women Entrepreneurship and Economic Development**

A business leader who is an entrepreneur works to generate economic growth and development by putting ideas into practice. There is no doubt that entrepreneurs can make a difference to the way we live and work. The innovations they develop may improve our standard of living if they are successful. Entrepreneurs create wealth as well as jobs and conditions for a prosperous society through their

entrepreneurial venture. Different economies have different material resources, industries and political systems. There is a possibility that entrepreneurs contribute more to economies with favorable opportunity with more challenging prospects. Women entrepreneurs must be adequately molded with entrepreneurial traits and talents to meet changes in trends and challenges in global marketplaces, as well as be competent enough to sustain and strive for excellence in the entrepreneurial sphere. If every person works with this attitude of recognizing women's vital role in society and understanding their crucial role in contemporary business, we will be able to outperform our own conservative and rigid mind process, which is the biggest barrier in our country's development process (Koneru, 2017).

### **1.3 Meaning of Entrepreneur**

An entrepreneur is a person who is willing to start a new business or initiative and bear full responsibility for the outcome. In his Treatise on Political Economy, J.B. Say is credited with coining the term "entrepreneur" as "one who undertakes an enterprise, especially a contractor, serving as an intermediary between capitals and labor" (Deakins & Freel, 2009). Thus, an entrepreneur is defined as someone who begins on a new initiative and organizes, manages and carries the risk of a firm or enterprise. Successful entrepreneurs ought to have good management skills as well as team-building talents. Individuals play a significant influence in entrepreneurship.

Each person's psychological, social and demographic qualities either enhance or hinder from his or her ability to be an entrepreneur. Personal experience, expertise, education and training are the cumulative human resources that the founder offers to the firm. The entrepreneur's personal integrity, as well as how others perceive the entrepreneur and the new venture, are reflected in the person's reputation. The entrepreneur's risk profile determines the initial setup of the venture, such as finance, product offers and staffing. Although the term "individual entrepreneur" is commonly used, the entrepreneur is not always alone. Entrepreneurs are dependent on a network of other people, businesspeople and entrepreneurs. These contacts are personal resources that assist the entrepreneur in obtaining further resources and launching his or her business. It is true that "who you know" and "who knows you" can be very useful resources in the formation of new ventures (Dollinger, 2008). Thus, an entrepreneur can be defined as an economic agent who takes risks with the expectation of profit. During the process, the entrepreneur emerges as an innovator and conscious decision maker, resulting in the closing of market gaps caused by market flaws. It is well accepted that entrepreneurship is vital to developed, developing and transition economies (Tiwari, 2017).

### **1.3.1 Women Entrepreneurs**

The Government of India has defined women entrepreneur with a

broader view as “A women entrepreneurs is defined as an enterprise owned and controlled by women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women”.

According to research on women entrepreneurs, entrepreneurship is a gendered phenomenon, and entrepreneurial development can be rooted in families. Women entrepreneurship had been witnessed as the emergence of an explicit subdomain in the late 1970s (Jennings and Brush, 2013). Schwartz published the first academic paper on female entrepreneurship in the Journal of Contemporary Business in 1976, and the first policy report in this field, titled "The Bottom Line: Unequal Enterprise in America," was launched in Washington DC in 1979. At the Babson College Conference on Entrepreneurship, Hisrich and O'Brien (1981), presented the first academic conference presentation on women entrepreneurs. In 1985, the first academic book on female entrepreneurs was published (Goffee & Scase 1985). The Organization for Economic Cooperation and Development (OECD) Conference on women entrepreneurs in small and medium sized enterprises was held in 1998. An academic conference Diana International was held in 2003(Yadav & Unni,2016). Though the entrepreneurial process is the same for men and women in Asian developing countries, as in any other area of the world, there are various challenges faced by women that are of different dimensions

and magnitudes, which impede them from fulfilling their full potential as entrepreneurs. Entrepreneurship involves having control over one's life and activities. Women in the region have been denied this independence by their society (Tulus,2009).

The growth of women entrepreneurs in developing nations has drawn the interest of academics as well as the development sector. Women entrepreneurs enter the business world as a result of push and pull factors that encourage women to have an independent occupation and stand on their own feet. This desire is motivated by a desire to make independent decisions about their life and profession. Women entrepreneurs pick a job as a challenge and as a desire to try something new, these factors are known as Pull factors. While in push factors, women are engaged in economic - activities due to family compulsion and responsibility. Women who are educated do not wish to limit their lives in the four walls of the house. However, Indian women have a long way to go to gain equal rights and positions because traditions are deeply embedded in Indian society, where the sociological structure has been dominated by men. Women are regarded as the weaker sex and are always forced to rely on men in their home and outside throughout their lives. In the basic family structure, Indian culture made them just subordinates to male member. Women-led businesses can also make a significant contribution for the growth of the economy. Women are now opening

the new economy companies, with success in high technology, professional services and construction. Women entrepreneurs are moving towards strong growth aspirations, they are more customer oriented, greater valued human capital and cultural aspects of the business and are moving forward greater financial performance (Kauffman Center, 2001: Langowitz, 2001). Women with innovative thinking are needed to overcome traditional and Orthodox barriers. Women like Vandana Luthra, who was a homemaker before becoming a "Padma Shri" for her commitment to women's entrepreneurship by successfully running VLCC, a beauty and wellness giant. Ekta Kapoor who transformed Indian television into an exciting source of entertainment. "Padma Shri" Naina Lal Kidwai (CEO, HSBC), Indra Nooyi (CEO and President PepsiCo), and others are examples of women entrepreneurs and intrapreneurs in India.

The demographics characteristic of entrepreneurs has changed as a result of the rise of female business owners and entrepreneurs over the past few decades. In addition, more women in the North East are likely to participate in income-generating activities at a higher rate than women in other regions of the nation.

### **1.3.2 Schemes for Women Entrepreneurs to Start New Business**

There are different schemes implemented to promote women entrepreneurs to start their business in India that contributed for

promoting women entrepreneurship in India. Different schemes like:

1. Annapurna Scheme: This scheme is offered by The State Bank of Mysore for those women entrepreneurs who are setting up industry for food catering. The maximum amount of money granted is Rs.50,000 which has to be repaid in monthly installments for 36 months. The interest rate is determined according to the market rate.
2. Stree Shakti: State Bank of India has offered this scheme to women entrepreneurs who have 50% share in the ownership of a firm or business. The scheme offers a discounted rate of interest by 0.50% in case the amount of loan is more than Rs.2 lakhs for promoting entrepreneurship.
3. Bharatiya Mahila Bank Business Loan: The maximum loan that can be offered under this scheme is up to Rs. 20 crores in case of manufacturing unit. The interest usually ranges from 10.15% and higher. There is no need for collateral security for a loan up to Rs 1 crore.
4. Dena Shakti Scheme: Dena bank provided this scheme for women entrepreneurs in the fields of small enterprises, manufacturer, agriculture and who are in need of financial assistance. The maximum loan offered is Rs.20 lakhs for retail trade. Rs 50,000 for education and housing for women entrepreneurs.
5. Udyogini Scheme: The amount scheme for women entrepreneurs between the age 18 to 45 years is Rs 1 lakh and Rs 45,000 per annum for ST/SC women. This scheme is offered by Punjab and Sind Bank

so as to provide women entrepreneurs involved in Agriculture, retail and small business enterprises to get loans for business at flexible terms and concessional interest rates.

6. Cent Kalyani Scheme: This scheme is offered by the Central Bank of India with the aim of supporting women in starting a new venture or expanding or modifying an existing enterprise. This loan can be availed by women who are involved in village and cottage industries, micro, small and medium enterprises, self-employed women, agriculture and allied activities, retail trade, and government-sponsored programs. This scheme requires no collateral security or guarantor and charges no processing fees. The maximum amount that can be granted under the scheme is Rs. 100 lakhs.

7. Mahila Udyam Nidhi Scheme: Launched by Punjab National Bank and aims at supporting women entrepreneurs participated in the small-scale unit.

8. ICICI Bank: Empowering women through economic independence: This programme aims at promoting underprivileged women in rural India in helping them to earn sustainable livelihood.

## **1.4 Empowerment**

Empowerment is a process of awareness and capacity building leading to greater participations in the decision-making (power and control) and transformative action. The process of empowerment is both



individual and collective. It is through the involvement in groups that people most often begin to develop awareness and ability to organize, to take action and bring change. The most conspicuous feature of the term empowerment is that it contains the word 'Power'. It also implies control over material assets, intellectual resources and ideology. The material assets over which control can be established may be of any type- physical, financial such as land, forests, labor, money. Intellectual resources include knowledge, information and ideas. Control over ideology signifies the ability to generate, capacity to propagate, sustain and institutionalize specific sets of beliefs, principles, values, attitudes, action and behaviors. This control, in turn, confers the power of decision making.

#### **1.4.1 Women empowerment**

Empowerment can be defined as the process of building a social environment in which one can make decisions and make choices for social transformation, either individually or collectively. By gaining knowledge, power, and experience, empowerment improves the innate ability (Hashemi & Riley, 1996). The term empowerment here means economic empowerment. Women empowerment can generally be enjoyed when women is financially independent and would develop confidence to take decision independently. The Preamble, Fundamental Rights, Fundamental Duties and Directive Principles of the Indian Constitution all explicitly state the importance of gender

equality. The Constitution not only guarantees women's equality but also gives the State the authority to implement measures that positively discriminate against women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women.

Entrepreneurship development among women is the backbone of women's economic empowerment. Women's entrepreneurship is the most powerful tools for addressing their unemployment and vulnerability issues. Woman entrepreneurs are more financially independent and has more freedom to make decisions and their economic activity leads to a strong national economy. While women are typically limited to only child-bearing and child-rearing tasks in their houses. Hence, women's participation in all development efforts is desirable under a democratic government. Women have always been active economic, political and ritual partners to males. They have led the way in economic and social activities. Women's education, industrialization and globalization have led to increased social acceptability, mobility, political and social movement, and the attitude toward value system. Thus, status of woman is important in all countries nowadays. Various five-year plans have emphasized welfare measures and women's advancement. The Government of India ushered in the new millennium by designating 2001 as 'Women's

Empowerment Year,' with the goal of focusing on a vision in which "women are equal partners like men".

The ability to exercise complete control over one's activities is the most popular definition of "women's empowerment". The status and function of women in our society have changed dramatically during the last several decades. The disparity between the philosophy and practice of women's empowerment policies in India contributes to the country's persistent social, economic and societal backwardness. Women account up more than half of the population in our country. As a result, no progress can be made until their needs and interests are fully met. Empowerment would be meaningless unless they were made strong, vigilant and aware. Empowerment would become more effective if women are educated, better informed and actively involved in entrepreneurial activities (Siddiqui, 2012).

#### **1.4.2 Approaches to Women Empowerment**

The approaches of women empowerment can be divided into three grounds: -

##### **1. Economic Empowerment**

The ultimate goal of economic empowerment is to fill all of the pots with economically independent and self-sufficient women. Economic empowerment implies equitable resource access and equal participation in cost-effective decision-making. Economic

empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (OECD 2019).

- Equal access to services: It lays the road for economic empowerment for women. Equal access to services enables women to have the same access to social services as men.
- Equitable participation in cost-related decisions: Economic empowerment of women lays the groundwork for equal engagement in family and corporate spending.

## 2. Social Empowerment

Social empowerment indicates that everyone has equal position in society, based on education, living standards, self-esteem, health and nutrition. The creation of business and the ownership of the enterprises by the women entrepreneurs empowers them socially and also increases their socioeconomic strength (Barani & Dheepa, 2013).

- Equal status of women in the family and community: For the benefit of women in society, equal status of women in the home

and community must be provided. Equal status entails equal participation in family decisions, equal access to resources, equal opportunity to survive and most importantly equal birth right.

- Equal access to health and nutrition: No woman can be empowered unless she has access to nutritious food and healthcare. It is clear in the family that a female member is malnourished compared to a male member. As a result, social power has centered on equitable access to health and nourishment.
- Easy access and equity of education: - There is an old saying that when we teach women, we teach the whole family that leads to global education. Providing easy access and equity of education is therefore a way to empower women in society.
- Improved quality of life: - It has been observed that a female member of the family has a lower standard of living than their male counterparts. Improving the quality of life of women leads to the upliftment of society.
- Gaining self-esteem, confidence and self-esteem: Social empowerment opens the door to self-esteem, confidence and self-esteem in women.

### 3. Political Empowerment

It refers to women's equal representation in decision-making, legal and informal systems and their voice in policy-making that influences

their communities. It comprises equal representation of women in decision-making bodies, awareness of rights, and voting participation.

- Equal representation of women in decision-making bodies: - Women have historically been underrepresented in decision-making bodies due to disadvantages. As a result, equal representation in decision-making structures is required for women's growth in politics.
- Rights Awareness: Another significant aspect in women's political empowerment is an understanding of their rights. They will be in a better position to speak out against bullying, prejudice, and crime if they are aware of their rights.
- Participation in voting: India's constitution provides political equality through adult franchise and the right to equality, which prevents discrimination based on sexual orientation. Women's voting participation causes political turmoil. Women's empowerment ultimately leads to national empowerment. As mentioned by India's first Prime Minister, Pandit Jawaharlal Nehru, "To awaken the people, it is the women who must be awakened. Once she is on the move, the family moves, the village moves, the nation moves".

## **1.5 LITERATURE REVIEW**

Review of literature plays a vital role in the research work which provides background information about the work been done, about a

particular issue and helps to understand the theoretical concepts from the past findings. Literature is collected from various sources such as research reports, text books, journals, official records and so on. The researcher could be able to refer and refresh from these sources and can gain basic knowledge to the given problem. Various studies had been taken in India as well as in other countries, to investigate the role of women entrepreneurs which is very necessary for the overall development of the nation. The current review of literature has given a clear understanding of the subject matter, emphasizing the importance of the study and its current relevance.

Many researchers had done research on women economic empowerment and entrepreneurship, of which some relevant to the present study are reviewed here. For better exposition, the review has been organized under the following heads:

1. Studies related to women and entrepreneurship.
2. Studies related to women and empowerment.
3. Studies related to motivational levels of women entrepreneurs.
4. Studies related to problems, challenges and prospects faced by women entrepreneurs.
5. Studies related to the involvement of NGOs and micro finance in promoting economic empowerment among women entrepreneurs.

### **1.5.1 Women and Entrepreneurship**

Natarajan and Jayarathram (1991) felt that in order to develop entrepreneurship among women, government should take different measures like the reorientation of educational system for women to emphasized career guidance and inclusion of entrepreneurship awareness in school curricula, provision of facilities such as marketing support and preference in government purchases and waiving of collateral security.

The emergence of entrepreneurs in a society depends to a great extent on the economic, social, religious, cultural and psychological factors prevailing in the society. Women entrepreneurs are those who explore new paths of economic involvement and contribution. Educating women is absolutely essential in strengthening her personality, encouragement of motivation amongst educated young women for coming in the entrepreneurial stream and extend support with technical and financial assistance are necessary. Therefore, the government and non- government organization have a vital role to play in nurturing and stimulating the spirit of entrepreneurship amongst women (Desai, 1992).

Kraus(1992) studied on the relationship between socio-economic conditions and entrepreneurship of women in Kerala. The study concluded that, the special assistance extended to women entrepreneurs by government agencies teach entrepreneurial spirit



among women, especially among educated women, financial problems still prevented them in expansion and modernization of their units.

Poonam (2003) study on women entrepreneurship in the north east India, found that the units set up by men and women entrepreneurs were mostly on micro enterprises. Women entrepreneurs were mostly concentrating on the traditional activities such as handicrafts and handlooms. While very few women entrepreneurs opted for non-traditional ones. The study concluded that there is a strong need of support to be given by the organization who are working for promotion of entrepreneurship in general and women entrepreneurship in the north east India in particular.

Mohammad and Rubab (2007) examined the women entrepreneurs in Bangladesh. Their study concluded that education policy should be designed to expand the economic opportunity for women in Bangladesh. Financial institution should provide one fifth of their investment for women owned enterprises, training and special assistance for the women of disadvantages groups like destitute, extreme poverty group to overcome the problem of under capitalization and lack of knowledge and training in business skills among the women entrepreneurs in Bangladesh.

Pradyut and Kalyan (2014) analyzed the gender influence on entrepreneurship in Aizawl district and concluded that substantial section of entrepreneurship is mostly dominated by women.

Although the entrepreneurship license was in the name of the male entrepreneurs however, the business mostly being undertaken by the female as observed from their micro data analysis especially in the state capital Aizawl.

Kurinji and Magesh (2016) analyzed women entrepreneurship in Tamil Nadu by using TOWS (Threats, Opportunities, Weaknesses and Strength) analysis and found that women entrepreneurs are limited with several weakness factors and challenges in the form of threats. Women entrepreneurs have lots of opportunities to become a successful investor and achiever in entrepreneurship. They also stated that women empowerment is possible because of the women entrepreneurship.

Dingliana and Kumar (2016) examined women entrepreneurship in Mizo family businesses. They concluded their study that Mizo women participation in family businesses is comparatively higher in Mizo businesses. Mostly Mizo women runs a smaller business in more minor sector. Family businesses are also a good incubator to impart their skills and abilities to women. Even though Mizo society remains highly patriarchal, women play a significant role in decision making in both business and family administration.

Singha (2016) conducted a study on women entrepreneurship in Manipur. The study concluded that due to the limited scope for the establishment of large and medium scale industries, the entrepreneurs

were more focused on the development of micro enterprises like handicrafts, handloom, sericulture that attracted more of women entrepreneurs to participate. This can provide employment to local citizen, that could contribute to the economic development process.

Koneru (2017) conducted a case study of women entrepreneur of Ludhiana. The study concluded that women entrepreneurs must be adequately molded with entrepreneurial traits and talents to meet changes in trends and challenges in global marketplaces, as well as be competent enough to sustain and strive for excellence in the entrepreneurial field. If every citizen works with such an attitude toward respecting women's important role in society and understanding their vital role in modern business, we will be able to surpass our own conservative and rigid thought process, which is the biggest barrier in our country's development process, very soon. Women who are highly educated, technically sound and professionally skilled should be encouraged to run their own businesses rather than rely on wage employment so that young women's hidden skills can be identified and developed.

Agarwal and Lenka (2018) their findings from the study revealed the importance of competency development as an empowerment tool for promoting opportunities and encouragement for women entrepreneurs. Government and other organizations should focus more on skill developmental training, educations, promotional

schemes that will enhance knowledge, skills and abilities to analyze their own weaknesses and strength.

Agarwal (2018) made an empirical study on challenges faced by women entrepreneur in India. According to the study, women are increasingly pursuing advanced, professional and technical education. The percentage of women in the workforce is also increasing even though our country has many successful entrepreneurs, we still live in a male-dominated environment and women face challenges from their families and society. As a result of shattered glass ceilings, women are now found working in every kind of industry from Papads to power cables.

The study (Bassaffar *et al.*,2018) on Saudi Arabian women entrepreneurs realized that self-efficacy or self-confidence had enabled them to have a high desirability. Self-efficacy influenced their feasibility, which was based on an understanding of resources and how to use them to achieve their business objectives. The combination of perceived self-efficacy, perceived desirability and perceived feasibility resulted in a high propensity to act. They were able to realize their potential in the business, despite their educational, family, cultural, or economic constraints.

Samantroy and Tomar (2018) conducted their study based on the secondary data from the Economic Census and the National Sample Survey reports. They concluded their findings from the data that

long-term entrepreneurship by women decreases where women-owned entrepreneurs without hired workers increases, indicating a high level of vulnerable enterprises. Most of the states with the high levels of entrepreneurial activity among SCs, STs and OBCs appeared to have less access to government credit and relied heavily on self-finance.

Agarwal (2019) analyzed women entrepreneurship and innovations evidence from India. The study has revealed that most of the innovative methods involve product development and promotional activities. The result showed that the most innovative women entrepreneurs are the one who had enough experience in their walk of life and business. Education plays an important role, as higher educated women tend to have better advantages as they receive more sophisticated training. According to her finding's women entrepreneurship has been recognized as a source of economic development.

Khan et al. (2021) made a study on small-and medium-sized enterprises in Pakistan. Their study was based on primary data acquired from 181 registered SMEs women entrepreneurs in Pakistan. The study found that the performance of women entrepreneurs was mostly influenced by self- confidence, risk taking and the urge for achievement. External factors like economic and socio – cultural factors were an important factor on the performance of the women owned enterprises. The Small and Medium Enterprise Development

Authority (SMEDA) promoted women entrepreneurs by giving support and incentives to carry out the enterprises.

### **1.5.2 Women and empowerment**

Yasmeen and Gangaiah (2009) developed a study on women empowerment through micro enterprises in Y.S.R. District Andhra Pradesh. Their study revealed that the saving habits had increased, economic empowerment is attained, decision making power in the family affairs is vested in the hands of the women entrepreneurs, and have inculcated self confidence among the entrepreneur and are psychologically empowered, which is a true reflection of women empowerment.

Geetha and Barani (2012) analyzed the performance of women entrepreneurs in Tamil Nadu. They found that women entrepreneurs in Self Help Groups (SHG's) are more empowered than other (non-SHG'S) entrepreneurs. The profitability of the enterprise, availability of loans, confidence of women entrepreneurs to succeed are playing an important role in promoting growth of SHG women. Women entrepreneurs has enhanced their economic status and deciding power too.

Micro entrepreneur were the good motivators in motivating other rural women to engage in the same activities, with the right assistance and strengthening their capacity besides adding to the family income and national productivity. Educating women in rural

areas also play an important role in achieving empowerment especially for the women entrepreneurs (Sahab et al. (2013)).

Elizabeth et al. (2013) conducted research through interviews, field research, online survey to member of organizations in Washington D.C., Bogold, Colombia, Afghanistan and field research by one of the authors in Rwanda. They found out that Artisanal sector is not a sustainable method of economic empowerment for women on its own. They suggested that pairing the artisanal sector with at least one additional income generating activity will lead to saving and long-term investment for women economic empowerment.

Rathee and Yadav (2017) highlighted their study on the role of women entrepreneurs in promoting economic empowerment in rural areas. Their study revealed that the government should expand its schemes for empowering women to make them more efficient and effective in their performance. The government may serve as a facilitator and expand access to money by promoting more banks and other financial institutions. Development of women entrepreneurs rather means development of the entire society through economic growth.

Karki and Xheneti (2018) examined the pathway to empowerment and the achievement of the SDGs (Sustainable Development Goals) among women entrepreneurs in Katmandu, Nepal. They concluded their study that empowerment in

entrepreneurship would be enhanced by business training, network skill, financial supports and other forms of entrepreneurial activities.

Ali and Salisu (2019) developed the study on women entrepreneurship and empowerment strategy for National Development. Their study found that unequal opportunities to their male counterpart had affected women entrepreneurship and empowerment in the region mainly due to patriarchal nature in the northern region of Nigeria. Assistance from government and financial institutions should empower women entrepreneurs to start their enterprises.

Kapoor (2019) the study aimed at understanding the level of Entrepreneurship for Economic and Social Empowerment of Women. Even though women entrepreneurship is still a major hurdle for women, as it is more of a male-dominated field. The study identified that positive approaches to economics, support from the government, family members and cultural migration will empower women to achieve and attain empowerment. Gender equality will also contribute to have positive effect on women's empowerment in the socio – economic aspect.

Senapati & Ojha (2019) made a study on the socio- economic status of women entrepreneurs in Odisha, India. They had made an attempt to study the problem faced by the women entrepreneurs and the condition of women entrepreneurs in attaining socio- economic



empowerment through entrepreneurship. The sample size of 100 respondents, where 30 of them are registered entrepreneurs and 70 unregistered entrepreneurs. The respondents were interviewed, using structured questionnaires. They realized from their study that, the overall empowerment was obtained from level of income, self-employment, credit management, confidence in self-managing personal matters and social recognition. They had stressed the importance of finance as it is the key to start the enterprises. The key economic variables affecting economic empowerment are found in income generation, enterprise decision and self-employment generation that could lead to economic empowerment of women entrepreneurs. By providing employment to other, women entrepreneurs play an important role for the development of the country.

Pachorkar *et al.* (2020) analyzed and identified the study of women as an entrepreneurs and empowerment of women in India with a case study of NGO (Jwala Mahila Samiti). The objective of their study is to enquire about assistance and supports provided by the family, society, government and NGOs in attaining empowerment. Even though entrepreneurship is the process of setting up an innovative business with a motive of problem solving and filling the potential gaps of the society. They had come into the conclusion that women as an entrepreneur faced variety of problems. Many women

could not realize their potential as an entrepreneur due to the problems that includes lack of efforts to balance between work and family, lack of access to capital, information, network and small production due to poor finance.

### **1.5.3 The involvement of NGOs and micro finance in promoting economic empowerment among women entrepreneur**

#### **1.5.3.1 Involvement of NGOs in promoting economic empowerment**

Sarumathi and Mohan (2011) examined the role of micro finance in women's empowerment in the rural areas of Pondicherry region. Their study examined the role played by micro finance in enhancing women's empowerment. Their study was mainly based on three dimensions i.e., psychological, social and economic. They had come into conclusion that micro finance brought the psychological and social empowerment than economic empowerment. Respondents welcomed more of the training session in income generating activities, to develop their skills and talents by participating in various training programme.

Margaret (2013) studied the impact of NGO interventions on the empowerment of women. Based on the descriptive research method of selected NGOs in Chennai, three NGOs were selected for the study. The study revealed that a moderate level of economic empowerment

was found among the respondents. The study also concluded that the NGOs plays a significant role in promoting economic empowerment for women entrepreneurs. The level of empowerment of the respondents were influenced by their age, education, monthly income and year of affiliation to entrepreneurship.

Dahal (2014) in his thesis on, “A Study of Women’s self-help groups and the impact of SHG participation on women empowerment and livelihood in Lamachaur village of Nepal”, concluded that women who are participating more in SHGs had higher empowerment indicators, higher income and assets. Participating in social activities gradually lower their traditional barriers and are more into developmental process. There are some of non-government organization who effectively contributed for women society especially for the individual development and economic empowerment of women.

Lenka and Agarwal (2017) conducted a case study from Uttarakhand. Sample for women entrepreneurs and NGOs were contacted personally by using snowball sampling method. According to their findings, there is a need to change the mindset of the society towards women. There is a slow progress of gender equality, women entrepreneur’s role for the development of the society cannot be neglected due to gender biasness. Women empowerment would also be a great help in developing the society.

Kumar and Thomas (2018) conducted a study to analyze the role of NGOs in empowering the poor to Changanassery Taluk. Their study mainly focused on the level of financial assistance received by the SHG member from NGOs for conducting IGAs/ MEs and analyzed the socio and economic empowerment gained after joining SHGs by the respondents. They came into conclusion that the respondents showed improvement after attending the NGO programme. Savings are also increased with the support from the NGOs. Micro- credit facilities had an important role in income generating activities.

Lalbiakthangi (2020) made a study on the performance of Self-Help Groups in Mizoram. She came to the conclusion that despite poverty in the state, very few SHGs had entered Micro-enterprise stage. Previous to the year 2008 SHGs had not sustained themselves. There is a need for sustaining the SHGs that are promoted by the government and NGOs, banks and self-finance.

Pandey Nisha (2018) studied the impact of NGOs in promoting women empowerment. Her study was based on Delhi region where the NGO officials were interviewed on the policy implemented by the NGOs in order to empower women. After various NGOs schemes were studied, the study came to the conclusion that nongovernmental organizations play important roles for providing confidence and skills, which is necessary for setting up businesses.

Sangeetha (2021) examined the women empowerment of SHGs in Thoothukudi district. Data collected from 125 respondents using random sampling showed that micro credit through SHG had reached entrepreneurs. Micro finance played a very important role in promoting the households as well in poverty alleviation. SHGs economic activities are quite successful in enhancing women entrepreneurs in rural areas.

#### **1.5.3.2 Financial institution / Micro finance in promoting economic empowerment**

King and Levine (1993) studied whether the higher levels of financial development are associated with economic development in their work on Finance and Growth, Schumpeter might be right. They had come into conclusion that, the size of the formal financial intermediary sector relative to GDP, the issuing ratio of credit, the relationship between the banks to the central bank, the allocation percentage to private firms are strongly related to economic growth, economic efficiency and the improvement in the capital allocation as well.

Lalhunthara (2012) conducted research on entrepreneurship in micro enterprises in Aizawl district, Mizoram. The overall problem faced by the entrepreneurs in Mizoram is lack of financial support, high interest rate, Red- tapism in banks, red- tapism in government agencies and lack of assistance from government agencies. The study

concluded that lesser official formalities, effective follow up and monitoring by the bank, minimum delay in sanction and disbursement would solve most of the problems faced by the entrepreneurs.

Biswas and Rao (2014) in their article titled “Role of NGO in empowering women through microfinance: A conceptual study”. They had come to a conclusion that MFIs had done their best to become more productive, women were not given much efforts to involve themselves in the decision-making process of the family as well as in the society. Microfinance had contributed for the upliftment of women, as the accessed to credit and saving had improved women in social, political and economic empowerment.

Rashid F *et al.* (2015) in their article titled “Impact of microfinance institutions on economic empowerment of women entrepreneurs in developing countries” highlights the improvement in advisory and saving services besides the microcredit services which have been practice for many years in developing countries. Micro Finance Institutions (MFIs) had improved the status of women as they started involving in decision making, control over resources, self-employment and started increased in saving that was the indication of empowerment of women entrepreneurs.

Addai (2017) conducted a study on the impact of microfinance in empowering Ghanaian women. The study revealed that most of the loans taken by the women were controlled by men, they faced the

problem of high interest rates on loans. There is a positive relationship between microfinance and women empowerment but such relationship is dependent on marital status and education.

Ul-Hameed *et al.* (2018) studied the role of micro-finance institute's non- financial services and women empowerment and the role of vulnerability. Their survey was conducted in southern Punjab, Pakistan by using cluster sampling from the female clients of micro finance institution. Their study was mainly based on investigating the role of microfinance institutions non-financial services (training, skill development and social capital). They had come into conclusion that training, skill development and social capital are the key factors that contributes to women empowerment. Vulnerability factors also enhanced the women empowerment positively to social capital.

Bansal and Singh (2020) examined the social and entrepreneurial development of women through Microfinance in Indian context. Their study concluded that microfinance had a significant impact on the economic and social aspects on the lives of women. Their study also reveals that microfinance helps women to develop entrepreneurial skills to run their own micro-enterprises. It increases the self- confidence of women and enhances women in their personal development by strengthening their participation in household decision-making. Women were shown to be more socially

evolved and empowered after obtaining Microfinance. In addition, Microfinance also appeared to have narrowed the gender gap.

Baporikar and Akina (2020) revealed the financial literacy imperative for success of women entrepreneurship. According to them, lack of financial literacy was one of the major effects of growth in entrepreneurship. They had come into conclusion that there is always a strong relationship between the success of women entrepreneurs and financial knowledge. Financial literacy is a part and parcel for women entrepreneurs and should view as investment, attitude and perception in order to success in entrepreneurship.

Kumari (2020) made a study on how Nepali women were positively affected by microfinance services. The study was conducted on 97 respondents where, the respondents were using micro finance services more than three years ago. The study had come into conclusion that micro finance services had an important effect on women's socio-economic empowerment and had a great impact on upliftment of women status.

Ijanada *et al.* (2020) made a study on the effect of Microfinance bank services on empowering women businesses in Sabon Gari Local Government area of Kaduna State, Nigeria. They had conducted a study on 392 women entrepreneurs by using Partial Least Square Structural Equation Modeling (PLS-SEM) for data analysis. They came into conclusion that, Women entrepreneurs benefit greatly from



financial intervention and donations from the microfinance banks, which include providing loans, business training, food, health, education and advice for balancing family and business responsibilities. They recommended that microfinance institutions should deploy more staff to different business areas to provide loans to women with lower interest rate and convenient repayment period. Government should develop more microfinance bank schemes and other financial interventions to boost their services and ensure the donations and funds are directed to women entrepreneurs.

#### **1.5.4 Problems, challenges and prospects faced by women entrepreneurs**

Agarwal *et al.* (2007) examined the problems and strategies of entrepreneurial development for women in rural India. According to their findings even though rural women have entrepreneurial talent they are neglected and an effort had not been made to develop entrepreneurship among them. The Government policies, programmes and support activities are not directed towards the rural women for developing entrepreneurship.

Wube (2010) in his research entitled “Factors affecting the performance of women entrepreneurs in micro and small entrepreneurs: The case of Dessie town” established the relationship between development of country and economic stability of women. The study is designed to assess the very important factors affecting

performance of women entrepreneurs in medium small enterprises and their challenges in Dessie town. It has been clearly observed that they have no entrepreneurial family and they take entrepreneurship as a last resort. He suggested that women should create their own opportunities and jobs as they have the potential to become an entrepreneur.

Goyal *et al.* (2011) stated that women entrepreneurs should be properly molded with entrepreneurial traits and skills to strive to excellence in the entrepreneurial arena. Respecting the women position in the society and encouraging them in the field of business is a way of beating our conservative thought. Educated women, technically sound and professionally qualified women should be encouraged for managing their own business, rather than dependent on wage employment outlets. The unidentified young women should be explored and used for bringing up entrepreneurship.

Palaniappan *et al.* (2012) conducted a study on the problem and prospects of women entrepreneurs in Erode district. Their study was conducted in order to find out the entrepreneurial development among women highlighting their motivational factors. Women show great interest in setting up the business while, society and family plays a vital role in supporting them. Education also contributes to a great extent. They highlighted that the socio-background including factors, types and mode of business, training programmes are the problems

faced by women entrepreneurs in Erode district.

To deal with business venture improvement in North East, due care is to be given to the removal of the problems and also to enhance the potential for entrepreneurship. More emphasis should be laid on developing women entrepreneurship (Lalhriatpuii, 2015).

Lalhunthara (2015) conducted a study on Internal management problem of Micro enterprises in Aizawl District, Mizoram. The study revealed that the main problem of entrepreneurs is 'lack of team work', 'lack of coordination' and 'lack of communication'. The entrepreneurs in Aizawl district were not much aware of the training programme conducted for the entrepreneurs.

Lalhmingsangi and Laldinkima (2016) conducted a study on women vegetable vendors in Aizawl town. Their findings revealed that women entrepreneurs in the informal sector in an Aizawl town have low education and are not much aware of the schemes and opportunities for their upliftment. Most of the women vendors were not financially independent and did not have ownership of residence whereas most of their incomes were spent on family expenditure.

Vanlalhriati and Singh (2016) in their study observed that in spite of subsidies and grants implemented for the entrepreneur in Mizoram. The state Government do not provide provision for women

entrepreneurs. Aizawl district has the highest percentage of entrepreneurs availing government grants and subsidies in Mizoram.

Gaur *et al.* (2018) revealed from their study that women entrepreneurs had taken risks and initiatives to manage and organized entrepreneurship. Several challenges like balance between family and career, male dominated society, dearth of financial assistance, lack of technological knowhow, socio cultural barrier, lack of self-confidence and mobility constraints. They had concluded their studies that, with all the challenges faced by them, women entrepreneurs are breaking the glass barriers of all these challenges and had come out of the burden with the role of women changing in the society. Change in the attitude of the government, financial institutions and training organized in support of the women entrepreneurs had led many successful business women entrepreneurs both in social and economic fields in India.

Agarwal (2018) studied on the challenges faced by women entrepreneur in India. Finance is regarded as life blood for any enterprise, be it big financial problem or small. Women entrepreneurs experience shortage of funds in two ways. Women do not generally own property in their names which can be used as collateral for procuring funds from extraneous sources. Therefore, they have limited access to external sources of funds. Women entrepreneurs are also considered less creditworthy by banks and

financial institutions and therefore, women borrowers are discouraged on the presumption that they can leave their business at any time.

#### **1.5.5 Motivational levels of women entrepreneurs**

The study (Schwartz, 1976) the first ever notable article on women's entrepreneurship. The study was based on an interview with 20 female entrepreneurs. The study came to the conclusion that women entrepreneurs were mainly motivated by the desire to be independent, to achieve satisfaction in their job and economic stability. Women entrepreneurs faced problems relating to credit financing too unlike their male counterpart.

Suganthu (2009) analyzed the motivational levels that influenced the women entrepreneurs to undertake business in Coimbatore district in Tamil Nadu State. Unmarried women entrepreneurs are mainly motivated by profit and technical skills possessed. Whereas, married women entrepreneurs are motivated by their family member's advice. Women entrepreneurs as a whole are motivated by profit earning, gained in the business and personality development that has influenced them to take entrepreneurship.

