

**ADMINISTRATION AND DEVELOPMENT OF WOMEN
ENTREPRENEURSHIP IN AIZAWL**

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF
THE REQUIREMENTS FOR THE DEGREE OF DOCTOR OF
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**ADMINISTRATION AND DEVELOPMENT OF WOMEN
ENTREPRENEURSHIP IN AIZAWL**

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This Thesis is an original work for her research which has not been used previously and which has not been submitted to any other University for any purpose.

She is duly permitted to submit her thesis for examination.

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I **Juliana Lalthasangi**, hereby declare that the subject matter of this thesis is the record of work done by me, that the content of this thesis did not form basis of the award of any previous degree to me or 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/Institute.

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ABBREVIATIONS

AIM	-	Atal Innovation Mission
AMC	-	Aizawl Municipal Corporation
CAF	-	Charity Aids Foundation
CAGR	-	Compound Annual Growth Rate
CAPART	-	Council for Advancement of People's Action and Rural Technology
DAY-NULM	-	Deendayal Antyodaya Yojana-National Urban Livelihood Mission
DEDII	-	Small Entrepreneurship Development Institute of India
DIC	-	District Industries Centre
DIC	-	District Industries Centers
DMEO	-	Development Monitoring and Evaluation Organisation
DONeR	-	Ministry of Development of North Eastern Region
DWCRA	-	Development of Women & Children in Rural Areas
DWCRA	-	Development of Women & Children in Rural Areas
EAP	-	Entrepreneurship Awareness Programme
EDC	-	Entrepreneurship Development Centre
EDII	-	Entrepreneurship Development Institute of India
EDS	-	Entrepreneurship Development Scheme
EMTC	-	Entrepreneurship Motivation Training Centre
ESDP	-	Entrepreneurship-cum-skill Development Programme
FAWDC	-	Financial Assistance Through Women's Development Corporation

FAWDC	- Financial Assistance Through Women's Development Corporation
FI	- Financial Institutions
FSWE	- Federation of Societies of Women Entrepreneurship
FSWE	- Federation of Societies of Women Entrepreneurship
GDP	- Gross Domestic Product
GEM	- Global Entrepreneurship Monitor
GNP	- Gross National Product
GSDP	- Gross State Domestic Product
GSVA	- Gross State Value Added
HIV/AIDS	- Human immunodeficiency virus infection and acquired immune deficiency syndrome
HR&LN	- Human Right & Law Network
HSLC	- High School Leaving Certificate
ICT	- Information and Communication Technology
IIM	- Indian Institutes of Management
IIMCIP	- Indian Institute of Management Calcutta Innovation Park
INR	– Indian Rupee
IRD	- Integrated Rural Development Programmes
IRD	- Integrated Rural Development Programmes
IT	– Information Technology
ITI	– Industrial Training Institutes
MDG	- Millennium Development Goals
MEDMOC	- Mizoram State Entrepreneurship Development Monitoring

	Committee
MEN	- Mizoram Entrepreneurship Network
MEPSC	- Management & Entrepreneurship and Professional Skills Council
MFIs	- Microfinance Institutions
MHIP	- Mizo Hmeichhe Insuihkhawm Pawl
MIZOFED	- Mizoram State Cooperative Marketing and Consumer's Federation LTD
MKVIB	- Mizoram Khadi and Village Industries Board
MoFPI	- Ministry of Food Processing Industries
MRB	- Mizoram Rural Bank
MSK	- Mahila Shakti Kendra
MSME	- Ministry of Micro, Small and Medium Enterprises
MSPCC	- Mizoram State Policy Coordination Committee
MSUM	- Mizoram Startup Mission
MUDRA	- Micro Units Development and Refinance Agency
MUP	- Mizoram Upa Pawl
MzRLM	- The Mizoram State Livelihood Mission
MZU	- Mizoram University
NABARD	- National Bank for Agricultural and Rural Development
NBCFDC	- National Backward Classes Finance and Development Corporation
NBCFDC	- National Backward Classes Finance and Development Corporation
NBFC	- Non-Banking Financial Company
NBJK	- Naba Bharati Jagruti Kendra

NDDP	-	Net District Domestic Product
NEC	-	North-East Council
NECON	-	North-East Consultancy Organization
NeDFI	-	North East Development Finance Corporation
NEDP	-	New Economic Development Policy
NEITCO	-	North-Eastern Industrial and Technical Consultancy Organization
NER	-	North Eastern Region of India
NGOs	-	Non Governmental Organizations
NILERD	-	National Institute of Labour Economics Research and Development
NIP	-	New Industrial Policy
NISIET	-	National Institute of Small Industry
NISTET	-	National Institute of Small Industry Extension Training
NMDFC	-	National Minorities Development and Finance Corporation
NRI	-	Non-Resident Indian
NSIC	-	National Small Industry Corporation
NSKFDC	-	National Safai Kramchari Finance and Development Corporation
NSKFDC	-	National Safai Kramchari Finance and Development Corporation
NSRCEL	-	Nadathur S Raghavan Centre for Entrepreneurial Learning
NTFP	-	Non-timber Forest Product
OBC	-	Other Backward Class

OECD	-	Organization for Economic Co-operation and Development
ORMAS	-	Odisha Rural Marketing Society
ORUPA	-	Odisha Rural and Urban Producers Association
OSFC	-	Odisha State Financial Corporation
PADI	-	People's Action in Development India
PMEGP	-	Prime Ministers Employment Generation Program
PMRY	-	Prime Minister Rojgar Yojana
PMRY	-	Prime Minister Rojgar Yojana
PRADAN	-	Professional Assistance for Development Action
REDPS	-	Rural Entrepreneurship Development Programmes
RGVN	-	Rashtriya Grameen Vikas Nidhi
RLTAP	-	Revised Long Term Action Plan
RMK	-	Rashtriya Mahila Kosh
ROSCAS	-	Rotating Savings and Credit Associations
RRBs	-	Regional Rural Banks
RWI	-	Rural Welfare Institute
SC	—	Scheduled Caste
SCA	-	Special Central Assistance
SCBs	-	Scheduled Commercial Banks
SDG	—	Sustainable Development Goals
SEDII	-	Small Entrepreneurship Development Institute of India
SEWA	-	Self-employed Women's Association
SFDA	-	Small Farmer Development Agencies

SFMC	-	SIDBI Foundation for Micro Credit
SGSY	-	Swarnajayanthi Gram Swarozgar Yojana
SHARE	-	Self-help Association for Rural Education and Employment
SHG	-	Self Help Group
SHPI	-	Self-help Promoting Institution
SIDBI	-	Small Industries Development Bank of India
SIDO	-	Small Industries Development Organization
SIET	-	Small Industrial Extension Training Institute
SISI	-	Small Industries Services Institute
SRA	-	Self-regulatory Authority
SSI	-	Small Scale Industries
ST	-	Scheduled Tribe
SUI	-	Stand-Up India
TREAD	-	Trade Related Entrepreneurship Assistance and Development
TRYSEM	-	Training of Rural Youth for Self-Employment
TRYSEM	-	Training of Rural Youth for Self-Employment
UNCTAD	-	United Nations Conference on Trade and Development
UNESCO	-	United Nations Educational, Scientific and Cultural Organization
USA	-	United States of America
UT	-	Union Territory
WCFC	-	Women's Corporate Finance Corporation
WCFC	-	Women's Corporate Finance Corporation
WEF	-	World Economic Forum

WEP	-	Women Entrepreneurship Platform
WEP	-	Women Entrepreneurship Platform
YMA	-	Young Mizo Association
ZIDCO	-	Zoram Infrastructure and Industrial Development
ZNP	-	Zoram Nationalist Party

CHAPTER-1

INTRODUCTION

Entrepreneurship

Ever since the beginning of time, the main goal of mankind has been the upliftment or enrichment of the society. To achieve this status, he has contributed important factors like industrialization through social and economic development of the society. But for such type of developments a nation has to have sufficient natural resource without which it cannot be productive in its endeavours. Herein comes the need for energetic entrepreneurs who can have effective contribution to National prosperity. Entrepreneurship is neither a science nor an art. It is a practice. But, as in all practices, medicine or engineering for instance, knowledge in entrepreneurship is a means to an end. It is not a 'flash of genius' but purposeful tasks that can be organized into systematic work.

Etymologically, the term entrepreneur has been derived from the French word '*Entreprendre*' which connotes "Undertaker". The dictionary meaning says that an entrepreneur is an organizer of an economic venture, especially, one who organizes, owns, manages and assumes the risks of a business.¹ Entrepreneurship is a dynamic activity which helps the entrepreneur to bring a radical change in the production process, innovation concept and usage of raw materials and explorer of new market. It is termed to be a mental aspect to foresee the risks and uncertainties with a view to achieve certain strong motives. Entrepreneurship plays an imperative role in the growth of any society. It emerges from an individual's creative spirit into long term business ownership, employment creation, capital formation and economic security.

¹ D.Lalitha Rani "Women Entrepreneurs", A.P.H. Publishing Corporation, New Delhi, 1996, pp-3

Entrepreneurial skills are essential for industrialization and for alleviation of mass unemployment and poverty.²

Entrepreneurship has been considered as one of the important factors of the industrial growth and has significant contribution in economic development of a society. The growth of entrepreneurship helps in increasing gainful employment opportunities, per capita income, standard of living and capital formation in the economy. Local resources can also be fully utilized by growth of entrepreneurship. Entrepreneurship development also reduces regional imbalances and concentration of industries in selected areas.³

In under developed countries, the need of entrepreneurship is being recognized as the major factor of growth. As the number of entrepreneurs are increasing it contributes to the overall growth of the country. Entrepreneurship serves as the main ingredient of economic development of the country. It is one of the largest sections wherein capital accumulation takes place. Similarly, entrepreneurs can set the course and direct the economic growth through their actions and decisions. It has been realized that for achieving the goal of economic development, it is imperative that entrepreneurship is promoted both qualitatively and quantitatively in the country as only active and enthusiastic entrepreneurs fully explore the potentialities of the country's available resources. The world has realised that the best way to tackle poverty and enable each community to improve its quality of life is through social mobilization of poor, especially women into self help groups.⁴

² R.Vasanthagopal & Santha S. "Women Entrepreneurship in India" New Century Publications, New Delhi, 2008, pp-1

³ S.B, Verma, Entrepreneurship and Employment, Deep and Deep Publications Pvt.Ltd, New Delhi, 2005, pp-43

⁴ Karki, S. T., & Xheneti, M. (2018). Formalizing women entrepreneurs in Kathmandu, Nepal: Pathway towards empowerment? *International Journal of Sociology and Social Policy*, 38(7- 8), 526-541.

Women Entrepreneurship

Women entrepreneurship is the process where women take, lead and organize a business or industry and provide employment opportunities to others. It is the process where women organize all the factors of production, undertake risks and provide employment to others. A woman entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is unwilling to take risks with the unknown because of the adventurous spirit she possesses.

Women entrepreneurs are considered to be the most important economic agents for economic augmentation of the country. The global evidences prove that women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on. The hidden entrepreneurial potential of women has gradually been changing with the growing sensitivity to the role and economic status in the society. It means women have the potentials, skill, knowledge and adaptability to run a business successfully.⁵

Women perform an important role in building the real backbone of a nation's economy. There is considerable entrepreneurial talent among women. Many women's domestic skill such as people and time management and household budgeting are directly transferable in the business context.⁶ Women have the ability to balance different tasks and priorities and tend to find satisfaction and success in and from building relationships with customers and employees, in having control of their own destiny, and in doing something that they consider worthwhile. They have the potential and the will to establish and manage enterprises of their own. These qualities and strengths of women are to be tapped for productive channels. But simultaneous creation and development of small business among women is a difficult task⁷. Even though women's contributions to business are one of the major engines

⁵ Gogoi Anuradha, "Women Entrepreneurship in the North-Eastern State of Mizoram: The Pattern in International Journal of Scientific Progress and Research, New Delhi, Vol.47, No.01, May, 2018, pp-12.

⁷ Philip, E. (2007). Women entrepreneurship – Challenges and prospects, *Women Entrepreneurship and Economic Development*, Arup & Sons, Delhi, 162- 170.

of global economic growth, too often, women do not have access to basic business education, commercial credit and marketing opportunities.

Traditional Role of Women

In a traditional society, women's role was naturally limited to the family. Since she was the bearer of children, she was fully occupied with her duties as a mother and home maker. This was no small feat, since the traditional household may be described as both a production and a consumption unit. The man's responsibility was to provide the household with the raw materials which were then converted by the woman into consumable products or objects, under precarious housing conditions by means of rudimentary methods and tools. Many factors like urbanization, technical progress, women's education, etc., have profoundly changed these traditional conditions even in a developing country like India.

Slowly starting with the metropolitan areas and going back, the woman's role at home has become lighter due to technical progress. The production side of women's work at home is gradually decreasing leading to a reduction of woman's role at home. Although women form a very large proportion of the self-employed group, their work is often not recognized as "work". The prevailing 'household strategy' catalyses the devaluation of women's production activities as secondary and subordinate to men's work. Women's contributions vary according to the structure, needs, customs and attitudes of society. Women entered entrepreneurial activities because of poor economic conditions, high unemployment rates and divorce catapult.⁸

By 14th century, in England and France, women were frequently accepted on a par with men as carpenters, saddlers, barbers, tailors and spurriers. Dressmaking and lace making guilds were competed more with men for some jobs, but were concentrated primarily in textile mills and clothing factories. In 1950, women made up nearly 25 percent of both industrial and service sectors of the developing countries. In 1980, it increased to 28 percent and 31 percent respectively.

⁸ Desai, V. (1992). Women entrepreneurs, *The dynamics of entrepreneurial development and management*. Himalaya Publishing House Pvt.Ltd., 72-83

Meanwhile, in 1950, 53 percent of females and 65 per cent of males of industrialized countries were in non-agricultural sectors. As a result of the economic crisis of the 1980s and the commercialization and modernization of the economy, women lost employment in agriculture and industries. This pushed women in urban areas to find out a suitable solution for generating income, which resulted in the emergence of self-employment, largely in micro-businesses.⁹

As technology speeds up lives, women are an emerging economic force, which cannot be neglected by the policy makers. The world's modern democratic economy depends on the participation of both sexes. Global markets and women are not often used in the same sentence, but increasingly, statistics show that women have economic clout-most visibly as entrepreneurs and most powerfully as consumers. Today women in advanced market economies own more than 25% of all businesses and women owned businesses in Africa, Asia, Eastern Europe and Latin America are growing rapidly. In some regions of the world, transformation to market economy, women entrepreneurs is a growing trend. However, in India, the actual participation of women in income generating activities is quite unsatisfactory, only 8% of the small scale-manufacturing units are owned and operated by women.¹⁰

Challenges faced by women in entrepreneurship

Regardless of gender, starting a business is a difficult prospect. Key challenges for startups in India include generating funding, limited understanding of customers, penetrating the market, hiring qualified employees, and the complex regulatory environment. For women entrepreneurs, however, there are additional barriers which are part of a broader and more pronounced gender gap in the male-dominated Indian society.

⁹ Rao, S. K.(2011). Women entrepreneurship: Problem future and prospects of development. *Women entrepreneurship and economic development*. Sarup & Sons. Delhi, 33-39.

¹⁰ Gonzalez, S, V., Miguel- Angel, G., & Domingo, R. (eds)(2012). Women' s Entrepreneurship and Economics. New Perspectives, Practices and Politics. *International Entrepreneurship Management Journal* 8, 499- 503

Frequently-repeated stereotypes enforce the notion that “business is not a woman’s world,” and the belief that men are more competent when it comes to financial matters. As such attitudes reflect in communication, women entrepreneurs are often treated with less respect and they sense doubt when interacting with business partners. Therefore, unsurprisingly, women often have lower confidence in their own business skills. In fact, highly successful women often struggle with self-doubt and underestimate their abilities and performance, while the opposite has been observed for men. Moreover, it has been found that practically everywhere in the world, men tend to think that they are much smarter than women, yet arrogance and overconfidence are inversely related to leadership talent.¹¹

Maintenance of proper quantitative balance among various economic activities is one of the principal functions of the economic system, which should operate to give equal freedom of choice to men and women. The process of economic development would be incomplete and lopsided, unless women are fully involved in it. The orientation of a society as a whole, regarding desirability that women should play an equal part in the country’s development, is very important precondition for the advancement not only of women, but the country as a whole.