Moses *et al.* (2010) examined motivation and entrepreneurial challenges among women entrepreneurs. Their study found that motivational variable whether push or pull factor, intrinsic or extrinsic are positively related to challenges faced by women

entrepreneurs. Effects of family advices, financial, psychological and environmental factor are motivating factors for women entrepreneurship.

Kumar and Kalyani (2011) studied the women entrepreneurs who run small scale industrial units of SIDCO Industrial Estate. According to them 144 small scale entrepreneurs' units sample size were taken from 432 population. The study concluded that women and men do not have much difference with regards to cost reduction and profit maximization. Entrepreneurial training and activities are a significant factor in increasing employment opportunities. Educational institutions, training centers and NGOs plays an important role in motivating entrepreneurial skills among women entrepreneurs.

Akehurst *et al.* (2012) examined the characteristics of women entrepreneurs and their elements of motivation to run their business in Valencia region in Spain. Their study revealed that the type of financial assistance they received had a great effect on their motivation. Demographic factors, age at the time of undertaking the new project and the size of the firm and loans taken had a motivating elements or factors for the women entrepreneurs.

Neema (2014) presented a report on the study where International Labor Organization (ILO) contracted Institute of Management and Entrepreneurship Development (IMED) to conduct

Women Entrepreneurship Development (WED) assessment in Tanzania during May to October 2013. Their assessment revealed that even though many initiatives, policies, programmes and organization have been introduced in order to support women entrepreneurs, they found that women entrepreneurs are not well informed about business procedures and assisting them with their requirements.

The study (Lalhunthara, 2015) on the micro enterprises in Aizawl district in Mizoram, found that 84.7% are male, while 15% are women entrepreneurs. According to him as very little women are engaged in entrepreneurship there is a need for special incentives for women entrepreneurs in the form of schemes, financial support, marketing support, infrastructure support, training and separate policies for micro enterprises. But the scenario is different in the case of handlooms and tailoring where 53.4% and 34.5% of women are engaged respectively. He recommended that education and years of experience in the field would be an insight in the functioning of the business enterprises.

Manish and Marjina (2015) examined empowerment of rural women through entrepreneurship. They found out that Self Help Groups (SHG's) are an institutional innovation that foster empowerment of women. There is a need for the government to frame policies for the development of women entrepreneurship. Literacy

level could also be helpful to overcome cognitive constraints and for technical and skill understanding.

Shastri *et al.* (2019) analyzed a study on motivational and challenges of women entrepreneurs in Jaipur city of Rajasthan. Their study revealed that pull factors including the urge for creativity, self-identity, to be independent and to contribute something to the society are the main motivations for female entrepreneurs to start their business. Their study also indicated that female entrepreneurs in Rajasthan were mainly motivated by pull factors rather than push factors while starting their business activities.

Solesvik *et al.* (2019) conducted a cross – national study on motivation of female entrepreneurs. Their studies concluded that female entrepreneurs often aimed to generate an additional social value beyond the monetary gains and acted as an agent of social change. The social needs, stakeholder satisfaction and the relationship feature were the three novel types of motives reported by female entrepreneurs in addition to the traditional monetary motives. According to the investigation made in three countries namely Norway, Russia and Ukraine, the female entrepreneurs in all these countries suggested that the relationship aspects in business was an important motive for the launching and the expansion of their firms.

Debnath *et al.* (2020) studied the motivational factors that encourage women to become a successful entrepreneur and their



contribution for the growth of sustainable Development Goals (SDGs). Their study was conducted on 203 women entrepreneurs of different districts of Bangladesh. Strong support from the family, training, Information and communication Technologies (ICTs) knowhow, financial support, positive legal support would motivate women to achieve SDGs.

Cho, Y. *et al.* (2020) investigated the motivational factors that contributed to the South Korean women entrepreneurs' success by conducting a survey on 123 women chief Executive Officers who were affiliated with the Korean Venture Business Women's Association. They had concluded their study that the Push factors like economic necessity for family, pull factor like strong sense of self, challenges, opportunities and positive personality were an important factor for their success in entrepreneurial venture.

## **1.6 Research gap**

The literature in the past helped to find the appropriate research gap between past and present study. Most of the studies in the past are based on entrepreneurship development in Mizoram (Rodi and Ramaswamy, 2014; Daizova, 2018; Lalnunzira, 2019; Lalzuitluangi, 2021). Going through the deep review of literature reveals that research on entrepreneurship, particularly women entrepreneurship in Mizoram is scattered with only a few in-depth studies. A few studies in the past are based on empowerment of women through SHG's in

Mizoram (Angela,2015). The reviews also indicated that most of the entrepreneurial attitude and economic empowerment studies have been done mostly in different states. Lalhunthara (2015) and Pradyut & Kalyan (2014) conducted research on micro enterprises and gender influences on entrepreneurship in Aizawl district in Mizoram. Their study mainly focused on entrepreneurship in general and not on the impact of women entrepreneurs and their economic empowerment level on the basis of socio-economic condition, problems, their motivational and performance factors. Therefore, it appears that no studies have been undertaken in Aizawl, Mizoram. Thus, this work seeks to fill a gap in this area. The study was carried out in light of the great need for women entrepreneurship on the one hand, and to examine their economic empowerment on the other hand.

### **1.7 Significance and scope of the study**

Entrepreneurship plays an important role in economic development of any region. Development of the society requires full participation by all sections of the population including women. There are a number of baffling issues affecting India, such as overpopulation, unemployment, underemployment, poverty etc. Women involvement in the entrepreneurial activities would greatly generate income, economic empowerment and improve quality of life for themselves. Economic backwardness of North- East region may be due to the inadequate growth or development of entrepreneurship in the region.

Although there have been several studies conducted to identify the gender(female) related participation in entrepreneurial practices in North-East region, most of the studies are on micro entrepreneurs (Pradyut and Kalyan,2014).

The study analyzed the various intermediaries, economic impact on women entrepreneurship, financial institutions, training and motivational levels, in enhancing economic empowerment of women through entrepreneurship in Aizawl, Mizoram. However, socio-economic condition of women entrepreneurs is not much favorable. Thus, the study examined the problem and prospects of women entrepreneurs in attaining economic empowerment in Aizawl.

## **1.8 Statement of the problem**

Entrepreneurs play an important role in the economic development of underdeveloped countries. Women's skills and knowledge, their talents and abilities in business and their compelling desire of wanting to do something positive are some of the reasons for such women to take up entrepreneurship. Nowadays many enterprising women have come up and converted their position of "Jobseekers" to "Job givers". The government had realized the importance of women entrepreneurship. As such, it offers a variety of programmes for the development of women entrepreneurs.

The state of Mizoram, where most of the women are still confined to housework, few of them are playing active roles in running enterprises as compared to men. They are less motivated to start business due to fear, lack of motivation and less support from the family. Much research had been carried out on SHGs and women empowerment. But hardly any evidence of substantial research conducted on economic empowerment of Mizo women entrepreneurs. This has urged the scholar to take up the study on whether women entrepreneurs are achieving economic empowerment through entrepreneurship in Aizawl. The study also analyzed the problems faced by them in undertaking entrepreneurial developments and highlights the motivational levels and socio-economic profile of women entrepreneurs in attaining economic empowerment.

## **1.9 Objectives of the study**

The main purpose of the study is to analyze the role of the women entrepreneur in attaining economic empowerment in Mizoram with a special focus in Aizawl. The objectives of the study are as follows:

1. To explore the socio-economic background of women entrepreneurs in Aizawl.
2. To examine the role of various intermediaries- NGOs and financial institutions towards enhancing economic empowerment of women through entrepreneurship.
3. To identify the problems faced by women entrepreneurs in Aizawl.

4. To analyze the impact of motivation and performance level for starting up the enterprises by women entrepreneurs.
5. To evaluate the impact of entrepreneurship development on women economic empowerment.

### **1.10 Hypotheses of the study**

**H1:** There is a significant difference in monthly income of women entrepreneurs in pre and post starting of entrepreneurship.

**H2:** There is a significant difference in monthly household savings of women entrepreneurs in pre and post starting of entrepreneurship.

**H3:** There is a significant difference in annual investment in pre and post starting of entrepreneurship.

**H4:** There is a significant difference in financial support given to the family by women entrepreneurs in pre and post starting of entrepreneurship.

**H5:** There is a significant relationship between motivational level and the performance level of women entrepreneurs.

**H6:** There is a significant relationship between women entrepreneurship development levels and their economic empowerment.

### **1.11 Research Methodology**

**Population of the study:** Women entrepreneurs in Aizawl city, who are registered with the Taxation Department, Government of Mizoram

were the population of the study. According to the Taxation Department, Government of Mizoram as on 23<sup>rd</sup> March 2017, there were 3195 registered entrepreneurs in Aizawl, out of which 2004 were men entrepreneurs and 1191 women entrepreneurs. According to the Taxation department, Aizawl is divided into 3 zones i.e. Aizawl North zone, Aizawl Central zone and Aizawl South zone.

**Sample size of the study:** Sample size of the study was calculated using Cochran formula. Therefore, 291 women entrepreneurs were selected as a respondent for the study, with confidence level of 95% and confidence interval of 5% (usually adopted in social science research) from the population of 1191 women entrepreneurs. (For sample size calculation, Cochran (1963:75) developed the Equation 1 to yield a representative sample for proportions (Kotrlík and Higgins, 2001). The equation below shows Cochran formula for sample size calculation:-

$$n_o = Z^2 \frac{pq}{e^2}$$

Which is valid where  $n_o$  is the sample size,  $Z^2$  is the abscissa of the

$$n_o = \frac{Z^2 pq}{e^2} = \frac{(1.96)^2 (.5)(.5)}{(.05)^2} = 385$$

$$n = \frac{n_o}{1 + \frac{(n_o - 1)}{N}} \quad \text{Where } n \text{ is the sample size and } N \text{ is the population size.}$$

$$n = \frac{385}{1 + \frac{(385-1)}{1196}} = 291 \text{ sample size}$$

normal curve that cuts off an area  $\alpha$  at the tails ( $1 - \alpha$  equals the desired confidence level, e.g., 95%) 1,  $e$  is the desired level of

precision,  $p$  is the estimated proportion of an attribute that is present in the population, and  $q$  is  $1-p$ . Suppose we desire a 95% confidence level and  $\pm 5\%$  precision. The resulting sample size is demonstrated in Equation below: -

The result shows the sample size needed for the study were 291 women entrepreneurs. Thus, equal number of women entrepreneurs i.e., 97 respondents were selected from each different zone as shown in Table 1.1

**Table No 1.1: No. of registered entrepreneurs in Aizawl (as on 23.03.17) & Sample size**

| Zones        | Men  | Women       | Total | Sample size<br>(only women) |
|--------------|------|-------------|-------|-----------------------------|
| North Zone   | 820  | <b>379</b>  | 1199  | 97                          |
| Central Zone | 537  | <b>386</b>  | 923   | 97                          |
| South Zone   | 647  | <b>426</b>  | 1073  | 97                          |
| <b>Total</b> | 2004 | <b>1191</b> | 3195  | 291                         |

**Source:** Calculated from data obtained from Taxation department, Government of Mizoram

**Sampling:** Aizawl being selected purposively for the study as the city has the largest female population and women entrepreneurs in Mizoram. Stratified random sampling techniques was used to select the sample. Under stratified sampling technique the population were divided into 3 strata. Ninety-seven samples were collected from each stratum. The data were collected from women entrepreneurs who had run their enterprise for more than 5 years or more and still running the enterprises.

**Data collection:** In order to achieve the above objectives, the research work was relied on both the primary and secondary data. Primary data were collected from women entrepreneurs through structured questionnaire, for better understanding the questionnaires were translated to Mizo language. The questionnaires included both fixed choice questions and a five-point Likert scale ranging from 1(strongly agree) to 5 (strongly disagree) as a quantitative measure. Data were collected during August – December 2018. In addition to the primary data, a secondary data was collected from reports and documents maintained by the relevant state departments, books, journals, magazines, governmental organizations, newspaper and electronic resources.

### **1.12 Analysis of the Data**

Statistical tools employed in analyzing the data in the study includes frequencies, percentages, averages, correlation, regression analysis and One Sample t tests using Statistical Package for Social Sciences (SPSS).

### **1.13 Limitations of the study**

Limitations faced by the study: -

- a) The study was confined only to Aizawl City, Capital of Mizoram. The findings of the study may not be generalized for all other women entrepreneurs in other districts and towns of Mizoram.



b) The study is on women entrepreneurs who are registered with the Taxation Deptt. Mizoram only. The result revealed from the study may not be compatible with unregistered women entrepreneurs.

## **1.14 Chapter Outline**

### **Chapter I: Introduction**

This chapter deals with the introduction of entrepreneurship, historical background of entrepreneurship in India, entrepreneurship growth in India, women Entrepreneurship in India, promoting women entrepreneurship in India, women entrepreneurship and economic development, meaning of entrepreneur, Schemes for women entrepreneurs to start new business, meaning of empowerment, women empowerment, approaches to women empowerment, literature review, research gap, significance and scope of the study, statement of the problem, objectives of the study, hypotheses, research methodology, analysis of the data, limitation of the study and chapter outline of the thesis.

### **Chapter II: Socio economic profile of the Respondents**

The second chapter focuses on the study of the Socio economic profile of the respondents entrepreneurs in Aizawl City, the profile of the Study area: Mizoram, geography of the state, topography, climate & rainfall, demography & literacy rate of the state, administration of the state, district wise distribution of population of the state, culture

of the state, economy of the state Aizawl, the Profile of Mizo Women registered women entrepreneurs in Aizawl were specifically analyzed like their Age, Educational qualification, Marital Status, Religion, Size of the family, Occupational background, Ownership of Residence, Land owned by Entrepreneurs, Reasons for Starting business, Number of Employees in the Enterprises, Personal monthly income.

### **Chapter III: Role of NGOs and micro finance for enhancing economic empowerment of women through entrepreneurship.**

The third chapter determine the role played by various Non-Governmental Organizations in India and Mizoram. The chapter also identifies the role of microfinance in enhancing the women entrepreneurs to develop empowerment. The role of Microfinance, the status of women entrepreneurs in accessing the micro financial Institutions, borrowing of loans, financial problems, repayment of their loans and borrowings was analyzed.

### **Chapter IV: Problems of women entrepreneurship in Aizawl, Mizoram.**

This chapter identifies the problems faced by women entrepreneurs. Different problems like financial problem, lack of education, personal problem, problem related to family, society and training was analyzed. Fruitful Government Schemes and NGOs involvement in

promoting economic Empowerment for women Entrepreneurs was also discussed.

#### **Chapter V: Women entrepreneurship and Economic empowerment.**

The economic impact of entrepreneurship like monthly income, monthly savings, annual investment, financial support given to the family was analyzed and interpreted. Motivational factors in enhancing the performance of the respondents was analyzed. The entrepreneurship development factors and the women empowerment was also analyzed.

#### **Chapter VI: Findings, conclusion and suggestions.**

The summary, findings and conclusion has been made based on the logical conclusion drawn from previous chapters. Suggestions were made for different groups on the basis of the findings. Scope for the further research was also highlighted in this chapter.

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## **2.1 Introduction**

The initial part of the chapter provides an overview of Mizoram which includes the information related to its Location, Area, boundary, climate, topography, rainfall, culture, economy, administration, infrastructure, education, and family. The latter part of the chapter examined the socio - economic profile of the selected women entrepreneurs from different perspective like age, education, marital status, occupation prior to taking up enterprises, religion, size of the family, income of the respondents.

## **2.2 Profile of the study area: Mizoram**

### **2.2.1 Geography of the state**

Mizoram is a land of rolling hills, valleys, rivers and lakes. There are 21 major hill ranges or peaks of different heights that runs throughout the state and plains lying scattered around. Mizoram, the fifth smallest state of India is situated in the southernmost part of the North East, having the total geographical area of 21,087 km (8,142 sq.km) which shares domestic boundaries with Assam for 123 km, Tripura for 66 km and Manipur for 95 km in the northern part of the state. The international boundaries are shared with Myanmar for 404 km and Bangladesh for 318 km in the south and the “Golden Triangle” in the east. Mizoram is located at a latitude of 21°58 N to 24°35 N° and longitude of 92°15E to 93°29 E°. Forest covers around 76% of the state Mizoram. 8% is fallows land, 3% is barren and

considered uncultivable area, while cultivable and sown area constitutes the rest. As per state of forest report 2015 states with maximum forest cover as 88.93% of their own geographical area.

According to the India Meteorological Department, Mizoram lies in seismic zone V (Zone V is the most seismically active region) like the other north-eastern states of India, it has the highest risk of earthquakes as the terrain is an immature topography.



Source: <https://www.mapsofindia.com>

**Fig 2.1: Location of Mizoram in India**

### **2.2.2 Topography, climate and rainfall**

The topography of Mizoram is rugged and steep. The state has as many as 21 major peaks and hills that run through the north and south at different heights. The Blue Mountain, which is situated in the south-eastern part of the state, is the highest peak in Mizoram with a height of 2,210 meters. The 'Rice – Bowl of Mizoram' located in Champhai is known for the largest plain in Mizoram. The Dhaleswari (Tlawng) river in the northern Mizoram which flows north to join the Barak river in Assam is the most important river in the state. The Kolodnye river (Chhimtuipui) river, is an important river in the southern part of Mizoram originates in the south. Mizoram enjoys a moderate climate as the tropic of cancer passed through the heart, this makes a pleasant climate. It is neither too hot in summer nor too cold in winter throughout the year. Summer in Mizoram is bearable and there is hardly a need for using air conditioners. Winter too is a rain – free climate with a smog formed between the hills and a beautiful blue sky. The temperature varies usually from 11°C to 21°C in winter. Summer in Mizoram varies from 20°C to 29°C. Aizawl district has an average rainfall of 208 cm while the average rainfall in Mizoram is 254 cm. Rainy season starts from June to August in Mizoram. Mizoram climate is at best between two autumnal months September and October, when the temperature lies between 19°C to 25°C. Storms were expected during the month of March and April.

### **2.2.3 Demography and literacy rate of Mizoram**

The state of Mizoram under the Indian Union is situated on the North Eastern corner of India. The erstwhile Lushai Hill District became Union Territory on 21 January 1972 and got statehood on 20 February 1987. The Mizo district was not only upgraded but also got its present name Mizoram. The state of Mizoram is the smallest state of NER in terms of population, Mizoram has an area of 21,081 sq.km with a population of 10,97,206, according to a 2011 census with a density of 52 persons per sq.km. Even though it is the 2nd least populous state in the country, Mizoram state has achieved the 3<sup>rd</sup> highest decadal growth rate among the North East India for the period of 2001 – 2011. The country's decadal growth was 17.64% where Mizoram state decadal growth rate was 23.48%. About 91% of the state is forested. The population of the state forms 0.09 per cent of the entire population in India. The total population growth since the last ten years was 22.78 per cent. Since the area is hilly, the topography is not much suitable for comfortable and heavy concentration of population in one locality.

Mizoram is a predominantly hilly state. It is divided into 8 districts viz, Aizawl, Lunglei, Saiha, Champhai, Kolasib, Mamit, Lawngtlai, Serchhip. In addition, the Government of Mizoram vide Gazette Notification No.A.60011/21/95-GAD/Pt dated September 12, 2008 had notified the formation of three new districts in the State of



Mizoram namely Saitual, Khawzawl and Hnahthial. However, there are no information on the newly formed districts. Thus, they are not considered for the study.

**Table 2.1: Districts-wise Population Mizoram. Census, 2011**

| Sl No | District  | 2001 Census | Population Density Per km <sup>2</sup> | Population % age | 2011 Census | Population Density Per km <sup>2</sup> | Population % age |
|-------|-----------|-------------|--|------------------|-------------|--|------------------|
| 1     | Mamit     | 62785       | 21                                     | 7.07             | 86364       | 29                                     | 7.87             |
| 2     | Kolasib   | 65960       | 48                                     | 7.42             | 83955       | 61                                     | 7.65             |
| 3     | Aizawl    | 325676      | 91                                     | 36.65            | 400309      | 112                                    | 36.48            |
| 4     | Champhai  | 108,392     | 34                                     | 12.20            | 125,745     | 39                                     | 11.46            |
| 5     | Serchhip  | 53,861      | 38                                     | 6.06             | 64,937      | 46                                     | 5.92             |
| 6     | Lunglei   | 137223      | 30                                     | 15.44            | 161428      | 36                                     | 14.71            |
| 7     | Lawngtlai | 73,620      | 29                                     | 9.86             | 117894      | 46                                     | 10.74            |
| 8     | Siaha     | 61,056      | 44                                     | 5.30             | 56,574      | 40                                     | 5.16             |
|       | Total     | 888573      | -                                      | 100.00           | 1097206     | -                                      | 100.00           |

**Source:** Directorate of census Operations, Mizoram

Mizoram is the third most literate state in the country after Kerala (93.91%) and Lakshadweep (92.28%) with the literacy rate 91.58% as per 2011 census.

#### **2.2.4 Administration of Mizoram**

The Lushai hills was made an autonomous district under the sixth schedule of the constitution of India along with the independence of India. Mizoram is governed by the chief Minister and councils of

minister who takes up responsibility to an elected legislature. The Governor is the head of the state. The Mizoram Legislative assembly has 40 seats, election was held for every five years. The three Autonomous District Council are located in the southern part of the state namely Lai Autonomous District Council, Chakma Autonomous District Council located in Lawngtlai District while Mara Autonomous District Council is located in Siaha District. Mizoram State administration is divided into eleven districts namely Mamit, Kolasib, Aizawl, Champhai, Serchhip, Lunglei, Siaha, Lawngtlai, Hnahthial, Saitual and Khawzawl. The last three districts are newly formed district.

One of the most significant administrative developments of the district is the establishment of the Aizawl Municipal Council (AMC). It is the first Urban Local Body in Mizoram State. It was formed in 2010 with 19 Members when the CongressZNP party coalition was voted to power in the state legislative assembly. The AMC office is being administered by one council Chairman, Vice Chairman and three executive members. It consists of 19 elected members representing 19 wards of the city and others appointed by the Governor of Mizoram. One-third of the total membership is reserved for women; these six seats shall be rotated after every five years. The tenure of the council is five years. There is a Ward Committee in every ward that consists of a Chairman, who is an elected councilor

from that ward, and two members each from all the local council within the ward. There are 82 local councils having a term of 3 years.

#### 2.2.5 District wise distribution of Population of Mizoram

District wise distribution of population by sex is given in Table 2:2. The largest concentration of population is Aizawl district, the state capital of Mizoram. Aizawl with a population of 4,00,309. Female population higher in the city than male. Population of male and female are almost the same in all the districts.

**Table 2.2: District wise Rural and Urban Population by Sex, District -Wise (2011 Census)**

| Sl.no   | District  | Headquarters | Population | Rural    |          | Urban    |          |
|---------|-----------|--------------|------------|----------|----------|----------|----------|
|         |           |              |            | M        | F        | M        | F        |
| 1       | Aizawl    | Aizawl       | 4,00,309   | 43,780   | 41,775   | 1,55,490 | 1,59,264 |
| 2       | Lunglei   | Lunglei      | 1,61,428   | 47,577   | 45,099   | 35,314   | 33,438   |
| 3       | Champhai  | Champhai     | 1,25,745   | 39,110   | 38,106   | 24,278   | 24,251   |
| 4       | Siaha     | Siaha        | 56,574     | 15,853   | 15,611   | 12,741   | 12,369   |
| 5       | Kolasib   | Kolasib      | 83,955     | 19,097   | 17,980   | 23,821   | 23,057   |
| 6       | Lawngtlai | Lawngtlai    | 1,17,894   | 49,940   | 47,124   | 10,659   | 10,171   |
| 7       | Serchhip  | Serchhip     | 64,937     | 16,643   | 16,275   | 16,208   | 15,811   |
| 8       | Mamit     | Mamit        | 86,364     | 37,135   | 34,330   | 7,693    | 7,206    |
| MIZORAM |           |              | 10,97,206  | 2,69,135 | 2,56,300 | 2,86,204 | 2,85,567 |

**Source:** Directorate of Census Operations, Mizoram

### **2.2.6 Culture of the State**

Christianity has brought a lot of changes in the culture of the Mizo's. The term 'Tlawmngaihna', selflessness, hospitable, generous, kind, helping other irrespective of their status, caste and belief is the code of ethic strictly followed in Mizo society. The Young Mizo Association (YMA) act as an important factor in preserving and protecting Mizo culture in every districts, towns and villages. In Mizo culture there is nothing like favoritism and discriminations regardless to the economic status of the person. People in Mizoram celebrate festivals like Christmas Day, New year Day, Good Friday and Easter Sunday every year. Besides these they also have traditional festivals like Chapchar Kut (Celebrated post to clearing of Jhum cultivation). Chapchar kut is the biggest traditional festival that is celebrated every year till now. Pawl Kut (Celebrated post to harvest) and Mimkut (Dedicated to the parted soul, mainly in the month of September after the time of Maize harvest). Apart from Chapchar Kut, Mimkut and Pawlkut were not celebrated anymore instead, these two are replaced by Anthurium festival. Mizoram state government organized Anthurium festival every year, the main purpose of this festival is to promote famers and flower cultivators of Mizoram. Many visitors across the region used to witness the festival. Mizoram exports Anthurium to other metropolitan cities.

### 2.2.7 Economy of the State

Mizoram shared the international boundaries with Myanmar and Bangladesh. The State had developed the international route in the southern part of Mizoram known as Koladyne river. Mizoram state is connected with the total length of 4,300 km of road of which 927 kilometer are high quality national highways. More than half i.e. 70% of the population in Mizoram are engaged in Agricultural sector. Mizoram with its unique topography, the lands are mainly of hill-type. The shifting cultivation known as Jhuming is practised by most of the cultivators. Jhuming cultivation has a system of cultivation that is shifted every year, leading to soil erosion, deforestation and environmental degradation. The Gross State Domestic Product of Mizoram comprise of agriculture & allied sector, services sector, Industrial sector. The Gross State Domestic Product (GSDP) of Mizoram has been growing continuously over the years with an impressive rate.

**Table 2.3: GSDP at Factor Cost by Economic Activity: Mizoram  
( At constant 2011- 2012 prices ): Rs in Lakhs**

| SI No | Industry                        | 2015-2016 | 2016-2017 | 2017-2018<br>(Provisional Estimates) | 2018-2019<br>(Projected Estimates) |
|-------|---------------------------------|-----------|-----------|--------------------------------------|------------------------------------|
| 1     | Agriculture, Forestry & Fishing | 335566    | 351946    | 366149                               | 429741                             |
| 2     | Mining & Quarrying              | 6822      | 3940      | 4836                                 | 6371                               |
| 3     | Manufacturing                   | 9892      | 10578     | 9917                                 | 10619                              |

|    |   |         |         |         |         |
|----|---|---------|---------|---------|---------|
| 4  | Electricity, Gas & Water Supply & other Utility services                    | 115450  | 145337  | 184603  | 228726  |
| 5  | Construction  | 121596  | 133065  | 147290  | 160092  |
| 6  | Trade, Hotels, Transport, services relating to broadcasting & Communication | 177946  | 211360  | 238849  | 274078  |
| 7  | Financing, Insurance, Real Estate & Professional Service                    | 76799   | 73265   | 74672   | 77152   |
| 8  | Public Administration, Defence & Other services                             | 355825  | 379933  | 391894  | 421713  |
| 9  | Total GSVA at basic price   | 1199896 | 1309424 | 1418210 | 1540259 |
| 10 | GSDP at constant Market Prices  | 123259  | 1359521 | 1466913 | 1603613 |

**Source:** *Economic Survey 2019-2020*

Gross State Domestic Product (GSDP) at constant (2011-12) prices is expected to attain an amount of Rs.16,03,613 lakhs in 2018-2019 against the estimates of Rs.14,66,913 lakhs for the year 2017-2018 showing a growth of about 9% over the previous year. The GSVA at constant (2011-12) prices has clocked 12.35% average annual growth rate during the financial years 2012-13 to 2018-19.

**Table 2.4: GSDP at Factor Cost by Economic Activity: Mizoram (At Current Prices): Rs in Lakhs**

| Sl No. | Industry  | 2015-2016 | 2016-2017 | 2017-2018<br>(Provisional<br>Estimates) | 2018-2019<br>(Projected<br>Estimates) |
|--------|---|-----------|-----------|---|---------------------------------------|
| 1      | Agriculture, Forestry & Fishing   | 465297    | 9515112   | 562783                                  | 615323                                |
| 2      | Mining & Quarrying  | 8247      | 4983      | 6665                                    | 8788                                  |
| 3      | Manufacturing   | 10460     | 11155     | 11208                                   | 12249                                 |
| 4      | Electricity, Gas, Water Supply and other utility services                 | 147465    | 194817    | 256585                                  | 335847                                |
| 5      | Construction  | 141137    | 151505    | 178064                                  | 199759                                |
| 6      | Trade, Hotels, Transport, Communication & service related to broadcasting | 197984    | 239340    | 277325                                  | 325944                                |
| 7      | Financing, Insurance, Real Estate & Business Service                      | 88072     | 85373     | 89691                                   | 95519                                 |
| 8      | Community, Social & Personal Service                                      | 422760    | 466596    | 501727                                  | 567094                                |
| 9      | Total GSVA at basic price   | 481422    | 1668881   | 1884048                                 | 2160523                               |
| 10     | GSDP at constant Market Prices  | 1513886   | 1719191   | 1932864                                 | 2224057                               |

**Source:** Mizoram Economic Survey (2019-2020)

The total Gross State Domestic Product of the State at current prices is estimated at Rs. 22,24,057 lakhs in 2018-19 as against Rs.19,32,864 lakhs in 2017-18, thereby registering an increase of 13.04 percent.

**Table 2.5: Per Capita Income**

| Year            | Per Capita Income (in Rs) |
|-----------------|---------------------------|
| 2011 - 2012     | 57,654                    |
| 2012 - 2013     | 65,013                    |
| 2013 - 2014     | 77,584                    |
| 2014 - 2015     | 1,03,049                  |
| 2015 - 2016     | 1,14,055                  |
| 2016 - 2017     | 1,27,107                  |
| 2017 – 2018 (P) | 1,46,765                  |

Provisional Estimate, Pe = Projected Estimate

**Source:** *Mizoram Economic Survey (2019-2020)*

Table 2.5 indicates that the per capita income of Mizoram for the year 2017- 2018 was estimated at Rs.1,46,765/- as against the previous year's estimate of Rs.1,27,107/- while the projected estimate for the year 2018-2019 is Rs.1,68,626/-.

### **2.2.8 AIZAWL: The Capital City**

Aizawl is the largest city as well as the capital of the state of Mizoram in India. The City is located north of the Tropic of Cancer in the northern part of Mizoram and is situated on a ridge 1132 meters (3715 ft) above sea level, with the Tlawng river valley to its west and the Tuirial river valley to its east. In the summer the temperature ranges from 20-30 degrees Celsius, and in the winter 11-



21 degrees Celsius. Aizawl city is governed by Municipal Corporation and is situated in Mizoram State/UT. As per provisional reports of Census India, population of Aizawl in 2011 is 2,93,416 of which male and female are 1,44,913 and 148,503 respectively. Females constitute 50.61% of the population and males made up the remaining 49.39%. The density of population is highest in Aizawl district which is about 113 compare to all other districts of Mizoram.

### **2.2.9 Profile of Mizo Women**

The people of Mizoram are known as Mizos. The term ‘Mizo’ is made of two words, mainly Mi and Zo. ‘Mi’ means people and ‘Zo’ means Hill. Thus, ‘*Mizo*’ means “Hill people” and give them racial and distinctive ethnic identity. In patriarchal Mizoram, Mizos are guided by customary laws that deny women the right to inherit property among others. Women have now more or less accepted their status in the society and have got accustomed to the laws. Mizo society is the Patriarchal and male dominant society. The power and authority are exercised by the husband, who is the head of the family, over his wife and children is almost unlimited.

There is one old Mizo saying, “Crab’s meat is not counted as meat, as women’s word is not counted as word. Bad wife and bad fence can be changed. But the unthreatened wife and unthreatened grass of the fields are both unbearable”. Mizo women were not treated as equal to their male counterparts in the past. They were so insecure as she may

be aborted and divorced by her husband anytime. Even though she undertook all the responsibilities in the family, she still has no authority and power in the family. Right from their childhood, the girl and boy child were treated differently. However, education and the advent of Christianity brought about tremendous changes in the status of the Mizo women. Women are now playing a very important role in political, social and economic upliftment of the Mizo society.

#### **2.2.10 Entrepreneurship and Mizo women**

Mizo women are no longer considered inferior to their male counterparts. Earlier, there was a tendency that women should not be an entrepreneur, as they are meant to look after their family and not capable of taking up the enterprises. Mizo women of today are self-confident and self-reliant. Mizo women's involvement in entrepreneurship contributed a significant change in the development of entrepreneurship in Mizoram. According to the study of women vegetable vendors in Aizawl town, Angela and Laldinkima concluded their studies that all women vendors substantially contributed towards their family expenditure with 96.7 percent using all their disposal income on family expenses that could highly reveal the status of women in Mizoram.

### **2.2.11 Industrial Scenario in Mizoram – Aizawl district**

Mizoram was one of the backward districts of Assam till 1972, when it became Union Territory and attained statehood in February 1987 to become the 23<sup>rd</sup> state of the Indian Union. Due to ethnic reason, the political economy does not permit the free movement of potential investors, skilled labour force and cheap raw-material from other parts of the country.

On the eve of statehood, Mizoram inherited a very weak industrial base and the entire state was notified as 'No Industry State' due to the absence of any large and medium industry. The number of small-scale industries in the state was abysmally small, only 259 units in the year 1985-86. This number has grown to 1762 units in the year 1990- 1991 at an average growth rate of 30 per cent during the period. The first step towards industrial development in the state was taken in 1972, when the directorate of Industries was created. The department is responsible to the state government in all respects for planning, valuation, execution and rational expenditure of funds for the purposes. The department looks after establishment of major and minor industries, registration and licensing of industries, industrial loans, allotment of raw materials, acquisition of land for industries, development of industrial areas, cottage industries, handicraft schemes, mines and mineral, oil and natural gas in collaboration with

central agencies, Handloom development schemes, computerization in government departments and other related matters.

## 2.3 Socio Economic profile of women Entrepreneurs

Socio-economic background is an important factor that influences the women to start their business. This topic will assess the socio-economic background of 291 women entrepreneurs in Aizawl city base on their age, education, marital status, occupation and income of the family etc. The socio- economic background always have a greater influence on the decisions of individuals relating to all their activities.

### 2.3.1 Age

Age of the respondents is one of the most important features in understanding women entrepreneurs' views about the particular problems, decision making process, by and large age also indicates level of maturity of individuals in that sense age becomes more important to examine the response.

**Table 2.6: Age of the Respondents**

| Age      | No. of respondents | Percentage |
|----------|--------------------|------------|
| Below 30 | 34                 | 11.7       |
| 30-40    | 84                 | 28.9       |
| 40-50    | 77                 | 26.5       |
| 50-60    | 62                 | 21.3       |
| Above 60 | 34                 | 11.7       |
| Total    | 291                | 100        |

**Source:** *Field Survey*

The women entrepreneurs in Aizawl city largely consist of middle aged as presented in table 2.6. It was found that out of 291 respondents, 84(28.9%) women entrepreneurs fall in the age group 30-40 and 77(26.5%) in age group 40-50 years. Among women entrepreneurs interviewed, 34 (11.7%) respondents belong to the age group below 30 and above 60 years. The percent distribution of women entrepreneurs by age indicates that most of the women entrepreneurs in Aizawl city are between 30 to 60 years.

### **2.3.2 Educational qualification and age group of the respondents**

Education is one of the important factors to run enterprises and a prime necessity to become an entrepreneur. Understanding the latest knowledge of technology and market trends is of utmost important in entrepreneurship that can be achieved with the help of educational background. Studies have revealed that many of the women entrepreneurs do not even have the knowledge of basic accounting that are very much needed in running the enterprises. The educational level of respondents has been classified into five categories such as Post Graduate, Graduate, Technical Profession, Matric and Illiterate.