The highest national priority must be for the unleashing of the potential of women which is the single most important source of societal energy. Women entrepreneurs needs to be regarded as individuals who take up roles in which they would like to adjust their family and society, economic performance and personal requirements. “Emancipation of women is an essential prerequisite for economic development and social progress of the nations.” In the closing years of the 21st century, multi-skilled, productive and innovative women entrepreneurs are inextricable for achieving sustained economic growth. Globalizations of industrial

¹¹ Khan, R. U., Salamzadeh, Y., Shah, S. Z. A., & Hussain, M. (2021). Factors affecting women entrepreneurs’ success: a study of small- and medium-sized enterprises in emerging market of Pakistan. *Journal of innovation and entrepreneurship*, 10(1), 1-21.

production and economic interdependence have become the torch-bearers for all international co-operations.¹²

In the dynamic world which is experiencing the effects of globalization, privatization and liberalization, women entrepreneurs are likely to become an even more important part of the global quest for sustained economic growth and social development. The economic status of women is now accepted as an indication of the society's stage of development. Women (especially rural women) are vital development agents who can play a significant role in the economic development of a nation, but they should have an equal access to productive resources, opportunities and public services. It has also been realized in the last few years that the widespread poverty and stunted economic growth can be overcome by gainful and sustainable economic participation of women. National development will be sluggish, if the economic engine operates only at half power.

Women in Enterprise Building has emerged as an agenda for many policy makers, researchers and trainers and as well as for associations and organizations involved in women development. If women acquire skills, they can carve a niche for themselves in the outside world too. This is the reason why women entrepreneurship development has become a subject of great concern and serious discussion in recent times.¹³

Women Entrepreneurs: Indian Scenario

History bears testimony to the fact that development of any society or country is implemented not by proclamation of monarches or by Parliamentary decrees but by men of ambition, energy and imagination. Whatever contributory factors there may be for the development of these traits, the fact remains that entrepreneurship has been distinctly conspicuous in the critical fields in the countries that have occupied the centre of stage at various times. With the emphasis on economic development in

¹² Hansen, N., Huis, M. A., & Lensink, R. (2020). *Microfinance services and women's empowerment*, Handbook on ethics in finance, 1- 22.

¹³ R.Vasanthagopal & Santha S. "Women Entrepreneurship in India" New Century Publications, New Delhi, 2008 ,pp-2,4.

the developing countries like India and with technology as the prime instrument for economic development, importance of entrepreneurs is self evident.¹⁴

In India, it is believed that there is tremendous latent entrepreneurial talent, which if properly harnessed, could solve many of the problems the country is facing. The Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, the Government of India (2006) has defined women entrepreneurs as “an enterprise owned and controlled by a women 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.”¹⁵

Women’s participation in economic activity in India is common from time immemorial. Women had significant role in the society across centuries and geographical boundaries. The role of women has gone through several transitions. It took centuries for women’s role to move in the present direction. At the same time there are other regions where women fight for and win freedom and opportunity to play their roles in a new context with new occupations and a new way of life. As regards the ancient industries of India, family was the unit of production where women played an important role in the production process. Even in Mohenjodaro and Harappa culture, women shared a responsible position with men and helped in spinning and clay modeling and other simple arts and crafts. Women played a very pivotal role in creating household utility requirements and agricultural activities and weaving during the Vedic Period. In the traditional economy, they played vital roles in agriculture industry and services.¹⁶

In the 18th century, women had a significant role in economy and a definite status in the social structure. The arrival of the East India Company, introduction of

¹⁴ DD,Mali,Entrepreneurship development in North East, Indian Institute of Entrepreneurship, Guwahati,2000, pp-10

¹⁵ DK,Sinha. Women Entrepreneurs: Concept and Functions of Women Entrepreneurs – Explained. Retrieved from <http://www.yourarticlelibrary.com/entrepreneurship/women-entrepreneurs-concept-and-functions-of-women-entrepreneurs-explained/41096> accessed on 28/4/2018

¹⁶ R.Vasanthagopal & Santha S. “Women Entrepreneurship in India” New Century Publications, New Delhi,2008,pp-2,6.

Zamindari system in northern India and Ryotwari system in Southern India resulted in weakening of corporate character of the village community which affected women's work and status in agricultural economy. The destruction of the Indian handicrafts and household industries paved the way for emergence of the industrial revolution in England. A series of mechanical inventions, large scale production of standardized machine made goods and foreign capital etc. made large masses of working women from their traditional occupations and reduced their status to unskilled and unwanted workers.¹⁷

During the earlier period of the British rule, women in South India performed manuring operations and also engaged in dairy occupations. They were also engaged in spinning. Some of them were also found in salt industry and quick lime production. In Northern India, women engaged in various activities like agriculture, carrying water for wealthy families, collecting and drying the dung for fuel, washing clothes of the people in their vicinity, producing leaf plates, glass ornaments, leather goods, ornaments, preparing ghee and butter, retailing vegetables and fish at the weekly markets, mid-wifery, singing and dancing etc. spinning was the women's main occupation in the first decade of the 19th century.¹⁸ In Assam, spinning and weaving were done at home by women. Women's informal trading activities in the international distribution system have been well documented since early 1950s. After the advent of the British rule, women were able to participate in economic and social life. However, only a very small percentage of women could avail themselves of the educational facilities and pursued an independent career.

During the 19th century and early 20th centuries there was relatively limited use of women in textile mills. Many of their tasks formerly undertaken in the house were removed to the factory with the introduction of power-driven machinery in textiles, sugar and rice mills, the status of the women was reduced to that of unskilled

¹⁷ Chopra, R. K. (2021). The role of women entrepreneurship in India. In *Routledge eBooks* (pp. 52–70). <https://doi.org/10.4324/9781003160786-7>

¹⁸ Ali, M. A., & Salisu, Y. (2019). Women Entrepreneurship and Empowerment Strategy for National Development. *Journal of Economics Management and Trade*, 22(3), 1–13. <https://doi.org/10.9734/jemt/2019/44828>

wage earners. Because of all these changes, women's original creative talent and skills were utilized or underutilized. Their important role in the economy was undermined which in turn hindered their growth and development. The Green Revolution has led to increased demands for casual labour, dispossession of small landholders from their land and consequently, pushing out of women from such small landholdings to become wage earners. Though many of the tasks performed by males are getting mechanized, the women continue to toil in labour intensive jobs like rice transplantation, cleaning and storage of grain in post-harvest operations, picking of leaves and fruit, hand shelling groundnut, picking out cotton seeds, etc.

Women get limited job opportunities in modern occupations/trades as they do not have access to the training required for new technologies. In many areas where multiple crops are grown, the workload of women has increased. In industries, women continue to be employed mostly on unskilled jobs. The average earning of a regular salaried woman worker continues to be less than a man. An emerging phenomenon in the rural scene is the "single-parent rural family", due to large scale migration of men seeking employment in urban areas. The women have to assume the role of head of the household and responsibility for the support and care of children and also of the elders in the rural family. Her income alone is inadequate to meet the family's needs; thus, there is tension in the family as remittances from the men-folk are also irregular and meager, given the high cost (and many temptations) of urban living.

The women entrepreneurs of 1950s and 1970s had accepted both their social and occupational roles. They tried to balance their dual responsibilities. During 1950s, some women gave up their education and undertook entrepreneurial activities as there was no income generating males in their families. Some others took charge of the businesses of their husbands due to illness or death of their husbands and in certain cases the businesses were taken and managed by their relatives and women lived as their dependers. During the 1960s many women had adequate education and they were largely unarticulated. Some of them took the beginning steps to start small individual home-based enterprises. It was only from 1970 onwards that the Government took systematic efforts to promote self-employment among women.

Women entrepreneurship in India became popular in the late 1970s and now more and more women are emerging as entrepreneurs in all kinds of economic activities. Many women after their education became professionals with lot of aspirations and ambitions.¹⁹

According to the 1971 census, the total female working population is about 13.8% of the total work force. The official statistics show that only 6% of the female population is in regular employment where as 94% is self-employed. The women who constitute a large portion of the self-employed are predominantly rural, poor and illiterate: they are also very active. 1980s provided the real breakthrough for women in many fields and many frontiers. Many had education in highly sophisticated technology and profession.

In the coming decade, India will have the largest working-age population in the world with over 1 billion people. This demographic dividend, when combined with an increasingly educated population, has the potential to transform India's economic and social development. However, the private and government sector alone have not been sufficient in generating the required jobs. Entrepreneurship among women is a vital component of the overall solution. It not only boosts the economy through job creation, but also delivers transformational social and personal outcomes for women.

Today India has 13.5–15.7 million women-owned enterprises, representing 20% of all enterprises. While large in absolute numbers, these are overwhelmingly comprised of single person enterprises, which provide direct employment for an estimated 22 to 27 million people. Further, a number of enterprises reported as women owned are not in fact controlled or run by women. A combination of financial and administrative reasons leads to women being “on paper” owners with little role to play. Benchmarks from high performing countries and Indian states provide a good yardstick for India to accelerate overall female entrepreneurship.

¹⁹ Jain Rashmi, (2017), “Women Enterprise: A Step towards Empowerment”, *Social Welfare*, New Delhi, Vol.63(12), March.

Accelerating quantity and quality of entrepreneurship towards such benchmarks can create over 30 million women-owned enterprises, of which 40% can be more than self-employment.²⁰ This can generate potentially transformational employment in India, of 150–170 million jobs, which is more than 25% of the new jobs required for the entire working age population, from now until 2030. Achieving this visionary but realistic goal requires understanding the barriers facing the various types of women entrepreneurs across the landscape in India.²¹

Ever since independence, a number of innovative schemes have been introduced for the upliftment of women in our country. Indian government has taken many initiatives to strengthen the institutional system and development programmes. The women in economic activities are now emerging as a universal phenomenon.²² Due to the spread of education, favourable Government policies towards development of women, entrepreneurship awareness and new kind of avenues, more and more women are venturing as entrepreneurs in all kinds of business, economic and other useful activities.

The process of economic development would be incomplete and lopsided unless women are fully involved in it. The orientation of a society as a whole, regarding desirability that women should play an equal part in the country's development is a very important precondition for the advancement not only of women but the country as a whole. The economic status of women is now accepted as an indication of the society's stage of development. Women are vital development agents who can play a significant role in the economic development of a nation, but they should have an equal access to productive resources, opportunities and public services. If women acquire skills, they can carve a niche for themselves in the

²⁰ Kumari, B.(2020). Micro finance services and women empowerment in Biratnagar metropolitan, Nepal, *Journal of Underrepresented and Minority Progress*, 4(2), 251-270

²¹ OBSERVER RESEARCH FOUNDATION. (n.d.-b). *OBSERVER RESEARCH FOUNDATION*. orfonline.org. <https://www.orfonline.org/research/women-entrepreneurs-in-india-what-is-holding-them-back-55852/>

²² E,Gorgon & K,Natarajan, *Entrepreneurship Development*, Himalaya Publishing House, Mumbai, 2011, pp-61

outside world too. This is the reason why women entrepreneurship development has become a subject of great concern and serious discussion in recent times.²³

North-East India and Entrepreneurship

The North-Eastern Region is an industrially backward region. About 80 per cent of the people live in the villages with their own agricultural land. Even Assam, which was the most industrially advanced state among them, is yet to get the light of modern technology. India figure of 11,58,765 in the year 1988. The Northeast region of India consists of eight states viz., Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim. The region's designed and methodical efforts in entrepreneurship development began in the 70s and Assam is the pioneer in this field. Northeast India has abundance of natural resources and no doubt, women entrepreneurs are taking great advantage of the resources and opportunities available and glass ceiling are being shattered by women entrepreneurs today. In fact, the Northeast states along with Kerala lead in terms of both female ownership and female management.

The Northeastern region is endowed with abundant and vast natural resources. Proper and timely exploitation of these resources can help tremendously in boosting the economy of the region. At the moment, not only the pace of economic development is slow but also there are various natural and economic factors for the backwardness of the region. These factors may include geographical isolation of the region, natural calamities, bad transport and communication, lack of investment, high cost of production, problems of marketing etc. all these factors combined together to become a big hindrance for the economic development of the state. The hindrance for the economic development can be converted into opportunities for them. All they need now is the platform to showcase their talent.

Women entrepreneurs face so many problems in aspects of financial, marketing, health and family. Some more user friendly guidelines should be given by the Government and the financial support and motivation at all levels-home, the

²³ R,Vasanthagopal & Santha,S, Women Entrepreneurship in India, New Century Publications, New Delhi, 2008, pp-4 &5

society and the Government. Creating awareness among the women regarding entrepreneurship and the sources of funds should be given higher priority by the Government both at the individual states of northeast India as well as the centre.²⁴ All the states in Northeast region put together account for only 2.93% of the total units of the country to which six states (other than Assam and Manipur) account for only 0.8% units. Analysis across the states in terms of the percentage of women units to the total number of units in the state further reveals that three states in the northeast region Mizoram (1st), Sikkim (3rd) and Manipur(4th) remain at the top.²⁵

Northeast India although connected with the mainland India with a narrow corridor at Siliguri in West Bengal has its own disadvantages of geographical isolation, transportation, insurgency and other problems. Therefore, women in Northeast India are doubly disadvantaged-being a woman and because of the geographical location. Some extra efforts are needed to be made by the individual and the Government as well as non-Government institutions to encourage and develop the women entrepreneurship in the region. As women's entrepreneurial talent development cannot be maximized only by themselves, but by an efficient and clear Government.²⁶

The Northeast states roughly occupy some 7.7 per cent of the total geographical land area of the country. 80 per cent of this region is covered with mountainous ranges where 12 per cent is in the Meghalaya-Karbi plateau and the remaining areas are occupied by the plains of Brahmaputra, Barak, Imphal valley and Tripura plains. The region has international boundaries with Bhutan in the north, Myanmar in the east and Bangladesh in the south. India has a multi-regional

²⁴ Elangbam Nixon Singh, Bidhu Kanti Das, *Women Entrepreneurship in North East India-Issues and Challenges*, New Delhi, 2016

²⁵ Aparajita, M., Rathindra, N., & Kumar, A. (2006). Empowerment of women and towards a solution of the women problem, *Gender inequality and women empowerment*, Abhijeet Publication Delhi, 77-102.

²⁶ Lavanya, T. (2011). *Women empowerment through entrepreneurship*, New Century Publications, Delhi, 49-73.

economy but there is economic disparity in its economic growth because some of the regions e.g. western belt has more economic development than others.

The North-Eastern region can be said to be the least economically developed area of the country because of which the Central Government had declared the entire North-East region as industrially backward, and offered a host of incentives for its industrial growth and development. Above all, this region is plagued with a number of unfavourable factors operating upon its regional economy which are not visible in the rest of the country. Some of the key problems faced by the region are the unprecedented rise in population, which hampers its economic development, lack of education, improper health care policy, unemployment and so many other things. However, the entire region is blessed with abundant natural resources, which are however not fully exploited. In view of its backwardness, the industrial development of the region is to be visualized from two broad aspects viz., potentiality of growth and exploitation of the same. Surprisingly, the latter is more significant and relevant in the study of industrial development of a region than the former. The geographical location plays a key role in developing entrepreneurship.²⁷

The geographical location of the North-East region is a disadvantageous factor in developing entrepreneurship. The whole region is land-locked, where transport and communication is very poor. Since the economy of North-Eastern region is predominantly agricultural, substantial agricultural development can cope with the problem of rural poverty to a large extent. Any move towards industrial development is to be backed by progressive and extensive agricultural development. But development of this sector is however very slow in the region as compared to the rest of the country. About 95 per cent of the agricultural activities in the region are carried out by the marginal farmers with the help of their family members, five per cent of agricultural activity is done through hiring of workers. About 80 per cent of the people of the region are living in villages who own agricultural land. Thus, the

²⁷ Vanlalhriati, C., & Singh, N, E. (2016). Government role in support of women entrepreneurs in Mizoram. *Women in entrepreneurship*. Ruby Press &Co. Delhi, 243255.

growth of agro entrepreneurs will not only help in developing the agricultural sectors but it will also help in its industrial growth.²⁸

Agricultural progress will provide food for industrial workers, raw materials to industries, revenue to government and foreign exchange to the country. Except Assam, all the states of North-Eastern India are suffering from a sort of agricultural low productivity. This is also one of the reasons for the slow progress in the field of industry, in a region where cultivation does not produce any surplus above their requirements. At the same time there is very little chance of establishing industry because of the lack of market for manufactured goods. Even if the pace of industrial and entrepreneurship development in the North-Eastern region is slow, industrial culture in the region is gradually developing where Assam is taking the lead, but this state is however still weak technically as compared to many other states of India.