**Table 2.7: Educational qualification of the respondents and age group of the respondents**

| Age group of the respondents | Educational qualification of the Entrepreneurs |          |     |                      | Total |
|------------------------------|--|----------|-----|----------------------|-------|
|                              | Matric   | Graduate | PG  | Technical Profession |       |
| Below 30                     | 16   | 14       | 3   | 1                    | 34    |
| 30-40                        | 49   | 26       | 5   | 3                    | 83    |
| 40-50                        | 44   | 31       | 0   | 3                    | 78    |
| 50-60                        | 42   | 17       | 1   | 2                    | 62    |
| Above 60                     | 27   | 5        | 0   | 2                    | 34    |
| Total                        | 178  | 93       | 9   | 11                   | 291   |
| Percentage                   | 61.2   | 32.0     | 3.1 | 3.8                  | 100   |

**Source:** *Field Survey*

As illustrated in Table 2.7, the majority respondents 61.2% possess matriculation, while 32% of the respondents have graduate level of education. While 11(3.8%) and 9(3.1%) are with technical and post graduate level of education respectively. Less number of respondents who have post graduate level and technical profession can indicates that high level of academic qualification is not necessary to promote the entrepreneurship initially. It is found from the field survey that many of the women entrepreneurs, instead of continuing their education prefers to start their business at young age due to economic constraints and also to attain financial independence.

### **2.3.3 Marital Status of women entrepreneurs**

The marital status of women entrepreneurs may influence the need of finance and the mode of earnings. Most of the women entrepreneurs

in the study region were married ladies who were able to balance between the work and their family life. The table shows the marital status of women entrepreneurs in Aizawl City.

**Table 2.8: Marital Status of the Respondents**

| <b>Marital Status</b> | <b>No. of Respondents</b> | <b>Percentage</b> |
|-----------------------|---------------------------|-------------------|
| Married               | 172                       | 59.1              |
| Unmarried             | 60                        | 20.6              |
| Widow                 | 43                        | 14.8              |
| Divorced              | 16                        | 5.5               |
| Total                 | 291                       | 100               |

**Source:** *Field Survey*

Studies shows that married respondents were 172(59.1%) in Table 2.8. The study also revealed that 60 (20.6%) were unmarried and 43(14.8%) were widow and 16(5.5%) were divorced. The highest number of the women entrepreneurs are married women, this can indicate that there is less objection from their spouses in taking up the enterprises. Most of the married women who are doing business and running an enterprise are getting good support from their husband and children. Family members are also helping them in their business and cooperating with them in their work whether related to business or household works. This makes Mizo women entrepreneurs to run their enterprises successfully.

#### **2.3.4 Religion**

Religion is an important factor to study and analyze women engaged in entrepreneurship. As Mizo's are strongly tied up with their religion, almost all the populations are following Christianity by faith. The existence of local churches came up to 3,133 (Statistical Hand Book, Mizoram 2018) comprising of different denominations in the state. The largest denominations are Presbyterian Church, Baptist Church of Mizoram, Salvation Army, Lairam Isua Krista Kohhran, United Pentecostal Church (North East India), United Pentecostal Church (Mizoram) Seventh Day Adventist Church, Fundamental Baptist Kohhran, Evangelical Church of Maraland, Roman Catholic and Isua Krista Kohhran. Apart from Christianity, there are also some minority who are following Hinduism, Buddhism, Judaism, and Islam. These non - Christian minorities are usually from outside state who are settling in Aizawl for job engagements. The study taken from the respondents also revealed that, all the 291 women entrepreneurs from Aizawl City are following Christianity.

#### **2.3.5 Size of the family**

The size of the family plays an important factor in entrepreneurship. The size of the family has merits and demerits in the functioning and involvement of women in entrepreneurship. When the size of the family is large in number the family expenditure. One of the important factors influencing the success of an entrepreneur is the



support from family which in turn depends upon the structure and economic status of the family. Family members who are resourceful to the family or belonging to a resourceful society promotes entrepreneurship (Narasimha Murthy, 1989).

**Table 2.9: Size of the Family**

| Size of the Family | No. of Respondents | Percentage |
|--------------------|--------------------|------------|
| Up to 5            | 168                | 57.7       |
| 6-10               | 113                | 38.8       |
| 11-15              | 8                  | 2.7        |
| Above 15           | 2                  | 0.7        |
| Total              | 291                | 100.0      |

**Source:** *Field Survey*

The size of the family indicates the number of the family members living together with the respondent. It was found that the majority of the respondents 168(57.7%) have a family size up to 5 (Table2.9). The entrepreneurs fall in the family size of 6-10 are 113(38.8%). The remaining respondents have a family size of 11-15 and above 15 have 8(2.7%) and 2(.7%) respectively. It can be concluded here that majority of the women entrepreneurs are married.

### **2.3.6 Occupational Background**

Occupational background prior to entrepreneurship has play an important role in the performance of the women as an entrepreneur. It also reflects her way of thinking and understanding the societal

behavior, one of the important phenomena of entrepreneurs.

**Table 2.10: Occupational Background Prior to Starting Business**

| <b>Occupation prior to business</b> | <b>No. of Respondents</b> | <b>Percentage</b> |
|-------------------------------------|---------------------------|-------------------|
| Student                             | 70                        | 24.1              |
| NGO                                 | 7                         | 2.4               |
| Govt. Employee                      | 21                        | 7.2               |
| Industry                            | 26                        | 8.9               |
| Unemployed                          | 167                       | 57.4              |
| Total                               | 291                       | 100.0             |

**Source:** *Field Survey*

The occupational background of the respondent prior to taking up entrepreneurship provides a lot of ideas about the management of the enterprises. Table 2.10 revealed that majority of the respondents 167(57.4%) were unemployed while 70(24.1%) are students. Further, 26(8.9%) were having industrial background, while 21(7.2%) were Government employed.

### **2.3.7 Ownership of Residence**

Ownership of residence means a housing tenure or the house they live is owned by themselves. Owning or having house is one of the important indicators of economic status of the person.

**Table 2.11: Ownership of residence**

| Ownership of house        | No. of respondents | Percentage |
|---------------------------|--------------------|------------|
| Government allotted House | 8                  | 2.7        |
| Own House                 | 205                | 70.4       |
| Rented House              | 78                 | 26.8       |
| Total                     | 291                | 100.0      |

**Source:** *Field Survey*

The study revealed that more than half of the respondents have ownership of residence 205(70.4%). It also shows that 78(26.8%) respondents were living in a rented house followed by 8(2.7%) living in Govt. quarters as their spouses or children are working under government sector and allotted residential quarters.

### **2.3.8 Land owned by Entrepreneurs**

Land owned by the women entrepreneurs or her family, land ownership is not same as ownership of house. The land is undeniably more regularly enrolled for the sake of men than women, regardless of whether women formally own the actual land, or it has a place with their family almost certainly, a man will have the obligation of dealing with that land. Most of the land claimed by the respondents were acquired from their parents. With regards to legacy regulations, there is regularly a bias for giving area proprietorship to a male family member, which burdens widows and girls.

**Table 2.12: Land owned by Entrepreneurs**

| <b>Agricultural land owned</b> | <b>No. of Respondents</b> | <b>Percentage</b> |
|--------------------------------|---------------------------|-------------------|
| No land                        | 145                       | 49.8              |
| Less than 1 acre               | 84                        | 28.9              |
| 1-3 acre                       | 41                        | 14.1              |
| Above 3 acres                  | 21                        | 7.2               |
| Total                          | 291                       | 100.0             |

**Source:** *Field Survey*

From the above table 2.12, it was observed that the highest number of respondents 49.8% are landless. The study shows that most of the respondents do not own land. Further, 84 (28.9%) of the respondents were having less than 1 acre of land, followed by 41 (14.1%) of the respondents owned around 2-4 acre of land. The least land holding 21 (7.2%) have above 3 acres of land holdings.

### **2.3.9 Reasons for Starting Business**

The number of women entrepreneurs is increasing day by day. The involvement of women in business is still likely to grow even in the coming years. The attitude of the people also changed from the past as women are accepted to engage in business. Women of today are not only confined to four walls of their homes. There is also a tendency to attain economic independence among women, entrepreneurship is one of the alternatives to achieve that kind of independence. The attainment of any kind of sustainable development and upliftment of

socio -economic condition of women are up most important for economic development for the country.

**Table 2.13: Reasons for Starting business**

| <b>Reason for starting business</b> | <b>No. of Respondents</b> | <b>Percentage</b> |
|-------------------------------------|---------------------------|-------------------|
| Brings higher income                | 19                        | 6.5               |
| To be self employed                 | 65                        | 22.3              |
| Small investment is required        | 9                         | 3.1               |
| No other alternative for income     | 6                         | 2.1               |
| Family tradition                    | 192                       | 66.0              |
| Total                               | 291                       | 100.0             |

**Source:** *Field Survey*

Table 2.13 shows the reasons why women entrepreneurs starts their business. The study shows that 192(66%) majority of the respondents started their business as a continuation of their family traditions. In order to be self-employed 65(22.3%) starts their business. Among the 291 respondents, 19(6.5%) women entrepreneurs starts their business to increase family income. The study also showed that 9 (3.1%) respondents starts their business for investment purpose. Only 6(2.1%) started business as they do not have any other sources of income.

#### **2.3.10 Number of employees in the enterprises**

Generating employment is one of the important principles of economic development. Creating job opportunities for other human

being is the major pathway for socio - economic development of the country. The enterprises are not only a source of income for the entrepreneurs but also income source for the other as well. They had also created job opportunities for other and thus play a vital role for the alleviation of poverty.

**Table 2.14: No. of employees in the Enterprises**

| <b>No. employee in the Enterprises</b> | <b>No. of Respondents</b> | <b>Percentage</b> |
|--|---------------------------|-------------------|
| No employee                            | 111                       | 38.1              |
| Less than 5                            | 161                       | 55.3              |
| Between 5-10                           | 12                        | 4.1               |
| Between 11- 15                         | 0                         | 0                 |
| More than 15                           | 7                         | 2.4               |
| Total                                  | 291                       | 100.0             |

**Source:** *Field Survey*

The most important factors of women entrepreneurs are generation of employment opportunities. The study revealed that women entrepreneurs not only generate employment for themselves, but also for the other. The study also shows that the majority of respondents 161(55.3%) employed less than 5 employees in the enterprise. Table 2.14 also revealed that there were 111(38.1%) respondents who did not generate employment. About 12(4.1%) respondents employed around 6 to 11 employees. There are 7(2.4%) women entrepreneurs who could employ more than 15 employees. Women entrepreneurs in Aizawl mostly have less employees, mainly because they run micro

businesses.

### 2.3.11 Personal Monthly income and age group

Income is considered to be one of the major factors that determine the status of women entrepreneurs. Majority of women entrepreneurs are reluctant to reveal the exact figure of their income. Income here means the personal income of the respondents alone. According to some respondents, higher income in the family from other members discourages women starting the enterprises.

**Table 2.15: Personal Monthly Income and Age group**

| Age group of the respondents | Present monthly income after starting your enterprise |                       |                          |                       | Total |
|------------------------------|---|-----------------------|--------------------------|-----------------------|-------|
|                              | Less than Rs. 20,000                                  | Rs.20,000 - Rs.40,000 | Rs. 40,000 - Rs.1,00,000 | More than Rs.1,00,000 |       |
| Below 30                     | 13  | 15                    | 5                        | 1                     | 34    |
| 30-40                        | 21  | 39                    | 21                       | 2                     | 83    |
| 40-50                        | 29  | 28                    | 19                       | 2                     | 78    |
| 50-60                        | 20  | 25                    | 16                       | 1                     | 62    |
| Above 60                     | 13  | 12                    | 8                        | 1                     | 34    |
| Total                        | 96  | 119                   | 69                       | 7                     | 291   |

**Source:** *Field Survey*

As illustrated in Table 2.15 The family income of women entrepreneurs in Aizawl city has varied from below Rs.20,000/- to above Rs.1,00,000/- per month. The study revealed that 96 respondents are having an income below Rs.20,000/-. It also showed

that majority of women entrepreneurs 119 had an income between Rs.20,000/- Rs.40,000/-per month. There are 69 respondents who had an income between Rs.40,000/- - Rs. 1,00,000/-. Further, 7 of the respondents are having personal income of more than 1,00,000/-per month. The above table clearly indicates that the age group between 30 – 40 and 40 -50 had two respondent's income ranging above Rs.1,00,000/- per month. The same age groups also had the high respondents of the lowest monthly income ranging below Rs.20,000/ per month.

## **2.4 Conclusion**

Mizoram with a population of 10,97,206 with the 3<sup>rd</sup> highest within the country in literacy rate in 2011 census. The State shares the international boundaries with Bangladesh and Myanmar and is located in the southernmost part of North Eastern India. Mizo community is a close-knit society, with moral values based on Tlawmngaihna, or essentially, selfless service for others, a rare principle which goes well with Christianity. Mizo people are friendly with no discrimination against gender, religion and economic status.

The socio-economic profile of the women entrepreneurs in Aizawl city indicates that a large number of women entrepreneurs are becoming a successful entrepreneur. Age, education, occupational background and support from the family plays an important role in enhancing the entrepreneurial mindset of the entrepreneur. The



analysis of data reveals that some of the women entrepreneurs in Aizawl city starts their enterprises at the age below 30. Majority of the them are middle aged and married. There is indeed no objection from their spouses and other family members. Majority of the entrepreneurs were found to have education up to high school level and are successfully running their business. They exhibited economic development by generating employment for others. Most of the entrepreneurs started their business enterprises in continuation of their family tradition. However, the study on socio economic status of the women entrepreneurs in Aizawl city shows that educated women in the state should be encouraged to run the enterprises, which would encourage employment opportunities to educated young generations in the state.

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### **3.1 Introduction**

This chapter presents the role of NGOs and micro finance in enhancing economic empowerment for women entrepreneurs in Aizawl. The initial part of the chapter describes about the NGOs in Mizoram along with its history, characteristics and the role played by the NGOs in promoting women entrepreneurs as well as economic empowerment while the latter part focused on the micro finance and its characteristics, different Banks in Aizawl, loans sanctioned to women entrepreneurs. The financial awareness, problems faced in availing loans and repayment of loans by women entrepreneurs and whether access to loans achieve economic independence were analyzed and interpreted.

### **3.2 Non- Governmental Organizations (NGOs)**

NGOs are voluntary organizations that work toward a social cause and social justice. They are playing an important role for the welfare and development of the society. The work and support formulated by NGOs may not be the same in different countries. But they always have assumed a significant space in society. In order to develop its activities, NGOs needs a support from the government as well. Some specific issues like poverty alleviation, women empowerment, discrimination, child labour, development of the society, environmental issues etc. can become more effective when NGOs and government works together for the welfare of the society. During the

last two decades the role of NGOs have become significant in the social sector development-education, health etc.

### **3.2.1 NGOs in India**

According to Sen (1993), in his Article on Some Aspects of State - NGO Relationships in India in the Post-Independence Era, he divided the development of NGO's into four periods: The colonial period, from the mid to the late colonial period(1810s to 1947), the starting of post-independence period (1947 to late 1950s), the period between 1960 and 1980, and the more recent past since then. According to him, with the commencement of India Independence the first period continued till the end of 1960's. The first phase shows more of the primary Voluntary Organizations (VOs) there was a peaceful relationship between Voluntary Organizations and the government by actively supporting each other in implementing the state's project of community development. The state-wise survey (CAF 2000) found that 5 per cent of the NGOS were introduced during this period. The real set up of NGOs started from the late 1960s and early 1970s. Paulo Friere, Franz Fanon and Jean-Paul Sartre, were actively involved in setting up organizations to engage with the development project. The Second phase commenced in the early 1970s and last till mid of 1980s, during this period many of the young professionals were actively involved in NGOs resulting in increasing number of NGOs. This period witnesses 25 and 37 percent of NGOs came into

existence. There is an increasing institutionalization of NGOs and floodgates opened up between 1985 and 1995. The government rechristened People's Action in Development India (PADI) to the Council for Advancement of People's Action and Rural Technology (CAPART) in 1986 with the objectives of building up sustainable development in rural areas. The Third Phase was of government-NGO linkage that (Tandon 1996) characterized as the 'kiss of death' for NGOs. As per the CAF-India survey and DA database, between 52 and 62 per cent of current NGOs were set up during this phase. In 1990s, UN agencies eagerly promoted the Non-Governmental Organization (NGO) concept. IMF and World Bank advised southern governments that NGOs could substantially reduce the welfare burden (Government of India 2002).

The NGO-DARPAN started out as an initiative of the Prime Minister's Office, to create and promote a healthy partnership between VOs/NGOs and the Government of India. The NGO-DARPAN has a module that has been developed by National Informatics Centre (NIC), the premier ICT Organisation of the Government of India under the aegis of Ministry of Electronics & Information Technology (MeitY), Government of India. They also have a platform that provides space for interface between VOs/NGOs and key Government Ministries / Departments / Government Bodies,

to start with. Later it is proposed to cover all Central Ministries / Departments Government Bodies.

### **3.2.2 NGOs in India for Women Empowerment**

Women empowerment is all about empowering the status of women by equipping and allowing them to make life-determining decisions. Empowerment however begins in the household with equality, autonomy and respect. It is a process that enables women to gain access and control of material as well as information resources and decision making through the different problems in society. In India traditionally, being a patriarchal and male dominated society. Males have a controlled key to family resources, such as land or business. India is still struggling to empower its women. There are many NGOs in India that are working effortlessly for women empowerment in India.

#### **3.2.2.1 The Self-Employed Women's Association (SEWA)**

The Self-Employed Women's Association (SEWA) was set up in the year 1972 by Ela Bhatt in Gujarat. It is now working on global level. Working on financial independent for women in order to make them stronger. They have expanded their organizations as SEWA bank, SEWA movement, SEWA Bharat.

#### 3.2.2.2 AZAD Foundation

One of the NGOs in India working in the area of women empowerment is the Azad Foundation. It helps them lead a dignified and independent life.

#### 3.2.2.3 Creating Resources for Empowerment in Action (CREA)

It was established in the year 2000, in New Delhi. CREA is a feminist human rights organization. It helps women to boost their self-confidence, makes them aware of sexuality, and enhances leadership quality in them. CREA is now a part of the International Women's Organization in the south.

#### 3.2.2.4 Bharatiya Grameen Mahila Sangh (BGMS)

BGMS was founded in the year 1995 and currently has its branches all over India, in 14 states and union territories. Its aim is to provide welfare and empowerment to women and children. It also creates Mahila Mandal in order to help women in the villages BGMS also gives them vocational training and jobs to make them self-reliant and earn their living.

#### 3.2.2.5 Jagori

Jagori means “awaken, women!” Their mission is to inform, inspire, and empower. Our endeavor is to reach out to women in increasingly innovative ways. Providing psycho-social counseling and support to women survivors of violence is an integral part of Jagori's work.



#### 3.2.2.6 Cooperative for Assistance and Relief Everywhere (CARE) India

CARE India has been working for over 65 years to empower women affected by poverty and social discrimination. CARE works to provide women with affordable healthcare, jobs and places special focus on entrepreneurs. CARE also provides immediate support to victims of disasters and helps to rehabilitate them, along with organizing schools to ensure young girls get the education they need.

#### **3.2.3 NGOs in Mizoram**

An economically backward state like Mizoram possesses voluntary organizations that have no link with the other states. The Non-Governmental Organizations plays a vital role in enacting and implementing social, political, psychological and economic development in the state. Without the assistance, guidance and funding from the State and Central government, the voluntary organizations could not meet the enormous volume of social needs and demands. Therefore, the state and central government must assist and guide in order to enact necessary laws, rules and regulations and act of social reformation to maintain social welfare and development for the society. According to NGO-DARPAN there are about 212 registered societies (Non-Government) in Mizoram.

Mizoram has quite several Non-Governmental Organizations/ Voluntary Organizations. The major Non-Governmental Organizations

in Mizoram are Young Mizo Association (YMA), Mizo Hmeichhe Tangrual Pawl, Mizoram Upa Pawl (MUP), Mizo Hmeichhe Insuihkhawm Pawl (MHIP). Apart from these voluntary organizations, Self Help Groups (SHGs) are also playing an important role in promoting development for the society as well for the individual. The Young Mizo Association and Mizo Hmeichhe Insuihkhawm Pawl (MHIP) are the two main NGOs, in Mizoram which are effectively contributing for the welfare of the society in regards to social work and charitable activities in the rural areas as well as in the city. The leaders of these two NGOs have a large and influences in the society.

#### 3.2.3.1 Young Mizo Association (YMA)

Young Mizo Association (YMA) is a non-political, Voluntary organization, established on the 15th June 1935 at Aizawl, Mizoram. YMA is the largest and most comprehensive, non-profit, secular, Non-Governmental Organisation by the people of Mizo. Previously it was named as *Young Lushai Association (YLA)*, which was later replaced with the "Young Mizo Association" in 1947. It was Welsh Christian missionaries who has introduced it to the Mizo people. It was registered as SR No. 4 of 1977 under Indian Societies Registration Act (XXI of 1860) on 14 May 1977 to the Government of Mizoram. The association is administered by a central committee (Central YMA), headquartered at Aizawl, and under which there are 5

sub-headquarters, 49 groups and 805 branches, which covers all of Mizoram and some parts of Assam, Manipur, Tripura and Meghalaya.

#### 3.2.3.2 Mizo Hmeichhe Insuihkhawm Pawl (MHIP)

MHIP is one of the women organizations in Mizoram and was registered under Registration No.5 of 1977, society Registration Act 1860 (Act XII of 1860). The main headquarters is in the Capital of Mizoram. In Mizo society MHIP the women organization take an important place in the lives of women; its main principle is based on philanthropic social service with no expectation of any return or benefits. It aims at creating a state welfare service in which every individual is concerned for irrespective of caste or creed. Most of their activities mainly focused on upliftment of women and children. MHIP is the promoter of social, economic and cultural liberty. The organization is sub-divided into seven Headquarters, it is divided into 16 blocks and 744 branches and 20 joint MHIP. The main aims and objectives of MHIP are:

- a) To inculcate a sense of responsibility and ability among women in nation- building and development works.
- b) To safeguard and uplift the status of women in the society and the family, to protect rights and honor.
- c) To impart education to women to have self-sufficient and to give them skill development for their family and themselves.

Lalkima (1993), in his thesis on 'Social Welfare Administration in a tribal state' a case study of Mizoram Mizo Hmeichhia Insuihkhawm Pawl (women organization), highlights that MHIP plays a vital role for the development of the society. The organizations run mainly for the needy persons of the society, especially in promoting the weaker section of women and also stands for the upliftment of the society. (Ruth, 2022) Several steps have been taken up by the Central Government and the state government to worked on women on women empowerment. MHIP had taken up some programmes of the central government that are taken over by the state government. As a part of its women empowerment Awareness campaign, the MHIP is working with Mizoram State AIDS control Society(MSACS)and conducted different courses for Mizo women like tailoring/ embroidery for six months, beauty culture, hair dressing, and flower making training where, MHIP selected 17 women from its branches, Another 20 women were selected to have training on hair dressing/ beauty culture. MHIP had also signed Memorandum of Understanding (MOU) with the National Institute of Electronic & Information Technology (NIELIT) in 2015. Free computer class has been opened in MHIP building for 3 months and 6 months courses. The works of MHIP has been benefitted by many women where they begin their small business with the help of their skills.

#### 3.2.3.3 Mizoram Upa Pawl (MUP)

Zoram Upa Pawl latter known as Mizoram Upa pawl (MUP) is an Association formed by the service pensioners at Mission Veng Aizawl, Mizoram in 1957. The pensioner Association in the beginning with the exclusion of non-service aged persons of the society. The organization latter includes the membership which included any aged person either service pensioner or non-service aged persons irrespective of sex and caste. The main objectives of Mizoram Upa Pawl is to give guidance to the general administration for social development of Mizo Society. The designation of the office bearers are President, Vice President, Secretary, and Treasurer.

#### 3.2.3.4 Mizoram Hmeithai Association

Mizoram Hmeithai Association is a Non-Governmental Organisation located in Aizawl, Mizoram. Their main objectives are working on key Issues of children, Literacy, development of the society and poverty alleviation

#### 3.2.3.5 Human Right & Law Network

Human Right and Law Network in Mizoram is an institution for human right operated since 2003. There is a human rights institution in the state called Human Rights and Law Network (HR&LN) working since 2003. The mission of Human Right & Law Network (HRLN) are:

(1)to protect fundamental human rights, increase access to basic resources for marginalized communities, and eliminate discrimination.

(2)to create a justice delivery system that is accessible, accountable, transparent, efficient and affordable, and works for the underprivileged

(3)to raise the level of pro bono legal expertise for the poor to make the work uniformly competent as well as compassionate

(4)to equip through professional training a new generation of public interest lawyers and para-legal who are comfortable both in the world of law as well as in social movements, and who learn from the social movements to refine legal concepts and strategies and

(5)to work towards an increased awareness of rights as universal and indivisible, and their realization as an immediate goal.

#### 3.2.3.5 Self Help Groups (SHGs)

Self Help Groups (SHGs) are informal associations of people who choose to come together to find ways to improve their living conditions. Self Help Groups (SHGs) have emerged as popular method of working with people in recent years. Since SHG covers a huge number of women, who are on based micro finance programmes.

Women empowerment could also be achieved as they are having variety of programmes with micro financing. Self-Help Groups (SHGs) have emerged in order to help poor women to secure inputs like credit and other services. Micro finance and SHGs are effective in reducing poverty, empowering women, creating awareness and ensure sustainability of environment which finally results in sustainable development of the nation (Das, 2012). Self Help Groups played an important role for the poor and the marginalized population in India by promoting their lives, their family and their society (Sundaram, 2012). Self Help Group activity practically guided the poor in Chintuipui District. In order to have an effective utilization of SHG in both government and Non-Government, Organization is the appropriate remedial measure for empowering the people of the poor rural masses in the right direction. Steps should be taken to include all the villages of the region for the SHG activities. (Dongel, 2005). National Bank for Agriculture and Rural Development (NABARD) has offered the following sorts of help to SHGs for the development of entrepreneurial talents among women: Assistance to Rural Women in Non-farm Development (ARWIND) and assistance to rural women in marketing non-farm products (MAHAIMA). Under Pradhan Mantri Mudra Yojana (PMMY), institutional credit up to Rs. 10 lakhs are provided by Member Lending Institutions (MLIs) to micro/small entrepreneurs, including Women, for income generating activities in sectors such as manufacturing, trading, services and activities allied

to agriculture. 68% Pradhan Mantri Mudra Yojana accounts held by women entrepreneurs, availing 44% of sanctioned amount. (<https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1783537>).

The Mizoram State Livelihood Mission (MzRLM) has taken up the initiative and the Sales of Articles of Rural Artisans Society (SARAS) fair has been held in several districts of Mizoram since 2015 (Ruthi, 2022).

### **3.3 Micro Finance and Economic empowerment**

Microfinance can be defined as the financial services that offers to small businesses and people that are not eligible for standard commercial banking services. These people are typically low-income, self-employed or unemployed, without recognized ownership titles on their property, and they have few formal identifying documents. It is crucial to distinguish between the idea of microfinance and the organizations that provide it. These organizations range from cooperative banks to Non-governmental Organizations (NGOs) like Grameen Bank to commercial banks that are trying to reach the low-end of the market with specialized programmes and commercial microlenders (Beck, 2005). One of the main aims of microfinance is improving economic empowerment and social empowerment of women. Providing access to financial instruments like insurance, credit and savings and also by giving financial literacy & training, economic empowerment can be achieved by women.



Economic empowerment gives confidence that would improve their bargaining power. Women accessed to microfinance may also result in more force, as some men also exert domestic violence or over ruling behavior against their wives. Microfinance services contribute a way to women empowerment and encourages in the upliftment of the poor and poverty (Hansen *et al.*,2020) As continuing the balance between social and financial goals is difficult, politicians accused microlenders as taking high interest rates, over lending to customers and assertive way of loan collection in early 2011. The Indian microfinance sector had gone through many full - blown crisis (Rhyne, 2010). Microfinance has inspired to innovate even in health, education and energy. They have the tendency to invest in social business in order to get personal achievements as well as for the welfare of the society (Yunus,2008). Economic empowerment of women cannot be directly attained through MFIs. Microfinance services can help in self-management, access to credit, savings, contributing to family support, increased households' ownership of properties and assets by giving training in financial literacy and awareness to challenge the existing norms thereby attaining empowerment (Addai, 2017).

The Government of India has initiated and launched MUDRA Bank as a means to solve the issues and problems of generating incomes and employment opportunities in rural areas. The word MUDRA stands

for 'Micro Units Development and Refinance Agency' it is a public sector Bank set up under Pradhan Mantri MUDRA Yojana scheme on April 8, 2015, Prime Minister Narendra Modi launched it with a focus on extending services and financial aid in supporting microenterprises in rural areas. MUDRA Bank offers loans at lower interest rates to both financial and non-financial institutions, and MSMEs benefit from their assistance in the form of loan credit at lower interest rates. The scheme's beneficiaries will include micro and small entrepreneurs who have been overlooked by financial and non-financial institutions. As a result, MUDRA bank committed to providing financial assistance as well as services to micro units in order to promote overall economic growth and social development. It was discovered that the number of entrepreneurs as well as the amount of loans disbursed were expanding dramatically across all NER states in India. (Gachuiwo and Yarso, 2018).

### **3.4 Microfinance Products**

Microfinance Institutions (MFIs) came into existence when most of the small business owners were unable to meet their financial needs. In order to run the business successfully there should be a mechanism that could provide credit facility to the entrepreneurs. Apart from providing credit facility Microfinance Institutions (MFIs) also provide assistance and service to insurance and savings in which other formal financial sectors are unwilling to provide. The most

important microfinance products are micro credit, micro saving and micro insurance. These products can be reviewed as: -

#### **3.4.1 Micro credit / Loans**

According to Zaman (2001), microcredit is helpful in reducing the vulnerability of the poor through asset creation, income and consumption improvement, emergency assistance and empowering women by providing them authority over assets and greater self-esteem and knowledge. Micro credit is a source of livelihood diversification, particularly for women, in order to enhance their personality, household nutrition and gender inequality gap. Micro credit and micro loan are the subset of microfinance that are used by MFIs, they are the funds credited to micro enterprises or individual business owners for a period of time. The credit or loan size can vary depending on the business venture or performance of the enterprises.

The loans granted through microfinance are mainly used for investment purposes and for wealth generations. Micro credit /Micro loan plays an important role in promoting entrepreneurs to reduce risks, to meet their basic necessities. It also helps in promoting business growth and household economic welfare.

#### **3.4.2 Micro savings**

Small enterprises in emerging economies, particularly those in rural regions, need savings facilities to save a part of their earnings for

future investment. Although most emerging nations have commercial banks with the mandate to mobilize micro savings, they have yet to fully enter rural markets and the informal sector. MFIs handle the micro savings needs of small enterprises in the rural and informal markets, assisting them to save, invest and grow their businesses. Furthermore, the service provided by MFIs helps to improve poor household finance and protects low-income economic agents by allowing them to build value for a period of time that can be used for profitable investment or other important objectives (Gyimah and Boachie, 2018).

#### **3.4.3 Micro Insurance**

To minimize credit risk, microfinance institutions integrate insurance into their clients' credit and savings activities (Oscar and Abor, 2013). Micro insurance plays an important role for the entrepreneurs to safeguard their resources that will enable and avoid risk and avoid debts. Micro insurance also safeguards low income business person against theft, fire and can have insurance against accident and health issues. It can also cover life, property, assets and valuable items of the business owners against risks.

### **3.5 Bank branches in Mizoram**

Financial institutions play a very important role in promoting women entrepreneurship in Mizoram. However, they are the life blood of

entrepreneurship, whether it be large or small businesses they play an important role in performing business activity. Table below showed the number of bank branches in Mizoram.

**Table 3.1: No. of Bank Branches in Mizoram**

| Sl.no | Bank by category       | 2016-17 | 2017-18 |
|-------|------------------------|---------|---------|
| I     | Commercial Banks       | -       | -       |
|       | State Bank of India    | 44      | 44      |
|       | Other Commercial Banks | 57      | 59      |
| II    | Regional Rural banks   | 84      | 85      |
| III   | Cooperative Banks      | 15      | 17      |
|       | Total                  | 200     | 205     |

**Source:** *Statistical Handbook, Mizoram 2018*

### **3.6 Women entrepreneurs and bank accounts**

Microfinance deposit and having an account with the banks is an avenue for women entrepreneurs as it serves as collateral to availing loans and also save their incomes that will give them an opportunity to raise funds to run their enterprises (Ijanada *et al.*, 2020). The respondents were asked to give answer on whether they had an account with any of the banks in the city, while most of the respondents replied that they had their bank account with Regional Rural banks and Cooperative Apex Banks in Aizawl city.

**Table 3.2: Entrepreneurs having Bank Account**

| <b>Entrepreneurs having Bank Account</b> | <b>No. of respondents</b> | <b>Percentage</b> |
|--|---------------------------|-------------------|
| Yes                                      | 283                       | 97.3              |
| No                                       | 8                         | 2.7               |
| Total                                    | 291                       | 100.0             |

**Source:** *Field Survey*

Table 3.2 indicates that 97.3 % of the respondents have opened an account with the banks. Whereas, 8 (2.7%) had no access with the banks. According to the Taxation Department of Mizoram, it is mandatory to open bank account for the registered women entrepreneurs. There are 8 (2.7 %) respondents who are reluctant to reveal their access with the banks. According to Lalawmpuia(2019), in his Thesis on financial inclusion in the contest of SHG- Bank linkage programme in Serchhip district of Mizoram found that more than 80% of the SHG member in Serchhip District, Mizoram had open an account with the banks which is quite familiar to the percentage of women entrepreneurs who had an account with the banks in Aizawl.

### **3.7 Time of opening the account**

Respondents were asked the time of opening an account with the bank, most of the respondents had opened their bank account with Regional Banks and Cooperative Apex Banks in Aizawl City.

**Table 3.3: Time of opening the account**

| Time of opening Account  | No. of Respondents | Percentage |
|--------------------------|--------------------|------------|
| Before starting business | 157                | 54.0       |
| After starting business  | 126                | 43.3       |
| No account               | 8                  | 2.7        |
| Total                    | 291                | 100.0      |

**Source:** *Field Survey*

Table 3.3 shows that 54.0% had opened an account with the banks before starting the enterprises whereas 43.3% had opened an account after starting the enterprises, 2.7% had no account with the banks.

### **3.8 Financial problem in running the business**

Naturally, women entrepreneurs in Mizoram were reluctant to disclose their financial information. However, Women entrepreneurs were asked whether they had come across any financial problems in running the business with a closed ended question ‘Yes’ or ‘No’.

**Table 3.4: Financial problem in running the business**

| Financial problem in running the business | No. of respondents | Percentage |
|---|--------------------|------------|
| Yes                                       | 179                | 61.5       |
| No  | 112                | 38.5       |
| Total                                     | 291                | 100.0      |

**Source:** *Field Survey*

Table 3.4 indicates that 61.5% of the respondents had financial problem in running the enterprises that shows that more than half of the respondents were facing financial problems. Whereas, 38.5% of the respondents had no financial problem in running the enterprises

179 (61.5%) out of the total 291 respondents faced problems such as lack of start-up capital due to the inaccessibility of loans from financial institutions, which resulted in (some of them) taking loans from local money lenders at much higher interest rates, which adversely affects their business profits. Others problems faced by this category of respondents include delayed or non payments from debtors, unforeseen family expenditures such as medical expenditures, marriage etc., issue with financial management etc. Many of the respondents were reluctant to approach banks officials or lenders even though more of them had financial problems or shortage of capital to run their enterprises.

### 3.9 Sources of starting a business

Borrowing loan is one of the best options of business financing. Loans can be of short term, medium and long term. Borrowing of loans can either be from bank, family, relatives and from money lenders too. To start a business, one needs capital, that can be availed in the form of loans from different sources.

**Table 3.5: Funds from Micro Financial Institutions/ Banks**

| <b>Funds from Micro Finance/Banks</b> | <b>No. of respondents</b> | <b>Percentage</b> |
|---------------------------------------|---------------------------|-------------------|
| Yes                                   | 128                       | 44.0              |
| No                                    | 163                       | 56.0              |
| Total                                 | 291                       | 100.0             |

**Source:** *Field Survey*



Table 3.5 indicates 44% of the respondents had availed loans from the banks where 56% had not availed loans from the banks. The table also shows that more than half of the respondents are running the business without borrowing loans from the banks.