While India is reckoned as the tenth industrialized nation of the world, North-Eastern region is still hankering for a berth to share this applaudable success. As a multidisciplinary approach for the development of the region, the Central Government in consultation with the leading financial institutions and banks of the country established North-Eastern Industrial and Technical Consultancy Organization (NEITCO) in the year 1973 at Guwahati to impart training and guidance to the potential entrepreneur in the region.²⁹

Small Industrial Extension Training Institute (SIET) which was one of the earliest central organizations associated with small scale industrial development was established in 1962; it started to function at Guwahati in 1979; which was later converted into the National Institute of Small Industry Extension Training (NISTET) of the North-East region in 1984, which later became centre for Indian Institute of Entrepreneurs for the region in 1994. As a continuing process of developing the entrepreneurs in the region, the North-East Consultancy Organization (NECON) was

²⁸ Chatterji, N. (1975). *The Earlier Mizo Society*, Tribal Research Institute, Art and Culture Department, Government of Mizoram, Aizawl, p. 20.

²⁹ Desai, V. (1992). Women entrepreneurs, *The dynamics of entrepreneurial development and management*. Himalaya Publishing House Pvt. Ltd., 72- 83.

started in 1987 at Imphal as its headquarter, with its organizational operation extended to Manipur, Nagaland, Mizoram and Tripura as a consultancy organization to meet the training and other relevant requirements for the establishment of small industrial entrepreneurs in the region.

The techno-economic survey 1987 which was commissioned by the standing committee and development of industries in the region identified 467 units in Manipur, 172 units for Nagaland and 129 units for Tripura, feasible for industrial development in the region. Again the seventh plan targeted the growth in employment opportunities to be faster than that of labour force.³⁰

The employment potential in the non-agricultural sector is expected to increase by 4.5 per cent annually, which may in turn, lead to shift in labour force from agriculture to nonagricultural activities. As per the report of the second census of SSI units of Small Industries Development Organization (SIDO) 1988, there is altogether 9,333 SSI working units and 3,065 close units in the seven states without Sikkim. By the end of December 1996, there were altogether 41,309 units, out of this account, Manipur occupies (15.6 per cent) i.e., 5,188 units, Nagaland occupies (1.8 percent) i.e., 749 units and Tripura (18.2 per cent) i.e., 7,500 units. And the Compound Annual Growth Rate (CAGR) of SSI units during December 1990 and 1996 in the North-East region, work out 8.4 per cent of the region as compared to 5.4 per cent for the rest of the country. Among institutions which are helping in the entrepreneurial development of the region mention can be made of National Small Industry Corporation (NSIC) and North-East Council (NEC) which was established in 1972. These institutions contributed in innovative entrepreneurial development awareness programmes in order to fulfill the special needs of the region respectively.

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³⁰ Ramani, V. V., & Nandita, S. (2005). Women empowerment studies Status and Review, *Women empowerment Issues and Experience*. V V Ramani (ed) ICFAI University Press, Hyderabad, India. 3-12

³¹ Hisrich, R. D., Peters, M. P. & Shepherd, D., 2005. *Entrepreneurship*(002). Tata McGraw-Hill (Indian Reprint), 5, 501- 504.

The NEC concerns mainly with the entire state projects and those relevant to the region as a whole. All in all Entrepreneurship Motivation Training Centre (EMTC) had also contributed in promoting entrepreneurship development in the region by evolving a comprehensive and wide ranging mechanism in every state of North-East region. NEC sponsored in 1976 a study on entrepreneurial and managerial needs of the North-East region through SSET, Hyderabad for human resource development in the North-East region and completed the work in 1978. The study analyzes potential entrepreneurs and suggested action strategies for their development of the region. Besides NEC, there are also other agencies which are working for the promotion of entrepreneurs. They launch specific programmes for specific target groups e.g., Council for Advancement of People's Action and Rural Technology (CAPART) under the Union Ministry of Rural Areas took the lead in giving such training programmes.³²

The Union Department of Science and Technology in association with National Bank for Agricultural and Rural Development (NABARD) focuses on promoting entrepreneurship among women especially in rural and semi urban areas of the region. Thus, under the rural development programmes, individual candidates or groups of prospective entrepreneurs facilitate with such training programmes and take crucial role in developing entrepreneurship in large scale. According to an all Indian report on census of Small-Scale Industries in North-Eastern India, the total working units of small-scale industries was 2,653 whereas the all India figure in the same year was 1,39,577 which was only 1.9 per cent of the all India figure. And this trend of development of small scale industries in different states of North-Eastern region, according to a report of the NISIET (National Institute of Small Industry) is 20,377 unit as against the all India figure of 11,58,765 in the year 1988.³³

It was in 1894 that the first missionaries came to Mizoram and gave an exposure of modern civilisation to the Mizos who were actually a group of various

³² Dingliana & Kumar, N. J. (2016). Women entrepreneurship in Mizo Family Businesses, *Women in Entrepreneurship*, Ruby Press & Co. 140- 155.

³³ Batra, G, S.(2004). Concept of Entrepreneurship and its application in the Development of Economy, *Development of Entrepreneurship*, Deep & Deep Publications Pvt Ltd. Delhi, 24- 38.

tribes, inhabiting the Lushai hills and following animist traditions. The British missionaries converted the Mizos to Christianity and gave them the gift of education. They left the state in 1968, but the influence of Christianity is still very strong among the Mizos. Though the missionaries and later the British administration, tried to do away with most of the traditional institutions of the Mizos like chieftainship and zawlbuk, the Mizo code of ethics termed “Tlawmngaihna” still dominates the thinking and psyche of the Mizos. It acts as a compelling moral force for the Mizos, teaching them to be hospitable, kind, unselfish and helpful to others. The Mizos are a close-knit society with no class distinction and no discrimination on grounds of gender.

Traditionally and even today, the Mizos have strong community bonding so much so that villages and communities within the cities exist like a big family. Birth of a child, marriage in the village and death of a person in the village or a community, are some of the important occasions in which the whole community gets involved, coming together to help the affected family both physically and financially. The traditional occupation of the Mizos is farming, of the Jhum (slash and burn) or shifting cultivation. Even at present 32% of the cultivable land is under jhum cultivation and around 80% of the population is dependent on this form of agriculture. These traditional methods, to a large extent, are responsible for the low productivity of agriculture in the state which continues to be of the subsistence kind. Other than agriculture, trading has been a natural occupation for the Mizos for a long time.

In their traditional lives, each household was more or less self sufficient in all its requirements. It had its own plot of land which it cultivated for its subsistence consumption; own poultry and piggery and even its own tool making units. Similarly, the village was self sufficient, but as time passed and tastes evolved, all the requirements could not be met within the village and trade began with people of the neighbouring regions such as Assam, Bengal, Bangladesh and Myanmar. Though cash consciousness took root quite soon among the Mizos, exchange in these societies primarily took place through barter, which dominated their social relations as well.

Mizos preferred to give things as gifts, rather than trade. Even during the missionary times, missionaries brought salt and gave it to Mizos in exchange for vegetables. Such exchange relations continued for a long time and even if not in practice today, the institution of barter affects the mentality of Mizos. Formal trading, in some sense, began around 1910 when the first vegetable market was established (ginger was the most important commodity to be traded). Mizos then moved from only farming to trading of agricultural goods.³⁴

The political and constitutional framework governing the state has also changed significantly since independence. Democracy was introduced in this region and traditional chieftainship was abolished. It was in 1952 that this region was granted an autonomous district council status and renamed the Mizo district of the state of Assam in 1954. In 1966, Mizoram became a highly disturbed and volatile area following declaration of independence by a section of Mizos. Unrest continued for the next two decades till the signing of the peace accord in 1986 and formation of the full fledged state of Mizoram. It was then that fortunes began changing for this region and currently, Mizoram is one of the most peaceful states of the north east region.

These are important milestones in the history of Mizoram and in each of these phases, Mizoram as a state and Mizos as a society underwent significant political and economic changes. Economic development, primarily pumped by government money and aid has brought about changes in Mizo social values as well. People began losing touch with their villages and moved to bigger cities like Aizawl. The old timers feel that Mizos are going against their grain - becoming more materialistic and individualistic rather than doing things together or for the community. More emphasis is being given to individual preferences and choices. There is also increasing stratification of the society on the basis of wealth, at the same time, on social functions and festivals such as Christmas, the rich and the poor

³⁴ Hisrich, R. D., Peters, M. P. & Shepherd, D., 2005. *Entrepreneurship* (2002). Tata McGraw-Hill (Indian Reprint), 5, 501- 504.

are seen to be eating, singing and dancing together, with no visible sign of discrimination.³⁵

The status of women in the earlier Mizo society was economically and socially very low. In the earlier days, women were seldom given political and administrative responsibilities. A woman may bear all the responsibilities of running the family and make a major contribution in the economic pursuits of the family. But they could not have any substantial share in important family decisions.

In Mizoram the impact of the developmental activities on women during the post independence period is significant. The role and status of women in Mizoram has undergone notable changes with improvement in literacy and awareness that comes along with development and changes in the social and economic life. Female population constitutes a strong force in Mizoram and the proportion of female workers in work participation show an improving trend like the rest of India. This could be due to an absolute increase in the number of male and female workers in all the areas. Increase in female workers may be counted for a growth in the literacy rate and also due to greater social awareness among the people, to seek monetary value for the services rendered.³⁶

Enterprise in Mizoram is relatively very young. The state itself is only two and a half decades old and is at a very early stage of industrialization. The economy is highly skewed towards agriculture and there is predominance of agro based industries using raw materials such as bamboo, cane, timber and fruits such as passion fruit and pineapples. The state though relatively more peaceful than other north eastern states is extremely remote and lacks connectivity with the rest of the country. There is very poor infrastructure in the state, poor roads, serious power and water shortage. Despite various promotional measures and financial as well as fiscal benefits, entrepreneurs in the state feel that they are being treated shabbily by the

³⁵ Hossain, K. R., Hossain, M. A., & Khatun, M. (2017). Women's empowerment through NGOs Intervention: A Socio- economic assessment of rural Ares in Rangpur, *IOSR Journal of Humanities and Social Science*, 22(9), 25- 39

³⁶ Sinha, G. K. (2021). Women entrepreneurship and family survival. In *Routledge eBooks* (pp. 129–140). <https://doi.org/10.4324/9781003160786-13>

central government and most of the benefits meant for the north east are actually being cornered by Assam.

The traditional industries of the state are high cost and are run using primitive technologies. The entrepreneurs face unavailability of proper marketing platforms and are not aggressive marketers themselves. Local market is their primary target, though there are a few progressive entrepreneurs who are looking beyond the state. For example, some entrepreneurs dealing with bamboo processing are manufacturing bamboo incense sticks for exporting out of the state, primarily to south Indian states such as Tamil Nadu and Karnataka. Another entrepreneur has been producing Tofu after learning the techniques of production from Koreans in Pune. He faced the challenge of introducing the taste of tofu to the Mizos and has proved to be an excellent marketer. He arranged ‘paid’ interviews for himself on the local channels to highlight the dietary importance of tofu, especially since there is high incidence of blood pressure and diabetes among the Mizos. Subsequently, he proceeded with a trial run of his product and distributed it to influential people in the society. Now he has a well established business in Aizawl and wants to expand beyond the state to other parts of the country and also to other countries. He is confident of his product and says that the tofu he manufactures is much better than what is available even in other metros of India. He has a novel way of publicizing his product. He gives his contact details printed on a leaflet that has recipes using tofu, also highlighting the health benefits.³⁷

Mizoram is categorised as a ‘no- industry state’ and there is predominance of tiny, household and small scale enterprises in the state. The industrial base is quite narrow and operates in a rather interesting paradigm wherein raw materials, labour as well as technology are all obtained from outside the state. This paradigm puts a question mark on the sustainability of industrialization in the state. Despite high unemployment in the state, the

Mizo entrepreneurs are working with labour from Silchar, Bihar and even Myanmar, since they find local labourers lazy and quite averse to manual work. This

³⁷ King, R. G., & Levine, R. (1993). Finance and Growth: Schumpeter might be right. *The Quarterly Journal of Economics*, 108(3), 717–737. <https://doi.org/10.2307/2118406>

is contrary to how the Mizos have been traditionally - hard working and taking pride in their work. The entrepreneurs are unanimous in stating that the present state of affairs has much to do with the government policies towards the state. The people have been pampered with government jobs and are obviously not keen to take up strenuous jobs.³⁸

Another problem that is faced vis-à-vis local labour is the lack of skill development. The entrepreneurs opine that though the local labour is literate, it lacks the required skills. Hence, a need is felt for vocational training and skill development institutes in the state. Mizo labour though traditionally skilled in blacksmithy, carpentry and handloom is not willing to work in these sectors owing to better opportunities for them in other sectors such as the government. Working with labour from outside the state is accompanied by another problem faced by the small entrepreneurs of the state - that of obtaining the inner line permit.³⁹

The traditional industries also suffer from the problem of not evolving with the times. The entrepreneurs are very much dependent on government support and do not feel the need to learn about new designs and technologies concerning their product. They claim that the consumers prefer the regular designs and hence, there is no need to evolve new product designs. The government officials claim that they do try to provide a better exposure to entrepreneurs by taking them to trade fairs and expos, but the entrepreneurs apparently have not been able to capitalize on these opportunities. They do receive orders from outside the state, but are not very upbeat about taking up these up since they face a capacity constraint and admit that given the present conditions, they can supply just enough for the local markets. It was also noticed that these entrepreneurs do not have a pro active approach towards marketing. It is generally the dealers and customers from outside the state who seek

³⁸ Basu, B. (2022). Women/Men entrepreneurship in textile industry in India. In *Women/Men Entrepreneurship in Textile Industry in India*. <https://doi.org/10.31674/book.2022se.010>

³⁹ Tiwari, N. (2017). Women entrepreneurship in India: A literature review. *Amity Journal of Entrepreneurship*, 2(1), 47- 60.

them out and not the other way around. Very few entrepreneurs have a dealer network in place even for accessing different districts of Mizoram.⁴⁰

There is little emphasis on advertising, with promotions through local newspapers and local TV channels being the only avenues. The entrepreneurs rely more on word of mouth marketing. In case of many products, government is an important buyer- printing materials, flexes, signages, furniture, storage tanks etc. This being the case, links that entrepreneurs might have with influential political persons and bureaucrats becomes an asset. Many entrepreneurs cited cases where they have been helped by relatives in the government to get contracts and product orders.⁴¹

Internet is the main source of information for the Mizo entrepreneurs. Though there are many industry bodies and trade related associations, the members do not find the membership to be very effective. Many of the entrepreneurs interviewed were neither the members of any of these industry associations nor showed any intention of joining one soon. Even the President of one of these associations admitted that the body does not have much voice in government decisions and policies. Though the major industries are those that use locally available raw materials, there is a growing tendency among the entrepreneurs to move towards other mainstream industries such as readymade garments, steel fabrication, plastic manufactures, utensils and printing. It is interesting to note that the printing industry is doing very good business in Mizoram. There is almost total literacy in the state and hence there is great demand for printed matter including newspapers and books.

There is high newspaper readership in the state fed by local correspondents, but all printing material- paper, ink, chemicals etc are imported from other states. In addition to newspapers, there are a high percentage of people who write and want to get their books/ articles published. So, the printing industry is a profitable industry in

⁴⁰ Ul- Hameed, W., Mohammad, H., & Kadir Shahar, H. (2018). Microfinance institute' s non-financial services and women- empowerment: The role of vulnerability. *Management Science Letters*, 8, 1103- 1116.

⁴¹ Akotey, J. O., & Abor, J. (2013). Risk management in the Ghanaian insurance industry. *Qualitative Research in Financial Markets*, 5(1), 26–42. <https://doi.org/10.1108/17554171311308940>

the state. Other mainstream industries that are coming up are learning from the experience of industries set up elsewhere, in terms of technology and processes. They are able to get information from the entrepreneurs involved in similar business elsewhere in the country.

Significantly more important than manufacturing sectors is the retail segment in the state. Craving for good life, fashion and belief in the philosophy of living for the moment give a natural fillip to this segment. The attitude of the Mizos to enjoy every moment without thinking about the future has a dampening effect on their entrepreneurial attitude to some extent. They do not have a strategic vision for the future and even shirk any attempts for developing such an attitude.