### **3.10 Amount of funds from Micro finance/ Banks**

The amount of loan availed by women entrepreneur's plays a very important role in developing the business.

**Table 3.6: Amount of loans from Micro Financial Institutions/ Banks**

| <b>Loans from banks</b> | <b>No. of respondents</b> | <b>Percentage</b> |
|-------------------------|---------------------------|-------------------|
| Less than Rs.10000      | 2                         | 0.7               |
| Rs.10000- Rs.30000      | 39                        | 13.4              |
| Rs.30000- Rs.50000      | 17                        | 5.8               |
| Above Rs.50000          | 70                        | 24.1              |
| Total                   | 128                       | 44.0              |

**Source:** *Field Survey*

Table 3.6 shows that 24.1% of the women who owned registered enterprises in Aizawl city had availed loans from the banks above Rs.50000/- followed by 13.4% respondents who had availed loans between Rs.10000/- - Rs.30000/-. While, 5.8% of the respondents had taken loans amounting to Rs.30000/- – Rs.50000/-. Loans amounting to less than Rs.10000/- had been availed by 0.7% of the women entrepreneurs.

### 3.11 Borrowing from other sources

Women entrepreneurs not only borrowed money from the banks in a small or large amount but, they also borrow from different sources. They borrowed from money lenders, from their relatives and friend and from the Government Schemes.

**Table 3.7: Borrowing from other sources**

| <b>Borrowing from other sources</b>                                | <b>No. of respondents</b> | <b>Percentage</b> |
|--|---------------------------|-------------------|
| From the money lender  | 14                        | 4.8               |
| From the relatives/friends   | 27                        | 9.3               |
| From NGO's   | 0                         | 0                 |
| Gov't Scheme   | 13                        | 4.5               |
| Total No. of Respondents who had borrowed loans from other sources | 54                        | 18.5              |

**Source:** *Field Survey*

Table 3.7 indicates that apart availing loans from the banks, they also availed loans from other sources as well. The table showed that 18.6% of the respondents were taken loans from other sources. 9.3% of the respondents had borrowed from relatives and friends with less interest rate. 4.8% of the respondents had borrowed from the money lender and 4.5 % had taken loan from the Govt scheme.

### 3.12 Purpose of Loans and the Amount

It was recognized that microfinance brings about changes in women entrepreneurs' lives, availing loans from the banks improved the household condition, family wellbeing and the status in the society.

Most of the respondents availed loan for business purpose, for medical treatment and for children's education. Women entrepreneurs compared to male counterparts have little or no access to financial services. This could be because of multiple reasons from cultural norms which discriminate women to financial institution's attitude towards female clients. This could result in women reluctant in taking loans and not wanting to approach financial institutions (Magesa *et al.*, 2013). The main aim of subscribing to Microfinance Institutions (MFIs) by women entrepreneurs is to attained economic empowerment.

**Table 3.8: Purpose of loan and amount (Micro finance/banks)**

| Loan details           | Amount of loan from banks/micro- finance |                     |                    |                | Total |
|------------------------|--|---------------------|--------------------|----------------|-------|
|                        | less than Rs.10000                       | Rs.10000- Rs. 30000 | Rs.30000- Rs.50000 | Above Rs.50000 |       |
| For Financing business | 2  | 38                  | 19                 | 67             | 126   |
| Other purpose          | 0  | 1                   | 0                  | 1              | 2     |
| Total                  | 2  | 39                  | 19                 | 68             | 128   |
| Percentage             | 1.56                                     | 30.47               | 14.84              | 53.13          | 100   |
| No. of respondents     |  |                     |                    |                |       |

**Source:** *Field Survey*

The above table 3.8 revealed that 126 of the respondents had availed loan from the banks for running the business. Only 2 respondents had taken loan from the bank for other purposes rather than for promoting business. Other sources column in the table depicted that two respondents availed loans for marriage in the family, for medical expenditures and for their children's education. Samantroy and

Tomar (2018), had concluded their study on women entrepreneurship in India, based on the data from the Economic Census and the National Sample Survey reports, where their study revealed the same findings where women entrepreneurs relied heavily on personal finance and less access on government funds and credits. This shows the insignificant role of financial institutions, particularly banks, in promoting women's entrepreneurship in the study area.

### 3.13 Repayment of loans

Repayment of loans means paying back money/ loans previously borrowed from a lender. Loans repayment generally happens through periodic payments which include both principal loan with interest. Loans can also be paid in a lump sum by the borrower with respect to the agreement made with the lender.

**Table 3.9: Repayment of loans ( Micro Finance/banks)**

| Repayment of loans                   | Frequency | Percentage |
|--------------------------------------|-----------|------------|
| Yes                                  | 111       | 86.72      |
| No                                   | 10        | 7.81       |
| Only partially                       | 7         | 5.47       |
| Total. No of respondents taken loans | 128       | 100        |

**Source:** *Field Survey*

The above table revealed that out of 128 respondents who had availed loan from the banks only 7.81% of the respondents could not repay their loans whereas, 86.72% of the respondents had no problem in

repayment of their loans. Partial repayment of loans was made by 7(5.47%).

### **3.14 Reasons for non-repayment/partial repayment of loans /borrowings from different sources**

In banking, non-repayment of commercial loans are considered nonperforming if the borrower did not repay his/her loan for 90 days past due. Due to many reasons payment of loans cannot be made by the borrowers.

**Table 3.10: Non repayment of loans/borrowings**

| <b>Reasons for non-repayment/partial repayment of loans/borrowings</b> | <b>Frequency</b> | <b>Percentage</b> |
|--|------------------|-------------------|
| Due to business loss   | 2                | 11.76             |
| Lack of liquidity  | 9                | 52.94             |
| Due to high rate of interest   | 2                | 11.76             |
| Due to other reasons   | 4                | 23.53             |
| Total no. of respondents   | 17               | 100               |

**Source:** *Field Survey*

The above table 3.10 indicates that due to lack of liquidity 9(52.94%) respondents could not repay their loans. While 4(23.53%) respondents were unable to repay due to other reasons. Due to high rate of interest and loss of business 2 (11.76%) could not repay their loan from the banks and other sources of borrowings.

### 3.15 Accessibility to loans

The development organization accepted the Microcredit loans by the mid 1970s that targeted mostly poor people and women. The practice began in 1960s and 1970s, it gained mainstream recognition when one of its pioneers, Muhammad Yunus, an economics professor in Bangladesh, introduced Grameen bank and had won the Nobel Peace Prize (2006). The United Nations declared 2005 the International Year of Microcredit. Accessibility to loans play an important role in promoting growth for entrepreneurship.

**Table 3.11: Accessibility to loans**

| Accessibility to loans   | Frequency | Percentage |
|--------------------------|-----------|------------|
| Easily accessible        | 93        | 32.0       |
| Inaccessible             | 177       | 60.8       |
| Total no. of respondents | 270       | 92.8       |
| No response              | 21        | 7.2        |
| Total No. of respondents | 291       | 100.0      |

**Source:** *Field Survey*

The above table 3.11 indicate that 177 (60.85%) of the respondents had a problem to access loans from the banks. Whereas, 93(32%) respondents does not have any problem in accessing loans from the banks. There were 21(7.2%) respondents who were reluctant to revealed their accessibility to loans from the financial sources.

### 3.16 Problem in seeking financial help from intermediaries

Banks are a financial intermediary; they operate between a depositor and a borrower who receives a loan from the bank. Women entrepreneurs seek financial assistance from the intermediaries for promoting their enterprises.

**Table 3.12: Problem in seeking financial assistance from intermediaries**

| <b>Problem in seeking financial help from the intermediaries</b> | <b>No. of respondents</b> | <b>Percentage</b> |
|--|---------------------------|-------------------|
| Yes  | 167                       | 57.4              |
| No   | 103                       | 35.4              |
| Total no. of respondents   | 270                       | 92.8              |
| No issues in seeking financial assistance                        | 21                        | 7.2               |
| Total No. of respondents   | 291                       | 100.0             |

**Source:** *Field Survey*

The table above shows that there were 167 (57.4%) respondents who had faced problem in seeking financial help from the intermediaries whereas, 103(35.4%) had no problem in getting financial assistance from the intermediaries. Further 21(7.2%) respondents had no issues regarding the assistance of loans from the banks.

### 3.17 Access to loans/borrowings helps achieve women economic empowerment

The International Labor Office Director-General Juan Somavia state that “Microcredit plays a critical role in empowering women [as it] helps deliver new found respect, independence and participation for

women in their communities.” Microfinance can enhance women’s economic empowerment and independence by providing microloans to women entrepreneurs. (Pradhan, 2021).

**Table 3.13: Achievement of economic empowerment through micro finance**

| <b>Achievement of women economic empowerment</b> | <b>No. of respondents</b> | <b>Percentage</b> |
|--|---------------------------|-------------------|
| Yes  | 60                        | 20.6              |
| No   | 64                        | 22.0              |
| No idea  | 167                       | 57.4              |
| Total  | 291                       | 100.0             |

**Source:** *Field Survey*

Table 3.13 revealed that 60(20.6%) respondents believed that economic empowerment can be achieved through access of loans. While, 64(22.0%) of the respondents do not believe economic empowerment through borrowing. More than half i.e., 57.4% of the respondents had no idea about the relationship between loans and economic independence and empowerment. The findings of the study differ from the research made by Bismark Addai (2017), where he concluded his study that microfinance is more likely to enhanced probability of economic empowerment of women as well as improves women social empowerment. While the findings on the other hand does not differ much with the research made by Leach and Sitaram (2002), who also concluded their findings that microfinance does not



empowered women economically due to lack of business knowledge among women entrepreneurs but had empowered women socially.

### **3.18 Conclusion**

NGOs can play an important role in changing the status of women by building up entrepreneurship, ensuring gender equality through providing microcredit loan and organizing training program and taking initiatives in awareness building. Micro-credit program helps women to join income generating activities, so far as they are contributing to family income, they are able to make decision in the family too. With the cooperation of NGOs women empowerment can become more effective and increasing. (Hossain et *al.*, 2017).

As evident in the analysis, NGOs in Aizawl are not the contributing factors in providing financial assistance to the women entrepreneurs. Furthermore, it was also revealed that women entrepreneurs have problems in accessing financial help from financial institutions. Even though there are a large number of financial supportive schemes under the government, most of the women entrepreneurs do not them. More than half of the entrepreneurs had financial shortages but still do not avail loans or assistance from the outside sources. In spite of large number of schemes for promoting women entrepreneurs in India, there is no specific Scheme launched for North Eastern region. Creating awareness and implementing these schemes among the women entrepreneurs by the government is very important for the

development of women entrepreneurship in Aizawl. Therefore, the state government should implement more amenities to promote women entrepreneurs in the state.

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## 4.1 Introduction

“Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks and receiving the resulting rewards of monetary and personal satisfaction of independence” (Robert Hisrich *et al.*,2007). Women as an entrepreneur’s face problem from different magnitude and dimension. There are countless of barriers faced by entrepreneurs in running their enterprises. An economically independent women who accepts all demanding roles to meet her personal needs can be no one than an women entrepreneur. Entrepreneurial women also have strong desire to achieve something positive, and they are capable of adding values in both family and social life.

Women entrepreneurs greatest difficulties is the aggressive patriotism which is still standing strong today in India. Even though women entrepreneurs in advanced country are acknowledged as more eminent in the business world, the entrepreneurial world is still considered as a male dominated business. Indian women entrepreneurs are facing some major problem like financial constraints, lack of support from their family, social attitudes, lack of training and lack of government assistance etc. All entrepreneurs face certain challenges, but women often have additional challenges and bottlenecks because of their

gender. The evolution of women entrepreneurs and their benefaction to the national economy is quite visible in India.

The Problems of Mizo women entrepreneurs in Aizawl city can determine the problem faced by women entrepreneurs in Mizoram. The additional constraints faced by women entrepreneurs like Vulnerability, lack of technological know-how, deep isolation, shyness, low education, limited capital investment, risk bearing, conflict amongst family members etc. This chapter deals with the problems related to Mizo women entrepreneurs in Aizawl city while running the enterprises.

#### **4.2 Major problem related to Mizo Women Entrepreneurs in Aizawl**

Women faces many problems not only as an entrepreneur but as a woman. Major problems faced by the women entrepreneurs is financial problem. The major problem faced by women vegetable vendors in Aizawl city was competition, lack of demand, financial constraint that forced women vegetable vendors to borrow money at higher rates and the frequent price fluctuation of vegetables. (Lalhmingangi & Laldinkima, 2016). Respondents were asked whether they faced any constraint in relation to starting their business and their responses were highlighted below:

**Table 4.1: Problem on starting a business**

| <b>Constraint on starting business</b> | <b>No of Respondents</b> | <b>Percentage</b> |
|--|--------------------------|-------------------|
| Yes                                    | 196                      | 67.4              |
| No                                     | 95                       | 32.6              |
| Total                                  | 291                      | 100.0             |

**Source:** *Field survey*

Table 4.1 shows that 67.4% of the respondents had faced constraints because of taking up the enterprise. Whereas, 32.6% of the respondents does not faced constraint on taking up the enterprises.

**Table 4.2: Problem faced by Women Entrepreneurs**

| <b>Nature of Problem</b>                             | <b>No. of respondents</b> | <b>Percentage</b> |
|--|---------------------------|-------------------|
| No problem   | 95                        | 32.6              |
| Financial problem                                    | 133                       | 45.7              |
| Family   | 5                         | 1.7               |
| Personal   | 32                        | 10.9              |
| Lack of entrepreneurial knowledge/technical know-how | 26                        | 8.9               |
| Total  | 291                       | 100               |

**Source:** *Field survey*

The above table shows that majority i.e., 133 out of 291 (45.7%) women entrepreneurs are facing financial problem. Most of the women entrepreneurs suffers from financial constraints and inadequate working capital. 32 respondents (10.9%) had personal problem, 26(8.9%) respondents had a problem in having

entrepreneurial knowledge/lack of technical know-how which is very crucial for running the business. 5 (1.7%) respondents had a problem from their family. Out of 291 women entrepreneurs 95 (32.6%) does not have any problems in running the enterprises.

#### **4.2.1 Problem related to Finance**

Women entrepreneurs had financial constraint initially in starting their business (Hasabnis, 2010). They borrowed money from friends, family, and moneylenders when they needed it, but they are more reluctant to asked banks or financial institutions for help. They believed that no bank or financial institutions would be willing to put their trust in their ability to repay their debt. They are unable to obtain external finance due to a lack of solid security and credit in the market. Many women are put off by the complex procedure of obtaining a bank loan, as well as the amount of time it takes to obtain a loan. When it comes to financing their enterprises' day-to-day operations, women entrepreneurs also face a problem with working capital. Because of a lack of funds, the majority of female-owned enterprises fail (Urmila and Nidhi, 2011). Even though, there are a number of government financial assistance to entrepreneurs given by the government below poverty line. However, those are simply on paper and did not reach the intended recipients, either due to recipients' ignorance or because they were not properly handled by the government or the regional NGOs operating in the area.

Consequently, they are unable to meet their capital needs. All people regardless of gender, experience financial difficulties especially in businesses.

Additionally, financial issues like limited working capital and delayed bill payment to debtors, lack of personal interest, issue with financial management, particularly those involving issues with Poor financial management skills and ignorance of banking procedures. At best, they can approach local moneylenders, who will provide them with financial assistance at exorbitantly high interest rates and the most uncomfortable payback terms. Family members are hesitant to put their money into a business venture launched by a woman.

#### **4.2.2 Personal Problems**

Another difficulty faced by female business owners would be finding a balance between their obligations at home and at work, particularly in terms of time allocation, frequently undermines their performance. (Ihugba and Njoku, 2014) they suffered from deep isolation and loneliness, wary of taking risks and inability to adapt themselves to rapid technological changes in their entrepreneurial journey.



**Table 4.3: Different factors of personal Problems faced by women entrepreneurs**

| Statements                              | Mean | Std. Deviation | Cronbach's Alpha |
|---|------|----------------|------------------|
| Lack of entrepreneurial knowledge       | 2.97 | 1.24           | 0.83             |
| Deep isolation                          | 3.11 | 1.16           |                  |
| Vulnerability to exploitation           | 3.11 | 1.16           |                  |
| Lack of training                        | 2.48 | 1.17           |                  |
| Lack of technology awareness and skills | 2.61 | 1.20           |                  |

**Source:** *Field survey*

Table 4.3 Shows the items for personal problem faced by women entrepreneurs and their mean, standard deviation and reliability. Cronbach's Alpha was used to measure the reliability for all the variables so as to check the internal consistency of all the items within the variables. Cronbach's Alpha shows the value of 0.83 which is considered to be good internal consistency. An acceptable range of Cronbach's Alpha is a value of 0.70 or above. This is derived from the work of Nunnally (1978). Even though Cronbach (1951), stated that a value higher than 0.5 was acceptable range for good internal consistency.

To evaluate the personal problem faced by women entrepreneurs in Aizawl city, mean score of the women entrepreneurs shows the highest level of problem with the same score to the statements '*deep isolation, Vulnerability to exploitation* (3.11). Followed by the

statement that '*lack of entrepreneurial knowledge*' (2.97). '*Lack of technological awareness and skill*' (2.61) and '*Lack of training*' (2.48) shows that women entrepreneurs needed moral support from family in order to run the enterprises.

#### **4.2.3 Problem related to lack of entrepreneurial knowledge**

In India women education has been very poor, female literacy rate of India is among the lowest in the world. Higher education may support managerial ability and can increase participation in entrepreneurial activities and there is a positive relationship between the educational level of entrepreneurs and the economic achievement of women entrepreneurs (Beriso, 2021). The traditional and reproductive role ascribed to their gender, women were attached to their home that leads to a discontinuation of their formal education (Rao, 2011). Women entrepreneurs face problems due to their lack of understanding of business practices, managing capital, book keeping, engaging in marketing and consumer-related activities and hiring and retaining talent. They lack formal business and entrepreneurship training and are constantly learning on the job. They come from a variety of educational backgrounds and have different levels of education and skills. The process of operating a business can be very difficult in both the formal and informal sector for women entrepreneurs as she often lacks the entrepreneurial skills and knowledge. Women entrepreneurs are unaware of the latest

technological development and market trends too. Studies have revealed that even educated women were not able to derive their own accounting system which may certainly be needed to run the business enterprise.

#### **4.2.4 Problem related to family**

The dual position of women is the main barrier for female entrepreneurs, followed by discrimination against women, male dominance, lack of economic flexibility, lack of family support. The most severe social restrictions are those related to the dual roles that women entrepreneurs fulfil. In a household, women take on too many responsibilities. Most of the respondents said that family responsibilities added to their work pressure and did not allow them to have time to go out with their friends or have free time for themselves. She must be a devoted homemaker to the rest of the family while also being a caring mother to her children. Her desire to dedicate her complete attention and energy to her entrepreneur job is hindered by the long-cherished roles of mother and housewife.

**Table 4.4: Problems faced by women entrepreneurs within the family**

| Statements  | Mean | Std. Deviation | Cronbach's Alpha |
|---|------|----------------|------------------|
| Conflict amongst family members                                     | 3.10 | 1.09           | 0.77             |
| Differences in opinion and method of running business in the family | 2.86 | 0.94           |                  |

**Source:** *Field survey*

Table 4.4 shows Cronbach's Alpha value of 0.77 which is considered to be good internal consistency. Male member in the family intervene in the business's daily operations and pressure women entrepreneurs to carry out their own opinions and ideas. To evaluate the problem faced by the respondents within the family '*Conflict among the family members*' shows the highest level of mean score (3.1). '*Differences in opinion and method of running business in the family*' (2.86). The respondents stated that they do not fully enjoy economic freedom. It is also discovered that the family members discourage women from starting their own businesses. Sometimes the entire family stands together to oppose the female member. Even if she finds success as an entrepreneur, the family does not support her in setting higher and higher goals. Several respondents reported difficulties faced in having children and running their own businesses at the same time.

#### 4.2.5 Problem related to Society

Women entrepreneurs also faced a common societal challenge. They discover this issue normally because women frequently have obligations relating to their homes and businesses which keeps them busy. Some respondents also think that society does not have adequate faith in women's abilities, exclusion in the society, which irritates women somewhat. Other social problems include lack of appreciation and deep isolation because of family tradition.

**Table 4.5: Problem Related to Society**

| Statements                                 | Mean | Std. Deviation | Cronbach's Alpha |
|--|------|----------------|------------------|
| Social exclusion                           | 3.40 | 1.12           | 0.81             |
| Deep isolation because of family tradition | 3.20 | 1.07           |                  |

**Source:** *Field survey*

Table 4.5 shows the items for the problem related to society and their mean, standard deviation and their reliability using Cronbach's Alpha. The reliability measure's goal is to evaluate the items' level of internal consistency within the variable. The variable's reliability score is 0.81, which is regarded as being at a very high level. Despite Nunnally's (1978), assertion that values for Cronbach's Alpha of 0.7 or more are appropriate, Cronbach (1951), said that a value higher than 0.5 was an acceptable level for strong internal consistency. To evaluate the problem related to society, mean score of the respondents

shows the highest mean to the statement '*Social exclusion*' (3.40) and '*Deep isolation because of family tradition*' (3.20).

#### **4.2.6 Problem related to Training**

According to the Cambridge Dictionary, "Training is the process of learning the skills you need to do a particular job or activity". A training approach is the most relevant option for enhancing entrepreneurship, it involves coaching or accustoming to mold the entrepreneurs to perform and to execute successfully. In the year 1963 Entrepreneurial training for small businessmen was tried out in Andhra Pradesh, India based on the theory of achievement motivation by McClelland and Winter. They had come into conclusion that business managed by the trained men could achieve better performances than untrained business men. The technical business training in promoting business when combined with achievement, motivation training proved more of progress in profitability than motivational alone. Entrepreneurs who had undergo business training with motivational training, can experience more growth than the other who had not done training in business and motivation. Small business entrepreneurs benefited from the early stage onward. (Miron and McClelland, 1979). Women Entrepreneurship Programme (WEP) is effective in training entrepreneurs. The WEP encourages productive and potential women entrepreneurs to start a new venture and also established entrepreneurs to start multiple businesses. (Van *et*

*al.*,2007). Training also means to make proficient through specialized instruction and practice to execute successfully. Therefore, training is the more appropriate option for business, as it includes aspects such as to coaching or accustoming to some mode of behavior or performance (Botha, 2006).

Women entrepreneurs in Aizawl city have to play dual role of business women and a care taker of her family as well. As a result, they often lack access to training that would go long way in helping them in developing their business skills. Regular training for women entrepreneurs is necessary to have an entrepreneurial aptitude. According to Lalhunthara (2015), out of 406 micro entrepreneurs, 80% of them were not attending the training organized by the Government of Mizoram from time to time. Their reason for not attending entrepreneurial training were mainly because of the lack of awareness, ignorance as they do not see the need for training. Few entrepreneurs who attended such programmes were also not satisfied with the quality of such programmes.

### **4.3 Status of entrepreneurial training**

Women entrepreneurs in Aizawl are not much aware of entrepreneurial training. More than two third of women entrepreneurs in Aizawl city had not attended any of the entrepreneurial training.

**Table 4.6: Status of Entrepreneurial Training**

| <b>Attended any entrepreneurial training</b> | <b>No. of respondents</b> | <b>Percentage</b> |
|--|---------------------------|-------------------|
| Yes  | 75                        | 25.8              |
| No   | 216                       | 74.2              |
| Total  | 291                       | 100.0             |

**Source:** *Field Study*

Table 4.6 shows that majority i.e. 74.2% of the respondents had not participated/ attended any entrepreneurial training programmes for entrepreneurship. 25.8% of the respondents had attended training programme for entrepreneurs. Due to lack of awareness and ignorance majority of the respondents had not attended any of the training programmes. Further, all the respondents agreed that their performance would improve by attending the entrepreneurial training conducted by the competent authority.

#### **4.4 Conclusion**

Women entrepreneurs must be effectively molded with entrepreneurial traits and skills to meet changes in trends and challenges in global marketplaces, as well as be competent enough to sustain and strive for achievement in the entrepreneurial arena. If every citizen works with such an attitude toward respecting women's important role in society and understanding their vital role in modern business, we will be able to overcome our own conservative and rigid



thought process, which is the biggest barrier in our country's development process.

Women entrepreneurs not only offer employment to others but also set good example for the aspiring entrepreneurs. Women's entrepreneurial are not only means of economic survival but also are positive social result for the women themselves and their social environment. Development of women entrepreneurs does not mean development of women alone but also development of the whole society with economic development. The study revealed that the development in education, improved accessibility to finance by the Government and financial institutions, relevant training programs for women entrepreneurs, fruitful Government Schemes and NGO's for empowering women entrepreneurs will play a vital role in developing women entrepreneurs. According to Okafor and Amalu (2012), "There is a need for the women entrepreneurs to go for a training and other capacity building programs so as to be equipped with the required skills for running their business". Thus, other researchers also had revealed the need for training and government schemes in promoting women entrepreneurship

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## **5.1 Introduction**

This chapter presents the study on women entrepreneurship and economic empowerment. The government of India (GOI 2006), has defined women entrepreneur as, “An enterprise owned and controlled by a woman having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women”. In the 18th century, a French economist named Richard Cantillon proposed the concept of entrepreneurs and since then, other economists including as Adam Smith, David Ricardo and John Stuart Mill have discussed the concept (Burnett 2000). Entrepreneurship focuses on innovation; therefore, entrepreneurs engage in specific methods such as increasing competitive advantage, generating substantial growth, creating employment and income, renewing firm policies and encouraging people to improve enterprise performance (Appelstrand and Lidestav, 2015).

## **5.2 Entrepreneurship development in India, North East India and Mizoram**

Entrepreneurship development in India began in 1962 with the establishment of the Small Industry Extension and Training Institute (SIET) in Hyderabad. With the assistance of Harvard University, SIET was given the opportunity to conduct pioneering work in entrepreneurship development in India. SIET, in partnership with

Prof. David C. McClelland of Harvard University, sponsored three-month training and research programs in the towns of Rajamundi, Kakinada, Vellur in Andhra Pradesh and Tamil Nadu. McClelland demonstrated that the key attribute of an entrepreneur, which he referred to as a 'need for achievement', can be created through adequate education and training. The contribution given by McClelland is a milestone for entrepreneurship development in India. In India, this has emerged as a national movement and has become popular today as Entrepreneurial Development Programmes (EDP) (Khanka, 2015).

The north-eastern region has a lot of natural and human resources to support entrepreneurship, but due to the lack of favorable entrepreneurial conditions, it has not been able to reach the level of entrepreneurship it wants. The government's policies, programmes, training and education are all elements of the entrepreneurial framework. In the Northeastern States, most entrepreneurs start their businesses out of need because there are employment opportunities available. Utilizing its indigenous resources, the North East has a lot of room to encourage entrepreneurship, particularly in handicraft, food technology and tourism industries (Deb R *et al.*, 2015). Lianzela (2015), reported that in Mizoram, some of the areas like handloom and handicrafts, establishing private schools, establishing private hospitals/ nursing homes, bakery, steel fabrications, carpentry,

tailoring, black smithy, bamboo and cane works, beauty parlor etc. are doing considerably well. Due to lack of exposure, patience, dedications, lack of communication skills, lack of training, lack of comprehensive awareness and conceptual ability it is hard for Mizo entrepreneurs to be a successful entrepreneur in some areas.

### **5.3 Women's Entrepreneurship and Economic growth**

Entrepreneurship development among women is one activity that promises encouraging results. "Entrepreneurship is the professional application of knowledge, skills and competencies and/or of monetizing a new idea, by an individual or a set of people by launching an enterprise de novo or diversifying from an existing one (distinct from seeking self-employment as in a profession or trade), thus to pursue growth while generating wealth, employment and social good" (National Knowledge Commission, Govt. of India, 2008). The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investment, finding a niche in the export market, creating sizeable employment for others and setting the trend for other women entrepreneurs in the organized sector (Urmilla and Nidhi, 2007). The Government of India has defined women entrepreneurs based on women's participation in

equity and employment of a business enterprise.

According to the Sixth Economic Census released by the Ministry of Statistics and Programme Implementation, out of the total 58.5 million entrepreneurs in India 8.50 million constitute women entrepreneur i.e., 14% of the entrepreneur's base in India. The employment in women-owned enterprises is only 1.67 people per business on average. Satisfaction with their inner urge and management of their capacity in the field of entrepreneurship are the main goal of women entrepreneurs. Women entrepreneurs are vastly growing in the global business, educated women are contributing to a large extent in promoting women entrepreneurship in the business world and to the social transformation in the future as well.

#### **5.4 Economic impact on women entrepreneurship in Aizawl**

Entrepreneurship intervention has been seen as an effective tool for poverty alleviation and economic empowerment of women entrepreneurs. An impact assessment was carried out to analyze the level of economic change due to women entrepreneurship intervention in the study area i.e., Aizawl city.

##### **5.4.1 Impact on monthly income**

To analyze the economic impact of entrepreneurship intervention among the sample group, "Pre starting entrepreneurship" vs. "Post

starting entrepreneurship” approach is deployed using parameters like the status of personal monthly income, household savings, annual investment and financial support given to the family ‘pre’ and ‘post’ taking entrepreneurship.

**Table 5.1: Personal Monthly Income of Women Entrepreneurs.**

| Avg.<br>Monthly Income    | Pre starting enterprise |            | Post starting enterprise |            |
|---------------------------|-------------------------|------------|--------------------------|------------|
|                           | No of respondents       | Percentage | No. of respondents       | Percentage |
| Less than Rs. 20,000      | 196                     | 67.4       | 96                       | 33.0       |
| Rs.20,000 - Rs.40,000     | 83                      | 28.5       | 119                      | 40.9       |
| Rs.40,000-<br>Rs.1,00,000 | 10                      | 3.4        | 69                       | 23.7       |
| More than<br>Rs.1,00,000  | 2                       | 0.7        | 7                        | 2.4        |
| Total                     | 291                     | 100.0      | 291                      | 100.0      |

**Source:** *Field Survey*

Table 5.1 shows the average monthly income of women entrepreneurs in Aizawl city. Table also shows the increase in almost all the levels of income except the income group of less than Rs. 20,000/- with the starting of enterprises that decreased from 67.4% to 33.0% after starting the enterprises. The respondents with a monthly income of Rs. 20,000/- – Rs.40,000/- increased from 28.5% to 40.9%% post starting the enterprises. The respondents with an income level of Rs.40,000/- – Rs.1,00,000/- decreased from 3.4% to 23.7%. The respondents with an income level of more than Rs.1,00,000/- increased from 0.7% to 2.4% post starting the enterprises. This shows



that participation of women in entrepreneurship increases their level of monthly income.

### Hypothesis 1

H<sub>0</sub>: There are no significant differences in the monthly income of women entrepreneurs in pre and post starting entrepreneurship.

H<sub>1</sub>: There is a significant difference in the monthly income of women entrepreneurs in pre and post starting entrepreneurship.

**Table 5.2: t - test on Monthly Income of women entrepreneurs**

| One-Sample Test                              |                |     |                 |                 |   |        |
|--|----------------|-----|-----------------|-----------------|---|--------|
|  | Test Value = 0 |     |                 |                 |   |        |
|  | t              | df  | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference |        |
|  |                |     |                 |                 | Lower                                     | Upper  |
| Monthly income pre starting your enterprises | 39.897         | 290 | 0.000           | 1.37457         | 1.3068                                    | 1.4424 |
| Monthly income post starting your enterprise | 40.949         | 290 | 0.000           | 1.95533         | 1.8613                                    | 2.0493 |

*Statistical tool used: SPSS*

**Source:** *Field Study*

Table 5.2 displayed the One Sample t Test on an average monthly income of the respondents. The purpose of the test is to determine whether there is statistical evidence that the mean difference between One Sample observations is significantly different from zero. The One Samples *t* Test is a parametric test. The mean difference between

pre and post the intervention of entrepreneurship is 0.580,  $t = 1.052$ ,  $p = 0.000$ . Since  $p < 0.05$  (in fact  $p = 0.000$ ), the null hypothesis is rejected in hypothesis 1. Thus, it can be concluded that, there is a significant difference between Monthly income of women entrepreneurs pre and post starting the enterprises. There is an evidence that entrepreneurship intervention improves monthly income post starting the enterprise.

#### 5.4.2 Impact on monthly household Savings

Impact on monthly household Savings Pre starting the enterprise and Post starting the enterprise was analysed using cross-tabulation and One Sample t-test.

**Table 5.3: Frequency Distribution of Personal Monthly Savings of Women Entrepreneurs.**

| Avg. monthly savings    | Pre starting the enterprise |            | Post starting the enterprise |            |
|-------------------------|-----------------------------|------------|------------------------------|------------|
|                         | No. of respondents          | Percentage | No. of respondents           | Percentage |
| Less than Rs. 20,000    | 210                         | 72.2       | 132                          | 45.4       |
| Rs.20,000 - Rs.40,000   | 71                          | 24.4       | 135                          | 46.4       |
| Rs. 40,000- Rs.1,00,000 | 7                           | 2.4        | 18                           | 6.2        |
| More than Rs.1,00,000   | 3                           | 1.0        | 6                            | 2.1        |
| Total                   | 291                         | 100.0      | 291                          | 100.0      |

**Source:** *Field Survey*

Table 5.3 shows the average monthly savings of women entrepreneurs in Aizawl city. The table shows the increase in almost all the levels

of savings, except the saving group of less than Rs. 20,000/- with the starting of enterprises that decreased from 72.2% to 45.4% post starting the enterprises. The respondents with monthly savings of Rs. 20,000 – Rs.40,000 increased from 24.4% to 46.4% post starting the enterprises. The respondents with a savings level of Rs.40,000 – Rs.70,000 also increased from 2.4% to 6.2%. The respondents with the saving level of more than Rs.1,00,000 also increased from 1% to 2.1% post starting the enterprises. This shows that the participation of women in entrepreneurship increases their level of monthly savings.

## Hypothesis 2

H<sub>0</sub>: There is no significant differences in monthly household savings for women entrepreneurs in pre and post starting entrepreneurship.

H<sub>1</sub>: There is a significant difference in monthly household savings for women entrepreneurs in pre and post starting entrepreneurship.

**Table 5.4: t - test on monthly savings of women entrepreneurs**

| One-Sample Test                                    |                |     |                 |                 |   |        |
|--|----------------|-----|-----------------|-----------------|---|--------|
|  | Test Value = 0 |     |                 |                 |   |        |
|  | t              | df  | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference |        |
|  |                |     |                 |                 | Lower                                     | Upper  |
| Your monthly savings pre staring your enterprise   | 39.301         | 290 | 0.000           | 1.32302         | 1.2568                                    | 1.3893 |
| Your monthly savings post starting your enterprise | 40.754         | 290 | 0.000           | 1.64948         | 1.5698                                    | 1.7291 |

*Statistical tool used: SPSS*

**Source:** Field Survey

Table 5.4 displayed the One Sample t Test on the Monthly Savings of the respondents. The mean difference between before and after the intervention of entrepreneurship is 0.326,  $t = 1.453$ ,  $p = .000$ . Since  $p < 0.05$  (in fact  $p = 0.000$ ), the null hypothesis is rejected in hypothesis 2. Thus, it can be concluded that, there is a significant difference between Monthly Saving of women entrepreneurs pre and post starting the enterprises. There is an evidence that entrepreneurship intervention improves monthly saving post starting the enterprise.

#### 5.4.3 Impact on Annual investment

The impact on Annual investment before starting the enterprise and after starting the enterprise was analysed using cross-tabulation and One Sample t-tests.