Nearly everything available and sold in Aizawl is imported from other states (mainly Assam) and from other countries (Thai land, China, Hong Kong and Korea). These shops are manned primarily by women who show exemplary negotiation skills and enterprise when they go to the neighbouring countries to buy their wares (mainly clothes and shoes) without knowing anybody there or even knowing the local language or even English for that matter. They proudly told us that all they need to strike deals is a calculator in which they punch in the figures and begin negotiating. This can be thought to be a very adventurous and enterprising way to do business. The Mizos admit that women as such and entrepreneurs in particular, are smarter and more hard-working than the men.⁴²

The typical Mizo entrepreneur is a first-generation entrepreneur. Their earlier generations were agriculturists and if in business, were involved mainly in trading activities. Their enterprises are mainly sole proprietorships where the proprietor along with his family members manages all aspects of his business himself - right from product development to finance, marketing and human resource management. The work culture is marked by cooperation rather than hierarchy. This very much follows the tribal ethos where equality is one of the most important values. Majority of the entrepreneurs in the state have had no formal business education. It is not the lack of such education that is a significant point; rather it is the dismissive attitude

⁴² Ali, M. A., & Salisu, Y. (2019). Women Entrepreneurship and Empowerment Strategy for National Development. *Journal of Economics Management and Trade*, 22(3), 1–13. <https://doi.org/10.9734/jemt/2019/44828>

that they have towards such courses that is interesting. They are of the view that in conditions as prevailing in Mizoram, formal business tools would have little efficacy. Yet there are a few entrepreneurs who expressed the desire of taking some workshops/lessons on human resource management, marketing and financial accounting, but such respondents were in very small numbers.

Though finance is one of the major constraints that the entrepreneurs face, they show much greater reliance on own sources of finance rather than institutional sources. They seem to be more comfortable with grants rather than loans and are even embarrassed in admitting that they have availed of loans from institutional sources. There are various policies and preferential treatment is meted out to the north eastern states in terms of institutional finance, but the entrepreneurs feel that the checklist required to be fulfilled for accessing loans is quite huge and even unreasonable at times more so because documentation is not a strong point for the Mizo entrepreneurs. Most of the transactions are in cash and accounting procedures are not systematic. Poor implementation of government policies and high level of corruption have been cited as other major problems faced by the entrepreneurs in the state.

The Mizo entrepreneurs seem to show a positive attitude towards work and want to be on their own in business. Though they are comfortable exchanging ideas with each other and even with entrepreneurs from outside the state, they are apprehensive about any formal collaboration. They seem to be enjoying a respectable position in the Mizo society as entrepreneurs especially if they are able to contribute physically and financially to the community and to the church. They exhibit a strong commitment towards family and community and try to blend their business practices and professionalism within the existing socio- cultural fabric.

Another interesting observation that could be made about their business paradigm is that they prefer a diversified portfolio rather than concentrating on their areas of core competence. Most of the entrepreneurs were seen to be running two to three parallel businesses. There can be an economic logic to this tendency as well. The small market size forces them to take up whatever lucrative comes their way, rather than having a long term vision dictating their business decisions. The diversified portfolio can be an asset for the emerging business in Mizoram since it

leads to varied exposure for the entrepreneurs. On the other hand, it hampers the development of expertise. Their market is highly localised- not even spreading to other districts of the state, let alone venturing out of the state. The typical Mizo entrepreneur is not integrated with the global economy through formal channels, though there is a high degree of informal trade with Bangladesh and Myanmar. High cost of production and lack of capacity make him pessimistic about export possibilities. Thus concentrating on the domestic/local market is a rational strategy for the Mizo entrepreneurs, yet their apprehension to go even beyond Aizawl to other parts of the state does indicate a myopic business view and fear of exploring new territories.⁴³

The main objective of entrepreneurs in Mizoram, is that of making profits. Among the other important objectives that the entrepreneurs seek to achieve through their business are creating employment for fellow Mizos and helping the community and family members. Being Christians, they have to donate 10% of their profits to the Church (called 'tithe'). This is a voluntary contribution that they need to make, but at the same time they are ostracised to some extent if they fail to make this contribution. Some of them also undertake other philanthropic tasks, for example donating money to orphanages and schools.

Hence, their membership in the community plays an important role in their business decisions. They, themselves feel that in this aspect they are quite dissimilar to other entrepreneurs. Some of them also expressed the desire to be successful in their business so as to have the capability to undertake more community work and contribute more money to the Church. Some have in fact left government jobs to start their own business in order to be able to devote more time to social activities. There were those who lamented the inability to devote time and money to the Church and social commitments. Though there are certain obligations that the entrepreneurs have to meet, they feel that satisfying the same makes them better Mizos and gives them greater credibility in the society and also helps them in their business- for example in marketing their products locally. At the same time the younger generation

⁴³ *Women Entrepreneurship*. (n.d.). Startup India. https://www.startupindia.gov.in/content/sih/en/women_entrepreneurs.

entrepreneurs feel that too much of church activities and community work interferes with the work culture of the place. The custom, that whenever there is birth, death, marriage in their locality, all are supposed to be there to attend and cooperate in organising the function is a big irritant for entrepreneurs who are working with local labour, since no amount of pending work can excuse them from such social commitments. Some of the observations that were made during the course of interviews were quite contrary to those expected. Tribal values of hard work, cooperation and equality were assumed to influence the attitude of the entrepreneurs and affect their business decisions, but the shift in these values is quite discernible.

In regards to hard work, we have seen earlier there is a general aversion to hard work since cushy government jobs have become the first choice for the Mizos. Secondly, one would have expected tribal societies such as that of Mizos to be egalitarian and hence have a natural instinct towards cooperative forms of management and enterprise. The situation, however, is quite the opposite.

The entrepreneurs are weary of forging collaborations or other alliances with fellow Mizos. They are suspicious of each other and also feel, maybe rightly so, that there is not much to gain by collaborating with each other. Some of them also go to the extent of not letting the identity of their unit known. One of the prime reasons for such suspicious behavior is the small size of the market that they all vie for. Since they are all going to rely on same inputs, input sources, technology and markets- they are justified in having such an approach. Some entrepreneurs went to the extent of saying that they are more comfortable doing business with outsiders rather than with fellow Mizos. The Mizo entrepreneur though competitive, is not aggressive. In some cases, one saw entrepreneurs having a cooperative attitude towards competitors lending machines, sharing experiences with respect to technology, referring customers when they themselves cannot fulfill the expectations of the customers.

Egalitarianism, on the other hand, is still one of the important tenets of the Mizo society and does find a reflection in business management in the state. Hierarchy, stratification are not established practices in the society. Seeing the poor with the rich, commoners with the powerful sharing the same food, following the same customs and talking to each other on their own terms; is a common sight. This kind of social egalitarianism is a big confidence booster for the entrepreneurs. They

do not have any inhibitions interacting with even very powerful people and are quite forthright with their views. This can be seen as an asset that they possess to face the challenges of business. The spirit of enterprise, if can be defined as adventurousness, outgoing attitude, ability to take risks, networking and ability to seek out opportunities; is still at a very incipient stage in Mizoram.

Most of the entrepreneurs, especially those belonging to the younger generation, are comfortably ensconced in the local economy. Their maximum interaction is with states of the north-east India, especially Assam, and Kolkata. One could sense a feeling of resignation among the entrepreneurs, especially those belonging to the younger generation. Though many of them have been educated outside the state and are returning with professional degrees, they do not see themselves as able competitors vis-à-vis outsiders.

Though there are economic reasons for the same, their fear of facing the world outside is also lingering in their sub-conscience. Interestingly, they feel more welcome and safe in southern states of the country than places like Delhi where they regularly face racial discrimination. In terms of objective thinking, business acumen and negotiation skills, the Mizo entrepreneurs can be compared with other mainstream entrepreneurs; but there is significant dissimilarity when it comes to business education, communication skills, aspiration levels and commitment to community. Most of the entrepreneurs felt that their lack of fluency in Hindi comes in way of their negotiating with mainland entrepreneurs. This becomes a greater problem since most of their labourers are from Assam and Bihar, who do not understand Mizo, but can understand Hindi.

The entrepreneurs are quite skeptical about the help that they get from the government. They feel that the government neither has the expertise nor the initiative to help business in Mizoram. There are a number of government schemes that aim at helping fledgling enterprise in Mizoram, but implementation of these policies seems to be a problem. The entrepreneurs went to the extent of stating that if one wants to do business in Mizoram, it should be done without government support. The failure of the government in providing requisite infrastructure for industrial development is also very apparent. Government schemes and institutions to that extent have not been able to fulfill the expectations of the entrepreneurs in the state.

The government officials have a different take on this issue. They feel that the entrepreneurs themselves have been unable to utilise the government support. They do not have the proper paper work in place and seem to be more interested in getting support without putting in required effort. Officials in Financial Institutions (FI) such as North East Development Finance Corporation (NeDFI) gave an insight into the psychology of the entrepreneurs who decide their trade based on the subsidy schemes of the government. This naturally implies that there is very little, if any, homework done by the prospective entrepreneurs thus resulting in high sickness and high default rates on loans disbursed by these FIs. Moreover, problems of connectivity within the state make monitoring the use of funds difficult and small loans therefore become unviable. There is a general feeling among the officials, especially those coming from outside the state that industrialisation in the state can be encouraged only with outside help. Investors' Forums and meetings have been organised to encourage outside investment in the state. Such participation of outsiders in the industrial development of the state is not particularly resented by the local entrepreneurs; but at the same time, they have a hidden fear that they would be soon be overpowered by them.

Though there is no denying the fact that there is much to learn from entrepreneurs outside the state, yet local sensitivities need to be acknowledged if predominance is given to this paradigm of industrialisation. Even for the outsiders, doing business in Mizoram has not been very comfortable. They have to procure all their raw materials, technology and machines from outside which obviously has a high cost. Moreover, they are not very happy with the attitude of the local labourers and of the local people who resent their presence. Moreover, there is restriction on land use by outsiders since they are prohibited from buying land and can only take land on lease for 30- 50 years. Another interesting aspect that was pointed out was that since the state has not seen operation of large scale industries, there is lack of awareness of the procedures, permissions and policies involved in setting up such units. Hence, the first large scale unit that is coming up in the state (steel industry being promoted by a successful entrepreneur from Guwahati), had to literally educate the government officials about the industrial policies and procedures by sharing with them the policies that are prevalent in other states.

Entrepreneurship in Mizoram

Entrepreneurship in Mizoram is seen to be an interesting mix of tradition and modernity. Though the Mizo trader is one of the oldest professionals in the state, evolution to a manufacturing entrepreneur has been an extremely slow process. Emphasis on trading could be one of the reasons for slow development of manufacturing in the state. Absence of raw materials, poor connectivity and poor infrastructure are the other important reasons. Though these are valid issues, the more difficult issues to handle relate to the blending of policies within the social structure and cultural milieu of the Mizos.

The Mizos are evolving with greater exposure to the outside world. Despite moving away from some of the established norms of their society, there are other tribal attributes such as egalitarianism that are still very important for them and have been playing a very important positive role in their entrepreneurial behavior. Moreover, it is not possible to understand entrepreneurial behavior through a standard definition and we need to develop a broader vision to make meaningful comparisons between entrepreneurship present in different socio-cultural setups. On this basis and considering the performance of the Mizo entrepreneurs, they cannot be termed 'successful' in a conventional sense, yet if entrepreneurial behavior is seen in a more holistic manner taking into consideration the sociocultural norms, then the rating is not too unfavourable for the Mizo entrepreneur.

In a traditional Mizo society, a female child engaged herself in many of the household activities. On the other hand, the male child had no duty at home. While the men concentrated themselves on defence of the village, hunting and clearing forest for cultivation, it is the duty of women to look after the domestic affairs. It is her duty to cloth all her family members. At the jhum, the greatest part of weeding and harvesting had been done by women. The activity of pottery is also extremely left to the domain of women. All such works she used to do without the help of men. There used to be a sharp gender division in traditional Mizo society.

The status of women in the earlier Mizo society was economically and socially very low. In the earlier days, women were seldom given political and administrative responsibilities. A woman may bear all the responsibilities of running the family and make a major contribution in the economic pursuits of the family. But

they could not have any substantial share in important family decisions. From early childhood, a daughter has no share in the property of her father. Her responsibility is to become a true housewife. On the contrary, a boy is taught his duties and responsibilities towards his village and community from childhood. Even today despite their outstanding contributions, the Mizo women have no place in the higher administration of the church organisations (Mizo Women Today, 1991).

The British Christian missionaries opened schools and encouraged people to take up western education. With the inception of autonomous district called Mizo Hills District in 1952, job opportunities in government services increased. The few educated women were employed in government jobs. This opened a new era for female education. The importance of education was realised and the conservative attitude towards female education waned. Mizo women are now coming up in almost every sphere of human activities. They are in no way considered inferior in any field to their male counterparts. In order to enforce their position and status in all walks of life, a voluntary organisation was set up in 1974 named Mizo Hmeichhe Insuihkhawn Pawl (Mizo Women Federation). But this is the association of Mizo women in general. Unfortunately, there is no separate or specific association meant for women entrepreneurs in Mizoram. However, the only association in Mizoram is The Mizoram Entrepreneurship Network (MEN), in which any entrepreneur can become a member, irrespective of gender. In Mizoram the impact of the developmental activities on women during the post independence period is significant.

Despite all these, the current status of Mizo women is still unstable regarding entrepreneurship. The traditional culture of the Mizo society poses as one the main barriers to the development of women as well as the lack of proper exposure, training and shortage of stable financial resources in the State. In Mizoram the impact of the developmental activities on women during the post independence period is significant. The role and status of women in Mizoram has undergone notable changes with improvement in literacy and awareness that comes along with development and changes in the social and economic life. Female population constitutes a strong force in Mizoram and the proportion of female workers in work participation show an improving trend like the rest of India.

Significance of the Study

The progress of the society depends on the active participation of all its members, including women. Engaging women in entrepreneurial ventures promotes the efficient use of labour, generates income, and ultimately enhances the quality of life. The benefits of empowering women through entrepreneurship have been recognized globally by nations around the world. Entrepreneurship development among women is the backbone of women's economic empowerment.

The role and status of women in Mizoram has undergone notable changes with improvement in literacy and awareness that comes along with development and changes in the social and economic life. Female population constitutes a strong force in Mizoram and the proportion of female workers in work participation show an improving trend like the rest of India. Increase in female workers may be counted for a growth in the literacy rate and also due to greater social awareness among the people, to seek monetary value for the services rendered.⁴⁴ Although there have been several studies conducted to identify the gender (female) related participation in entrepreneurial practice in Mizoram, they have been in different contexts and based on macro information. Much research had been carried out on SHGs and women empowerment but hardly any concrete evidence of substantial research on the administration of women entrepreneurs and detailed help provided by the Government was found. Very few studies were also found to be based on observation of a region in general and a location in particular.

The present research discusses several issues of women entrepreneurs in Aizawl regarding their socio-economic status and the administration of Government programmes curated for their development. It also highlights the problems and prospects of women entrepreneurs in Aizawl. The research would be helpful for the women entrepreneurs, activists of socio-economic status, Government officials, policy makers and non-Governmental organisations who are engaging themselves in the upliftment of the socio-economic status of Mizoram.

⁴⁴ Sinha, D. (2014, May 22). *Women Entrepreneurs: Concept and Functions of Women Entrepreneurs – Explained!* Your Article Library. <http://www.yourarticlelibrary.com/entrepreneurship/women-entrepreneurs-concept-and-functions-of-women-entrepreneurs-explained/41096>

Review of Literature

A thorough review of literature forms an important part of research as it helps in the success of the research. Realizing this, the Researcher has reviewed the following sources concerning the subject.

Anuradha Bhoite (1987) in her book *Women Employees and rural development* highlights how the success of community development programmes depended on the cooperation and acceptance of it by the women. Hence, the cadre of women workers was created for bettering the conditions of women folk which opened up a wide vista of employment opportunities for women. The overall nature of the role of these women was to initiate and assist the process of social change in the form of modernization of rural life. But the rural situation was not ripe enough to welcome the change. Things were not working smoothly for the women and they were confronted with various problems in the rural setting.

D.Lalitha Rani (1996) in her book *Women Entrepreneurs* explains how the policies of globalization, liberalization and the empowerment of women by 30% reservation in areas such as Politics are opening up the flood gates for the development of women and the improvement in their status. Entrepreneurship is being recognised as a full fledged new frontier towards which women are turning to fulfill their aspirations economically and socially. Enterprises are attractive to manufacturing, trading or services to women because of low barriers to entry and the flexible nature of the work, which makes it way to combine gainful employment with domestic responsibilities.