**Table 5.5: Frequency Distribution of Annual Investment of Women Entrepreneurs.**

| Avg.<br>annual<br>investment | Pre starting<br>enterprise |            | Post starting enterprise |            |
|------------------------------|----------------------------|------------|--------------------------|------------|
|                              | No of<br>Respondents       | Percentage | No. of<br>Respondents    | Percentage |
| Less<br>than Rs.20,000       | 261                        | 89.7       | 26                       | 8.9        |
| Rs.20,000-<br>Rs.40,000      | 28                         | 9.6        | 118                      | 40.5       |
| Rs. 40.000<br>Rs.1,00,000    | 1                          | 0.3        | 113                      | 38.8       |
| More than<br>Rs.1,00,000     | 1                          | 0.3        | 34                       | 11.7       |
| Total                        | 291                        | 100        | 291                      | 100        |

**Source:** *Field Survey*

Table 5.5 shows the average annual investment of women entrepreneurs in Aizawl city. The table also shows the increase in almost all the levels of annual investment, except the annual investment group of less than Rs. 20,000/- with the starting of enterprises that decreased from 89.7% to 8.9% post starting the enterprises. The respondents with annual investment of Rs. 20,000 – Rs.40,000 increased from 9.6% to 40.5% post starting the enterprises. The respondents with the annual investment level Rs.40,000 – Rs.70,000 also increased from 0.3% to 38.8%. The respondents with the annual investment level of more than Rs.1,00,000 also increased from 0.3% to 11.7% post starting the enterprises. This shows that participation of women in entrepreneurship increases their level of annual investment post starting the enterprise.

### **Hypothesis 3**

H<sub>0</sub>: There is no significant differences in annual investment for women entrepreneurs in pre and post starting entrepreneurship.

H<sub>1</sub>: There is a significant difference in annual investment for women entrepreneurs in pre and post starting entrepreneurship.

**Table 5.6: t - test on Annual Investment of women entrepreneurs**

| <b>One-Sample Test</b>                    |                |           |                                 |                            |  |              |
|---|----------------|-----------|---------------------------------|----------------------------|--|--------------|
|   | Test Value = 0 |           |                                 |                            |  |              |
|   | <b>t</b>       | <b>df</b> | <b>Sig.<br/>(2-<br/>tailed)</b> | <b>Mean<br/>Difference</b> | <b>95% Confidence<br/>Interval of the<br/>Difference</b> |              |
|   |                |           |                                 |                            | <b>Lower</b>   | <b>Upper</b> |
| Annual Investment pre taking enterprises  | 52.989         | 290       | 0.000                           | 1.11340                    | 1.0720   | 1.1548       |
| Annual Investment post taking enterprises | 53.036         | 290       | 0.000                           | 2.53265                    | 2.4387   | 2.6266       |

*Statistical tool used: SPSS*

**Source:** *Field Survey*

Table 5.6 displayed the One Sample t Test on average annual investment of the respondents. The mean difference between before and after the intervention of entrepreneurship is 1.41,  $t = 0.047$ ,  $p = .000$ . Since  $p < 0.05$  (in fact  $p = 0.000$ ), The null hypothesis is rejected in hypothesis 3. Thus, it can be concluded that, there is a significant difference between annual investment of women entrepreneurs pre and post starting the enterprises. There is an evidence that entrepreneurship intervention improves annual investment post starting the enterprise.

#### **5.4.4 Impact on financial support given to the family**

Impact on financial support given to the family before starting the enterprise and after starting the enterprise was analysed using cross tabulation and One Sample t test.

**Table 5.7: Frequency Distribution on Financial Support given to the Family by Women Entrepreneurs.**

| Avg. Monthly Income   | Pre starting enterprise |            | Post starting enterprise |            |
|-----------------------|-------------------------|------------|--------------------------|------------|
|                       | No of respondents       | Percentage | No. of respondents       | Percentage |
| Less than Rs. 20,000  | 232                     | 79.7       | 279                      | 95.9       |
| Rs.20,000 - Rs.40,000 | 51                      | 17.5       | 2                        | 0.7        |
| Rs.40,000-Rs.1,00,000 | 8                       | 2.7        | 5                        | 1.7        |
| More than Rs.1,00,000 | —                       | —          | 5                        | 1.7        |
| Total                 | 291                     | 100        | 100                      | 100        |

**Source:** *Field Survey*

Table 5.7 shows the average annual financial support given to family by women entrepreneurs in Aizawl city. The table above shows the increased in two levels of financial support given to the family, financial support given to family increased from 79.7 to 95.9% in the level less than Rs. 20,000/- post starting the enterprise. The respondents with the annual average financial support given to the family of Rs.20000 – Rs. 40000 decreased from 17.5% to 0.7%. The respondents with the annual average financial support given to the family of Rs.40000 – Rs. 70000 decreased from 2.7% to 1.7%. The respondents with the annual average financial support given to the family of 1,00,000 increased from 0% to 1.7% post starting the enterprises. This shows that participation of women in entrepreneurship increases their average financial support given to their family post starting the enterprises.

#### Hypothesis 4

H<sub>0</sub>: There is no significant differences in financial support given to the family by women entrepreneurs pre and post starting entrepreneurship.

H<sub>1</sub>: There is a significant difference in financial support given to the family by women entrepreneurs pre and post starting entrepreneurship.

**Table 5.8: t - test on Financial Support given to the Family by Women Entrepreneurs**

| One-Sample Test  |                |     |                 |                 |   |        |
|--|----------------|-----|-----------------|-----------------|---|--------|
|  | Test Value = 0 |     |                 |                 |   |        |
|  | t              | df  | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference |        |
|  |                |     |                 |                 | Lower                                     | Upper  |
| Financial support given to the family pre taking enterprises | 43.476         | 290 | 0.000           | 1.23024         | 1.1745                                    | 1.2859 |
| Financial support given post taking enterprises              | 39.529         | 290 | 0.000           | 1.09278         | 1.0384                                    | 1.1472 |

*Statistical tool used: SPSS*

**Source:** Field Survey

Table 5.8 displayed the paired Sample t Test on average financial support given to the family of the respondents. The mean difference between before and after the intervention of entrepreneurship is 0.137,  $t = -3.947$ ,  $p = .000$ . Since  $p < 0.05$  (in fact  $p = 0.000$ ), the null hypothesis is rejected in hypothesis 4. The Table shows that there is a negative impact post starting entrepreneurship. Thus, it can be



concluded that, financial support given to the family of the respondents decreases post starting entrepreneurship. The findings could be that, women entrepreneurs instead of supporting their family they are investing their income for their business. Thus, there is an evidence that shows entrepreneurship intervention does not improve the financial support given to their family post starting the enterprises.

## **5.5 Motivation and Women Empowerment**

Entrepreneurial motivation is the process or the inner state that stimulates and inspires an entrepreneur to put out greater effort in order to attain his or her business objectives. It is the force or drive that influence an entrepreneur's voluntary behavior towards her direction, her intensity of effort and persistence in achieving the goals. Entrepreneurial motivations are often categorized as "push" or "pull" factors. Pull factors are those that encourage women to create their own businesses whereas push factors are those that are personal or external in nature. Some of the motivational factors for women entrepreneurs can be shown as: -

a) Individual Motivation: - There are three broad categories of individual motivation for entrepreneurial growth. Some of the purposes that makes women interested in entering entrepreneurial activities can be presented as self-motivation for oneself, and economic and non-economic motivations.

b) Motivation for oneself: - An urge to do something unique and productive that would help in a wide range of products. Entrepreneurial motivations can happen in order to earn money, Identification, Symbols, job opportunity, Access to money, utilization of time, encouragement from parents/ friends/relatives. Convincing Reasons for motivational factors like joblessness, not happy with previous job, utilization of idle money, use of skill and technology can be an influence to become an entrepreneur. Promoting factors like influential stories of successful entrepreneurs, previous partners, supports from family members.

c) Economic Motivation: - With this motivation, the entrepreneur wants to develop her business and try to test new ideas to maximize her sales. If it is in production, an improvement in production will be possible. In this type of dynamic, entrepreneurs are constantly evolving. Some of the notable motivating factors for enhancing women entrepreneurs are like a desire to be independent, to have a better financial condition, to achieve in life. (Scott, 1986). According to Kumar and Kalyani (2011), Greater support is required especially in educational institutions for women youth to improve their skill in entrepreneurship. Educational institution, training centers and NGOs plays an important role in motivating women entrepreneurs especially in rural and semi urban areas. Small and medium scale sectors to be promoted to women by providing special considerations and assistance would be of great help for the growth of

the economy. Separate cells should be implemented for women entrepreneurs that are managed by women officials, special incentives and scheme for assistance to women entrepreneurs to promote women entrepreneurship in Mizoram (Lalhunthara, 2012). Effective entrepreneurial training programmes, desire to experience business management, interest and push from family, friends and relatives which are considered as motivating factors for women entrepreneurs to take up entrepreneurship. As a consequence, motivation factor influences the women entrepreneurs work to a great extent (Hemavathi, 2018).

#### **5.5.1 Motivation in promoting economic empowerment**

Motivation is the word derived from the word 'motive' which means a drive within the individual to fulfill his or her needs, desires or wants. It is the process of encouraging people to accomplish the goals. According to psychological context, factors to encourage the people's behaviour can be-desire for money, success, recognition, job-satisfaction, team work, etc. One of the most important functions of management is to create willingness amongst the employees to perform in the best of their abilities. Therefore, the role of a leader is to arouse interest in performance of employees in their jobs. The process of motivation consists of three stages: -

- a) A felt need or drive
- b) A stimulus in which needs have to be aroused

c) When needs are satisfied, the satisfaction or accomplishment of goals.

Therefore, we can say that motivation is a psychological phenomenon which means needs and wants of the individuals have to be tackled by framing an incentive plan.

### 5.5.2 Source of motivation

Motivation source of women entrepreneurs were analyzed using different motivational sources. The following table shows that women entrepreneurs were mainly motivated by oneself. The respondents were not much motivated by other.

**Table 5.9: Sources of Motivation**

| Sources            | No. of Respondents | Percentage |
|--------------------|--------------------|------------|
| Myself alone       | 204                | 70.1       |
| My friend/ partner | 10                 | 3.4        |
| My family          | 73                 | 25.1       |
| Other              | 4                  | 1.4        |
| Total              | 291                | 100.0      |

**Source:** *Field Survey*

From the above table it is quite evident that more than half i.e., 70.1% of the respondent were initiated by themselves to start the business. 25.1% started their business with the initiatives from their family. 3.4 % of the women entrepreneurs starts their business, initiated by their friend and partner. From the above table it proves that most of the women entrepreneurs started their business without much influences from other.

### 5.5.3 Motivation from family member

Family plays a very important role in motivating women to participate in entrepreneurial activities. Some of the respondents were motivated by seeing other family members involving in business activities. Tradition in the family can also motivate women entrepreneurs.

**Table 5.10: Entrepreneurs in the Family**

| Entrepreneur in the family | No. of Respondents | Percentage |
|----------------------------|--------------------|------------|
| Yes                        | 145                | 49.8       |
| No                         | 146                | 50.2       |
| Total                      | 291                | 100        |

**Source:** *Field Survey*

The above table 5.10 shows that 145(49.8%) respondents out of 291 respondents' families are also an entrepreneur while 146(50.2%) respondents' families are not engaged in entrepreneurship.

### 5.5.4 Motivations of women entrepreneurs in Aizawl

To study the motivations level of women entrepreneurs in Aizawl, 7 levels of motivations was constructed using Five-point Likert Scale. The reliability of the motivation levels was analyzed using Cronbach's Alpha.

**Table 5.11: Mean, Standard Deviation and Reliability values for Motivation levels of women entrepreneurs**

| Motivation levels                       | Mean | Std. Deviation | Cronbach's Alpha |
|---|------|----------------|------------------|
| To improve my financial condition       | 4.04 | 0.852          | 0.66             |
| Success stories of entrepreneurs        | 3.51 | 1.042          |                  |
| Need for achievement                    | 4.38 | 3.093          |                  |
| To provide job opportunity to other     | 4.03 | 0.796          |                  |
| To be more independent from my family   | 3.04 | 1.316          |                  |
| Being entrepreneur is my life long goal | 3.51 | 1.042          |                  |
| Support my family financially           | 4.38 | 3.093          |                  |

**Source:** *Field Survey*

Table 5.11 shows the item for motivation levels and their mean, standard deviation and reliability of 291 women entrepreneurs. The Internal consistency of factors was shown by Cronbach's Alpha with a value of 0.66 indicating a good level of reliability. To evaluate the respondents 'level of motivation', 7 levels are selected to analyze after the collection of data and the result revealed that the mean level '*Need for Achievement*', *Support my family financially*' (4.38). followed by '*To improve my financial condition*' (4.04), '*To provide job opportunity to other*' (4.03), '*Being entrepreneur is my life long goal*' and '*Success stories of entrepreneurs*' (3.51). '*To be more independent from my family*' (3.04). Indicating push and Pull factors of motivation of women entrepreneurs. According to Hakim (1989), Personal or external causes such as a divorce or getting turned over for a promotion, low satisfaction, lack of opportunity is known as

push factors, and they frequently have negative connotations. Pull factors, on the other hand, are associated with positive attributes like flexibility with family, freedom in independence and identifying an opportunity that motivate people to start enterprises. The results suggest that both push and pull factors are important in motivating women entrepreneurs. There can also be multiple levels that motivate women to start a new business.

## 5.6 Performance level of Women Entrepreneurs in Aizawl

Naser *et al.*, (2009) concluded their studies from 449 women entrepreneurs that government and non-government policies play an important role in supporting the steps taken by women entrepreneurs that can encourage her aspiration in entrepreneurship. The table below shows the reliability of performance level of women entrepreneurs in Aizawl.

**Table 5.12: Mean, Standard Deviation and Reliability values on the Performance level of women entrepreneurs**

| Performance Levels   | Mean | Std. Deviation | Cronbach's Alpha |
|--|------|----------------|------------------|
| This entrepreneurial venture has a great deal of personal meaning for me | 3.65 | 1.01           | 0.71             |
| I am ready to take additional investment to the business                 | 3.86 | 0.86           |                  |
| I am having profit throughout all the years from my business             | 3.46 | 1.15           |                  |
| As an entrepreneur I am able to take risk in decision making             | 2.93 | 1.17           |                  |
| I have great improvement in entrepreneurial activities                   | 4.21 | 0.83           |                  |

|  |      |      |
|--|------|------|
| I feel emotionally attached to the entrepreneurial venture                                 | 4.29 | 0.76 |
| I feel strong sense of identification in the society because of my entrepreneurial venture | 3.64 | 1.05 |
| I benefitted a lot from, entrepreneurial trainings   | 2.74 | 1.28 |
| I can make use of technology for my business (Computer, Phone etc.)                        | 3.89 | 1.23 |

**Source:** *Field Survey*

Table 5.12 explains the performance level of Aizawl women entrepreneurs and their Mean, Standard deviation and reliability of 291 of women entrepreneurs. The Internal consistency of factors was shown by Cronbach's Alpha with a value of 0.71 indicating the satisfactory level of reliability. To evaluate the respondents 'performance levels', 9 factors were selected for analysis after the collection of data and the result revealed that the factor, *'I feel emotionally attached to the entrepreneurial venture'* (4.29) shows the highest mean score followed by, *'I have great improvement in entrepreneurial activities'* (4.21), *'I can make use of technology for my business (Computer, Phone etc.)'* (3.89), *'I am ready to take additional investment to the business'* (3.86). *'This entrepreneurial venture has a great deal of personal meaning for me'* (3.65). *'I feel strong sense of identification in the society because of my entrepreneurial venture'* (3.64), *'I am having profit throughout all the years from my businesses'* (3.46), *'As an entrepreneur I am able to take risk in decision making'* (2.93), *'I benefitted a lot from,*



*entrepreneurial* trainings' (2.74). The results indicate that the emotional attachment to the entrepreneurial venture and great improvement in entrepreneurial activities are the two main factors that indicate on the performance level for starting up the enterprises.

### **5.6.1 Relationship between motivation and performance level of women entrepreneurs**

The correlation coefficient is a statistical measure of how strong a relationship is between two variables. Croxton and Cowden define correlation as "When the relationship is of quantitative in nature, the appropriate statistical tool for discovering and measuring the relationship and expressing in a brief formula is known as correlation" The values range between -1.0 and 1.0. A calculated number greater than 1.0 or less than -1.0 means that there was an error in the correlation measurement. "Pearson Correlation analysis is employed to measure the relationship between two or more variables"

#### **Hypothesis 5**

H<sub>0</sub>: There is no significant relationship between motivations level and the performance level of women entrepreneurs.

H<sub>1</sub>: There is a significant relationship between motivations level and the performance level of women entrepreneurs.

To test the above hypothesis correlation and regression analysis were employed to find out the relationship between dependent and

independent variables. In the regression analysis motivation level was used as independent variable which was supposed to have an effect on the dependent variable i.e., performance level of women entrepreneurs. This analysis was done on the basis of collected response from the respondents i.e. women entrepreneurs in Aizawl.

### 5.6.2 Correlation Analysis

Pearson correlation, the most commonly used measure of correlation was used to test the degree of association between the variables, Pearson correlation measures the relationship between independent variable viz., motivation level and dependent variable viz., performance level of women entrepreneurs. Persons correlation analysis involves: -

- a) Determining the degree of correlation between two variables.
- b) Testing the significance of a relationship and determining the cause and effect relationship (Krishnaswami and Ranganathan,2011).

**Table 5.13: Correlation between Motivation level and Performance level of women entrepreneurs**

| Correlations      |                     |                  |                   |
|-------------------|---------------------|------------------|-------------------|
|                   |                     | Motivation level | Performance level |
| Motivation level  | Pearson Correlation | 1                | 0.783**           |
|                   | Sig. (2-tailed)     |                  | 0.000             |
|                   | N                   | 291              | 291               |
| Performance level | Pearson Correlation | 0.783**          | 1                 |
|                   | Sig. (2-tailed)     | 0.000            |                   |
|                   | N                   | 291              | 291               |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 5.13 shows the correlation analysis of the relationship between motivation level of women to enter into business and their performance level. A two- tail test at 0.01 significant level indicates that there exists a positive correlation between motivation level and performance level ( $r = 0.783$ ). The study draws the inference that the more motivation level is, the more positive effect it will create upon the performance level of women entrepreneurs. Thus, null hypothesis 5 is rejected.

### **5.6.3 Regression Analysis**

Regression analysis was used to find out the cause and effect of the relationship between motivation level and performance level of women entrepreneurs in Aizawl. Regression determines the cause and effect relationship between two variables indicating that the change in the value of an independent variable also causes a change in the value of the dependent variable. It is presented in the form of an algebraic equation whereby the value of one variable (dependent) is predicted or estimated based on the value of the other variable (independent). In the study, the effect of motivation level in women entrepreneurs and performance level was analyzed through regression analysis. In the regression analysis motivation level was used as independent variable which was supposed to have an effect on the dependent variable performance level of women entrepreneurs.

**Table 5.14: Effect of Motivation level on the Performance level of women entrepreneur**

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .783 <sup>a</sup> | 0.613    | 0.612             | 0.58798                    |

a. Predictors: (Constant), Motivation level

**Table 5.15: ANOVA model on Motivational level on the Performance level of Women entrepreneur**

| ANOVA <sup>a</sup> |            |                |     |             |         |                   |
|--------------------|------------|----------------|-----|-------------|---------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F       | Sig.              |
| 1                  | Regression | 158.269        | 1   | 158.269     | 457.794 | .000 <sup>b</sup> |
|                    | Residual   | 99.913         | 289 | 0.346       |         |                   |
|                    | Total      | 258.182        | 290 |             |         |                   |

a. Dependent Variable: Performance level

b. Predictors: (Constant), Motivation level

**Table 5.16: Coefficient level on Motivational and the Performance of Women entrepreneur**

| Coefficients <sup>a</sup> |                  |                             |            |                           |        |       |
|---------------------------|------------------|-----------------------------|------------|---------------------------|--------|-------|
| Model                     |                  | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig.  |
|                           |                  | B                           | Std. Error | Beta                      |        |       |
| 1                         | (Constant)       | 0.996                       | 0.129      |                           | 7.744  | 0.000 |
|                           | Motivation level | 0.690                       | 0.032      | 0.783                     | 21.396 | 0.000 |

a. Dependent Variable: Performance level

*Statistical tool used: SPSS*

**Source:** *Field Survey*

The regression coefficient for the predictor variable motivation level came to be 0.783. The coefficient value shows the change in the dependent variable with a unit change in a variable value i.e. there is an increase of 0.783 units in performance level for every unit increase in motivation level. The positively significant regression coefficient of 0.783 with a p-value of .000 of motivation level revealed that there is a significant relationship between motivation level and performance level of women entrepreneurs. Thus, in hypothesis 5, the null hypothesis is rejected and alternate hypothesis is accepted.

Table 5.14 shows the ANOVA Model Analysis of Variance (ANOVA) that consists of calculations that provide information about levels of variability within a regression model and form a basis for tests of significance. It is the sum of the square difference between the predicted value and mean of the value of all the data points. Since P value is 0.000, which is less than 0.05 in the above table, the result revealed significant level. F ratio represents an improvement in the prediction of the variability by variable by fitting the model after considering the inaccuracy present in the model. A value is greater than 1 for F-ratio yield efficient model. In the above table, the value is 457.7, which is good. These results estimate that as the p-value of the ANOVA table (Table5.15) is below the tolerable significance level, thus there is a possibility of rejecting the null hypothesis.

Coefficient table shows the strength of the relationship. Table 5.16 shows Sig. level 0.000, that revealed the null hypothesis is rejected. (if Sig. is  $> 0.05$ , then the null hypothesis is not rejected). If a null hypothesis is rejected, it means there is an impact in the findings. Thus, the regression analysis tables revealed that the null hypothesis is rejected in hypothesis 5.

## **5.7 Empowerment of Women**

Empowerment can be defined as the process of challenging existing power relations and of gaining greater control over the sources of power (Batliwala, 1994). The most noticed feature of the term empowerment is that it contains the word ‘power’. Empowerment however begins in the household with equality, autonomy and respect. It is a process that enables women to gain access to and control of material as well as information resources. Achieving equality between men and women in the family is the foundation on which empowerment in other area is based. The concept of women empowerment throughout the world, has its roots in women’s movement. In 1995, Fourth World Conference on ‘Empowerment of Women’ held in Beijing focused on the following areas : (1) Political (2) Economical (3) Legal empowerment of women. Basically, in order to attain empowerment, there has to be an income generation by the individual, that could also help in developing economic empowerment. Women entrepreneurship not only empowers women

economically but also has positive social repercussion. Women across the modern India are now showing great interest to be economically independent and started growing in taking up entrepreneurial activity especially in small scale enterprises. (Mammen and Paxson, 2000).

### **5.7.1 Economic empowerment of women**

“Freedom depends on economic conditions more than political. If women are not economically free and self -earning, she will have to depend on her husband or someone else and dependents are never free” Jawaharlal Nehru (Philip, 2007). Women who are empowered become independent, have access to resources and can make decisions. Consequently, women entrepreneurs in Pakistan may manage the issue of women's empowerment. In addition to empowering Pakistani women, it will have a significant impact in the nation's overall economic development and success (S.Noor *et al.*,2020). Economic opportunity flows toward women by empowerment through self-sufficiency (Jalbert, 2000). Micro businesses assist rural women gain economic empowerment, as well as personal and social skills. They also increase national production and create employment. The personal and social skills that rural women developed as a result of starting their own businesses like financial independence, a higher standard of living, increased self-assurance, increased awareness, a sense of accomplishment, more social interaction, increased political involvement, increased

attendance at social gatherings, the development of leadership skills, the ability to make decisions for one's family and community. According to Lavanya (2011), since women in India comprise the majority of the population below the poverty line and are very often in a situation of extreme poverty, poverty eradication programmes for such women will play a vital role in promoting the need for such women.

**Table 5.17: Mean, standard deviation, reliability value of economic empowerment of women entrepreneurs**

| <b>Economic Empowerment</b>  | <b>Mean</b> | <b>Std. Deviation</b> | <b>Cronbach's Alpha</b> |
|--|-------------|-----------------------|-------------------------|
| I am able to make investment decision  | 1.97        | 1.00                  | 0.94                    |
| I can make financial decision  | 1.96        | 0.96                  |                         |
| It helps me to provide my children's education                               | 1.95        | 1.04                  |                         |
| It enables me to freely access finance                                       | 2.11        | 1.03                  |                         |
| It helps me to provide my children's marriage expenditure                    | 2.24        | 1.07                  |                         |
| It enables me to undertake decision for the family                           | 2.25        | 1.01                  |                         |
| It enables me to take decision regarding selling and buying of family assets | 2.11        | 0.95                  |                         |

**Source:** *Field Survey*

Table 5.17 Shows the items for economic empowerment of women and their mean, standard deviation and reliability. The internal consistency of items was shown by Cronbach's Alpha with a value of 0.94 which is considered to be a good level of internal consistency.



To evaluate the respondents 'economic empowerment', mean score of women entrepreneurs shows highest level of the statement '*It enables me to undertake decision for the family*'(2.25), followed by the statement that '*It helps me to provide my children's marriage expenditure*' (2.24) *It enables me to take decision regarding selling and buying of family assets*', '*It enables me to freely access finance*'(2.11), *I am able to make investment decision*' (1.97) '*I can make financial decision*'(1.96), ' and '*It helps me to provide my children's education*'(1.95). Indicating that decision making in different aspects, freely access to finance, undertaking personal development were an important variable for economic empowerment of women entrepreneurs in Aizawl city.

## **5.8 Women Entrepreneurship Development level**

Entrepreneurship development are heavily influenced by a variety of aspects such as economic, social, cultural and psychological situations entrepreneurship acts as a catalyst in the industrialization and economic growth processes. It is very important to ensure that women entrepreneurship is one of the facilitating factors of women's development. It also plays a vital role in the economic development of the state. Entrepreneurship acts as a catalyst in industrialization and economic growth processes.

**Table 5.18: Mean, standard deviation, Reliability value of Women Entrepreneurship Development level**

| <b>Entrepreneurship Development level</b>                     | <b>Mean</b> | <b>Std. Deviation</b> | <b>Cronbach's Alpha</b> |
|---|-------------|-----------------------|-------------------------|
| Increasing consumption  | 2.55        | 1.37                  | 0.96                    |
| Providing new innovations                                     | 2.97        | 1.53                  |                         |
| Cash flow of my business met my expectation                   | 3.01        | 1.51                  |                         |
| The rate of profit is increasing                              | 3.08        | 1.49                  |                         |
| Build confidence in sustaining trend                          | 2.97        | 1.57                  |                         |
| Helps improving living conditions                             | 2.64        | 1.38                  |                         |
| I took up this entrepreneurship because I am interested in it | 2.77        | 1.29                  |                         |
| Helps improving social status                                 | 2.95        | 1.34                  |                         |
| Encouraging women to entrepreneurship                         | 3.10        | 1.55                  |                         |

**Source:** *Field Survey*

Table 5.18 Shows the items for women Entrepreneurship development level and their mean, standard deviation and reliability. The internal consistency of items was shown by Cronbach's Alpha with a value of 0.96 which is considered to be the excellent value of Alpha Coefficient. To evaluate the respondents 'Entrepreneurship Development level' mean score of women entrepreneurs shows the highest level by the statement '*Encouraging women to entrepreneurship*' (3.10). Followed by the statements '*The rate of profit is increasing*' (3.08) '*Cash flow of my business met my expectation*' (3.01), '*Providing new innovations*' and '*Build*

*confidence in sustaining trend'* (2.97), *'Helps improving social status'* (2.95), *'I took up this entrepreneurship because I am interested in it'*(2.77), *'Helps improving living conditions'* (2.64) and *'Increasing consumption'*(2.55) shows the lowest level of the statement.

### **5.8.1 Relationship between women entrepreneurship development level and their economic empowerment**

#### **Hypothesis 6**

H<sub>0</sub>:There is no significant relationship between women entrepreneurship development level and their economic empowerment.

H<sub>a</sub>:There is a significant relationship between women entrepreneurship development level and their economic empowerment.

**Table 5.19: Correlation between Entrepreneurship development level and Economic Empowerment of Women Entrepreneurs**

| Correlations                       |                     |                      |                                    |
|------------------------------------|---------------------|----------------------|------------------------------------|
|                                    |                     | Economic Empowerment | Entrepreneurship Development level |
| Economic empowerment               | Pearson Correlation | 1                    | 0.271**                            |
|                                    | Sig. (2-tailed)     |                      | 0.000                              |
|                                    | N                   | 291                  | 291                                |
| Entrepreneurship Development level | Pearson Correlation | 0.271**              | 1                                  |
|                                    | Sig. (2-tailed)     | 0.000                |                                    |
|                                    | N                   | 291                  | 291                                |

\*\*. Correlation is significant at the 0.01 level (2-tailed).

*Statistical tool used: SPSS*

**Source:** *Field Survey*

Table 5.19 shows the results of correlation analysis and the relationship between entrepreneurship development level and economic empowerment of women entrepreneurs. Hence, Entrepreneurship have a positive correlation with economic empowerment of women entrepreneurs ( $r = 0.271; P = 0.000$ ). Thus, this indicates that there is significant relationship between Entrepreneurship development level and economic empowerment of women entrepreneurs in Aizawl. Moreover, there is a weak relationship. Thus, Null Hypothesis is rejected and alternate Hypothesis accepted in Hypothesis 6.

### **5.9 Regression Analysis on women entrepreneurship development level and their economic empowerment**

Regression Analysis shows R- Square – 0%. A R-square that is between 0 and 0.09 (or between 0% to 9%) is too low for an empirical model in social science research. This range of R-square is not acceptable. It should be rejected (Ozili, 2022).

### **5.10 Decisions Making Power and Confidence level of Women Entrepreneurs after starting the enterprises**

Entrepreneurship played a vital role in increasing the decision-making power of women entrepreneurs over housewives. Women entrepreneurs have great decision-making power, fewer mobility constraints, autonomy, financial independence and empowerment,

developing ways to overcome the barriers to female entrepreneurship and achieve empowerment through entrepreneurship.

**Table 5.20: Cross tabulation on whether taking up enterprises have changed the decision-making power and confidence level of women entrepreneurs after starting the enterprise**

|   |                  | change in the level of confidence after starting the enterprise |              |                  | Total      |
|---|------------------|---|--------------|------------------|------------|
|   |                  | No change   | Increased    | Highly Increased |            |
| Change in household decision making power after starting the enterprise | No change        | 42  | 80           | 69               | 191(56.6%) |
|   | Increased        | 0   | 43           | 42               | 85(29.2%)  |
|   | Highly Increased | 0   | 2            | 13               | 15(5.2%)   |
| Total   |                  | 42<br>(14.4%)   | 125<br>(43%) | 124<br>(42.6%)   | 291        |

**Source:** *Field Survey*

The status of women entrepreneurs on household decision making and the level of confidence after starting the enterprises was examined and is shown in table 5.20. About 191 (56.6%) women entrepreneurs replied that there is no change in the decision-making power after starting the enterprises. However, 85(29.2%) of the respondents replied that there is an increased in the decision-making power after taking up the business. Further, 15(5.2%) replied that the decision-making power has increased greatly, it is clear from the study that majority (56.6%) of women entrepreneurs does not show any change in their decision-making power after starting the enterprise. This can be attributed to the fact that Mizo society is a patriarchal society and the women cannot have much saying in the household decision

making. The confidence level of women entrepreneurs was examined and the table shows that 42 (14.4%) respondents showed no increased in the level of confidence after starting the enterprise. 124 (43%) showed an increased in their level of confidence. 124 (42.6%) were highly increased in the level of confidence after starting the enterprise. The level of confidence, unlike the decision- making power has shown a greatly increased level of individual confidence, this can be attributed to the economic empowerment of women entrepreneurs after starting the enterprises.

### **5.11 Economic Empowerment intertwined with social, Legal and Political Empowerment**

Economic participation and empowerment of women are vital to strengthening women's rights and allowing women to have control over their lives and have influence in society (Sweden, Ministry for Foreign Affairs 2010). Women's economic empowerment refers to women's ability to choose and manage their economic activities and incomes. It also improves women's rights by allowing them to have more control over their life and contribute to society as a whole. The primary goal of economic empowerment for women is to establish an equitable society. In social empowerment, women are encouraged to participate in the affairs of their households and the events in society that impact their lives. Taking a decision depends on the choices made at the individual level and social level. Women's social empowerment means their equal standing in terms of education,

health, nutrition, drinking water, housing, sanitation, participation in inside and outside the home, participation in decision-making processes regarding household and social matters. Participation in the administrative decision-making process, negotiation of political power and access to opportunities that give power are all part of political empowerment. This means women are capable of analyzing, organizing and mobilizing for social change. A woman's right to participate in politics includes the right to vote, the ability to contest, the right to run for office and to participate as a campaigner, a member and to be involved in decision-making at all levels of government. Women will have an opportunity to voice their grievances and other problems related to their personal and social lives in a formal way if seats are reserved for them in the political institutions. Women participation in the electoral process is an indicator of their political consciousness as well as their aspiration for the status enhancement.

The National Commission for Women was established in 1990 by an Act of Parliament to protect women's rights and legal entitlements. The 73rd and 74th Amendments to the Indian Constitution (Acts 1992 and 1993) provided for women's reservation of seats in Panchayats and Municipalities, creating a strong foundation for their participation in decision making at the local levels. (Namita, B 2020).

**Table 5.21: Economic Empowerment associated with Social, Legal and Political empowerment**

| <b>Economic Empowerment associated with Social, Legal and Political empowerment</b> | <b>No. of Respondent</b> | <b>Percentage</b> |
|---|--------------------------|-------------------|
| Yes   | 209                      | 71.8              |
| No  | 82                       | 28.2              |
| Total   | 291                      | 100.0             |

**Source:** *Field Survey*

Table 5.21 indicated that majority of the respondents 209(71.8%) agreed that economic empowerment is associated with social, legal and political empowerment. Whereas 82(28.2%) respondents do not agree with the statement.

**Table 5.22: Women's economic empowerment intertwined with social, Legal and Political Empowerment**

| <b>Statements</b>                           | <b>Mean</b> | <b>Std. Deviation</b> | <b>Cronbach's Alpha</b> |
|---|-------------|-----------------------|-------------------------|
| I became more involved in social activities | 3.00        | 0.99                  | 0.74                    |
| I am able to inspire more women in politics | 2.96        | 0.90                  |                         |
| I am able to decide on legal matters        | 2.80        | 0.86                  |                         |

**Source:** *Field Survey*

Table 5.22 depicts the items for women economic empowerment intertwined with social, legal and political empowerment and their mean, standard deviation and their reliability using Cronbach's Alpha. The purpose of the reliability measure is to test the internal consistency of the items within the variables. The variables yield a



reliability of 0.74 which is considered good level of consistency according to Nunnally (1978).

To evaluate the respondents, mean, standard deviation and their reliability test 3 statements are selected to analyze after the collection of data and the result revealed that the statement , '*I became more involved in social activities*' (3.00) shows the highest mean score with (0.99) standard deviation followed by, '*I am able to inspire more women in politics*'(2.96) mean score with (0.96)standard deviation and '*I am able to decide on legal matters*'(2.80) mean score with (0.86) standard deviation. The result shows that economic empowerment enhanced women entrepreneurs to be more involved in social activities.

### **5.11 Govt intervention in promoting Economic Empowerment**

The government's role is limited to providing help, assurance, relief, encouragement, and methods of operation. The future use and operation of these factors will ultimately be in the hands of women. As a result, women should come up, join hands with other women in entrepreneurial venture and establish themselves as a single specially in promoting entrepreneurship. This can give rise to the concept of "Economic Empowerment of women in entrepreneurship". However, women entrepreneurs face a number of challenges, including a lack of government support, cumbersome bank loan procedures, a lack of

business education, and a lack of market awareness. In the absence of seamless and easily accessible bank loans for women, the government must boost their confidence and control over resources in the same way that males do (S. Noor *et al.*,2020).

**Table 5.23: Govt intervention in promoting Economic Empowerment**

| <b>Govt Promoting economic empowerment</b> | <b>No. of Respondents</b> | <b>Percentage</b> |
|--|---------------------------|-------------------|
| Yes  | 52                        | 17.9              |
| No   | 239                       | 82.1              |
| Total                                      | 291                       | 100.0             |

**Source:** *Field Survey*

The above table 5.23 shows that majority 82.1% of the respondents believed that there is no intervention from the government to promote economic empowerment for women entrepreneurs. Moreover, 17.9% of the respondents agreed that government is promoting economic empowerment for women entrepreneurs.