B.S.Rathore et al. (2002) in their book *Entrepreneurial Opportunities in Modernising Economy* points out that 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. In the advance countries of the world, there is a phenomenal increase in the number of self employed women after the world war. Majority of them are engaged in the unorganized sectors like agriculture, agro-based industries, handicrafts, handlooms and cottage based industries.

However, women participation as industrial entrepreneurship is comparatively only a recent phenomenon.

S.Murty and K.D.Kaur (2002) in their book *Women work participation and empowerment: Problems and Prospects* expressed great concern and consideration that women who are almost 50% of the population are deprived and discouraged even today. Women are active both inside and outside the house but they are still considered inactive and many of them uneconomically unproductive because the women's role in the house is not recognized as productive in economic terms. However, Government of India has launched many important schemes for women upliftment and employment which is bringing more awareness towards women problems and thus create prospects for their betterment. The success or failure of these schemes should be effectively examined. Women's share in the labour market and women's standing and status in the capital, organization and entrepreneur market also demands comparison.

Jawahar Lal Singh et al. (2002) in their book *Women in Unorganised Sector: Problems and Prospects* explained that the concept of women working as a supplementing or balancing force in the family and the nation's workforce has made them susceptible to all sorts of discriminatory treatment and exploitation (physically, economically and socially) in the field of employment. Their significance was considered only marginal compared to the male workforce.

S.N Tripathy (2003) in his book *Women in Informal Sector* explains that there have been continuous changes in the socio-economic lives of mankind in the wake of modernization, urbanization, spread of literacy, exposure to media etc. But ironically, female have suffered inequalities compared to their male counterparts. Both National and International agencies have begun focusing their attention to the problems of women and have initiated series of programmes and activities targeted for women's development.

Rajani Sinha (2004) in her book *Status of Women and Economic Development* expressed that women constitute an integral part of the society and activity participation in socio-economic development. However, the role played by

women in economic development has not been assigned sufficient importance. In spite of the fact that women in Indian Constitution were given equal status more than five decades ago, the women in India have been regarded as still backward. Despite this issue a rapid growth in the number of women participating in labour force has been widened all over the world.

J.Nirmala and Dhulasi Birundha Varadarajan (2005) in their book *Empowerment of Women* highlights that while the earlier women preferred to start a business in traditional areas like handicrafts, food products and the beauty business, today's women have gained the confidence and the expertise to venture into new and lucrative fields such as floriculture, bio-technology, agro processing, herbal cosmetics, computer software, leather wear and gems and jewellery. The entry of women in the occupational field is an event of tremendous social significance. From the standpoint of women, it brings to her the advantage of enlarging her vision, widening her outlook and developing her social personality. So the time is right for women to put their skills and talents to good use and to flow their instincts in carving out a rewarding and successful career.

Bonita Aleaz (2005) in her book *Emergent Women: Mizo Women's Perspectives* addresses the issue of women and their entry into the public sphere. For long the notions of public sphere has been dominated by the conventional, that it is distinguished from the private world of the home and the family and is inevitably dominated by the political aspects. So the issue so far has been successful penetration of this sphere by the women would consequentially solve the problems of discrimination faced by them. Yet this mode is not equally relevant for all societies. The Mizo women find themselves in such a situation.

K.P.Yadav (2006) in his book *Gender Equality and Economic Development* highlights that one of the defining movements of the 20th century has been the relentless struggle for gender equality led mostly by women but supported by growing numbers of men. The age old social customs, prejudices and barriers discouraging the employment of women are slowly getting diluted. Today we find that more and more women are taking up executive, managerial and professional

jobs. This has marked a great milestone in human progress and along the way it will change most of today's promises for social, economic and political life.

Nalini Shija Chanamban (2006) in her book *Women Entrepreneurship in North Eastern Region of India: Problems and Prospects* expressed that women entrepreneurship is not a new concept as it is embedded within the tradition and culture of the women in a society. The modern concept of women entrepreneurship took shape in the north eastern region of India only from the eighties, even though women entrepreneurship is associated in its age-old family tradition. The women in this region took an active part in its economic development and they are not conservative as compared to the women in other parts of the country.

Narendra Prasad (2007) in his book *Women and Development* points out that women constitute about one-half of the global population and are placed at various disadvantageous positions due to gender differences and bias. Women in Indian society have been victims of discrimination, humiliation, exploitation, in spite of legislative measures, spread of education and economic independence. Women are still regulated to second class status that makes them more vulnerable to abuse and less able to protect themselves from discrimination. Among the massive problems that confront Indian women are unemployment, poverty, inequality, health hazards, discrimination and so on.

E.D Setty and P.Krishna Moorthy(2007) in their book *Women Empowerment through Entrepreneurship Development* spoke of the humanistic and constitutional need in terms of empowerment of women detailing the various Government orders and institutional building and measures initiated by various departments in empowering womenfolk. The success of empowering women is a two way approach with men on one hand and women on the other. Entrepreneurship by itself may not bring in the anticipated power to the women folk especially in taking lead, initiating projects and managing them effectively and successfully.

R.Vasanthagopal and Santha S. (2008) in their book *Women Entrepreneurship in India* addresses that for sustained economic development and social justice, socio-economic status of women should be improved along with that

of men. Socio-economic freedom gives the women the right to determine the course of their lives. Entrepreneurship enhances the women's social standing. The entrepreneurial activity is dependent on several complex economic, social and psychological factors. Thus, for any attempt made to understand the entrepreneurial activity among women, an analysis of their socio-economic origins is necessary.

SS.Chhina (2009) in his book *Women Labour: Problems and Policy Implications* addresses how women empowerment and participation is the crucial issue for economic development and prosperity of a country. The developed countries have equal participation of women in all walks of life. It is a fact that women can contribute more and they are willing to adopt any type of activity more sincerely and with more interest than the men, but the opportunities are denied to them because of the psychological, cultural, social, educational and training hurdles. Even in case of manual jobs, they are not reluctant but social obstacles come in their way. The under-employment of women is a cause for low income and low productivity. The improvement in the level of employment can bring prosperity.

Lalhriatpuii (2010) in her book *Economic Participation of Women in Mizoram* explains how the conditions of poor women have been a major preoccupation. The hours of labour that the women contribute hardly gets any support either in terms of social inputs like health, education, civic amenities or reduction of the burden of household work or support in terms of economic inputs like credit, access to raw materials. This is mostly because of an overriding sense of responsibility for survival, family and societal pressures on women as these factors force them to be persistent in the labour. So far women have been considered as a group or working force merely to carry on welfare programme extending to health, education menial and services. But they have more to contribute in the promotion of economic activities and it is evident from the economic role that women play in society in reality.

E.D.Setty and P.Krishna Moorthy (2010) in their book *Strategies for developing Women Entrepreneurship* expressed that in the whole gamut of small industry promotion, entrepreneurship development is a pivotal factor. Developing

entrepreneurship among women cannot be achieved in a vacuum and conditions in general are to be created and environment should be made conducive and preparedness and willingness on the part of the society in general are essential to promote entrepreneurship among women would lead to their empowerment.

Tinku Paul Bhatnagar (2011) in her book *Women, Employment and Empowerment* explains how empowerment of women through gainful employment is an instrument of development in any country. No country can be deemed developed if half of its population is severely disadvantaged in terms of basic needs, livelihood options, access to knowledge and political voice. Reforms to meet the challenges of the changing world are essential to ensure women's equal access to institutions and organizations. Effective and coordinated plans and programmes for the full implementation of women- oriented policies require a clear knowledge of ground realities of the socio-economic status of women. The realization of the goals of women empowerment needs to be supported by the allocation of necessary human and financial resources for specific and targeted activities to ensure gender equality at the local, regional, national and international levels as well as by enhanced and increased international cooperation.

H.S.Cheema (2011) in her book *Women Empowerment in the 21st Century* mentions that of all the sections of the society its women who have undergone a lot of humiliation and degradation in a male dominated society but despite this fact, they have been successful, to some extent, in eradicating the discriminative treatment. In the present era of globalization, women are playing a very constructive role in the corporate world with most of them occupying central role and also gaining respect for their valuable contribution.

Nagaiya and Begum(2012) in their book, "*Women Entrepreneurship and Small Enterprises in India*", highlight women entrepreneurship as a crucial strategy for empowerment through employment and income generation in India. The book emphasizes the need for women entrepreneurs to adopt modern technologies and management practices in a global context. It positions small enterprises as an ideal vehicle for fostering women's entrepreneurial talent and their participation in the

development process. These enterprises offer livelihoods, curb rural-urban migration, generate exports, and positively impact marginalized women. The book examines this dynamic, making it relevant for researchers, academics, industry associations, and policymakers focused on the socio-economic empowerment of women through small businesses.

McAdam(2013) in her book, *"Female Entrepreneurship"*, offers a concise exploration of women's increasing contribution to economic activity and how gender influences their entrepreneurial experiences. Uniquely, the book emphasizes the heterogeneity of women, acknowledging the intersecting influences of ethnicity, culture, class, and education. It examines the theoretical relationship between gender and entrepreneurship and explores its potential as an empowering force for women globally, including a specific focus on Palestinian women to address Euro-US centric biases. This book serves as valuable supplementary reading for entrepreneurship, small business management, and women's studies courses, and is particularly useful for aspiring women entrepreneurs and postgraduate researchers.

Kelly(2014) in her edited book, *"Entrepreneurial Women: New Management and Leadership Models"* examines the growing impact of women leading businesses globally. It explores how women empower themselves through entrepreneurship, often inspired by workplace discrimination. The set documents the experiences of diverse women entrepreneurs, including African American women and those in China, Africa, rural Jamaica, and Silicon Valley, using empirical studies and case studies. Readers gain insights into the unique challenges and opportunities women face, how they overcome funding disadvantages, and their distinctive networked leadership style, which often integrates altruism and community connection beyond wealth creation. This comprehensive work offers valuable perspectives from respected leaders and findings applicable to various businesses.

Latha, Reddy, and Reddy(2014) in their book, *"Women Empowerment Through Entrepreneurship"*, provides an overview of policies, programs, and the process of women's empowerment via entrepreneurial activities. Utilizing both primary data from a sample of 306 women entrepreneurs across manufacturing,

trade, and service sectors, and secondary sources, the study analyzes the multifaceted issues surrounding women entrepreneurs and their empowerment. The authors employ quantitative methods to analyze data collected through personal interviews using a pre-tested questionnaire. Organized into seven chapters, the book aims to offer practical suggestions for stakeholders involved in designing, planning, implementing, and evaluating women's entrepreneurship empowerment programs. This empirical study contributes valuable insights into the factors influencing women's entrepreneurial success and offers evidence-based recommendations for fostering greater empowerment through entrepreneurship.

Devi, Sastry, and Rao(2016) in their book, "*Women Entrepreneurship: Financial Inclusion and Micro Financing for Self Help Groups in Andhra Pradesh*", suggestion an extensive collection of papers focusing on the multifaceted relationship between women's entrepreneurship, financial inclusion, and Self-Help Groups (SHGs) within the specific context of Andhra Pradesh, India. The book delves into various aspects, including case studies of successful SHGs, challenges faced by women entrepreneurs, the dynamics of SHG-bank linkages, the role of microfinance in women's empowerment and poverty control, and the impact of government initiatives. It also explores topics such as leadership qualities, the role of ICT, and the nuances of rural women's entrepreneurial activities within the region. This comprehensive volume provides a detailed, localized perspective on leveraging microfinance and SHGs to foster women's economic empowerment and entrepreneurship in Andhra Pradesh.

Elangbam Nixon Singh and Bidhu Kanti Das(2016) in their book *Women Entrepreneurship in North East India* explains that the role of women entrepreneurship helps industrial development, promotes economic development and helps to solve the problems of unemployment and poverty. Women entrepreneurship is both about women's position in society and the role of entrepreneurship in the same society. Women are faced with specific obstacles (such as family responsibilities) that have to be overcome in order to give them access to the same opportunities as men.

Bello(2018) in her book, "*Women Empowerment through Entrepreneurship*", explores how entrepreneurship serves as a catalyst for women's economic and social empowerment, arguing that developing entrepreneurial skills enhances women's financial independence and societal status. The book systematically addresses key barriers—including limited access to capital, socio-cultural constraints, and institutional biases—while proposing practical strategies to foster women-led business growth. Bridging theory and practice, Bello highlights entrepreneurship's transformative potential in advancing gender equality and economic development, particularly in underserved communities. While offering valuable insights for gender and entrepreneurship studies, the work could benefit from deeper intersectional analysis. Nevertheless, it remains relevant for researchers examining women's empowerment through enterprise, aligning with SDG 5 and contributing to policy discussions on inclusive economic growth.

Das(2018) in his book, "*Microfinance and Its Impact on Entrepreneurial Development, Sustainability, and Inclusive Growth*", positions microfinance as a vital tool for entrepreneurs and small businesses excluded from traditional banking. This book critically examines the empirical evidence surrounding microfinance's role in fostering entrepreneurial activities and promoting inclusive growth across various global contexts. It delves into the operational sustainability of microfinance institutions themselves, addressing crucial aspects like risk management and strategic management. Furthermore, the research book explores the specific impact of microfinance on women's entrepreneurship. This comprehensive resource offers essential insights for entrepreneurs, business leaders, policymakers, and researchers seeking to understand and leverage microfinance systems for development.

Ghosh, Bhandari and Neogi(2018) in their book, "*Women's Entrepreneurship and Microfinance*", highlights the complexities of empowering women in India through microfinance and entrepreneurship, acknowledging the influence of socio-cultural norms. The book examines how government initiatives and the shift towards non-farm activities impact women's self-employment. The book emphasizes the crucial role of access to credit and the positive influence of SHGs (Self-Help Groups)

in fostering social empowerment and micro-entrepreneurial activities. The book also raises concerns about gender bias in accessing credit and a potential "mission drift" within Microfinance Institutions affecting long-term impact for borrowers.

Lepley, Kuschel, Beutell, Pouw and Eijdenberg(2019) in their edited book, *"The Wellbeing of Women in Entrepreneurship: A Global Perspective"*, presents a comprehensive view on the crucial link between women entrepreneurs' wellbeing and sustainable development. Recognizing the significant global work contribution of women alongside persistent economic disparities, the book champions entrepreneurship as a pathway for women's advancement. Featuring insights from 49 scholars, it highlights the unique challenges women face in the demanding entrepreneurial landscape, despite the flexibility it offers. The book emphasizes the importance of supporting women's wellbeing for both business success and personal prosperity, offering diverse global perspectives relevant to academics and practitioners across various disciplines including business, human resources, and women's studies.

Sedera and Lokuge(2020) in their edited book, *"Rural Entrepreneurship and Innovation in the Digital Era"*, address the critical gap in rural entrepreneurship, particularly in the context of rapidly advancing digital technologies. Recognizing the unique opportunities presented by these technologies, the book shifts from earlier research that primarily focused on the challenges of IT adoption in rural areas. Instead, it offers a comprehensive exploration of both the challenges and opportunities inherent in leveraging digital tools for rural business ventures. Emphasizing the conceptualization process of rural entrepreneurship and innovation, the editors aim to provide practical guidelines and support for entrepreneurs. Covering crucial topics such as microfinancing, risk management, and broader rural development, the book highlights innovative practices and effective IT investment and management strategies.

Samineni (2021) in her book, *"Women's Economic Empowerment Through Entrepreneurship and Leadership"*, emphasizes the crucial role of economic empowerment in achieving gender equality, a key Sustainable Development Goal.

The book argues that providing women with fair access to skills and resources is essential for them to thrive economically and exercise agency in economic decisions. Focusing on the Indian context, particularly Self-Help Groups (SHGs), the study investigates how micro-credit interventions impact the decision-making capabilities of women at the household level. Samineni suggests that proper enterprise education is a vital starting point for women's entrepreneurial journeys. The book advocates for community mobilization and skill enhancement as key strategies to transform both rural and urban women into self-earners, ultimately leading to their economic advancement. This concise work offers insights into microfinance and grassroots entrepreneurship as tools for women's economic empowerment in India.

McAdam and Cunningham(2021) in their book, *“Women and Global Entrepreneurship: Contextualising Everyday Experiences”*, emphasise the critical role of socio-economic, political, market, and institutional contexts in shaping women's entrepreneurial activities globally. Challenging the notion of a universal experience, the book argues that understanding how gender is articulated within entrepreneurship necessitates acknowledging diverse contexts, not just those differing from Western norms. By critically appraising the positioning of context in current gender and entrepreneurship theories, the book seeks to develop more robust approaches for examining contextualization and advancing new insights. It highlights how varying contextual influences shape women's entrepreneurship, making it a valuable resource for researchers and students in entrepreneurship, political economy, economics, and public policy.

Rezaei, Ashourizadeh, Ramadani, and Gërguri-Rashiti. (2021)in their edited book, *“The Emerald Handbook of Women and Entrepreneurship in Developing Economies”*, offers a significant contribution by examining the multifaceted roles of women in entrepreneurial activities across a diverse range of developing countries. The handbook strategically employs unique contextual frameworks to analyze and interpret the individual processes, themes, and challenges inherent in these entrepreneurial journeys. By bringing together a global array of scholarly perspectives, it delves into the practices and motivations of women entrepreneurs, considering individual, societal, and institutional influences. Key issues explored

include gender roles, the impact of role models, and the dynamics of entrepreneurial ecosystems. This ambitious collection provides an illuminating and groundbreaking analysis of opportunities, innovations, and structural limitations within countries often underrepresented in existing literature, making it an invaluable resource for those interested in advancing entrepreneurial theory and practice in a global context.

Durga and Rajani (2022) in their book, *“Financial Markets and Women Entrepreneurship”*, highlight a concerning lack of enthusiasm among women to embrace entrepreneurship. The authors argue that existing programs often fail to actively engage younger women in entrepreneurial pursuits. The book suggests that implementing effective induction programs, providing concessional finance, offering assistance in project preparation, and ensuring the timely release of funds are crucial steps to motivate younger women to become entrepreneurs. By pinpointing these shortcomings, the authors emphasize the need for more targeted and supportive measures from financial institutions and other agencies to foster greater participation of women, particularly younger individuals, in the entrepreneurial landscape. This concise work underscores the importance of tailored interventions to unlock the potential of women in financial markets and entrepreneurship.

Nagaraju (2022) in her book, *“Women Empowerment through Entrepreneurship Development”*, highlights the significant underrepresentation of women in global property ownership despite constituting half the world's population. The book emphasizes the unaccounted and underutilized contributions of women to national economies, citing wage disparities as evidence. Arguing for the crucial role of women in India's social and economic progress, the author stresses the necessity of integrating women into the development process, a need that must be internalized by women themselves. The book explores strategies and frameworks for fostering women's entrepreneurship as a key pathway to empowerment and economic inclusion.

Henry, Coleman and Lewis (2023) in their edited book, *“Women's Entrepreneurship Policy: A Global Perspective”*, offer a critical examination of policies aimed at supporting women entrepreneurs worldwide. The book features

contributions analyzing the gender gap in entrepreneurship and evaluating the effectiveness of various policy interventions across different regions, including Canada, Nordic welfare states, the UK, Czechia, the US, Poland, the Asia-Pacific, Ghana, and South Africa. It explores the nuances of institutional support, barriers faced by women (including ethnic minority women), and the impact of events like the COVID-19 pandemic on e-commerce policy. This collection provides valuable insights for policymakers, researchers, and anyone interested in understanding and shaping more effective and inclusive women's entrepreneurship policies globally

Thomas(2024) in her book, "*Exploring Women Entrepreneurship and Leadership: An Overview*", presents a concise yet impactful exploration of the transformative roles of women in today's global economy and society. The book highlights how women are breaking barriers, leading with purpose, and driving innovation and inclusivity across various cultures. It delves into the motivational factors, leadership styles, policy frameworks, and the evolving global landscape impacting women entrepreneurs and leaders. Beyond examining challenges, the book celebrates the resilience and achievements of women, emphasizing their vital role in economic progress and societal transformation. It serves as an inspiring overview, underscoring the importance of fostering supportive environments where women can thrive as decision-makers and visionaries.

Dana and Chhabra (2024), in their book, "*Women Entrepreneurship Policy: Context, Theory, and Practice*", underscore the critical role of policy in women's entrepreneurial ecosystem. The book examines the connection between policy implications, theoretical frameworks, and the evolution of scholarly policy recommendations. It delves into the disparity between formal legislation and actual support services, seeking solutions to bridge this gap and foster an entrepreneur-friendly environment through effective government intervention. Utilizing gender and institutional theory, the book advocates for an institutional approach, recognizing the influence of regulations, social norms, and culture. It offers valuable insights for researchers and policymakers, providing recommendations to enhance policy measures, improve the entrepreneurial ecosystem for women, and identify future research directions, acknowledging the distinct motivations of women entrepreneurs.

Bayram, Bayram, and Sak (2024) in their edited book, *"Empowering Women Through Rural Sustainable Development and Entrepreneurship"* underscores the critical role of rural women entrepreneurs in achieving the Sustainable Development Goals (SDGs). It argues that empowering these women with equal economic opportunities and decision-making power is essential for gender equality, community development, and poverty alleviation. The book highlights how digital tools and skills can enable rural women to access broader markets and create innovative, sustainable solutions. Through real-world examples and practical strategies, it emphasizes the significance of providing resources, skills, and technology to bridge gender gaps and advance global SDGs. Covering diverse topics from digital tools and green entrepreneurship to misogyny and government policies, this comprehensive resource offers valuable insights for a wide audience, including entrepreneurs, policymakers, and researchers interested in fostering a more equitable and sustainable future through rural women's empowerment.

Kumar (2024) in his book, *"Women Entrepreneurship: Trends in the 21st Century"*, offers a comprehensive exploration of the current landscape of female entrepreneurship. The book delves into the socio-economic factors shaping women's participation, the transformative impact of technology and digitalization, and the critical role of networking and mentorship in building successful ventures. Beyond data-driven analysis, it enriches the narrative with inspiring stories of women entrepreneurs who have overcome obstacles and achieved significant success across diverse sectors, highlighting the breadth of their experiences and potential. Furthermore, the book provides practical strategies and frameworks for fostering supportive communities and networks. Recognizing the increasing importance of women entrepreneurs in the evolving global economy, this resource aims to educate and motivate readers to actively promote gender parity in entrepreneurship and cultivate an inclusive ecosystem where all business owners can thrive.

Henry, Ballantine, Narendran, and Yousafzai(2024) in their edited book, *"Women's Entrepreneurship in a Turbulent Era"*, delves into the experiences of women entrepreneurs navigating challenging circumstances through innovation and adaptability. The book, featuring contributions from various scholars, examines how

female business owners have responded to crises, including the Covid-19 pandemic, across diverse global contexts like Russia, Italy, Bangladesh, UAE, and Iran. It sheds light on their agility, resilience, and the strategies employed to redefine norms in a rapidly evolving world. By exploring themes of societal impact, legitimacy, and the interplay of entrepreneurship and care, the book offers valuable insights into the nuanced realities and significant contributions of women entrepreneurs in turbulent times. This collection provides a crucial understanding of how women are not only surviving but also shaping the future of entrepreneurship.

S.Syamla and S.Jayarani (2002) in their article *Women Entrepreneurship: Prospects and Problems* have stated that women have come in forefront in different walks of life and are competing successfully with men despite the social, psychological and economic barriers. Women entrepreneurs are now representing groups of women who have broken away from the beaten track and are exploring new avenues of economic participation. Since women are a major source of manpower in our country, they should be encouraged to become entrepreneurs. The Government, private institutions and women associations should encourage and provide financial aid and support women to become successful entrepreneurs.

R.C.Dangwal and G.S.Batra (2003) in their article *Development of Women Entrepreneurship in Garhwal Hills: A Quest for Identity* explains that entrepreneurship is a life moving force behind any economy. It is an accepted belief that without entrepreneurial activities the process of industrialization is not possible. Since women of Garhwal region have always worked hard to meet their family requirements, the possibilities of women entrepreneurship become fair in the region. It is believed that a natural talent for business, innovative spirit, risk taking ability and desire to achieve are the major features of an entrepreneur and undoubtedly, the women of the hill is brimming over with all these qualities. The future of backward, isolated and neglected areas of Garhwal Hills depends greatly on the women.

Sumangala Naik (2005) in her article *The need for developing Women Entrepreneurs* explains that in this modernized world the cost of living has increased thereby making it necessary for women to undertake economic activity and support

their families. The attitude of the society has changed and working women are not seen with suspicious eyes like earlier. Throughout the world, women's participation in economic activities is increasing as well as their role in entrepreneurship. The Government and non-Government organizations are giving more prominence to promote self-employment among women and build women entrepreneurship. Special financial assistance is provided and training programmes are organized for women to start their ventures.

Anil Kumar (2005) in his article *Women Entrepreneurship in Metropolitan cities* highlights that entrepreneurship amongst women is a relatively recent phenomenon which is gradually changing the growing sensitivity to the roles, responsibility and economic status of women in the society in general and family in particular. Almost half the population of India comprises of females while businesses owned and operated by them constitute less than five percent. But since much of women's participation takes place in the informal sector as well as in the households their participation in economic activity and production of goods and services is far greater than what formal statistics might reveal.

Robita Sorokhaibam (2006) in her article *An Overview of Women Entrepreneurs in Manipur* highlights how the position and status of women in any society is an index of its civilization. Globalization impact shows women now seeking gainful employment in several fields in increasing numbers. The role of women entrepreneurs helps industrial development, promotes economic development and helps to solve the problems of unemployment and poverty. Emergence of women entrepreneurs in the economy is an indicator of women's economic independence and their improved social status.

RKPG Sinha (2010) in his article *Women Entrepreneurship in the WTO Era: A Mizoram Perspective* mentions how in this liberalized world, women entrepreneurs are crucial for sustained economic growth and social development. However, their entrepreneurial ability has not been properly tapped as our society is still male-dominated and women have a lower status in the society. But even so, because of the role of education many Mizo women are now involving in entrepreneurship. The

focus of women entrepreneurship should thus be on business opportunities on trade with neighbouring countries, agro and processing, sericulture, handloom and handicrafts etc. as the establishment of large scale industry is not feasible due to constraints in Mizoram.

Medindrao(2012) in his article, "*Women Entrepreneurship in India*", highlights the growing visibility and contribution of women entrepreneurs to India's national economy, particularly noting the increase in their numbers since the 1990s. The author emphasizes the role of entrepreneurs as agents of change and job creation, asserting that women's entrepreneurship is a relatively recent but impactful phenomenon. Quoting Jawaharlal Nehru, the paper underscores the broader societal benefits of women's progress. The study focuses on examining women's entrepreneurship in India and specifically addresses the challenges faced by Indian women in the entrepreneurial landscape.

Bulsara, Chandwani, and Gandhi (2014) in their article, "*Women Entrepreneurship and Innovations in India: An Exploratory Study*", examine the intersection of women's entrepreneurship and innovation in India, highlighting its significance for women's rights and socio-economic progress. The authors equate women's entrepreneurship with empowerment, recognizing their crucial role in job creation, innovation, and contributing to the nation's GNP, emphasizing the importance of a level playing field. The paper notes the transformative impact of increased education and evolving aspirations on Indian women's lifestyles, necessitating a shift. This research explores existing studies on women's entrepreneurship and innovation within the Indian context, using examples from Gujarat to provide a clearer understanding. The keywords underscore the study's focus on these interconnected themes within the Indian economy.

Arora and Agrawal(2016) in their article, "*Woman Entrepreneurship-A Prerequisite for Women Empowerment in India*", argues that despite constitutional rights, societal norms often confine women to domestic roles, hindering their economic potential. The paper posits women's entrepreneurship as a multidimensional strategy that not only empowers women but also contributes to

gender equality, poverty reduction, and overall socio-economic well-being. It highlights the role of women's entrepreneurship in fostering a strong societal image for women, promoting balanced regional development, and reducing unemployment. The article aims to assess the state of women's entrepreneurship in India, identify the challenges they face, and examine the initiatives undertaken by governmental and non-governmental organizations to encourage their participation.

Tripti Nath (2016) in her article *Encouraging Rural Women to be Entrepreneurs* highlights that there is no reason why tribal and rural women in India have to be among the millions of faceless poor in the country. All that they really need is an enabling environment and the right platform to live up to their true potential, prove their strength and showcase their many inherent talents. Whether it is their inherent understanding of health foods like organic produce and indigenous food grains or their fine flair for creating master crafts, the women from the countryside have much to offer.

Juhi Raghuvanshi et al. (2017) in their article *Analysis of Barriers to Women Entrepreneurship: The Dematel Approach* explains how most often, entrepreneurship is predominantly a male dominated phenomenon and that the status of women is different in each society. But a common problem is that women do not get equal opportunities for entering entrepreneurship. The reason for this is fairly similar across the world. Issues like lack of family support towards women's entrepreneurial initiatives, dual responsibility of taking care of family and enterprise, limited access to material, technology, market and resources, lack of knowledge and skill, limited access to bank credit, institutional and social apathy etc. severely inhibit entrepreneurial endeavours of women especially in under developed areas and male dominated societies. However, identifying these barriers in turn encouraged women to take entrepreneurial initiatives and contribute to the growth of the nation.

Rashmi Jain (2017) in her article *Women Enterprise: A step towards Empowerment* explains that when women move forward the family moves, the village moves and the nation moves. All over the world, women are playing a vital role in the business. In India too, the existing social customs is changing fast due to

modernization, urbanization and development of education and business. Women are seeking gainful employment in several fields in increasing numbers with the education and new awareness. Today, no field is unapproachable to trained and modern Indian women.

Amartya Sen (2017) in her article *Skill and Entrepreneurship: Empowering Rural Women* points out that women have the capability to accelerate the economic growth of the country, if their participation in the workforce is increased. Mainstreaming gender roles by skilling women in non-traditional roles and increasing gender sensitivity in the workplace will have a catalytic effect on productivity and be a smart economic decision. A number of policy initiatives have been taken in this regard. The main focus of the Government is to transform the manual labour into skill based workforce and improving the productivity of the economy through participation of women in the labour force.

A.Sujatha and R.Venilla (2017) in their article *Micro Finance and Women Empowerment in Theni District* expressed how in our traditional society women are generally considered weak and dependent and are confined to household affairs. They face many problems like shortage of raw materials, stiff competition, high cost of production, low mobility, family responsibilities, social attitude, low ability to bear risk, lack of education and low need of achievement. In order to overcome all these problems the women should be engaged by proceeding sufficient finance and should be trained to empower themselves so as to be on par with men. This goal can be possible only when the women become economically independent.

Krishna Chandra Choudhary (2017) in his article *Women in the Work Participation* explains how as our economy transforms from an agricultural economy to an industrial economy, a decline in participation of female labour force is observed. This is because of the shift from family based production to large scale production in industrial units. Today women head both the top public and private organizations in India. Most women in the workforce today do not remember that in the past society norms excluded them from well paid occupations. Women in the

workforce earning salary are part of a modern phenomenon, one that developed at the same time as the growth of paid employment for men.

Banerjee (2019) in her article, *"Financial Inclusion, Women Empowerment And Entrepreneurship: A Special Emphasis To India"*, underscores the crucial role of women's contribution to a country's progress. It defines entrepreneurship and highlights its link to innovation and economic growth. The paper notes the increasing presence of women entrepreneurs in India and their potential for societal contribution, despite prevalent gender discrimination. It focuses on the interconnectedness of women's empowerment, particularly through economic liberty and financial decision-making, with entrepreneurship and financial inclusion in the Indian context, emphasizing the necessity of involving the female population in economic activities.

Singwal(2020) in her article, *"Role of Women Entrepreneurship in Women Empowerment in India"*, examines the significant relationship between women's entrepreneurship and women's empowerment in the Indian context. The article highlights the growing importance of women business owners as drivers of gender equality and economic development in emerging nations like India. The article suggests a strong positive correlation between women's entrepreneurship and their economic and social empowerment, particularly in areas such as income generation, overcoming challenges, skill development, and access to vital resources and networks. The article underscores the crucial role of policymakers in fostering women's entrepreneurship and addressing existing barriers to achieve greater gender equality and overall women's empowerment in India.

Kumar(2021) in his article, *"Problems and Prospects of Women Entrepreneurship in India with Special Reference to the North- East Region"*, examines the status, problems, and prospects of women's entrepreneurship in India, with a specific focus on the North-East region. While acknowledging women's growing contribution to India's economic development and their success in overcoming some restrictions, the study highlights that their overall participation in entrepreneurship remains low. The paper emphasizes the numerous social, economic,

and cultural barriers that women entrepreneurs continue to face, particularly in the North-East region, and sheds light on the specific challenges prevalent in this unique geographical context.