**Table 5.24: Govt. intervention to promote Economic Empowerment for Women Entrepreneurs**

| <b>Steps to be taken by the Govt to promote Economic Empowerment for Women Entrepreneurs</b> | <b>No. of Respondents</b> | <b>Percentage</b> |
|--|---------------------------|-------------------|
| Increase access to credit for women entrepreneurs  | 68                        | 23.4              |
| Implement policy measures to empower women entrepreneurs                                     | 79                        | 27.1              |
| Implement more opportunities to women entrepreneurs  | 92                        | 31.6              |
| Govt has to promote Women entrepreneurs  | 239                       | 82.1              |
| Govt is doing enough   | 52                        | 17.9              |
| Total  | 291                       | 100               |

**Source:** *Field Survey*

Table 5.24 indicated that 239 (82.1%) respondents believed that government has to promote women entrepreneurs. Further 92(31.6%) respondents suggested that government has to implement more opportunities to women entrepreneurs. Likewise, 79(27.1%) respondents also suggested that government should implement policy measures to empower women entrepreneurs. Further 68(23.4%) respondents also believed that government should Increase access to credit for women entrepreneurs. Only 52(17.9%) respondents finds that the government is not doing enough in promoting economic empowerment for women entrepreneurs in Aizawl.

## **5.12 Conclusion**

A study on economic impact on women entrepreneurship has revealed that there is a significant increase in almost all levels of monthly Income, Savings, Annual Investment and Financial support given to the family by women entrepreneurs after taking up the enterprises. The finding is also consistent with the findings of researcher like Lalhmingsangi (2015) who had studied the economic impact women in the context of Self-Help Groups (SHGs).

Motivation and performance play an important role in promoting women entrepreneurship. Motivation gaining from one self, family, peer groups can make tremendous increase in the performance of women entrepreneurs. Emotional attachment to the entrepreneurial venture and improvement in entrepreneurial activities are the two

main indicators on the performance level for starting up the enterprises. There is a positive correlation between Motivational level and Performance level with a P – value of 0.000. The finding is also consistent with the findings of Adams *et al* (2017) who had examined the EO (Entrepreneurial Orientation & Motivation) and OP (Operational Performance) of Ghanaian women entrepreneurs from the three major cities of the country. They had concluded their findings that EO has a positive effect on OP. Researcher like Okafor and Amalu(2012) also concluded their study that there is a positive relationship between motivational factors and the performance factors of women entrepreneurs in South – West Nigeria. Even though researcher like Marti *et al* (2014) concluded their study that motivation seems to have a positive relationship with the non-survival and a negative relationship with business success. The finding of this is inconsistent with the positive relationship between motivational level and performance level and hypothesis 5 is not supported. The study also found that government intervention is necessary in promoting economic empowerment for women entrepreneurs in Aizawl.

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## **6.1 Introduction**

Entrepreneurship has played a vital role in empowering women in all aspects of life. It has changed the life style of women which has restructured their priorities and free time. Women entrepreneurship provides self-employment, eradicate poverty, economically independent that leads to economic empowerment, self – reliant and enable women entrepreneurs to experiment the new forms of economic participation in society. Women now are able to adjust a balance between their business and homes.

To deal with business venture improvement in North East, due care is to be given to the removal of the problems and also to enhance the potential for entrepreneurship. More emphasis should be laid on developing women entrepreneurship (Lalhriatpuii, 2015).

## **6.2 Chapter – wise Summary of findings**

### **6.2.1 Introduction**

a) Entrepreneurship involved three things: the entrepreneur who takes risks to make a change, the activity and the enterprise. Entrepreneurship is all about taking risks and executing innovative ideas.

b) Entrepreneurship not only helps to solve growing unemployment problem among the people but also contribute to the economic development of a society as well as the nation.

c) Growth in entrepreneurship not only strengthens an economy by increasing employment opportunities and people's income, but it also serves as a way to decrease the concentration of economic power in the hands of a few.

d) Entrepreneur is defined as someone who begins on a new initiative and organizes, manages and carries the risk of a firm or enterprise. Successful entrepreneurs ought to have good management skills as well as team- building talents.

e) Women entrepreneur is defined as, "An enterprise owned and controlled by women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women".

f) Schwartz published the first academic paper on female entrepreneurship in the Journal of Contemporary Business in 1976, and the first policy report in this field, titled "The Bottom Line: Unequal Enterprise in America," was launched in Washington DC in 1979.

g) Women entrepreneurs enter the business world as a result of push and pull factors that encourage women to have an independent occupation and stand on their own feet.

h) Women entrepreneurs are moving towards strong growth aspirations, they are more customer oriented, greater valued human capital and cultural aspects of the business and are moving forward greater financial performance.

i) The Government of India declared the year 2001 as "Women's Empowerment Year" to focus on a vision in which women are equal partners like men.

j) Entrepreneurship development among women is the backbone of women's economic empowerment. Woman entrepreneur is more financially independent and has more freedom to make decisions.

### **6.2.2 Socio Economic profile of the respondent**

a) The state of Mizoram is the smallest state of NER in terms of population, Mizoram has an area of 21,081 sq.km with a population of 10,97,206, according to a 2011 census with a density of 52 persons per sq.km. Even though it is the 2nd least populous state in the country, Mizoram state has achieved the 3<sup>rd</sup> highest decadal growth rate among the North East India for the period of 2001 – 2011.

b) One of the most significant administrative developments of the district is the establishment of the Aizawl Municipal Council (AMC). It is the first Urban Local Body in Mizoram State.

c) Aizawl Municipal Council consists of 19 elected members representing 19 wards of the city and others appointed by the Governor of Mizoram. One third of the total membership is reserved for women; these six seats shall be rotated after every five years. The tenure of the council is five years.

d) The largest concentration of population is Aizawl district, the state capital of Mizoram. Aizawl City with a population of 4,00,309.



Female population higher in the city than male.

e) Aizawl is the largest city as well as the capital of the state of Mizoram in India. As per provisional reports of Census India, population of Aizawl in 2011 is 293,416 of which male and female are 144,913 and 148,503 respectively. Females constitute 50.61% of the population and males made up the remaining 49.39%. Women are now playing a very important role in political, social and economic upliftment of the Mizo society.

f) The percent distribution of women entrepreneurs by age indicates that most of the women entrepreneurs in Aizawl city are between 30 to 60 years.

g) The women entrepreneurs, instead of continuing their education prefers to start their business at young age due to economic constraint and also to attain financial independence.

h) The highest number of the women entrepreneurs are married women (59.1%), this can indicate that there is less objection from their spouses in taking up the enterprises.

i) The study taken from the respondents revealed that all the 291 women entrepreneurs from Aizawl City are following Christianity.

j) It was found that majority of the respondents 167(57.4%) are unemployed while 70(24.1%) are students. Further, 26(8.9%) were having entrepreneurial background and 21(7.2%) are Government employee.

k) The study found that more than half of the respondents (70%) have

ownership of residence. It was also observed that the highest number of respondents 49.8% are landless. The respondents having less than 1 acre of land are 84 (28.9%), followed by 41(14.1%) of the respondents owned around 2-4 acre of land. The least land holding 21(7.2%) have above 3 acres of land holdings.

l) The study shows that 192(66%) women entrepreneurs are continuing their family business traditions. As many as 65(22.3%) respondents starts their business in order to be self-employed. Further, 19(6.5%) respondents starts business to increase family income. Only 9 (3.1%) respondents starts business for investment purpose. About 6(2.1%) started business as they do not have any other sources of income.

m) It was observed that the majority of respondents 161(55.3%) employed less than 5 employees in the enterprise. The study also revealed that there were 111(38.1%) respondents who did not generate employment. There are 12(4.1%) respondents who has employed around 6 to11 employees. Only 7(2.4%) women entrepreneurs could employ more than 15 employees.

n) Regarding the family income of women entrepreneurs in Aizawl city, it was observed that the income has varied from below Rs.20,000/- to above Rs.1,00,000/- per month. The study found that 119 women entrepreneurs had an income between Rs.20,000/- Rs.40,000/- per month. There are 96 respondents are having an income below Rs.50,000/-. Further, 7 respondents are having personal

income of more than 1,00,000/-per month.

### **6.2.3 Role of NGOs and Micro Finance in enhancing Economic Empowerment through Entrepreneurship**

a) NGOs are voluntary organizations, that work toward a social cause and social justice. NGOs needs a support from the government as well. During the last two decades the role of NGOs have become significant in the social sector development-education, health etc.

b) Mizoram has quite several Non-Governmental Organizations/Voluntary Organizations. The major Non-Governmental Organizations in Mizoram are Young Mizo Association (YMA), Mizo Hmeichhe Tangrual Pawl, Mizoram Upa Pawl (MUP) and Mizo Hmeichhe Insuihkhawm Pawl (MHIP).

c) One of the main aims of microfinance is improvement of economic empowerment and social empowerment of women providing access to financial instruments like insurance, credit and savings and also to provide financial literacy & training.

d) The Study found that 97.3 % of the respondents has an access to the banks. Whereas, 2.7% has either no access to the banks or are reluctant to reveal their bank access status.

e) It was found that more than half of the respondents were facing financial problems. Study showed that 61% of the respondents had financial problem in running the enterprises Whereas, 38.5% of the respondents had no financial problem in running the enterprises.

f) The study found that 109 respondents had not availed any financial assistance from banks and from any other sources. Moreover, 126 of the respondents had availed loan from the banks for running the business. Only 2 respondents had taken loan for other purposes rather than promoting business.

g) It was observed that out of 128 respondents who had availed loan from the banks, there are 38.1% of the respondents who had no problem in repayment of their loans. Only 3.4% of the respondents could not repay their loans whereas, 2.4% could make only partial repayment of their loans. Due to lack of liquidity 3.1% could not repay their loans. Where 1.4% cannot repay due to other reasons. Due to high rate of interest and loss of business 7% could not repay their loan from the banks and other sources of borrowings. There are 94.2% who do not have any issues in repayment of loans.

h) The study found that 20.6% of the respondents believed that economic independence can be achieved through access of loans. Whereas, 22.0% of the respondents do not believe economic independence through borrowing. More than half i.e., 57.4% of the respondents had no idea about the relationship between loans and economic independence and empowerment.

i) It was observed that there were 57.4% respondents who had faced problem in seeking financial help from the intermediaries where, 35.4% had no problem in getting financial assistance from the intermediaries, 7.2% of the respondents had no response regarding the

assistance of loans from the banks.

j) The majority of female entrepreneurs began their businesses with household savings and personal funds. This shows the insignificant role of financial institutions, particularly banks, in promoting women's entrepreneurship in the study area.

#### **6.2.4 Problems of women entrepreneurship in Aizawl**

a) The most difficult challenge for women entrepreneurs is the extreme patriotism that exists in India today. Despite the fact that women entrepreneurs in advanced countries are regarded as more prominent in the economic world, the entrepreneurial sector is still regarded as a male dominated business. Indian women entrepreneurs face numerous challenges, including financial constraints, a lack of family support, social views, a lack of training, problems in mobility and lack of government aid.

b) The study found that majority i.e., 133 out of 291 (45.7%) women entrepreneurs are facing financial problem and inadequate working capital, 32 respondents (10.9%) had personal problem, 26(8.9%) respondents had a problem of lack of entrepreneurial knowledge/ lack of technical know-how which is very crucial for running the business. Only 5 (1.7%) respondents had a problem from their family.

c) To evaluate the personal problem faced by women entrepreneurs in Aizawl city, mean score of the women entrepreneurs shows the highest level of problem with the same score to the statements 'deep

isolation, Vulnerability to exploitation (3.11). Followed by the statement that 'lack of entrepreneurial knowledge/ low level of education' (2.97). 'Lack of technological awareness and skill' (2.61) and 'Lack of training' (2.48) shows that women entrepreneurs needed moral support from family in order to run the enterprises.

d) The study revealed that low level educated women could not be able to have their own accounting system which may certainly be needed to run the business enterprise. The study also found that 26 of the respondents had a problem related to entrepreneurial knowledge/ technical know-how.

e) To evaluate the problem faced by the respondents within the family '*Conflict among the family members*' shows the highest level of mean score (3.1). '*Differences in opinion and method of running business in the family*' (2.86).

f) To evaluate the problem related to society, mean score of the respondents shows the highest mean to the statement '*Social exclusion*' (3.40) and '*Deep isolation because of family tradition*' (3.20).

g) Women entrepreneurs in Aizawl have to play dual role of business women and a care taker of her family as well. As a result, they often lack access to training that would go long way in helping them in developing their business skills. Regular training for women entrepreneurs is necessary to have an entrepreneurial aptitude.

h) The study found that majority 74.2% of the respondents had not

participated/attended any entrepreneurial training programmes for entrepreneurship. Only, 25.8% of the respondents had attended training programme for entrepreneurs. Their reason for not attending entrepreneurial training were mainly because of the lack of awareness, ignorance as they do not see the need for training. Few entrepreneurs who attended such programmes were also not satisfied with the quality of such programmes.

#### **6.2.5 Women Entrepreneurship and Economic Empowerment**

a) The paired Sample t Test on monthly income of the respondents shows the mean difference between before and after the intervention of entrepreneurship is the mean difference between pre and post the intervention of entrepreneurship is 0.580,  $t = 1.052$ ,  $p = .000$ . Since  $p < 0.05$  (in fact  $p = 0.000$ ), The null hypothesis is rejected, since  $p < 0.05$  (in fact  $p = 0.000$ ). There is a strong evidence that entrepreneurship intervention improves monthly income after starting the enterprises.

b) The paired Sample t Test on monthly savings of the respondents shows the mean difference between before and after the intervention of entrepreneurship is 0.326,  $t = 1.453$ ,  $p = .000$ . The null hypothesis is rejected, since  $p < 0.05$  (in fact  $p = 0.000$ ). There is a strong evidence that entrepreneurship intervention improves monthly savings after starting the enterprises.

c) The paired Sample t Test on average annual investment of the

respondents shows the mean difference between before and after the intervention of entrepreneurship is 1.41,  $t = 0.047$ ,  $p = .000$ . The null hypothesis is rejected, since  $p < 0.05$  (in fact  $p = 0.000$ ). There is a strong evidence that entrepreneurship intervention improves annual investment after starting the enterprises.

d) The paired Sample t Test on average financial support given to the family of the respondents. The mean difference between before and after the intervention of entrepreneurship is -137,  $t = -3.947$ ,  $p = .000$ . The null hypothesis is rejected, since  $p < 0.05$  (in fact  $p = 0.000$ ). There is a strong evidence that entrepreneurship intervention improves the financial support given to their family after starting the enterprises.

e) It was found that majority 70.1% of the respondent were initiated by themselves to start the business. Whereas, 25.1% started their business with the initiatives from their family. 3.4 % of the women entrepreneurs starts their business, initiated by their friend and partner.

f) To evaluate the respondent's motivational level, 7 levels are selected to analyze after the collection of data and the result revealed that the mean factor '*Need for Achievement*', '*Support my family financially*' (4.38). followed by '*To improve my financial condition*' (4.04), '*To provide job opportunity to other*' (4.03), '*Being entrepreneur is my life long goal*' and '*Success stories of entrepreneurs*' (3.51). '*To be more independent from my family*' (3.04).



g) The Internal consistency of factors was shown by Cronbach's Alpha with a value of 0.71 indicating the satisfactory level of reliability. To evaluate the respondents 'performance levels', 9 factors are selected to analyse after the collection of data and the result revealed that the factor, '*I feel emotionally attached to the entrepreneurial venture*' (4.29) shows the highest mean score followed by, '*I have great improvement in entrepreneurial activities*' (4.21), '*I can make use of technology for my business*' (Computer, Phone etc.) (3.89), '*I am ready to take additional investment to the business*' (3.86), '*This entrepreneurial venture has a great deal of personal meaning for me*' (3.65), '*I feel strong sense of identification in the society because of my entrepreneurial venture*' (3.64), '*I am having profit throughout all the years from my businesses*' (3.46), '*As an entrepreneur I am able to take risk in decision making*' (2.93), '*I benefitted a lot from, entrepreneurial trainings*' (2.74). The results indicate that the emotional attachment to the entrepreneurial venture and great improvement in entrepreneurial activities are the two main factors that indicate on the performance level for starting up the enterprises.

h) The correlation analysis of the relationship between motivation level women to enter into business and their performance level. A two- tail test at 0.01 significant level indicates that there exists a positive correlation between motivation level and performance level ( $r = 0.783$ ). The study draws the inference that the more motivation

level is, the more positive effect it will create upon the performance level of women entrepreneurs. Thus, null hypothesis is rejected.

i) The regression coefficient for the predictor variable motivation level came to be 0.783. The coefficient value shows the change in the dependent variable with a unit change in a variable value i.e. there is an increase of 0.783 units in performance level for every unit increase in motivation level. The positively significant regression coefficient of 0.783 with a p-value of .000 of motivation level revealed that there is a significant relationship between motivation level and performance level of women entrepreneurs. Thus, in hypothesis 5, the null hypothesis is rejected and alternate hypothesis is accepted. The ANOVA model also shows a significant result with a possibility of rejecting the null hypothesis. So also, coefficient table shows the sig. level 0.000 that revealed the null hypothesis is rejected.

j) To evaluate the respondents 'economic empowerment', mean score of women entrepreneurs shows highest level of the statement '*It enables me to undertake decision for the family*'(2.25), followed by the statement that '*It helps me to provide my children's marriage expenditure*' (2.24) '*It enables me to take decision regarding selling and buying of family assets*', '*It enables me to freely access finance*'(2.11), '*I am able to make investment decision*' (1.97) '*I can make financial decision*'(1.96), ' and '*It helps me to provide my children's education*'(1.95). Indicating that decision making in different aspects, freely access to finance, undertaking personal

development were an important variable for economic empowerment of women entrepreneurs in Aizawl city.

k) To evaluate the respondents 'Entrepreneurship Development level' mean score of women entrepreneurs shows the highest level by the statement '*Encouraging women to entrepreneurship*' (3.10). Followed by the statements '*The rate of profit is increasing*' (3.08) '*Cash flow of my business met my expectation*' (3.01), '*Providing new innovations*' and *Build confidence in sustaining trend* (2.97), *Helps improving social status* (2.95), *I took up this entrepreneurship because I am interested in it*(2.77), *Helps improving living conditions* (2.64) and *Increasing consumption*(2.55).

l) The results of correlation analysis and the relationship between entrepreneurship development level and economic empowerment of women entrepreneurs shows that entrepreneurship have a positive correlation with economic empowerment of women entrepreneurs ( $r=0.271$ ;  $P=0.000$ ). Thus, this indicates that there is significant relationship between Entrepreneurship development level and economic empowerment of women entrepreneurs in Aizawl. Moreover, there is a weak relationship. Thus, Hypothesis 6 is accepted. Regression Analysis shows R- Square – 0%. A R-square that is between 0 and 0.09 (or between 0% to 9%) is too low for an empirical model in social science research. This range of R-square is not acceptable.

m) To evaluate the respondents 'economic empowerment', mean score

of women entrepreneurs shows highest level of the statement '*It enables me to undertake decision for the family*'(2.25), followed by the statement that '*It helps me to provide my children's marriage expenditure*' (2.24) *It enables me to take decision regarding selling and buying of family assets*', '*It enables me to freely access finance*'(2.11), *I am able to make investment decision*' (1.97) '*I can make financial decision*'(1.96), ' and '*It helps me to provide my children's education*'(1.95). Indicating that decision making in different aspects, freely access to finance, undertaking personal development were an important variable for economic empowerment of women entrepreneurs in Aizawl city.

n) The status of women entrepreneurs on household decision making and the level of confidence after starting the enterprises was examined. About 191 (56.6%) women entrepreneurs replied that there is no change in the decision-making power after starting the enterprises. However, 85(29.2%) of the respondents replied that there is an increased in the decision-making power after taking up the business. Further, 15(5.2%) replied that the decision-making power has increased greatly, it is clear from the study that majority (56.6%) of women entrepreneurs does not show any change in their decision-making power after starting the enterprise.

o) Majority of the respondents 209(71.8%) agreed that economic empowerment is associated with social, legal and political empowerment. Whereas 82(28.2%) respondents do not agree with the

statement.

p) Study on women economic empowerment intertwined with social, legal and political empowerment and their mean, standard deviation and their reliability using Cronbach's Alpha 0.74 which is considered good level of consistency according to Nunnally (1978). The result from Women entrepreneurs intertwined revealed that the statement , *'I became more involved in social activities'* (3.00) shows the highest mean score with (0.99) standard deviation followed by, *'I am able to inspire more women in politics'*(2.96) mean score with (0.96)standard deviation and *'I am able to decide on legal matters'*(2.80) mean score with (0.86) standard deviation. The result shows that economic empowerment enhanced women entrepreneurs to be more involved in social activities.

q) Majority 82.1% of the respondents believed that there is no intervention from the government to promote economic empowerment for women entrepreneurs. Moreover, 17.9% of the respondents agreed that government is promoting economic empowerment for women entrepreneurs. Further, they believed that government has to promote women entrepreneurs. While, 92(31.6%) respondents suggested that government has to implement more opportunities to women entrepreneurs. Likewise, 79(27.1%) respondents also suggested that government should implement policy measures to empower women entrepreneurs. Further 68(23.4%) respondents also believed that government should Increase access to credit for women entrepreneurs.

Only 52(17.9%) respondents finds that the government is not doing enough in promoting economic empowerment for women entrepreneurs in Aizawl.

## **6.3 Suggestions**

### **6.3.1 Suggestion to Government, NGOs, and Financial Institutions**

a) The government should develop some schemes specifically for female entrepreneurs like The Mudra Yojana Scheme for women entrepreneurs, Stand Up India schemes like Trade Related Entrepreneurship Assistance Development (TREAD), Skill Upgradation and Quality improvement on Mahala Coir Yojana (MCY) etc. Government should set up Women throughout Entrepreneur's Guidance Cell in order to facilitate the process for women the state.

b) To promote women entrepreneurs, government should arrange workshops, conferences, refresher courses, seminars and other similar activities in collaboration with academic institutions, industry, and non-governmental organizations (NGOs).

c) The government should take necessary efforts to establish Women Entrepreneur's Guidance Cell in order to facilitate the process for women entrepreneurs throughout the state.

d) Credit facilities for women entrepreneurs that are simple and easy to understand for uneducated women entrepreneurs should be introduced.

e) Regular monitoring of women entrepreneurs' loans, assistance in

the development of their businesses, establishment of separate facilities for women for easy access to banking services, and re-evaluation of strategies to avoid gender discrimination experienced by women are essential for the growth of women entrepreneurship.

### **6.3.2 Suggestion to problems faced by women entrepreneurs**

- a) The first major issue for female entrepreneurs is finance. In order to solve the problem, the government can offer interest-free loans to support women entrepreneurs. Loan subsidies should be raised by financial institutions to encourage more women entrepreneur.
- b) An awareness programme should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.
- c) The government should conduct frequent training programmes for women entrepreneur, as majority of female entrepreneurs believe that they are unable to succeed in their business due to lack of training. Hence such training programs should be made more reliable taking into consideration the socioeconomic background of women entrepreneurs. With the development of technology in the business world, digital training should also be included.
- d) The study suggested that obtaining loans from various funding agencies, and participating in training programs were essential for increasing business skills and potentials of women.
- e) Women entrepreneurs should be given awareness about the

Department of Labour, Employment, Skill Development and Entrepreneurship (LESDE) Government of Mizoram that act as a backbone of the Society to protect the service condition of the working class and promoting the industrial peace and harmony.

f) Family support is very much needed for Mizo women entrepreneurs. As they are facing various problem and challenges due to gender discrimination, financial dependence on men, and mobility. Strong family policies are required to support women entrepreneurs. Women needs the confidence and trust of their families because family support can help them handle personal issues and also issues related to business. Joint ownership of land may be introduced.

### **6.3.3 Suggestion on motivation, Economic Empowerment for women entrepreneurs**

a) There is a need for adequate preparation before starting the enterprises, irrespective of the factors that motivate women entrepreneurs into running the businesses.

b) Assistance from the successful and experienced women entrepreneurs would be very helpful for the other women entrepreneurs who are just new into business. This will help to lessen the challenges these women are likely to face.

c) Starting the businesses on a Micro level and allowing them to grow gradually can avoid some of the problems and challenges encountered by women entrepreneurs.



## **6.4 Conclusion**

Women entrepreneurs have lot of potential to contribute to the general economic growth of any country as one of the tools for empowering women. Therefore, it is essential to implement specific strategies that can help in developing an entrepreneurial culture among the youth in addition to the policies and programs already in place to promote entrepreneurship. The strengths, flaws and opportunities of the entrepreneurial process must be understood. Women's levels of social status are strongly related to their level of entrepreneurship, so it is crucial to strengthen women's capacity to participate in the labor force, to elevate their social standing, and to expand their entrepreneurial opportunities. According to the field survey, women entrepreneurs had shown a favorable impact on their life due to their increase levels of income, savings, bank account opening, increase in annual investment, increase in financial support given to the family. Even though there is a positive relationship between entrepreneurship development level and economic empowerment of women entrepreneurs, it shows a weak relationship. This could however indicate the patriarchal culture/ nature of the society. Though a smaller number of women entrepreneurs have received entrepreneurship training, majority of the respondents have learned the skill from their peers' group. It has also been noted that the majority of women entrepreneurs running businesses are

unregistered with the Taxation department of Mizoram.

Women's empowerment, in a nutshell, refers to the entire growth of women, including their personal, social, professional, economic, political, and legal spheres.

## **6.5 Scope for Further research**

1. Future research is also needed to investigate more aspects (such as industry type, culture, age, and so on) that affect the performance of firms led by women entrepreneurs using qualitative and quantitative approaches in varied contexts.
2. Comparative study can be conducted among registered and unregistered women entrepreneurs as the economic empowerment level can vary among them.
3. Study on the role of Government schemes related to Women Empowerment in Aizawl Districts of Mizoram. More research is needed to determine the exact impact of government role in empowering women entrepreneurs.
4. Study on Women Entrepreneurs Economic Empowerment with reference to rural and urban areas in Mizoram - A comparative study.
5. Future research can expand the area of coverage to City of other states, to see if similar findings can be found and generalized.
6. Study can also be conducted on the issues and challenges of women micro entrepreneurs in Aizawl City.

## **Appendix – A**

### **QUESTIONNAIRE ON ECONOMIC EMPOWERMENT OF WOMEN THROUGH ENTREPRENEURSHIP: A CASE STUDY OF AIZAWL, MIZORAM**

To

.....

Subject : Request to fill up research questionnaire

Dear Madam,

It is my honor to inform you that I am currently undertaking a Ph.D. research work which is entitled “Economic empowerment of women through Entrepreneurship: A Case Study of Aizawl, Mizoram” under the supervision of Prof. Elangbam Nixon Singh, Department of Management, Mizoram University.

The objective of my research is to study the importance of women entrepreneurship, the problem faced by them in achieving economic empowerment, their motivational factors, financial roles of various intermediaries, and offer suggestions to promote entrepreneurship for economic empowerment among women in Aizawl, Mizoram.

I request you to kindly spare some time and fill the questionnaire so that the valuable information provided by you can be utilized for writing my Ph.D. thesis.

I declare that the information provided by you will not be disclosed and will be purely used for academic purpose only.

Thanking you for your cooperation.

Yours Sincerely,

(Rosie Lalmuanpuii)  
Ph.D. Scholar  
Department of Management  
Mizoram University

## Appendix – I

### Questionnaire Economic Empowerment of Women through Entrepreneurship: A Case Study of Aizawl Mizoram

Please answer all the questions.

#### **PART A: Socio-Economic profile of women entrepreneur**

(Please tick '√' for the relevant answer, wherever necessary)

1. Name of the entrepreneur .....
2. Age of entrepreneur:  
a) Below 30 ☐      b) 31-40 ☐      c) 41-50 ☐  
d) 51-60 ☐      e) Above 60 ☐
3. Age of Entrepreneur at the time of starting the enterprise  
..... (in Years)
4. Educational qualification:  
a) Illiterate ☐      b) School ☐      c) College ☐  
d) University ☐      e) Professional ☐
5. Occupation prior to starting the enterprise:  
a) Student ☐      b) NGO ☐  
c) Govt. employee ☐      d) Industrialist ☐
6. Marital status:  
a) Married ☐      b) Unmarried ☐  
c) Widow ☐      d) Divorced ☐
7. Religion:  
a) Christian ☐      b) Hindu ☐      c) Muslim ☐  
d) others ☐, please specify.....
8. Family members' size:  
a) Up to 5 ☐      b) 6 – 10 ☐      c) 11- 15 ☐      d) Above 15 ☐
9. Is your monthly income increases after starting the business?  
a) Yes ☐      b) No ☐
10. Monthly income before starting the business

- A. Less than Rs 20,000
  - B. Rs. 20,000 – Rs.40,000
  - C. Rs. 40,000 - Rs. 1,00,000
  - D. More than Rs. 1,00,000
11. Monthly income after starting the business
- A. Less than Rs 20,000
  - B. Rs. 20,000 – Rs.40,000
  - C. Rs. 40,000 - Rs. 1,00,000
  - D. More than Rs. 1,00,000
12. Is your monthly savings increases after starting the enterprises?
- a) Yes ☐    b) No ☐
13. Monthly savings before starting the enterprises
- A. Less than Rs 20,000
  - B. Rs. 20,000 – Rs.40,000
  - C. Rs. 40,000 - Rs. 1,00,000
  - D. More than Rs. 1,00,000
14. Monthly Savings after starting the enterprises
- A. Less than Rs 20,000
  - B. Rs. 20,000 – Rs.40,000
  - C. Rs. 40,000 - Rs. 1,00,000
  - D. More than Rs.1,00,000
15. Annual investment before taking the enterprises
- A. Less than Rs 20,000
  - B. Rs. 20,000 – Rs.40,000
  - C. Rs. 40,000 - Rs. 1,00,000
  - D. More than Rs. 1,00,000
16. Annual investment after taking the enterprises
- A. Less than Rs 20,000
  - B. Rs. 20,000 – Rs.40,000
  - C. Rs. 40,000 - Rs. 1,00,000
  - D. More than Rs.1,00,000
17. Annual Financial Support given to the family before taking the enterprises
- A. Less than Rs 20,000
  - B. Rs. 20,000 – Rs.40,000
  - C. Rs. 40,000 - Rs. 1,00,000

D. More than Rs.1,00,000

18. Annual Financial Support given to the family after taking the enterprises

A. Less than Rs 20,000

B. Rs. 20,000 – Rs.40,000

C. Rs. 40,000 - Rs. 1,00,000

D. More than Rs.1,00,000

19. Type of house:

a) Thatched house ☐

b) Tiled house ☐

c) Concrete house ☐

20. Ownership detail of the above house:

a) Own house ☐

b) Rented house ☐

c) Govt. allotted house ☐

21. Agricultural land:

a) No land ☐

b) Less than 1 acre ☐

c) 1- 3 acre ☐

d) Above 3 acres ☐

22. Number of employees in the enterprise?

a) Less than 5 ☐

b) 6 – 10 ☐

c) More than 15 ☐

23. Why did you prefer to start your own business?

a) Family tradition ☐

b) Brings high income ☐

c) To be self-employed ☐

d) Small investment is required ☐

e) No other alternative for income ☐

f) Other please specify.....

24. Is there anyone in the family who was entrepreneur or owner of same related business activities?

a) Yes ☐

b) No ☐

25. Who initiated and started the business?

a) Myself alone ☐

b) With a friend partner ☐

c) With the family ☐

d) Other (please specify)

.....

**PART B: Linkages with financial institution and other intermediaries**

26. Do you have Personal Saving AC /Current Ac?

a) Yes ☐

b) No ☐

27. Time of opening AC

a) Before Joining Buss. ☐

b) After joining Buss. ☐

28. Do you have financial problem in running your business?

a) Yes ☐

b) No ☐

29. Have you availed loan

Before joining Buss.

After joining Buss.

Ye ☐

No ☐

Yes ☐

No ☐

30. Name of the Bank

.....

31. Amount of loan from banks/ financial institution

a) Less than 10,000 ☐ b) 10,000 to 29,000 ☐

c) 30,000 to 49,000 ☐ d) Above 50,000 ☐

32. Loans from other sources

a. From money lender ☐

b. From NGOs ☐

c. From relatives/friends ☐

d. Govt. Schemes ☐

33. Purpose of loan

a) For financing the business ☐

b) Repayment of old loans ☐

c) Medical treatment ☐

d) Children education ☐

e) other purpose (please specify).....