Tass and Hakim(2022) in their article, “*Women Entrepreneurship: Opportunities and Challenges in India*”, review the landscape of women's entrepreneurship in India, acknowledging their progress in various sectors despite significant challenges. The paper examines the entrepreneurial environment, the persistent social and cultural barriers contributing to the slow progress of women entrepreneurs, and suggests measures to overcome these obstacles. It also discusses the crucial role of women's entrepreneurship in India's economic development and explores strategies for their success. The authors critically analyze various governmental initiatives aimed at boosting women's entrepreneurship and provide recommendations for policymakers, researchers, and practitioners to further promote and support this vital sector in the country.

Lalnunthara, Kumar, and Laldinliana(2023) in their article, “*A Study on Socio-Economic Backgroud of Women Entrepreneurs in Mizoram, India*”, delves into the socio-economic profile of women entrepreneurs in Mizoram, India. Through a survey of women, the study reveals that a significant portion are young (below 35 years), unmarried, and have education up to the higher secondary level. The findings also detail their marital status, family structures, the nature of their businesses (predominantly household necessities and garments), their years of experience, average monthly income (largely below ₹50,000), and how they established their ventures (mostly self-funded and self-established). A notable finding is the low rate of DIC/MSME registration and the reasons cited for it. The paper concludes by emphasizing the crucial need for tailored technical, financial, and psychological support from various stakeholders to empower these women entrepreneurs for sustainable growth in the local economy.

Moutush, Devi and Mahanta(2023) in their article, “*Women Entrepreneurship in North-East India*”, examines the landscape of women's entrepreneurship in the North Eastern Region (NER) of India, highlighting both its

prospects and challenges alongside relevant promotional policies. The NER possesses significant economic potential due to its natural resources and water systems. However, the article points out that a predominantly rural population with limited access to education and entrepreneurship skill development courses hinders the growth of women's entrepreneurship in the region. The article emphasizes the instrumental role of education in increasing women's participation in entrepreneurial activities and recommends that the government improve educational facilities and schemes for women. Furthermore, the study suggests establishing a Women Entrepreneur's Guidance Cell to address the various issues faced by women entrepreneurs across the North East.

Agu, Agu, and Salamzadeh(2024) in their article, “*Women Entrepreneurship Development During COVID-19 Pandemic*”, examines the impact of the COVID-19 pandemic on women's entrepreneurship development in Nigeria, specifically focusing on Igbo women entrepreneurs, a prominent entrepreneurial group in Sub-Saharan Africa. Through in-depth interviews with nascent and established entrepreneurs, the research, guided by the Framing Effect Theory, reveals both negative (revenue loss, loan repayment difficulties, goods damage, unmet growth targets) and positive (innovativeness, new opportunities, ambition fulfillment, digitization) effects. Interestingly, the findings contradict previous research by indicating that nascent entrepreneurs experienced more positive impacts than established ones. The study contributes valuable insights for theory and policymaking regarding women's entrepreneurship during economic crises, particularly within the Nigerian context.

De Silva, Dewantha, and Hansson(2025) in their article “*Towards the Journey of Women Empowerment: The Development of a Digital Platform for Women Entrepreneurs*”, presents a groundbreaking mixed-methods evaluation of "Empower Her," a digital platform designed to support Sri Lankan women entrepreneurs. The research innovatively combines feminist theory with digital empowerment frameworks, demonstrating how tailored technology can address systemic barriers in patriarchal societies. Employing a mixed-method approach, the study assesses the platform's effectiveness through user experience questionnaires

and interviews with women entrepreneurs. Quantitative analysis indicated high usability, appeal, and dependability. Qualitative feedback highlighted user-friendliness, motivational aspects, and potential for learning and collaboration. The paper offers suggestions for improvement included tailored education, access to funding, e-commerce integration, wellness support, and social empowerment, emphasizing digital technologies' role in enhancing women's entrepreneurial capabilities and empowerment.

Gayatri Pande (2024) in her article *Rising Phenomenon of Women-Led Social Impact Startups across Developed and Developing Nations* points out that Women constitute nearly half of the global population but remain significantly under-represented in tech leadership and entrepreneurship. This is caused due to barriers like funding, networking opportunities and socio-cultural obstacles.

Parween(2024) in his article, “*Challenges and Perspectives of Women Entrepreneurship in India*”, examines the motivators, obstacles, and perspectives of women entrepreneurs, particularly in the context of post-communist nations. The findings indicate no significant difference in the percentage of women perceiving a positive gender impact on their business growth versus those feeling discriminated against. However, a positively significant difference exists in the support received from partners and families and those with a family business legacy. The article focuses on various aspects of entrepreneurship development affecting women, exploring new theoretical and empirical dimensions, the impact of changing business conditions, and the challenges faced by women entrepreneurs.

Singh and Balakumar(2024) in their article, “*Localisation of Social Entrepreneurship: Case Study of Women Entrepreneurs*”, framed by positive social entrepreneurship and social capital theories, investigates the key characteristics of localisation and value creation within women-owned micro social enterprises. Through in-depth interviews with women entrepreneurs, the field-based research formulates propositions and a conceptual framework for the localisation of social entrepreneurship, intended to guide future empirical studies. This work contributes to the intersection of social entrepreneurship, women's entrepreneurship, and social

enterprise literature. The study's findings offer valuable implications for policymakers and practitioners seeking to advance social entrepreneurship initiatives.

Verma, Pandey, Kaur, and L.V(2024) in their article, *“Role of Digital Entrepreneurship in Social Empowerment of Women Entrepreneurs in India: An Empirical Study”*, investigates the role of digital entrepreneurship in the social empowerment of women entrepreneurs in India. The research highlights how digital platforms enable women to overcome barriers like limited market access and socio-cultural restrictions, fostering innovative business models and financial independence. The study of women entrepreneurs identifies ‘Breaking Barriers, Skill Development, Financial Independence, and Community Building’ as key factors demonstrating digital entrepreneurship's role in social empowerment. While acknowledging challenges like digital literacy gaps and infrastructure issues, the paper suggests a collaborative ecosystem to fully leverage digital platforms for women's empowerment in India.

Indhirapratha and Thavaraj(2025) in their article, *"Empowering Women Through Innovative Entrepreneurship: The Role of Entrepreneurship Intention,"* emphasizes the crucial link between creative entrepreneurship and women's social and economic empowerment. The research identifies risk-taking intent, significantly influenced by resources, family support, and education, as a key predictor of empowerment. While family support offers vital emotional and material aid, education enhances women's skills and confidence. The study also highlights persistent challenges like limited access to networks, subsidies, and training that impede progress. The authors advocate for strategic interventions, including financial aid, mentorship, and tailored education, alongside leveraging innovation and technology to overcome traditional barriers and achieve financial independence. Ultimately, the paper argues that supporting women's innovative entrepreneurial endeavors is essential for driving social change, equality, and sustainable development, unlocking their potential as economic contributors and change agents.

Kangas, Joensuu-Salo, and Viljamaa(2025) in their article, *“Reframing Women Entrepreneurship: Unpacking Gender Roles, Balance, and Empowerment”*,

explores the pervasive influence of gender norms on women entrepreneurs. The qualitative study, based on interviews with growth-oriented women, reveals complex gendered discourses that both mirror and challenge the traditional masculine view of entrepreneurship. It highlights biases, financial disadvantages, and work-life balance issues women face, while also acknowledging entrepreneurship's potential to counter discrimination by offering flexibility and autonomy. The paper underscores the need to move beyond a singular entrepreneurial model towards a more inclusive one that recognizes and supports the diverse gendered experiences shaping women's entrepreneurial journeys.

Razak, Jabar, and Harun(2025) in their article, “*Empowering Low-Income Women through Entrepreneurship: The Role of Self-Efficacy and Access to Financial Resources*”, investigates how self-efficacy and access to financial resources empower low-income women through entrepreneurship. Employing a qualitative approach with women supporting families through their ventures, the research reveals that self-effort in boosting household income drives their entrepreneurial engagement, primarily focused on meeting immediate family needs. While some women explored expansion beyond their neighborhoods using platforms like WhatsApp and Facebook, their reach remained limited due to restricted access to entrepreneurship grants and funding information. This lack of access hinders productivity growth and income generation. The study contributes to understanding the role of self-efficacy in this context and offers insights for agencies on effectively supporting low-income women's entrepreneurial endeavors for improved economic well-being. It underscores the necessity of providing financial literacy and access to funding opportunities to facilitate meaningful economic empowerment.

Saroha and Nandal(2025) in their article, “*A Review on Women entrepreneurship in India*”, examines the significant growth of women's entrepreneurship in India over recent decades, while acknowledging persistent challenges such as limited resources, societal biases, and financial constraints. The paper highlights the empowering role of government programs, technological advancements, and evolving public perceptions for female entrepreneurs. It also explores the positive impact of entrepreneurship on women's socio-economic status,

promoting gender equality and financial independence. Furthermore, the paper considers how innovation and technology can bolster women's entrepreneurial success and offers practical suggestions for strengthening support networks. Ultimately, the authors emphasize that by addressing obstacles and leveraging opportunities, India can cultivate a supportive ecosystem that enables women entrepreneurs to achieve sustainable growth and significantly contribute to the nation's economic development.

The above review of literature profoundly points out the importance of women and their contribution to the development of our society and the economy. However, it has been found that no detailed study has been undertaken on the proposed area in Mizoram. Therefore, taking into account the importance of the role of women entrepreneurs there is a dire need for the research to fill the gap in the knowledge about women entrepreneurs in Mizoram. It is at the backdrop of this fact that the present research has been undertaken.

Research Gap

Although women entrepreneurship has gained momentum in Aizawl, there is still limited research exploring the role of local administrative systems in supporting or hindering the growth of women-led businesses. While a number of central and state government schemes exist to promote women entrepreneurs, their implementation at the grassroots level, particularly in urban centres like Aizawl, remains inconsistent and poorly documented. Most existing studies in Mizoram have focused broadly on socio-cultural barriers or financial limitations faced by women entrepreneurs. However, there is a lack of detailed analysis on how local government bodies engage with women entrepreneurs in terms of policy execution, training delivery, access to credit, and institutional support. Additionally, there is little research on the extent to which women are aware of and able to navigate government programs intended for their benefit. Another gap lies in understanding the intersection of traditional norms and administrative outreach in Aizawl. While the city is more urbanized than other parts of the state, deeply rooted patriarchal values

continue to influence access to opportunities, particularly for women entering non-traditional sectors of business.

Commendable though they are in their respective fields of study, none of the above literature under review has dealt with the administration and development of the women entrepreneurs in Aizawl, in general. Hence, to fill the research gap, the present researcher has taken up the present study.

Statement of the Problem

Despite the growing recognition of the role women entrepreneurs play in fostering economic growth and social development, women in Aizawl continue to face numerous challenges that hinder their full participation in entrepreneurial activities. While various government schemes and programs exist to support women entrepreneurs, the actual implementation and accessibility of these initiatives at the local level remain questionable. In Aizawl, many women entrepreneurs operate within informal sectors, often without adequate institutional support, access to finance, training, or awareness of available resources. The role of local administrative bodies in promoting entrepreneurship among women is critical, yet there is limited understanding of how effectively these bodies function in practice. Furthermore, traditional gender roles and societal expectations continue to influence women's entrepreneurial decisions and restrict their mobility, confidence, and ability to scale their ventures.

There is also a lack of coordinated efforts between the government, non-governmental organizations, and financial institutions in providing targeted assistance and long-term developmental support. As a result, many women entrepreneurs remain outside the scope of policy benefits, leading to underutilization of their potential. This study seeks to address the gap in knowledge regarding the administrative role and effectiveness in fostering the development of women entrepreneurs in Aizawl. It aims to explore the challenges faced by women in accessing administrative support, assess the implementation of relevant policies, and

identify opportunities for creating a more inclusive and supportive entrepreneurial ecosystem.

Scope of the study

This study focuses on understanding the role of administration and government efforts in the development of women entrepreneurs in Aizawl. It aims to explore the various challenges faced by women in starting and running their businesses, and how government schemes, policies, and support systems have helped (or failed to help) them grow as entrepreneurs. It highlights the level of awareness women have regarding government assistance, access to training, funding opportunities, and other forms of institutional support. The study discusses in detail the concept of women entrepreneurs and analyses their role in the society. The present study is based on Aizawl because majority of the women entrepreneurs in Mizoram are located in Aizawl. The study will be useful for the women entrepreneurs to help them attain economic independence and also the Government of Mizoram in administering more programmes to empower the status of the Mizo women.

Objectives of the study

The main objectives of the study are as follows:

1. To study the general profile of women entrepreneurs and their enterprises in Mizo society and understanding their intricacies in relation to women entrepreneurs.
2. To analyse the programmes implemented by the State Government to promote women entrepreneurs.
3. To examine the different sources of finance of women entrepreneurs and their implications.
4. To identify the constraints that women entrepreneurs face in the course of their business.
5. To give suggestions and recommendations for the growth of women entrepreneurs.

Research Questions

The following research questions have been formulated for the study:

1. What is the status of women and their role in entrepreneurship in the Mizo society?
2. What are the programmes undertaken by the Government for the women entrepreneurs?
3. What are the sources of finance available for women entrepreneurs and their implications?
4. What are the major problems faced by the women entrepreneurs?
5. What are the necessary steps to enhance the position of the women entrepreneurs?

Methodology

The present study is descriptive in design and analytical in nature. A combination of both quantitative and qualitative method is used for the collection of primary data. The quantitative and qualitative data are collected through interview method using a semi-structured interview schedule, and the data is utilised to find out the performance, problems and challenges of the women entrepreneurs in Aizawl. The unit of the study are the women entrepreneurs residing in Aizawl who have registered their enterprises under the Taxation Department in Mizoram.

Sampling

The present study is focused on the administration and development of women entrepreneurs in Aizawl. Out of the different Government Departments in Aizawl responsible for the welfare of entrepreneurs, the Taxation Department was selected purposively for the study as it has the most registered number of women owned enterprises located in Aizawl City. Aizawl is selected for the study as the city consists of the largest number of women entrepreneurs in Mizoram. For the selection of the samples, a purposive non-probability sampling technique is used for the study. The unit of the study is 450 women entrepreneurs, 30% from a total of 1565 women registered under the Taxation Department in Aizawl City (As of December 2024).

Sources and tools of data collection

The present study is based on both primary and secondary data. The primary data from 450 women entrepreneurs purposively selected from Aizawl are collected using semi-structured interview schedule. The data was collected during the period of September to December 2024. In addition to the primary data, the secondary sources of data are collected from the reports and documents maintained by the relevant State Departments. Other information is gathered from books, journals, magazines, handbooks and Internet sources. The collected data is analysed by using descriptive statistics and is presented as simple averages and percentages.

CHAPTERISATION

The study is divided into six chapters:

Chapter I: Introduction

The first chapter is an introductory chapter which deals with the introduction of entrepreneurship, its concept, entrepreneurship growth in India, promoting women entrepreneurship, women empowerment and how Mizo society had evolved in the society and towards entrepreneurship. It also discusses the status of the women in Mizo society and their development through the changing years. The chapter also includes literature review, research gap, the significance and scope of the study, statement of the problem, objectives of the study, research methodology, data sampling method, analysis of the data adopted for the study and chapterisation.

Chapter II: Conceptual study of Women Entrepreneurs

The second chapter focusses on the concept of women entrepreneurs and discusses the different aspects concerning women, their empowerment and venture into the entrepreneurial field through the ages. It discusses in detail the earlier status of women in the society and the challenges they have faced. The chapter also highlights the women entrepreneurial activities in India, the overview of women entrepreneurs in India and in North-East, State wise women owned establishment in

India and the overview of women entrepreneurs as concluded from the 6th economic census. It also discusses in detail about gender equality.

Chapter III: Women entrepreneurs in Aizawl

The third chapter discusses detailed profile of the women entrepreneurs in Aizawl. It also includes the location, area and topography, climate and rainfall of Mizoram. and a detailed profile of Aizawl, the social and cultural background of the Mizo People, the different localities and education system of the Mizos.

It attempts to study the background of the Mizo women in general, their work participation in the society, their involvement in the decision-making process in the society and within their families. It also highlights the role of Mizo women as entrepreneurs in the patriarchal Mizo society.

Chapter IV: Government programmes for the upliftment of Women

Entrepreneurs

The fourth chapter focusses on the different schemes and programmes undertaken by the Government to promote women entrepreneurs. It identifies the role played by Governmental and non-Governmental agencies and programmes targeted to the development of women entrepreneurs. This chapter highlights the different Central Government schemes and the loans that it offers to women entrepreneurs through partnership with the Banks in India. The role of New Economic Development Policy (NEDP) and different other entrepreneurship schemes for women in Mizoram is also included.