34. Are you able to repay the loans from different sources?

a) Yes ☐

b) No ☐

c) Only partially ☐



35. Reasons for non-repayment / partial payment of loans/borrowing
- a) Due to business loss ☐
  - b) Lack of liquidity ☐
  - c) Due to high rate of interest ☐
  - d) Any other reason please specify ☐
36. Do you face any problem in seeking financial help from the intermediaries?
- a) Yes ☐ b) No ☐
37. Rate your accessibility to loans/credit
- a) Easily accessible ☐ b) Not accessible ☐
38. In your opinion does access to credit/loans helps achieve women economic independence
- a) Yes ☐ b) No ☐ c) No idea ☐

### **PART C: Training and motivating factors**

39. Have you attended any training programme? If yes, give details of course attended
- a) Yes ☐ b) No ☐
- | 40. Name of the training programme | Organiser | Time/Duration |
|------------------------------------|-----------|---------------|
| 1. _____                           | _____     | _____         |
| 2. _____                           | _____     | _____         |
| 3. _____                           | _____     | _____         |
41. If you have attended, do you find the programmes helpful to your enterprise?
- a. Very useful ☐
  - b. Useful ☐
  - c. Not very useful ☐
  - d. Useless ☐
42. What programme is more interesting in your training?
- \_\_\_\_\_

43. Do you suggest more of training programmes in future for women entrepreneurs?

a. Yes ☐ b) No ☐

44. If yes, suggest the programmes:

---

45. Who motivate you more in running the enterprises?

a. My husband ☐

b. My family member ☐

c. My friend/ entrepreneurs ☐

46. What motivates you for starting up enterprises;(Please encircle only one option most clearly represent your opinion from all the statement) {Here 5=strongly agree (SA); 4= agree(A); 3= neutral (N); 2= disagree(D); 1= strongly disagree (SD)}

| Sl. No | Statement                               | SA | A | N | D | SD |
|--------|---|----|---|---|---|----|
| 1      | To improve my financial condition       | 5  | 4 | 3 | 2 | 1  |
| 3      | Success stories of entrepreneurs        | 5  | 4 | 3 | 2 | 1  |
| 3      | Need for achievement                    | 5  | 4 | 3 | 2 | 1  |
| 4      | To provide job opportunity to other     | 5  | 4 | 3 | 2 | 1  |
| 5      | To be more independent from my family   | 5  | 4 | 3 | 2 | 1  |
| 6      | Being entrepreneur is my life long goal | 5  | 4 | 3 | 2 | 1  |
| 7      | Support my family financially           | 5  | 4 | 3 | 2 | 1  |

47. Are you aware about various assistance schemes launched by government for women entrepreneur?

a) Yes ☐ b) No ☐

48. Have you availed any assistance scheme launched by government for women entrepreneur?

a) Yes ☐ b) No ☐

49. Have you face any problem in availing the government scheme for women entrepreneur?

a) Yes ☐ b) No ☐

50. Performance level of your enterprise;(Please encircle only one option most clearly represent your opinion from all the statement) {Here 5=strongly agree (SA); 4= agree(A); 3= neutral (N); 2= disagree(D); 1= strongly disagree (SD)}

| Sl. No | Statement  | SA | A | N | D | SD |
|--------|--|----|---|---|---|----|
| 1      | This entrepreneurial venture has a great deal of personal meaning for me                   | 5  | 4 | 3 | 2 | 1  |
| 2      | I am ready to take additional investment to the business                                   | 5  | 4 | 3 | 2 | 1  |
| 3      | I am having profit throughout all the years from my business                               | 5  | 4 | 3 | 2 | 1  |
| 4      | As an entrepreneur i am able to take risk in decision making                               | 5  | 4 | 3 | 2 | 1  |
| 5      | I have great improvement in entrepreneurial activities                                     | 5  | 4 | 3 | 2 | 1  |
| 6      | I feel emotionally attached to the entrepreneurial venture                                 | 5  | 4 | 3 | 2 | 1  |
| 7      | I feel strong sense of identification in the society because of my entrepreneurial venture | 5  | 4 | 3 | 2 | 1  |
| 8      | I benefitted a lot from, entrepreneurial trainings   | 5  | 4 | 3 | 2 | 1  |
| 9      | I can make use of technology for my business (Computer, Phone etc.)                        | 5  | 4 | 3 | 2 | 1  |

#### **PART D: Status of Economic Empowerment**

51. How does entrepreneurship helps you achieve economic empowerment on a scale of 1-5 of which;(Please encircle only one option most clearly represent your opinion from all the statement) {Here 5=strongly agree(SA); 4= agree(A); 3= neutral (N); 2= disagree(D); 1= strongly disagree(SD)}

| Sl. No | Statement   | SA | A | N | D | SD |
|--------|---|----|---|---|---|----|
| 1      | I am able to make investment decision                     | 5  | 4 | 3 | 2 | 1  |
| 2      | I can make financial decision                             | 5  | 4 | 3 | 2 | 1  |
| 3      | It helps me to provide my children's education            | 5  | 4 | 3 | 2 | 1  |
| 4      | Enable me to freely access finance                        | 5  | 4 | 3 | 2 | 1  |
| 5      | It helps me to provide my children's marriage expenditure | 5  | 4 | 3 | 2 | 1  |
| 6      | Enable me to undertake decision for the family            | 5  | 4 | 3 | 2 | 1  |

|   |  |   |   |   |   |   |
|---|--|---|---|---|---|---|
| 7 | It enables me to take decision regarding selling and buying of family assets | 5 | 4 | 3 | 2 | 1 |
|---|--|---|---|---|---|---|

52. Do you think that the gov't has done/ is doing enough to promote economic empowerment for women entrepreneurs?

a) Yes ☐ b) No ☐

53. If no, what can it do?

- a. Increase access to credit for women entrepreneurs ☐
- b. Implement policy measures to empower women entrepreneurs ☐
- c. Implement more opportunities to women entrepreneurs ☐

54. Do you think that promoting entrepreneurship enables eradication of women economic empowerment?

a) Yes ☐ b) No ☐

55. How is women entrepreneurship development level according to you on a scale of 1-5 of which;(Please encircle only one option most clearly represent your opinion from all the statement) {Here 5=strongly agree(SA); 4= agree(A); 3= neutral (N); 2= disagree(D); 1= strongly disagree(SD)}

| Sl. No | Statement   | SA | A | N | D | SD |
|--------|---|----|---|---|---|----|
| 1      | Increasing consumption  | 5  | 4 | 3 | 2 | 1  |
| 2      | Providing new innovations                                     | 5  | 4 | 3 | 2 | 1  |
| 3      | Cash flow of my business met my expectation                   | 5  | 4 | 3 | 2 | 1  |
| 4      | The rate of profit is increasing                              | 5  | 4 | 3 | 2 | 1  |
| 5      | Build confidence in sustaining trend                          | 5  | 4 | 3 | 2 | 1  |
| 6      | Helps improving living conditions                             | 5  | 4 | 3 | 2 | 1  |
| 7      | I took up this entrepreneurship because I am interested in it | 5  | 4 | 3 | 2 | 1  |
| 8      | Helps improving social status                                 | 5  | 4 | 3 | 2 | 1  |
| 9      | Encouraging women to entrepreneurship                         | 5  | 4 | 3 | 2 | 1  |

56. Do you agree that enterprises are the best tools for the women to add to the family income?

a) Yes ☐ b) No ☐

57. Do you think that household decision making has changed as a result of your contribution in family income?

a) Yes ☐ b) No ☐

58. Do you think that economic empowerment of women through entrepreneurship is intertwined with social, legal and political empowerment?

a) Yes ☐ b) No ☐

59. If yes, indicate your responses below in the rate of; **5=strongly agree (SA); 4= agree(A); 3= neutral (N); 2= disagree(D); 1= strongly disagree (SD)**

| Sl.No | Statement                                   | SA | A | N | D | SD |
|-------|---|----|---|---|---|----|
| 1.    | I became more involved in social activities | 5  | 4 | 3 | 2 | 1  |
| 2.    | I am able to inspire more women in politics | 5  | 4 | 3 | 2 | 1  |
| 3.    | I am able to decide on legal matters        | 5  | 4 | 3 | 2 | 1  |

60. Indicate your problems in running your enterprise:

- a) Finance ☐
- b) Family ☐
- c) Personal ☐
- d) Lack of entrepreneurial knowledge/ technical know- how ☐

61. Do you face Constraints to economic empowerment because of taking up the enterprises?

a) Yes ☐ b) No ☐

62. If yes, indicate personal problem faced by you in achieving economic empowerment noted below in the rate of; **5=strongly agree (SA); 4= agree(A); 3= neutral (N); 2= disagree(D); 1= strongly disagree (SD)**

| Sl. No | Statements                        | SD | D | N | A | SA |
|--------|-----------------------------------|----|---|---|---|----|
| 1.     | Lack of entrepreneurial knowledge | 5  | 4 | 3 | 2 | 1  |
| 2.     | Deep Isolation                    | 5  | 4 | 3 | 2 | 1  |
| 3.     | Vulnerability to exploitation     | 5  | 4 | 3 | 2 | 1  |
| 4.     | Lack of training                  | 5  | 4 | 3 | 2 | 1  |



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| HSLC                    | I               | 1987                   | Mizoram Board of School Education    |
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#### **RESEARCH PAPERS AND PRESENTATIONS**

- Motivational and Performance Factors of Mizo Women Entrepreneurs in Aizawl city Mizoram, India. Published in SSRG International Journal of Economics and Management Studies (ISSN:2393 -9125). Volume 9 Issue8,1-7. August 2022.

- Socio – Economic Status of Women Entrepreneurs- A case study of Aizawl City in Mizoram. Published in Mizoram Economic Review ( A half yearly National Peer Reviewed Journal) ISSN 2581-7523, Volume IV, Issue No 1(December 2021).

#### **PAPER PRESENTATIONS**

- “A Study on Socio-Economic Background of women Entrepreneurship in Aizawl city ”. Presented in the ‘National Seminar on Entrepreneurship and Socio – Economic Development in North East India’. Organised by Research Consultancy and Extension Cell, Govt. Aizawl College in collaboration with State Planning and Programme Implementation Department, Govt. of Mizoram.
- “Motivational Factors and Performance of Mizo Women Entrepreneurs in Aizawl City, Mizoram. Presented in One day national Seminar on ‘ Emerging Issues and Challenges of Indian Economy’ Organised by Mizoram Economic Association(MEA), Mizoram.
- “An Analytical study of socio-Economic and Motivational Factors of Mizo Women Entrepreneurs in Aizawl City, Mizoram.

I hereby declare that all the above information is true to the best of my knowledge.

Date:

Place:

Signature

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# **MIZORAM ECONOMIC REVIEW**

**(A HALF YEARLY NATIONAL PEER REVIEWED JOURNAL)**

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**Mizoram Economic Association (MEA)**  
**Aizawl, Mizoram.**



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## **SOCIO - ECONOMIC STATUS OF WOMEN ENTREPRENEURS- A CASE STUDY OF AIZAWL CITY IN MIZORAM**

*Rosie Lalmuanpuii<sup>1</sup>  
E. Nixon Singh<sup>2</sup>*

### ***Abstract***

*Entrepreneurship is the wheel behind economic development. Women entrepreneurs are now playing an important role in promoting economic development among women in the society. Women are coming out of their homes and play an active role to earn something in order to support their families. Entrepreneurship therefore enhances the women's social status. A field-based scenario of women entrepreneurs of Aizawl city analysing their age, education, marital status, size of the family, generation of employment opportunities, income and motivational factors of the women entrepreneur were considered and studied.*

**Keywords:** *Entrepreneurship, women entrepreneurs, employment, motivations, socio economic status.*

### **1. Introduction**

Entrepreneurship development among women is one activity that promises encouraging results. "Entrepreneurship is the professional application of knowledge, skills and competencies and/

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or of monetizing a new idea, by an individual or a set of people by launching an enterprise de novo or diversifying from an existing one (distinct from seeking self-employment as in a profession or trade), thus to pursue growth while generating wealth, employment and social good" (National Knowledge Commission, Govt. of India, 2008).

Woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time especially in the 1990s. Accordingly, the government of India (GOI 2006) has defined women entrepreneurs as "An enterprise owned and controlled by a woman having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women".

Women entrepreneurs are examined from different perspectives like age, marital status, education, personal income, size of the family, employment generation and motivational factors in order to understand various dynamics of entrepreneurial activities among women entrepreneurs in Aizawl city, Mizoram.

## **2. Review of Literature**

Kraus (1992) studied on the relationship between socio-economic conditions and entrepreneurship of women in Kerala. The study concluded that, the special assistance extended to women entrepreneurs by government agencies teaches entrepreneurial spirit

among women, especially among educated women, financial problems still prevented them in expansion and modernization of their units.

Pradyut and Kalyan (2014) analyzed the gender influence on entrepreneurship in Aizawl district and concluded that substantial section of entrepreneurships is mostly dominated by women. Although the entrepreneurship license was in the name of the male entrepreneurs however, the business mostly being undertaken by the female as observed from their micro data analysis especially in the state capital Aizawl.

Lalhunthara (2015) made a study on the micro enterprises in Aizawl district in Mizoram. According to him as very little women are engaged in entrepreneurship, there is a need for special incentives for women entrepreneurs in the form of schemes, financial support, marketing support, infrastructure support, training and separate policies for micro enterprises. He recommended that education and years of experience in the field would be an insight in the functioning of the business enterprises.

Angela and Laldinkima (2016) conducted a study on women vegetable vendors in Aizawl town. Their findings revealed that women entrepreneurs in the informal sector in an Aizawl town have low education and are not much aware of the schemes and opportunities for their upliftment. Most of the women vendors were not financially independent, and did not have ownership of residence whereas most of their incomes were spent on family expenditure.

### **3. Objective of the study:**

1. To study the socio- economic status of women entrepreneurs in Aizawl city of Mizoram.



2. To analyse motivational factors that influence women to become an entrepreneur

#### **4. Research Methodology:**

##### **Collection of primary data and information:**

The study is based mainly on primary data. Women entrepreneurs who are the main source of primary data were randomly selected and interviewed with a well-structured questionnaire. Data were collected from the registered women entrepreneurs who had run the enterprises for more than 5 years or more and still running the enterprises.

##### **Sample area and Sample size:**

According to the Taxation Department, Government of Mizoram there were 3195 registered dealers/entrepreneurs in Aizawl, out of which 2004 were men entrepreneurs and 1191 women entrepreneurs. With the help of the sample size determination software, the sample size was found to be 291 with confidence level of 95% and confidence interval of 5% from the population of 1191 women entrepreneurs.

##### **Analysis of Data:**

Data analysis has been done with the help of related statistical techniques

#### **5. Socio Economic status of women entrepreneurs in Aizawl City**

The socio- economic status analyzed the age, marital status, educational level, income of the respondents, size of the family, Employment generation and motivational factors of women entrepreneurs in Aizawl city.

### 5.1 Age of the Respondents

Age of the respondents is one of the most important features in understanding women entrepreneurs' views about the particular problems, decision making process, by and large age also indicates level of maturity of individuals.

**Table I: Age of the respondents**

| Age      | Frequency | Percentage % |
|----------|-----------|--------------|
| Below 30 | 34        | 11.7         |
| 30-40    | 84        | 28.9         |
| 40-50    | 77        | 26.5         |
| 50-60    | 62        | 21.3         |
| Above 60 | 34        | 11.7         |
| Total    | 291       | 100          |

Source: *Field study*

The women entrepreneurs in Aizawl city largely consist of middle aged as presented in table 1. It was found that out of 291 respondents, 84(28.9%) women entrepreneurs fall in the age group 30-40 and 77(26.5%) in age group 40-50 years. Among women entrepreneurs interviewed, 34 (11.7%) respondents belong to the age group below 30 and above 60 years. The percent distribution of women entrepreneurs by age indicates that most of the women entrepreneurs in Aizawl city are between 30 to 60 years.

### 5.2 Marital Status

The marital status of women entrepreneurs may influence the need of finance and the mode of earnings. Most of the women entrepreneurs in the study region were married ladies who were able to balance between the work and their family life. The table shows the marital status of women entrepreneurs in Aizawl City.

**Table 2. Marital Status of women entrepreneurs**

| Marital Status | Frequency | Percentage% |
|----------------|-----------|-------------|
| Married        | 172       | 59.1        |
| Unmarried      | 60        | 20.6        |
| Widow          | 43        | 14.8        |
| Divorced       | 16        | 5.5         |
| Total          | 291       | 100         |

*Source: Field Study*

Studies shows that married respondents were 172(59.1%) in Table 2. The study also revealed that 60 (20.6%) were unmarried and 43(14.8%) were widow and 16(5.5%) were divorced.

### **5.3 Education**

The educational level of respondents has been classified into five categories such as Matric, Graduate, Post Graduate and Technical Profession,

**Table 3. Educational qualification of the Respondents**

| Educational Qualification | Frequency | Percentage % |
|---------------------------|-----------|--------------|
| Matric                    | 178       | 61.2.        |
| Graduate                  | 93        | 30.2         |
| Post Graduate             | 9         | 3.1          |
| Technical Profession      | 11        | 3.8          |
| Total                     | 291       | 100          |

*Source: Field Study*



It is clearly understood from the above table that the majority 178 (61.2%) respondents possess matriculation while 93(30.2%) of the respondents have graduate level education. And 11(3.8%) and 9(3.1%) are with technical and post graduate level of education respectively.

#### 5.4 Income of the Respondents

Majority of women entrepreneurs are reluctant to reveal the exact figure of their income. Income here means the personal income of the respondents alone.

**Table 4. Personal Income of the respondents**

| Personal monthly income    | Frequency | Percentage % |
|----------------------------|-----------|--------------|
| Below Rs. 50,000           | 104       | 35.7         |
| Rs 50,000 - Rs.1,00,000    | 133       | 45.7         |
| Rs.1,00,000 – Rs. 1,50,000 | 31        | 10.7         |
| Above Rs. 1,50,000         | 23        | 7.9          |
| Total                      | 291       | 100          |

Source: *Field Study*

The family income of women entrepreneurs in Aizawl city has varied from below Rs. 50,000/- to above Rs.1,50,000/- per month. The study revealed that 104(35.7%) respondents are having an income below Rs.50,000/-. It also showed that majority of women entrepreneurs 133(45.7%) had an income between Rs.50,000/- - Rs.1,00,000/- per month. 23(7.9%) of the respondent are having personal income of more than Rs.1,50,000/- per month.

#### 5.5 Size of the Family

The size of the family plays an important factor in entrepreneurship. The size of the family has merits and demerits in the functioning and involvement of women in entrepreneurship.



**Table 5: Family size of the respondents**

| Size of the Family | Frequency | Percentage% |
|--------------------|-----------|-------------|
| Up to 5            | 168       | 57.7        |
| 06-Oct             | 113       | 38.8        |
| Nov-15             | 8         | 2.7         |
| Above 15           | 2         | 0.7         |
| Total              | 291       | 100         |

Source: *Field Study*

It was found that the majority of the respondents 168(57.7%) have a family size up to 5 members. 113(38.8%) of the entrepreneurs fall in the family size of 6-10 member. The remaining respondents have a family size of 11-15 and above 15 have 8(2.7%) and 2(.7%) respectively.

### **5.6 Number of employees in the enterprises**

Generating employment is one of the important principles of economic development. Creating job opportunities for other human being is the major pathway for socio - economic development of the country, thus play a vital role for the alleviation of poverty.

**Table 6: No. of employees in the Enterprises**

| No. employee in the Enterprises | Frequency | Percentage % |
|---------------------------------|-----------|--------------|
| No employee                     | 111       | 38.1         |
| Less than 5                     | 161       | 55.3         |
| Between 5-10                    | 12        | 4.1          |
| Between 11- 15                  | 0         | 0            |
| More than 15                    | 7         | 2.4          |
| Total                           | 291       | 100          |

Source: *Field Study*

The study shows that the majority of respondents 161(55.3%) employed less than 5 employees in the enterprise. The above table revealed that there were 111(38.1%) respondents who did not generate employment. 12(4.1%) respondents employed around 5 to 11 employees. There were no respondents who employed around 11 to 15 employees. 7(2.4%) women entrepreneurs had employed more than 15 employees. This mainly consist of women entrepreneurs who are running business in a medium scale for mass production.

## **6. Motivations for Starting the enterprise**

The number of women entrepreneurs is increasing day by day. The involvement of women in business is still likely to grow even in the coming years. The attitude of the people also changed from the past as women are accepted to engage in business. Women of today are not only confined to four walls of their homes. There is also a tendency to attain economic independence among women, entrepreneurship is one of the alternatives to achieved that kind of independence.

**Table 7: Motivations Starting the enterprise**

| Motivation for starting business | Frequency | Percentage % |
|----------------------------------|-----------|--------------|
| To have higher income            | 19        | 6.5          |
| To be self employed              | 65        | 22.3         |
| for investment                   | 9         | 3.1          |
| No other alternative for income  | 6         | 2.1          |
| Family tradition                 | 192       | 66           |
| Total                            | 291       | 100          |

Source: *Field Study*



The study shows that 192(66%) women entrepreneurs are continuing their family traditions. 65(22.3%) starts their business in order to be self-employed. 19(6.5%) starts business to increase family income. 9 (3.1%) respondents start business for investment purpose while only 6(2.1%) started their business as they do not have any other sources of income.

### **Summary of findings**

The women entrepreneurs in Aizawl are largely of the middle aged. Many of the women entrepreneurs, instead of continuing their education prefers to start their business at young age due to economic constraints and also to attain financial independence. Majority of them were married with 5 members in the family. The monthly personal income for most of the women was Rs.50,000/- to Rs.1,00,000/-. Most of the women started their business in continuation of their family traditions and also to be self-employed and to increase income. Women entrepreneurs were not only benefited from running the entrepreneurs but also gained economic independence as well.

### **Conclusion**

It has been observed from the study that entrepreneurship is one of the best alternatives in achieving economic independence for women. Women not only generate income for themselves but also generate employment for other as well. High level of academic qualification is not necessary to promote the entrepreneurship initially.

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Original Article

# Motivational and Performance Factors of Mizo Women Entrepreneurs in Aizawl City Mizoram, India

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**Abstract** - Entrepreneurship is considered one of the most important factors contributing to the nation's economic development. Women entrepreneurship is gaining importance in India as it contributes to the economy's growth and improves their socio-economic conditions. This study examines the demographic profile of women entrepreneurs, the impact of various motivational factors, and the performance of women entrepreneurs in Aizawl city, Mizoram. The primary data was collected from 291 women entrepreneurs registered with Mizoram Taxation department who had run the enterprises for more than 5 years and are still running the enterprises. The study found that 'building a business to pass on' and 'entrepreneur was a lifelong goal' are the major factors that motivate women entrepreneurs. The study also revealed that the factors like 'emotional attachment to the entrepreneurial venture' and 'improvement in entrepreneurial activities' are the major factors that strengthen their performances. The findings also show a significant correlation between motivational factors and the performance of women entrepreneurs in Aizawl City. Cronbach's Alpha showed the Internal consistency of Motivational factors with a value of 0.61 and business performance factors at 0.71, indicating an acceptable level of reliability.

**Keywords** - Entrepreneurship, Women entrepreneurs, Motivational factors, Business performance, Cronbach's Alpha.

## 1. Introduction

According to the Government of India – "A woman entrepreneur is defined as an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women."

Entrepreneurship is considered one of the most important factors contributing to the nation's economic development. Women entrepreneurship is gaining importance in India as it contributes to the economy's growth and improves their socio-economic conditions. This study examines the demographic profile of women entrepreneurs, the impact of various motivational factors, and the performance of women entrepreneurs in Aizawl city, Mizoram. The primary data was collected from 291 women entrepreneurs registered with Mizoram Taxation department who had run the enterprises for more than 5 years and are still running the enterprises.

## 2. Motivation and performance of women entrepreneurs

Motivation is derived from the word 'motive', which means a drive within the individual to fulfill their needs, desires or wants. It is the process of encouraging people to accomplish their goals. According to psychological context, factors that encourage people's behaviour can be the desire for money, success, recognition, job satisfaction, teamwork, etc. One of the most important functions of management is to create employees' willingness to perform to the best of their abilities. Therefore, the role of a leader

is to arouse interest in the performance of employees in their jobs. The process of motivation consists of three stages: -

- A felt need or drive
- A stimulus which needs to be aroused
- When needs are satisfied, the satisfaction or accomplishment of goals.

Therefore, we can say that motivation is a psychological phenomenon which means the needs and wants of the individuals have to be tackled by framing an incentive plan.

Some notable motivating factors for enhancing women entrepreneurs are a desire to be independent, have a better financial condition and achieve in life. (Scott, 1986). According to Kumar & Kalyani (2011), Greater support is required, especially in educational institutions, for women youth to improve their entrepreneurship skills. Educational institutions, training centers and NGOs play an important role in motivating women entrepreneurs, especially in rural and semi-urban areas. Small and medium-scale sectors to be promoted to women by providing special considerations and assistance would greatly help the economy's growth. Separate cells should be implemented for women entrepreneurs managed by women officials, special incentives and schemes for assistance to women entrepreneurs to promote women entrepreneurship in Mizoram (Lalhunthara 2012). Effective entrepreneurial training programmes, desire to experience business management, interest and push from family, friends and relatives are considered motivating



factors for women entrepreneurs to take up entrepreneurship. Consequently, motivation influences women entrepreneurs' work to a great extent (Hemavathi E 2018).

Abiodun, E. A., & Amos, D. D. (2018). Examined the impact of human and financial capital on the performance of women entrepreneurs in Small and Medium Enterprises (SMEs) in Nigeria. They suggested more studies focus on the performances of women entrepreneurs in the nation's economic growth and development in future research that would represent the state of Nigeria.

Zizile, T., & Tendai, C. (2018). Their study revealed that Entrepreneurial competencies impact the performance of women-owned SMMEs in East London, according to the research findings. Entrepreneurial skills are equally important for establishing and sustaining SMMEs in East London. Entrepreneurial ventures play an important role in creating jobs that could rescue out of unemployment and poverty, thereby enhancing self-confidence, self-sufficiency, self-esteem and development skills. Entrepreneurship has changed the global scenario of women in the country; it has changed women to come forth from four walls to the business world.

### 3. Review of Literature

Schwartz (1976) is the first ever notable article on women's entrepreneurship. The study was based on an interview with 20 female entrepreneurs. The study concluded that women entrepreneurs were mainly motivated by the desire to be independent, to achieve satisfaction in their job and economic stability. Women entrepreneurs also faced problems relating to credit financing, unlike their male counterparts.

Suganthi (2009) attempted to analyse the motivational factors that influenced the women entrepreneurs to undertake business in the Coimbatore district in Tamil Nadu State. Unmarried women entrepreneurs are mainly motivated by profit and technical skills possessed. At the same time, married women entrepreneurs are motivated by their family member's advice. Women entrepreneurs are motivated by profit gained in the business and personality development that influenced them to take entrepreneurship.

Moses *et al.* (2010) examined motivation and entrepreneurial challenges among women entrepreneurs. Their study concluded that motivational variables, whether push or pull, intrinsic or extrinsic, are positively related to challenges faced by women entrepreneurs. Effects of family pieces of advice, financial, psychological and environmental factors motivate women's entrepreneurship.

Kumar and Kalyani (2011) studied the women entrepreneurs who run small-scale industrial units of SIDCO Industrial Estate. 144 small-scale entrepreneurs' units sample size were taken from 432 population. The study concluded that women and men do not have much difference regarding cost reduction and profit

maximisation. Entrepreneurial training and activities are significant factors in increasing employment opportunities. Educational institutions, Training centres and NGOs play an important role in motivating entrepreneurial skills among women entrepreneurs.

Akehurst *et al.* (2012) examined the characteristics of women entrepreneurs and their elements of motivation to run their business in the Valencia region in Spain. Their study revealed that the type of financial assistance they received greatly affected their motivation. Demographic factors, age at the time of undertaking the new project, and the size of the firm and loans taken were motivating factors for the women entrepreneurs.

Neema (2014) presented a report on the study where the International Labour Organization (ILO) contracted the Institute of Management and Entrepreneurship Development (IMED) to conduct a Women Entrepreneurship Development (WED) assessment in Tanzania from May to October 2013. Their assessment revealed that although many initiatives, policies, programmes and organisations have been introduced to support women entrepreneurs, they found that women entrepreneurs are not well informed about business procedures and assisting them with their requirements.

Lalhunthara (2015) studied the micro enterprises in the Aizawl district in Mizoram. His study found that 84.7% are male, while 15% are women entrepreneurs. According to him, as very few women are engaged in entrepreneurship, there is a need for special incentives for women entrepreneurs in the form of schemes, financial support, marketing support, infrastructure support, training and separate policies for micro-enterprises. But the scenario is different in the case of handlooms and tailoring, where 53.4% and 34.5% of women are engaged, respectively. He recommended that education and years of experience in the field would be an insight into the functioning of business enterprises.

Manish and Marjina (2015) examined the empowerment of rural women through entrepreneurship. They found that Self Help Groups (SHGs) are an institutional innovation that fosters women's empowerment. There is a need for the government to frame policies for the development of women's entrepreneurship. Literacy level could also be helpful to overcome cognitive constraints and technical and skill understanding.

Shastri *et al.* (2019) studied the motivation and challenges of women entrepreneurs in Jaipur city of Rajasthan. Their study revealed that pull factors, including the urge for creativity, self-identity, independence, and contribution to society, are the main motivations for female entrepreneurs to start their businesses. Their study also indicated that female entrepreneurs in Rajasthan were mainly motivated by pull factors rather than push factors while starting their business activities.

Solesvik *et al.* (2019) conducted a cross-national study on the motivation of female entrepreneurs. Their studies concluded that female entrepreneurs often aimed to generate an additional social value beyond the monetary gains and acted as an agent of social change. The social needs, stakeholder satisfaction and the relationship feature, were the three novel types of motives reported by female entrepreneurs in addition to the traditional monetary motives. According to the investigation made in three countries, namely Norway, Russia and Ukraine, the female entrepreneurs in all these countries suggested that the related aspects of the business were an important motive for their firms' launching and expansion.

Debnath *et al.* (2020) studied the motivational factors that encourage women to become successful entrepreneurs and their contribution to the growth of sustainable Development Goals (SDGs). Their study was conducted on 203 women entrepreneurs in different districts of Bangladesh. Strong support from the family, training, Information and Communication Technologies (ICTs) knowhow, financial support, and positive legal support would motivate women to achieve SDGs

#### 4. Objectives

- To examine the demographic profile of women entrepreneurs in Aizawl, district of Mizoram
- To investigate the factors that motivated women entrepreneurs to start their businesses and their performances.
- To analyse the relationship between motivational factors and performance of women entrepreneurs in Aizawl City.

#### 5. Women Entrepreneurship

Entrepreneurship development among women is one activity that promises encouraging results. "Entrepreneurship is the professional application of knowledge, skills and competencies and of monetising a new idea by an individual or a set of people by launching an enterprise de novo or diversifying from an existing one (distinct from seeking self-employment as in a profession or trade), thus to pursue growth while generating wealth, employment and social good" (National Knowledge Commission, Govt. of India, 2008).

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilisation of modern technology, increased investment, finding a niche in the export market, creating sizeable employment for others and setting the trend for other women entrepreneurs in the organised sector (Dr Urmilla V and Nidhi S 2007). The Government of India has defined women entrepreneurs based on women's participation in equity and employment in a business enterprise. Accordingly, the government of India (GOI 2006) has defined women entrepreneurs as "an

enterprise owned and controlled by a woman having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women.

According to the Sixth Economic Census released by the Ministry of Statistics and Programme Implementation, out of the 58.5 million entrepreneurs in India, 8.50 million constitute women entrepreneurs, i.e., 14% of the entrepreneurs base in India. The employment in women-owned enterprises is only 1.67 people per business on average.

#### 6. Methodology

The data for the study was collected from the respondent belonging to the Aizawl city district of Aizawl, Mizoram, which was collected from primary and secondary sources. The representative sample of 291 respondents was taken from the population of 1191 women entrepreneurs in Aizawl, registered with the Mizoram Taxation department. Women entrepreneurs who had run the enterprises for more than 5 years and still running the enterprises. The primary data was collected through a structured questionnaire from the women entrepreneurs

##### 6.1. Data Analysis

Questionnaires were structured into two parts, Motivational factors and performance. The respondents were asked to select from a five-point Likert scale (Strongly Disagree, Disagree, Neutral, Agree and Strongly Agree). The collected data were transferred into Statistical Package for Social Science (SPSS) software. Several statistical tools were used in analysing the results like frequencies, percentages, mean and standard deviation. Secondary data was collected from published books, journals, magazines, reports and newspapers.

##### 6.2. Reliability test

Cronbach's Alpha showed the internal consistency of items. Table 2 indicates that motivational factors have a value of 0.612, indicating the acceptable marking of reliability. Table 3 indicates that the performance of women entrepreneurs has obtained 0.712, which shows the positive and acceptable test of reliability.

#### 7. Findings and Discussions

A structured questionnaire was framed, and data was collected from 291 women entrepreneurs in Aizawl City, the Capital of Mizoram. The number of women entrepreneurs engaged in entrepreneurship is abundant in Aizawl city. Therefore, it was thought that Aizawl city represents the whole scenario of women entrepreneurs in Mizoram.

##### 7.1. Profile of the respondents

The profile of the respondents represents age, marital status, education, availing of loans and number of employees in the enterprise. The reasons for starting the enterprise are monthly income before and after starting the enterprise.



Table 1. Profile of the Respondents

| Characteristics                           | Classification       | Frequency | Percentage |
|---|----------------------|-----------|------------|
| <b>Age</b>                                | Below 30             | 34        | 11.7       |
|   | 30-40                | 83        | 28.5       |
|   | 40-50                | 78        | 26.8       |
|   | 50-60                | 62        | 21.3       |
|   | Above 60             | 34        | 11.7       |
| <b>Marital Status</b>                     | Married              | 172       | 59.1       |
|   | Unmarried            | 60        | 20.6       |
|   | Widow                | 43        | 14.8       |
|   | Divorced             | 16        | 5.5        |
| <b>Educational Qualification</b>          | Matric               | 178       | 61.2       |
|   | Graduate             | 93        | 32.0       |
|   | PG                   | 9         | 3.1        |
|   | Technical Profession | 11        | 3.8        |
| <b>No. of employees in the enterprise</b> | Less than 5          | 161       | 55.3       |
|   | 6-10                 | 4         | 1.4        |
|   | More than 15         | 7         | 2.4        |
|   | Total                | 172       | 59.1       |
|   | No employees         | 119       | 40.9       |
| <b>Have you Availed loans</b>             | Yes                  | 128       | 44.0       |
|   | No                   | 163       | 56.0       |

Source: Field Study

Women entrepreneurs in Aizawl city largely consist of middle-aged, as presented in table 1. Out of 291 respondents, 83(28.5%) women entrepreneurs fall in the age group 30-40 and 78(26.8%) in the age group 40-50. 34 (11.7%) respondents belong to the age group below 30 and above 60 years. The percent distribution of women entrepreneurs by age indicates that most of the women entrepreneurs in Aizawl city are between 30 to 60 years. It is clearly understood that the majority of 178(61.2%) respondents possess matriculation while 93(32%) have graduate-level education. And 11(3.8%) and 9(3.1%) have technical and post-graduate levels of education, respectively. Fewer respondents who have post graduate level and technical professions indicate that a high academic qualification is not necessary to promote entrepreneurship initially. It is found from the field survey that many women entrepreneurs, rather than continuing their education, prefer to start their business at a young age due to economic constrain and also to attain financial independence. The majority, 172(59.1%) of the respondents, are married. 40.9% of the respondents have no employee in the

enterprise, whereas 55.3% of the women entrepreneurs have employed others in their enterprises. 2.4% of the respondents have employed more than 15 employees in their business. 56 % have not availed loans from any sources, whereas 44% of women entrepreneurs have availed loans from banks and other sources.

## 7.2. Reason for Starting the enterprises

The number of women entrepreneurs is increasing day by day. The involvement of women in business is still likely to grow even in the coming years. The people's attitudes also changed from the past as women are accepted to engage in business. Women of today are not only confined to four walls of their homes. There is also a tendency to attain economic independence among women, and entrepreneurship is one of the alternatives to achieve that kind of independence. The attainment of any kind of sustainable development and upliftment of the socio-economic condition of women is of utmost importance for the country's economic development.



**Table 2. Reason for starting the enterprise**

| Reason for starting the enterprise | Frequency | Percentage |
|------------------------------------|-----------|------------|
| Family tradition                   | 192       | 66.0       |
| Brings higher income               | 19        | 6.5        |
| To be self-employed                | 65        | 22.3       |
| A small investment is required     | 9         | 3.1        |
| No other alternative for income    | 6         | 2.1        |
| Total                              | 291       | 100.0      |

Source: Field Study

## 8. Motivational factors of women entrepreneurs in Aizawl

Entrepreneurial motivation is the process that stimulates and inspires an entrepreneur to put out greater

effort to attain their business objectives. In other terms, entrepreneurial motivation refers to the forces or drives that influence an entrepreneur's voluntary behaviour as an entrepreneur's direction, intensity, and persistence.

**Table 3. Descriptive analysis of Motivational Factors of women entrepreneurs**

| Motivational Factors                              | Mean | Std. Deviation | Cronbach's Alpha |
|---|------|----------------|------------------|
| Dissatisfaction with current job                  | 4.01 | .91            | 0.61             |
| Success stories of entrepreneurs                  | 3.56 | 1.09           |                  |
| Being an entrepreneur was a lifelong goal         | 4.38 | 3.09           |                  |
| To support the family financially                 | 4.04 | .95            |                  |
| To maintain my freedom                            | 3.12 | 1.33           |                  |
| To be able to use my past experience and training | 3.88 | .87            |                  |
| To build a business to pass on                    | 4.39 | 3.09           |                  |

Source: Field Study

Table 3 shows the item for motivational factors and their mean, standard deviation and reliability of 291 women entrepreneurs. The Internal consistency of factors was shown by Cronbach's Alpha with a value of 0.61, indicating an acceptable level of reliability.

Seven factors were selected to analyse the respondents' motivational factors, and 7 factors were selected to analyse after collecting data. The result revealed that the factor '*To build a business to pass on*' means 4.39. A standard deviation of 3.09 shows the highest mean score, followed by *Being entrepreneur was a lifelong goal* means of 4.38 and 3.09 standard deviation, '*To support my family financially*' mean 4.04 and 0.95 standard deviation, '*Dissatisfaction with the current job*' means 4.01 and 0.91 standard deviations, '*To be able to use my past experience and training*' mean 3.88 and 0.87 standard deviations, '*Success stories of entrepreneurs*' mean 3.56 and 1.09 standard deviation and '*To maintain my freedom*' mean 3.12 and 1.33 standard deviation indicating the push and pull factors of motivation.

Personal or external causes such as a divorce or getting turned over for a promotion, low satisfaction, lack of opportunity is a push factor and frequently has negative connotations. On the other hand, pull factors are associated with positive attributes like flexibility with family, freedom in independence and identifying an opportunity that motivates people to start enterprises. (Hakim, 1989). The results indicate that the two most important motivating factors are building a business to pass on entrepreneurship as a lifelong goal. The results suggest that both push and pull factors are important in motivating women entrepreneurs. There can also be multiple factors that motivate women to start a new business.

## 9. Performance of Aizawl women entrepreneurs

Naser et al. (2009) concluded in their studies on 449 women entrepreneurs that government and non-government policies play an important role in supporting the steps taken by women entrepreneurs to encourage their performance in entrepreneurship.

Table 4. Descriptive analysis of the performance of women entrepreneurs

| Performance  | Mean | Std.Deviation | Cronbach's Alpha |
|--|------|---------------|------------------|
| This entrepreneurial venture has a great deal of personal meaning for me                 | 3.65 | 1.01          | 0.71             |
| I am ready to take additional investment in the business                                 | 3.86 | .86           |                  |
| I have made a profit throughout all the years from my business                           | 3.46 | 1.15          |                  |
| As an entrepreneur, I can take risks in decision making                                  | 2.93 | 1.17          |                  |
| I have great improvement in entrepreneurial activities                                   | 4.21 | .83           |                  |
| I feel emotionally attached to the entrepreneurial venture                               | 4.29 | .76           |                  |
| I feel a strong sense of identification in society because of my entrepreneurial venture | 3.64 | 1.05          |                  |
| I benefitted a lot from entrepreneurial training   | 2.74 | 1.28          |                  |
| I can use technology for my business (Computer, Phone etc.)                              | 3.89 | 1.23          |                  |

Source: Field Study

Table 4 explains the performance of Aizawl women entrepreneurs and their Mean, Standard deviation and reliability of 291 women entrepreneurs. Cronbach's Alpha showed the Internal consistency of factors with a value of 0.71, indicating a satisfactory level of reliability. To evaluate the respondents' performance factors, 9 factors were selected to analyse after the collection of data, and the result revealed that the factor, 'I feel emotionally attached to the entrepreneurial venture' 4.29 shows the highest mean score with a .76 standard deviation, followed by, 'I have great improvement in entrepreneurial activities' mean 4.21 and standard deviation .83, 'I can make use of technology for my business (Computer, Phone etc.)' mean score 3.89 and standard deviation 1.23, 'I am ready to take additional investment to the business' mean score 3.86 and .86 standard deviation. 'This entrepreneurial venture has a great deal of personal meaning for me' mean 3.65 and 1.01 standard deviation. 'I feel a strong sense of identification in the society because of my entrepreneurial venture' with a mean score of 3.64 and 1.05 standard deviation. 'I have profit throughout all the years from my businesses with 3.46 mean and 1.05 standard deviation. 'As an entrepreneur, I can take risks in decision making' with a

mean of 2.93 and 1.17 standard deviations. 'I benefitted greatly from entrepreneurial training' mean score of 2.74 and 1.28 standard deviation. The results indicate that the emotional attachment to the entrepreneurial venture and great improvement in entrepreneurial activities are the two main factors that indicate the performance of women entrepreneurs in Aizawl, and the performance of women entrepreneurs is somewhat high.

## 10. Relationship between motivational and performance of women entrepreneurs

The correlation coefficient is a statistical measure of how strong a relationship is between two variables. Croxton and Cowden define correlation as "When the relationship is quantitative in nature, the appropriate statistical tool for discovering and measuring the relationship and expressing in a brief formula is known as correlation" The values range between -1.0 and 1.0. A calculated number greater than 1.0 or less than -1.0 means an error in the correlation measurement. "Pearson Correlation analysis is employed to measure the relationship between two or more variables."

Table 5. Correlation between Motivation and Performance of women entrepreneurs

|             |                     | Motivation | Performance |
|-------------|---------------------|------------|-------------|
| Motivation  | Pearson Correlation |            | .280**      |
|             | Sig. (2-tailed)     | 1          | .000        |
|             | N                   | 291        | 291         |
| Performance | Pearson Correlation | .280**     | 1           |
|             | Sig. (2-tailed)     | .000       |             |
|             | N                   | 291        | 291         |

\*\*. Correlation is significant at the 0.01 level (2-tailed).

Table 5 shows the results of the correlation analysis of the relationship between factors that motivated women to enter into business and their business performance. Hence, motivational factors have a positive correlation with

business performance ( $r = 0.280$ ;  $P = 0.000$ ). Thus, this indicates a significant relationship between the motivation to become entrepreneurs and the performance of women entrepreneurs in Aizawl city.

## 11. Discussion

The study examines the relationship between motivational factors and the performance of women entrepreneurs in Aizawl. The results show that push factors (necessity) are the most significant motivating factors for women entrepreneurs. However, some pull (opportunity) factors are also an important motivator. It shows that entrepreneurs are not only motivated by a single factor, as there are multiple motivators for starting a new business. As women entrepreneurs are mostly motivated by having a business to pass on to family, and a feeling of emotional attachment to business strengthens the performance of women entrepreneurs

## 12. Conclusion

The study examines the demographic profile of women entrepreneurs in Aizawl and the relationship

between motivational factors and the performance of women entrepreneurs. The study's findings revealed that most women entrepreneurs are married between the ages of 30 – 40 and have a matriculation certificate. It is found from the field survey that many women entrepreneurs, rather than continue their education, prefers to start their business at a young age due to economic constrain and also to attain financial independence. Women entrepreneurs significantly impact the economy not only in their ability to create jobs for themselves but also in creating jobs for others. Less number of entrepreneurs have availed of loans from banks or other sources. Both the motivational and performance factors show positive and acceptable tests of reliability. However, push factors seem to be more significant. Lastly, the study discovered a positive correlation between motivational factors and the performance of women entrepreneurs.

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**ABSTRACT**  
**ECONOMIC EMPOWERMENT OF WOMEN THROUGH**  
**ENTREPRENEURSHIP: A CASE STUDY OF AIZAWL,**  
**MIZORAM**

**AN ABSTRACT SUBMITTED IN PARTIAL FULFILLMENT**  
**OF THE REQUIREMENTS FOR THE DEGREE OF**  
**DOCTOR OF PHILOSOPHY**

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**DEPARTMENT OF MANAGEMENT**  
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**MARCH, 2023**

**ECONOMIC EMPOWERMENT OF WOMEN THROUGH  
ENTREPRENEURSHIP: A CASE STUDY OF AIZAWL,  
MIZORAM**

**BY**

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**Submitted**

**In partial fulfillment of the requirement of the degree of Doctor of  
Philosophy in Management of Mizoram University, Aizawl**

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## **Chapter 1: Introduction**

This chapter examined and discussed the context of entrepreneurship, historical background of entrepreneurship in India, entrepreneurship growth in India, women entrepreneurship in India, promoting women entrepreneurship in India, women entrepreneurship and economic development, meaning of entrepreneur, schemes for women entrepreneurs to start new business, meaning of empowerment, women empowerment, approaches to women empowerment, literature review, Research gap, significance and scope of the study, statement of the problem, objectives of the study, hypotheses, research methodology, analysis of the data, limitation of the study.

### **1.1. Entrepreneurship**

The concept of entrepreneurship was first introduced in the 18th century by a French economist named Richard Cantillon who proposed the concept of entrepreneurship. Shortly thereafter, the French economist J.B. Say added to Cantillon's definition by including the idea that entrepreneurs had to be leaders. Say claims that an entrepreneur is one who brings other people together in order to build a single productive organism (Burnett, 2000). In those days, contractors, adventurers, and cultivators were mostly known as entrepreneurs. With Schumpeter's work however, entrepreneurship began to be studied in a systematic manner, emphasizing its unique contribution to economic development. In the economic literature before him, from Adam Smith to Marshall, entrepreneurship was neither defined nor included. In his "Theory of Economic Development", Joseph A. Schumpeter placed entrepreneurship at the centre of economic development and assigned it a critical role. (Batra G.S, 2004). The main features of entrepreneurship are – economic activity, creativity and innovation, profit and risk bearing. Entrepreneurship thus creates new opportunities while building and scaling something revolutionary that advances the society.



Entrepreneurship therefore not only helps to solve growing unemployment problem among the people but also contribute to the economic development of the society as well as the nation.

### **1.2. Women Entrepreneurship**

The government of India (GOI 2006) has defined women entrepreneurs as, “An enterprise owned and controlled by a woman having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women”.

### **1.3. Women Empowerment**

According to Late Former President of India Dr. A.P.J. Abdul Kalam, “When women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead the development of a good family, good society and ultimately a good nation”. Empowerment of women means equipping women to be economically independent, self-reliant, have a positive self- esteem to enable them to face any difficult situation and they should be able to participate in development activities and in the process of decision making. The role of media in portraying women has become gender sensitive and more responsible and thus play a significant part in bringing about attitudinal changes in the society. But the real empowerment of women should come from within, women empower themselves. Inputs to promote the empowerment of women should facilitate the articulation of their needs and priorities and more active role in promoting these needs and interests. Women empowerment such as economic, political empowerment and social empowerment are discussed as below.

#### **a) Economic empowerment**

Economic empowerment is the capacity of women and men to

participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (OECD 2019).

**b) Political empowerment**

Political empowerment relates to women's participation and their leading role in politics. Their decision-making capability and power improve. According to Mahatma Gandhi (1925) "As long as women of India do not take part in public life, there can be no salvation for the country" (Kumar and Srivastava, 2007).

**c) Social empowerment**

Social empowerment refers to the enabling force that strengthens women's social relations and their position in social structures. Social empowerment addresses the social discrimination existing in the society based on disability, race, ethnicity, religion and gender. Social empowerment of women is incredibly essential in rural areas even in this 21<sup>st</sup> century.

**1.4. Literature Review**

**a) Woman and entrepreneurship**

Pradyut and Kalyan (2014) analyzed the gender influence on entrepreneurship in Aizawl district and concluded that substantial section of entrepreneurship is mostly dominated by women. Although the entrepreneurship license was in the name of the male entrepreneurs however, the business mostly being undertaken by the female as observed from their micro data analysis especially in the state capital Aizawl.

Singha (2016) conducted a study on women entrepreneurship in Manipur. The study concluded that due to the limited scope for the establishment of large and medium scale industries, the entrepreneurs were more focused on the development of micro enterprises like handicrafts, handloom, sericulture that attracted more of women entrepreneurs to participate. This can provide employment to local citizen, that could contribute to the economic development process.

Khan *et al.* (2021) made a study on small-and medium-sized enterprises in Pakistan. Their study was based on primary data acquired from 181 registered SMEs women entrepreneurs in Pakistan. The study found that the performance of women entrepreneurs were mostly influenced by self- confidence, risk taking and the urge for achievement. External factors like economic and socio – cultural factors were an important factor on the performance of the women owned enterprises. The Small and Medium Enterprise Development Authority (SMEDA) promoted women entrepreneurs by giving support and incentives to carry out the enterprises.

#### **b) Women and empowerment**

Elizabeth *et al.* (2013) conducted research through interviews, field research, online survey to member of organizations in Washington D.C., Bogold, Colombia, Afghanistan and field research by one of the authors in Rwanda. They found out that Artisanal sector is not a sustainable method of economic empowerment for women on its own. They suggested that pairing the artisanal sector with at least one additional income generating activity will lead to saving and long-term investment for women economic empowerment.

Sahab *et al.* (2013) made a case study on empowerment of rural women through micro entrepreneurship development. They highlighted that micro entrepreneur were the good motivators in motivating other rural women to engage in the same activities, with

the right assistance and strengthening their capacity besides adding to the family income and national productivity. Educating women in rural areas also play an important role in achieving empowerment especially for the women entrepreneurs.

Karki and Xheneti (2018) examined the pathway to empowerment and the achievement of the SDGs (Sustainable Development Goals) among women entrepreneurs in Kathmandu, Nepal. They concluded their study that empowerment in entrepreneurship would be enhanced by business training, network skill, financial supports and other forms of entrepreneurial activities.

Senapati & Ojha (2019) made a study on the socio- economic status of women entrepreneurs in Odisha, India. They made an attempt to study the problem faced by the women entrepreneurs and the condition of women entrepreneurs in attaining socio- economic empowerment through entrepreneurship. The sample size of 100 respondents, where 30 of them are registered entrepreneurs and 70 unregistered entrepreneurs. The respondents were interviewed, using structured questionnaires. They concluded their study that the overall empowerment was obtained from level of income, self-employment, credit management, confidence in self-managing personal matters, and social recognition. They had stressed the importance of finance as it is the key to start the enterprises. The key economic variables affecting economic empowerment are found to be income generation, enterprise decision and self- employment generation are the economic variables that could lead to economic empowerment of women entrepreneurs. By providing employment to other, women entrepreneurs play an important role for the development of the country.

**c) The involvement of NGOs and Micro Finance in promoting economic empowerment among women entrepreneurs**

Lalbiakthangi (2020) made a study on the performance of Self-Help Groups in Mizoram. She came to the conclusion that despite poverty in the state, very few SHGs had entered Micro-enterprise stage. Previous to the year 2008, SHGs had not sustained themselves. There is a need for sustaining the SHGs that are promoted by the government and NGOs, banks and self-finance.

Lalhunthara (2012) conducted research on entrepreneurship in micro enterprises in Aizawl district, Mizoram. The overall problem faced by the entrepreneurs in Mizoram is lack of financial support, high interest rate, Red- tapism in banks, red- tapism in government agencies and lack of assistance from government agencies. The study concluded that lesser official formalities, effective follow up and monitoring by the bank, minimum delay in sanction and disbursement would solve most of the problems faced by the entrepreneurs.

Addai (2017) conducted a study on the impact of microfinance in empowering Ghanaian women. The study revealed that most of the loans taken by the women were controlled by men, they faced the problem of high interest rates on loans. There is a positive relationship between microfinance and women empowerment but such relationship is dependent on marital status and education.

Pandey Nisha (2018) studied the impact of NGOs in promoting women empowerment. The study was based on Delhi region where the NGO officials were interviewed on the policy implemented by the NGOs in order to empower women. After various NGOs schemes were studied, the study came to the conclusion that nongovernmental organizations play important roles for providing confidence and skills, which is necessary for setting up business.

#### **d) Problem, challenges and prospects faced by Women Entrepreneurs**

Lalhenthara (2015) conducted a study on Internal management problem of Micro enterprises in Aizawl District, Mizoram. The study revealed that the main problem of entrepreneurs is 'lack of team work', 'lack of coordination' and 'lack of communication'. The entrepreneurs in Aizawl district were not much aware of the training programme conducted for the entrepreneurs.

Vanlalhriati and Singh (2016) in their study observed that in spite of subsidies and grants implemented for the entrepreneur in Mizoram. The state Govt, do not provide special or separate provision for women entrepreneurs by the state government. Aizawl district has the highest percentage of entrepreneurs availing government grants and subsidies in Mizoram.

Agarwal (2018) studied on the challenges faced by women entrepreneur in India, Finance is regarded as life blood for any enterprise, be it big financial problem or small. Women entrepreneurs experience shortage of funds in two ways. Women do not generally own property in their names which can be used as collateral for procuring funds from extraneous sources. Therefore, they have limited access to external sources of funds. Women entrepreneurs are also considered less creditworthy by banks and financial institutions and, therefore, women borrowers are discouraged on the presumption that they can leave their business at any time.

#### **e) Motivational levels of women entrepreneurs**

Schwartz (1976) the first ever notable article on women's entrepreneurship. The study was based on an interview with 20 female entrepreneurs. The study came to the conclusion that women entrepreneurs were mainly motivated by the desire to be independent,

to achieve satisfaction in their job and economic stability. Women entrepreneurs faced problems relating to credit financing too unlike their male counterpart.

Kumar and Kalyani (2011) studied the women entrepreneurs who run small scale industrial units of SIDCO Industrial Estate. 144 small scale entrepreneurs' units sample size were taken from 432 population. The study concluded that women and men do not have much difference with regards to cost reduction and profit maximization. Entrepreneurial training and activities are a significant factor in increasing employment opportunities. Educational institutions, Training centers and NGOs plays an important role in motivating entrepreneurial skills among women entrepreneurs.

Cho, Y. *et al.* (2020) investigated the motivational factors that contributed to the South Korean women entrepreneurs' success by conducting a survey on 123 women chief Executive Officers who were affiliated with the Korean Venture Business Women's Association. They had concluded their study that the Push factors like economic necessity for family, pull factor like strong sense of self, challenges, opportunities and positive personality were an important factor for their success in entrepreneurial venture.

### **1.5. Research gap**

The past literatures helped to find the appropriate research gap between past and present study. Most of the studies in the past are based on entrepreneurship development in Mizoram (Rodi and Ramaswamy, 2014; Daizova, 2018; Lalnunzira, 2019; Lalzuitluangi, 2021). Review of literature reveals that research on entrepreneurship, particularly women entrepreneurship in Mizoram is scattered with only a few in-depth studies. A few studies in the past are based on empowerment of women through SHG's in Mizoram

(Lalhmingsangi,k 2015). Lalhunthara (2015) and Pradyut & Kalyan (2014) conducted research on micro enterprises and gender influences on entrepreneurship in Aizawl district in Mizoram. Their study mainly focused on entrepreneurship in general and not on the impact of women entrepreneurs and their economic empowerment level on the basis of socio-economic condition, problems, their motivational and performance factors. Therefore, it appears that no studies have been undertaken in Aizawl, Mizoram. Thus, this work had filled the gap in this area. The study was carried out in light of the great need for women entrepreneurship on the one hand and also examined their economic empowerment on the other hand.

#### **1.6. Significance and Scope of the study**

Entrepreneurship plays an important role in economic development of any region. Development of the society requires full participation by all sections of the population including women. There are a number of baffling issues affecting India, such as overpopulation, unemployment, underemployment, poverty etc. Women involvement in the entrepreneurial activities would greatly generate income, economic empowerment and improve quality of life for themselves. Economic backwardness of North- East region may be due to the inadequate growth or development of entrepreneurship in the region. Although there have been several studies conducted to identify the gender(female) related participation in entrepreneurial practices in NorthEast region, most of the studies are on micro entrepreneurs. (Pradyut and Kalyan,2014).

The study analyzed the various intermediaries, economic impact on women entrepreneurship, financial institutions, training and motivational level in enhancing economic empowerment of women through entrepreneurship in Aizawl, Mizoram. However, in spite of the roles taken by women in running enterprises in the state of



Mizoram, socio – economic condition of women entrepreneurs is not much favorable. Thus, the study examined the problem and prospects of women entrepreneurs in attaining economic empowerment in Aizawl.

### **1.7. Statement of the problem**

It has been realized that enterprising women have cast entrepreneurial talents which could be harnessed so as to convert them from the position of “Jobseekers” to “Job givers”. The government had realized the importance of women entrepreneurship. As such, it offers a variety of programmes for the development women entrepreneurs.

The state of Mizoram, where most of the women are still confined to housework, few of them are playing active roles in running enterprises as compared to men. They are less motivated to start business due to fear, lack of motivation and less support from the family. This has urged the scholar to take up the study on whether women entrepreneurs are achieving economic empowerment through entrepreneurship in Aizawl. Thus, the study analyzed the problems faced by them in undertaking entrepreneurial developments and highlights the motivational levels and socioeconomic profile of women entrepreneurs in attaining economic empowerment.

### **1.8. Objectives of the study**

The study analyzed the role of the women entrepreneurs in attaining economic empowerment in Mizoram with a special focus in Aizawl. The objectives of the study are as follows:

- 1) To explore the socio-economic background of women entrepreneurs in Aizawl.
- 2) To examine the role of various intermediaries- NGOs and financial institutions towards enhancing economic empowerment of women through entrepreneurship.

- 3) To identify the problems faced by women entrepreneurs in Aizawl.
- 4) To analyze the impact of motivation and performance level for starting up the enterprises by women entrepreneurs.
- 5) To evaluate the impact of entrepreneurship development on women economic empowerment.

### **1.9. Hypotheses of the study**

**H1:** There is a significant difference in monthly income of women entrepreneurs in pre and post starting of entrepreneurship.

**H2:** There is a significant difference in monthly household savings of women entrepreneurs in pre and post starting of entrepreneurship.

**H3:** There is a significant difference in annual investment in pre and post starting of entrepreneurship.

**H4:** There is a significant difference in financial support given to the family by women entrepreneurs in pre and post starting of entrepreneurship.

**H5:** There is a significant relationship between motivational level and the performance of women entrepreneurs.

**H6:** There is a significant relationship between entrepreneurship development levels and their economic empowerment.

### **1.10. Research Methodology**

**a) Population of the study:** Women entrepreneurs in Aizawl city, who are registered with the Taxation Department, Government of Mizoram were the population of the study. According to the Taxation Department, Government of Mizoram as on 23<sup>rd</sup> March 2017, there were 3195 registered entrepreneurs in Aizawl, out of which 2004 were men entrepreneurs and 1191 women entrepreneurs. According to the Taxation department, Aizawl is divided into 3 zones i.e. Aizawl North zone, Aizawl Central zone and Aizawl South zone.

**b) Sample size of the study:** Sample size of the study was calculated using Cochran formula. Therefore, 291 women entrepreneurs were selected as a respondent for the study, with confidence level of 95% and confidence interval of 5% (usually adopted in social science research) from the population of 1191 women entrepreneurs. (For sample size calculation, Cochran (1963:75) developed the Equation 1 to yield a representative sample for proportions (Kotrlik and Higgins, 2001).

**c) Sampling:** Aizawl being selected purposively for the study as the city has the largest female population and women entrepreneurs in Mizoram. Stratified random sampling techniques was used to select the sample. Under stratified sampling technique the population were divided into 3 strata. Ninety-seven samples were collected from each stratum. The data were collected from women entrepreneurs who had run their enterprise for more than 5 years or more and still running the enterprises.

**d) Data collection:** In order to achieve the above objectives, the research work was relied on both the primary and secondary data. Primary data were collected from women entrepreneurs through structured questionnaire, for better understanding the questionnaires were translated to Mizo language. The questionnaire included both fixed choice questions and a five-point Likert scale ranging from 1(strongly agree) to 5 (strongly disagree) as a quantitative measure. Data were collected during August – December 2018. In addition to the primary data, secondary data were collected from reports and documents maintained by the relevant state departments, books, journals, magazines, governmental organizations, newspaper and electronic resources.

### **1.11. Analysis of the Data**

Statistical tools employed in analyzing the data in the study includes frequencies, percentages, averages, correlation, regression analysis and One Sample t tests using Statistical Package for Social Sciences (SPSS).

### **1.12. Limitations of the study**

Limitations faced by the study were given below: -

- a) The study was confined only to Aizawl City, Capital of Mizoram. The findings of the study may not be generalized for all other women entrepreneurs in other districts and towns of Mizoram.
- b) The study was on women entrepreneurs who are registered with The Taxation Dept. Mizoram only. The result revealed from the study may not be compatible with unregistered women entrepreneurs.

## **Chapter 2: The socio-economic profile of the Women Entrepreneurs**

The analysis of data revealed that some of the women entrepreneurs in Aizawl city start their enterprises at the age below 30. Majority of the them are middle aged and married. There is indeed no objection from their spouses and other family members. Majority of the entrepreneurs were found to have education up to high school level and are successfully running their business. They exhibited economic development by generating employment for others. Most of the entrepreneurs started their business enterprises in continuation of their family tradition. However, the study on socio economic status of the women entrepreneurs in Aizawl city shows that educated women in the state should be encouraged to run the enterprises, which would encourage employment opportunities to educated young generations in the state.

## **2.1 Mizoram**

The state of Mizoram under the Indian Union is situated on the North Eastern corner of India. The erstwhile Lushai Hill District became Union Territory on 21 January 1972 and got statehood on 20 February 1987. Mizoram is a predominantly hilly state. It is divided into 8 districts viz, Aizawl, Lunglei, Siaha, Champhai, Kolasib, Mamit, Lawngtlai, Serchhip. In addition, the Government of Mizoram vide Gazette Notification No.A.60011/21/95-GAD/Pt dated September 12, 2008 had notified the formation of three new districts in the State of Mizoram namely Saitual, Khawzawl and Hnahthial.

## **2.2 Administration of Mizoram**

Mizoram is governed by the chief Minister and council of ministers who takes up responsibility to an elected legislature. The Governor is the head of the state. The three Autonomous District Councils are located in the southern part of the state namely Lai Autonomous District Council, Chakma Autonomous District Council located in Lawngtlai District while Mara Autonomous District Council is located in Siaha District. One of the most significant administrative developments of Aizawl district is the establishment of the Aizawl Municipal Council (AMC). It is the first Urban Local Body in the State of Mizoram.

## **2.3 Demographic profile of women in Mizoram**

As per provisional reports of Census India, population of Aizawl in 2011 is 2,93,416 of which male and female are 1,44,913 and 148,503 respectively. Females constitute 50.61% of the population and males made up the remaining 49.39%. The density of population is highest in Aizawl district which is about 113 compare to all other districts of Mizoram. Sex Ratio in Mizoram is 976 i.e. for each 1000 male, which

is below national average of 940 as per latest census. In 2001, the sex ratio of female was 935 per 1000 males in Mizoram. Aizawl is the largest city as well as the capital of the state of Mizoram in India. The City is located north of the Tropic of Cancer in the northern part of Mizoram and is situated on a ridge 1132 metres (3715 ft) above sea level, with the Tlawng river valley to its west and the Tuirial river valley to its east. In the summer the temperature ranges from 20-30 degrees Celsius, and in the winter 11-21 degrees Celsius.

#### **2.4 Mizo Women**

The people of Mizoram are known as Mizos. The term 'Mizo' is made of two words, mainly Mi and Zo. 'Mi' means people and 'Zo' means Hill. Thus, *Mizo* means "Hill people" and give them racial and distinctive ethnic identity. In patriarchal Mizoram, Mizos are guided by customary laws that deny women the right to inherit property among others. Women have now more or less accepted their status in the society and have got accustomed to the laws. There is one old Mizo saying, "Crab's meat is not counted as meat, as women's word is not counted as word. Bad wife and bad fence can be changed. But the unthreatened wife and unthreatened grass of the fields are both unbearable".

#### **2.5 Industrial Scenario in Mizoram - Aizawl District**

Mizoram was one of the backward districts of Assam till 1972, when it became Union Territory and attained statehood in February 1987 to become the 23<sup>rd</sup> state of the Indian Union. Due to ethnic and political reason, the political economy does not permit the free movement of potential investors, skilled labour force and cheap raw- material from other parts of the country.

#### **2.6 Socio Economic profile of women Entrepreneurs**

a) Age and Marital status: Women entrepreneurs in Aizawl city

largely consist of middle aged; women entrepreneurs mostly fall in the age group 30-40. The percent distribution of women entrepreneurs by age indicates that most of the women entrepreneurs in Aizawl city are between 30 and 60. More than half of the respondents were married.

b) Education: It is found from the field survey that many of the women entrepreneurs, instead of continuing their education prefers to start their business at young age due to economic constraints and also to attain financial independence.

c) Occupational background: The occupational background of the respondent prior to taking up entrepreneurship provides a lot of ideas about the management of the enterprises. The findings revealed that majority of the respondents were unemployed.

d) Ownership of residence and land owned by the respondents: The study revealed that more than half of the respondents have ownership of residence. Some of the respondents were also staying in Govt. quarters as their spouses or children are working under government sector and are allotted residential quarters. house. Even though women entrepreneurs were having ownership of residence, most of them do not owned an acre of land.

e) Majority of the respondents started their business as a continuation of their family tradition. Women entrepreneurs in Aizawl mostly have less employees, mainly because they run micro businesses.

f) Income of the respondents: Majority of the respondent's income range from Rs.20000/- to Rs. 40000/- monthly.

### **Chapter 3: Role of NGOs and Microfinance in enhancing economic empowerment through entrepreneurship**

The study found that NGOs in Aizawl are not the contributing factors in providing financial assistance to the women entrepreneurs. Furthermore, it was also revealed that women entrepreneurs have problems in accessing financial help from financial institutions. Even though there are a large number of financial supportive schemes under the government, most of the women entrepreneurs do not utilize them. More than half of the entrepreneurs had financial shortages but still do not avail loans or assistance from the outside sources.

### **Chapter 4: Problems of women entrepreneurs in Aizawl, Mizoram**

Women face many problems not only as entrepreneur but as a woman. One of the major problems faced by the women entrepreneurs is financial problem. The study revealed that development in education, improved accessibility to finance by the Government and financial institutions, relevant training programs for women entrepreneurs, fruitful Government Schemes and NGO's for empowering women entrepreneurs will play a vital role in developing women entrepreneurs. According to Okafor and Amalu (2012), There is a need for the women entrepreneurs to go for a training and other capacity building programs so as to be equipped with the required skills for running their business". Thus, other researchers also had revealed the need for training and government schemes in promoting women entrepreneurship. To deal with business venture improvement in North East, due care is to be given to the removal of the problems and also to enhance the potential for entrepreneurship. More emphasis should be laid on developing women entrepreneurship (Lalhriatpuii, 2015).



## **Chapter 5: Women Entrepreneurship and Economic Empowerment**

The government of India (GOI 2006), has defined women entrepreneurs as, “An enterprise owned and controlled by a woman having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women”. In the Northeastern States most entrepreneurs start their businesses out of need because there are less employment opportunities available. Utilizing its indigenous resources, the North East has a lot of room to encourage entrepreneurship, particularly in handicraft, food technology, and tourism industries (Deb R *et al.*, 2015).

### **5.1 Women’s Entrepreneurship and Economic growth**

Due to lack of exposure, patience, dedication, lack of communication skills, lack of training, lack of comprehensive awareness and conceptual ability it is hard for Mizo entrepreneurs to be successful entrepreneurs in some areas. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investment, finding a niche in the export market, creating sizeable employment for others and setting the trend for other women entrepreneurs in the organized sector (Urmilla and Nidhi, 2007).

### **5.2 Economic impact on women entrepreneurship in Aizawl**

An impact assessment was carried out to analyze the level of economic change due to women entrepreneurship intervention in the study area i.e., Aizawl city. The economic impact of entrepreneurship intervention among the sample group, “Pre starting entrepreneurship” vs. “Post starting entrepreneurship” approach is deployed using parameters like the status of personal monthly income, household savings, annual investment and financial support given to the family ‘pre’ and ‘post’ taking entrepreneurship. Hypotheses testing were done using One Sample t test. All the Hypotheses testing done on the

impact of women entrepreneurship on different parameters showed that null hypotheses were all rejected and alternate hypotheses were accepted.

### **5.3 Motivations in promoting Women Economic Empowerment in Aizawl**

To study the motivations level of women entrepreneurs in Aizawl, 7 levels of motivations was constructed using Five-point Likert Scale. The reliability of the motivation levels was analyzed using Cronbach's Alpha. The Internal consistency of factors was shown by Cronbach's Alpha with a value of 0.66 indicating a good level of reliability.

### **5.4 Performance level of Women Entrepreneurs in Aizawl**

The Internal consistency of performance level of women Entrepreneurs factors was shown by Cronbach's Alpha with a value of 0.71 indicating the satisfactory level of reliability. To evaluate the respondents 'performance levels', 9 factors were selected for analysis.

### **5.5 Relationship between motivation and performance level of women entrepreneurs**

Pearson Correlation and regression analysis were employed to find out the relationship between dependent and independent variables. In the regression analysis motivation level was used as independent variable which was supposed to have an effect on the Performance level which was used as dependent variable. Performance level of women entrepreneurs is employed to measure the relationship between two or more variables. The positively significant regression coefficient of 0.783 and  $R^2=0.613$  with a p-value of 0.000 of motivation level revealed that there is a significant relationship between motivational level and performance level of women entrepreneurs. The study showed a positive correlation between motivational level

and performance level( $r=0.783$ ). The more positive effect it will create upon the performance level of women entrepreneurs. Alternate hypothesis was accepted and null hypothesis was rejected.

### **5.6 Economic empowerment of women**

“Freedom depends on economic conditions more than political. If women are not economically free and self -earning, she will have to depend on her husband or someone else, and dependents are never free” Jawaharlal Nehru (Philip, 2007). Economic opportunity flows toward women by empowerment through self-sufficiency (Jalbert, 2000). The internal consistency of items was shown by Cronbach’s Alpha with a value of 0.87 which is considered to be a good level of internal consistency.

### **5.7 Women Entrepreneurship Development level**

It is very important to ensure that women entrepreneurship is one of the facilitating factors of women's development it also plays a vital role in the economic development of the state. Entrepreneurship development is heavily influenced by a variety of aspects such as economic, social, cultural, and psychological situations. Entrepreneurship acts as a catalyst in the industrialization and economic growth processes. The internal consistency of items was shown by Cronbach’s Alpha with a value of 0.96 which is considered to be the excellent value of Alpha Coefficient.

### **5.8 Relationship between women entrepreneurship development level and their economic empowerment**

Entrepreneurship have a positive correlation with economic empowerment of women entrepreneurs ( $r =0.271:P=0.000$ ). Thus, this indicates that there is significant relationship between Entrepreneurship development level and economic empowerment of women entrepreneurs in Aizawl. Moreover, there is a weak

relationship. Thus, Null hypothesis was rejected and alternate hypothesis was accepted in hypothesis 6. Regression Analysis shows R- Square – 0%. A R-square that is between 0 and 0.09 (or between 0% to 9%) is too low for an empirical model in social science research. This range of R-square is not acceptable. It should be rejected (Ozili, 2022).

### **5.9 Decisions Making Power and Confidence level of Women Entrepreneurs after starting the enterprises**

Women entrepreneurs have great decision-making power, fewer mobility constraints, autonomy, financial independence, and empowerment. developing ways to overcome the barriers to female entrepreneurship and achieve empowerment through entrepreneurship. The study found that more than half (56.6%) of the respondents replied that there is no change in their decision-making power after starting the enterprise. This can be attributed to the fact that Mizo society is a patriarchal society and women cannot have much saying in the household decision making.

The confidence level of women entrepreneurs was examined and the study shows that 42 (14.4%) respondents showed no increased in the level of confidence after starting the enterprise. 124 (43%) showed an increased in their level of confidence. 124 (42.6%) were highly increased in the level of confidence after starting the enterprise. The level of confidence, unlike the decision- making power has shown a greatly increased level of individual confidence, this can be attributed to the economic empowerment of women entrepreneurs after starting the enterprises.

## **Chapter 6: Suggestions and conclusion**

### **6.1 Suggestions**

- a) The government should develop some schemes specifically for female entrepreneurs like The Mudra Yojana Scheme for women entrepreneurs, Stand Up India schemes like Trade Related Entrepreneurship Assistance Development (TREAD), Skill Upgradation and Quality improvement on Mahala Coir Yojana (MCY) etc. Government should set up Women Entrepreneur's Guidance Cell in order to facilitate the process for women throughout the state.
- b) To promote women entrepreneurs, the government should arrange workshops, conferences, refresher courses, seminars, frequent training programmes for women entrepreneurs, as majority of female entrepreneurs believe that they are unable to succeed in their business due to lack of training. Hence such training programs should be made more effective taking into consideration the socio- economic background of the women entrepreneurs and other similar activities in collaboration with academic institutions, industry, and non-governmental organizations (NGOs).
- c) Women entrepreneurs should be given awareness about the Department of Labour, Employment, Skill Development and Entrepreneurship (LESDE) Government of Mizoram that act as a backbone of the Society to protect the service condition of the working class and promoting the industrial peace and harmony.
- d) Regular monitoring of women entrepreneurs' loans, assistance in the development of their businesses, establishment of separate facilities for women for easy access to banking services, and re-evaluation of strategies to avoid gender discrimination experienced by women are essential for the growth of women entrepreneurship.
- e) Credit facilities for women entrepreneurs that are simple and easy

to understand for uneducated women entrepreneurs should be introduced.

f) Strong family policies are required to support women entrepreneurs. Women need the confidence and trust of their families because family support can help them handle personal issues and also issues related to business. Joint ownership of land may be introduced.

g) There is a need for adequate preparation before starting the enterprises like basic concept of accounting, book keeping, basic knowledge of technical know-how irrespective of the factors that motivate women entrepreneurs into running the businesses. With the development of technology in the business world, digital training should also be included.

h) Assistance from the successful and experienced women entrepreneurs would be very helpful for the other women entrepreneurs who are just new into business. This will help to lessen the challenges these women are likely to face.

i) Starting the businesses on a Micro level and allowing them to grow gradually can avoid some of the problems and challenges encountered by the women entrepreneurs.

## **6.2 Scope for Further research**

a) A comparative study can be conducted among registered and unregistered women entrepreneurs as the economic empowerment level can vary among them.

b) A Study on the role of Government schemes related to Women Empowerment in Aizawl Districts of Mizoram. More research is needed to determine the exact impact of government role in empowering women entrepreneurs.

c) A Study on Women Entrepreneurs Economic Empowerment with reference to rural and urban areas in Mizoram - A comparative study.

- d) Future research can expand the area of coverage to City of other states, to see if similar findings can be found and generalized.
- e) Future research is also needed to investigate more aspects (such as industry type, culture, age, and so on) that affect the performance of firms led by women entrepreneurs using qualitative and quantitative approaches in varied contexts.
- f) Study can also be conducted on the issues and challenges of women micro entrepreneurs in Aizawl City.

### **6.3 Conclusion**

According to the field survey, women entrepreneurs have seen a favorable impact on their life due to their increase levels of income, savings, bank account opening, increase in annual investment, increase in financial support given to family. Even though there is a positive relationship between entrepreneurship development level and economic empowerment of women entrepreneurs, it shows a weak relationship. This could however indicate the patriarchal culture/nature of the society. Though a smaller number of women entrepreneurs have received entrepreneurship training, majority of the respondents have learned the skill from their peers' group. It has also been noted that the majority of women entrepreneurs running businesses are unregistered with the Taxation department of Mizoram. The study also revealed that there is no significant relationship between women entrepreneurship development level and their economic empowerment.

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