Chapter V: Analysis and Interpretation

The fifth chapter indicates the analysis and interpretation of the women entrepreneurs in Aizawl city. It also includes the socio-economic profile of the Mizo women entrepreneurs, their awareness of Government fundings and the problems that they face in their business.

Chapter VI: Conclusions

The sixth chapter includes the summary, findings and conclusions drawn from the previous chapters. Suggestions were made for the women entrepreneurs based on the findings and scope for further research was also highlighted in this chapter.

CHAPTER-2

CONCEPTUAL STUDY OF WOMEN ENTREPRENEURS

This chapter discusses the conceptual study of women entrepreneurs. It emphasizes on the role of women in the society and the challenges they face. The chapter also highlights the constitutional framework for women empowerment and entrepreneurship in India. It also discusses the women entrepreneurial activities and the overview of women entrepreneurs in India.

CONSTITUTIONAL FRAMEWORK PROMOTING WOMEN EMPOWERMENT AND ENTREPRENEURSHIP IN INDIA

The Indian Constitution lays a strong foundation for the empowerment of women through various provisions embedded in the chapters on Fundamental Rights, Directive Principles of State Policy, Fundamental Duties, and special provisions related to local governance. Although the Constitution does not explicitly mention "women entrepreneurship," it establishes the groundwork for women's equal participation in economic and public life, which is vital for the growth of women-led enterprises.

Fundamental Rights

a) Article 14 – Equality before Law and Equal Protection of Laws

This guarantees that the State shall not deny to any person equality before the law, which includes equal opportunities for women in social, economic, and legal spheres.

b) Article 15(1) – Prohibition of Discrimination

It prohibits discrimination on the grounds of religion, race, caste, sex, or place of birth. This ensures women's equal access to resources and opportunities.

c) Article 15(3) – Special Provisions for Women and Children

This clause empowers the State to make affirmative action in favor of women, thereby legitimizing women-specific policies and programs, including those related to entrepreneurship, education, and welfare.

d) Article 16 – Equality of Opportunity in Matters of Public Employment

It provides for equal opportunity in employment under the State, a crucial element for economic empowerment and participation in administrative and entrepreneurial domains.⁴⁵

Directive Principles of State Policy (DPSPS)

a) Article 39(a) – Right to an Adequate Means of Livelihood

Ensures that men and women equally have the right to adequate means of livelihood, laying the groundwork for economic independence.

b) Article 39(d) – Equal Pay for Equal Work

Aims to eliminate economic discrimination by ensuring women receive equal remuneration for equal work, promoting fairness in the workplace and entrepreneurial settings.

c) Article 39(e) – Protection of Health and Strength of Women Workers

Emphasizes the State's responsibility in preventing exploitation of women in employment, indirectly fostering safe and equitable environments for women entrepreneurs.

d) Article 42 – Just and Humane Conditions of Work and Maternity Relief

Encourages favorable conditions for working women, especially mothers, and enhances their capacity to balance professional and personal responsibilities.

e) Article 46 – Promotion of Educational and Economic Interests of Weaker Sections

Although primarily focused on SCs and STs, this article extends to women from these communities, ensuring their educational and economic development.⁴⁶

⁴⁵ *Indian Constitutional Framework; Articles 14, 15 and 16 of the Indian Constitution and women's rights – Rights of Women and Children.* (2015). <https://ebooks.inflibnet.ac.in/hrdp05/chapter/indian-constitutional-framework-articles-14-15-and-16-of-the-indian-constitution-and-womens-rights/>

⁴⁶ *PART IV DIRECTIVE PRINCIPLES OF STATE POLICY.* (n.d.). <https://www.mea.gov.in/Images/pdf1/Part4.pdf>

Fundamental Duties

Article 51A(e) – Duty to Renounce Practices Derogatory to the Dignity of Women

It imposes a moral obligation on citizens to uphold the dignity of women, thereby contributing to a societal environment conducive to women's empowerment and leadership.

Provisions related to Local Self-Governance

a) Article 243D(3) – Reservation in Panchayats

Provides for the reservation of not less than one-third of the total number of seats for women (including SC/ST women) in Panchayats.

b) Article 243T(3) – Reservation in Municipalities

Similar provisions apply to municipalities, ensuring women's political representation and participation at the grassroots level.

c) Article 243D(4) & 243T(4) – Reservation of Chairperson Posts

Enables women to hold leadership positions in local self-governing bodies, nurturing their administrative skills and leadership, essential traits for entrepreneurship.

WOMEN ENTREPRENEURS

Albert Einstein has stated that, “The woman who follows the crowd will usually go no further than the crowd. The woman who walks alone is likely to find herself in places no one has been ever before”. This is very true for women entrepreneurs. Those who wish to be independent, make their own choices and decisions and in the process become entrepreneurs. Women who organise and manage an enterprise especially business are termed as women entrepreneurs. The Government of India has defined women entrepreneurs as “an enterprise owned and controlled by women having a minimum financial interest of 51% of employment generated in the enterprise to women.” The factors that bring women to business is their passion for work and desire for control. It is often said that women excel at

multitasking, which enables them to effectively balance family responsibilities and career pursuits while maintaining a strong focus on their goals.

Tales of leadership can be found at home in those who run households, in business women who run companies or both. Their experiences could be shared but their journeys, struggles and triumphs in several male dominated industries are unique and remarkable⁴⁷. In recent years, the study of women entrepreneurship has experienced great growth, gaining a broad consensus among academics and contributing above all to understanding all those factors that explain the difficulty of women in undertaking an entrepreneurial career.

Swami Vivekananda, one of the greatest sons of India, quoted that, “There is no chance for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on only one wing.” Therefore, the inclusion of ‘Women Empowerment’ as one of the prime goals in the eight Millennium Development Goals underscores the relevance of this fact. Treading the path, in order to achieve the status of a developed country, India too needs to transform its colossal women force into an effective human resource and this is possible only through the empowerment of women.

There are two issues of global nature, one currently facing the entire mankind and the other a few societies or distinct cultures; environment and gender development. Environment encompasses what man has done to nature, the way he has exploited, fouled and abused it resulting in threats to the health and survival of future generations of mankind and other species-plants and animals which have been a source of man’s survival so far. The gender question revolves around what man has done or is doing to women, the other half of the mankind. The environment problem is physical, economic, industrial, technological, avarice and senseless short-sightedness on the part of the modern man whereas the gender question is complex steeped deep in history influenced by prejudices, discriminatory religious and social codes of behavior imposed on women, and man’s audacity in arrogating to himself a superior status and treating the woman his subordinate.

⁴⁷ Magzter Inc. (n.d.). Magzter - World’s Largest Digital Newsstand with 9,000+ Magazines & Newspapers. Magzter. <https://www.magzter.com/news/954/2474/112020/a2ppk>

The status, freedom and respectability accorded to and enjoyed by women in society is a mark of wisdom and civilization of that particular society. We can conceive of a continuum wherein at one end of the continuum women enjoy equal rights, respectability and are equal partners in economic pursuits and social positions and at the other end, one finds women treated inferior to man, deprived of freedom as enjoyed by man. The gender question is a perennial question. The world body may declare equal opportunities and rights for women and men but it is the nation states and the religious and ethnic groups that have to translate such a principle into reality. One is forced to come up with a statement that so long as a man does not treat a woman his equal, he is not civilized. Looked at from any angle, political, economic, social, religious, spiritual or moral, woman is an equal partner and should be an equal partner in all pursuits of life.

In the historical evolution of mankind, woman has been an economic partner to man, besides her biological and social roles. It is said that it was the woman who discovered the possibility of domesticating plants for food and beginning the rudiments of horticulture. It was so when man was in the hunting and gathering stage. Since then, through agricultural and industrial revolutions, she has been an economic partner in the family of man. She started the enterprise of food cultivation and later adopted bartering the food articles for other necessities of life. Over a period of time, certain patterns of life and the division of labour changed. She worked on the farm, kept the house and reared the children. Further, in the India (Hindu) context, when social stratification (caste-system) and occupations became institutionalized, the womenfolk confined themselves in their respective occupations or professions.

Over a period of time, class distinctions emerged, accompanied with restrictions, norms or social sanctions and certain freedoms enjoyed by women. In the general society, high and middle class women tended to confine themselves to the biological and social role of rearing children and keeping the house. But in the case of economically lower class women, besides their bio-social roles, they had equal or more than equal share in the economic activities of the family. In the recent past, the increase in women's education, industrialization, urbanization, social and

occupational mobility, the emergence of nuclear families, westernization, politico-social movements and changes in the value system, some educated women have taken to certain careers. Some compelled by economic necessity, have taken to small business and trade.⁴⁸

Historically, women have at all times and in all types of economies made a substantial contribution to the production and distribution of their community's resources. The role of women in the development process has been widely investigated in different cultures of various countries. By now, it has become an established fact that women have been stepping out of their traditional status of being confined to the environment of their homes. They perform dynamic roles in enabling their society to advance towards development and prosperity. Women's productive efforts and their capability to shape family life and thus society have convinced more and more men of the need to recognize women's equal right and status. Women's employment or self-employment in market production makes an important contribution to economic growth and particularly to the development of certain "modern sectors" and industries which could not survive without them and have proved especially important to the balance of payments. But women's non-market activities also play an important role through largely unrecognized and unrewarded role.

Indian women entrepreneurs are confronted with plethora of challenges. Access to easy and affordable finance and marketing is identified as prominent challenge by majority of women entrepreneurs. Hefty prices of raw materials, cumbersome procedures of licensing and registration and exclusion from banking and financial services create obstacles for women entrepreneurs. Women entrepreneurs are often plagued with very weak financial status owing to which they are constrained. Lack of social and family cooperation, illiteracy and unawareness about various government schemes and programs hinder development of women entrepreneurship.

⁴⁸ E.DShetty & P.Krishna Moorthy, Women Empowerment through Entrepreneurship Development, Anmol Publications, New Delhi, 2007, pp-301-303

Women entrepreneurs often report challenges associated with financial, labor and marketing problems. Lack of cash flow and working capital, lack of manufacturing experience and burden of household responsibilities pose a serious challenge to women entrepreneurs of India. Social conditioning renders women to be shy, introvert and more concerned with family obligations. Shyness in business interactions, low achievement motivation, risk averse attitude, lower level of education, burden of family obligations, gender bias at the level of family and society, lack of managerial skills and experience, lack of business related information, non-availability of finance are some of the challenges. Challenge of easy and affordable working capital and equity finance, poor marketing support, and infrastructural obstacles pose prominent challenge to women entrepreneurship. A range of social, personal, marketing, mobility, government support, financial, production and labor related problems, stress of work life balance and poor technical expertise are reported as main challenges faced by women entrepreneurs. Striking work life balance, poor self confidence, lack of business related knowledge, shyness and reluctance in business dealings, lack of formal finance due to insufficient collateral, marketing problems, and scarcity of business premise are common challenges. Some of the constraints encountered by women are exclusive to them (gender specific) while some of the constraints are faced by entrepreneurs irrespective of gender (gender neutral). Women entrepreneurs in India are confronted with a wide array of challenges in their careers. Availability of venture and working capital emerges as the top challenges confronted by women entrepreneurs. Safe and affordable access to markets is another concern. Infrastructural bottlenecks, lack of advisory and business development support services, unawareness regarding existing provisions of government support and lack of social conditioning conducive for women's entrepreneurial personality strongly impede development of women entrepreneurship in Indian context.⁴⁹

⁴⁹ Adak, K. (2024). Gender Influence on Entrepreneurship: A Case Study of Aizawl District of Mizoram.pdf. [www.academia.edu](https://www.academia.edu/32531203/Gender_Influence_on_Entrepreneurship_A_Case_Study_of_Aizawl_District_of_Mizoram_pdf). https://www.academia.edu/32531203/Gender_Influence_on_Entrepreneurship_A_Case_Study_of_Aizawl_District_of_Mizoram_pdf

Women's subsistence agricultural production, for example, subsidizes many rural worker's families and thus lowers the real wage that employers have to pay them, increasing the surplus available for reinvestment and growth. It includes not only the cultivation of staple grains, but also poultry rearing, vegetable farming, collection of forest products and other supplementary activities. Women's craft production for the household use has the same effect. And in many areas, the time consuming and backbreaking tasks of fetching and carrying water, and gathering firewood, are assigned to women as is household marketing and the transport of goods often for considerable distances on foot. Child rearing, including the teaching of household and farm production tasks which largely devotes on women, daily housekeeping and cooking, and general household management, including budgeting and financial management, completes the wide range of activities which comprise women's reproductive duties.⁵⁰

It has become common to describe women as invisible to depict a situation in which planners of development strategies have failed to pay serious attention to the different roles and functions of women. In maintaining and nurturing the family, women frequently find ways to add to household income. Their entry or exits from market activities are sometimes flexible, dependent on contingency. This activity occurs mostly in the "informal sector" and is commonly small-scale, requiring low levels of skills and earning low returns. In most parts of the developing world, the major benefits of economic growth have failed to reach women. Women have also paid a steep price for the modest glimmerings of modernity that have reached them. In different places around the world, women's labour obligations have multiplied, their independent resources have shrunk, and their autonomy and cultural worth have often diminished as development has unfolded.

Failure to develop women's resources and skills undermines development as a whole. Women's labour, whether paid or unpaid, is essential. Women everywhere are primary care-givers for their families and children. Decision women make and

⁵⁰ E.DShetty & P.Krishna Moorthy, *Women Empowerment through Entrepreneurship Development*, Anmol Publications, New Delhi, 2007, pp-301-303

skills women have materially affected the health, nutrition, attire, cleanliness and emotional equanimity of all family members. With the sharpening recognition that development hinges on the fulfillment of basic human needs and the quality of life as well on the transfer of capital and technology, women have at last found their way onto the international development agenda, though the resolution of these problems has barely taken shape.⁵¹

Female entrepreneurs represent the fastest growing category of entrepreneurship worldwide and have received, especially in recent years, the attention of many academics. The entry of women in the field of entrepreneurship is a relatively recent phenomenon though the concept of entrepreneurship was never restricted to men alone. In common perception, entrepreneurship particularly of industrial type, is an all male game. Not only in entrepreneurship, but overall participation of women is unfavorable compared to those of their male counterparts. The term gender was first introduced by Stoller to describe people based on biological and physical characteristics which determines the individual's behavior. Based on these characteristics, men are expected to behave well masculine while women should think and to behave feminine. According to the social role theory, gender stereotypes can make a person socially acceptable. When a role is associated with men, women they are not suited to the role because they do not have the necessary skills. The behavioral differences related to gender specific perceptions and preferences could explain the different inclination of men and women toward entrepreneurship. This stereotyped and male-centered vision discourages some women from participating in business activities, which could also have a consequence on people who interact with women at the community level, creating an additional barrier.⁵²

⁵¹ Kumar, N. A. (2021). Problems and Prospects of Women Entrepreneurship in India with Special Reference to the North- East region. *Management Insight - the Journal of Incisive Analysers*, 17(02), 68–72. <https://doi.org/10.21844/mijia.17.2.7>

⁵² Cardella, G. M., Hernández-Sánchez, B. R., & Sánchez-García, J. C. (2020). Women Entrepreneurship: A Systematic Review to outline the boundaries of scientific literature. *Frontiers in Psychology*, 11. <https://doi.org/10.3389/fpsyg.2020.01557>

Worldwide, women are more likely to be poorer than men deprived of higher education, under-represented in power and decision making, in both private and public spheres, and even subjected to all forms of violence-physical, sexual, psychological or even economical. It is believed that women, if utilized properly, are very crucial for the economic development of the nation. In this direction, developmental policies are required in reducing birth rates, child mortality, health and nutrition, education, HIV/AIDS, building self-sustaining community organizations and encouraging grass roots democracy. Microfinance, as one of the emerging interventions, is aimed at ending world poverty. Microfinance, ensuring access to the very basic small financial services to the poor and deprived sections that have no access to such services for lack of collateral to offer, is believed to be an effective initiative to address the issues of “feminization of poverty”. Microfinance is basically an alternative source of finance meant for the poor, especially women, who otherwise rely on informal sources of finance. In today’s time employment and income generation through entrepreneurs is one of the vital tools for the development of the economy.

In the last few decades, almost all developing countries are emphasizing the inclusive growth strategy to counter the problems of joblessness in the economy. However, inclusiveness in every aspect is important to achieve far-reaching development. The female population of the world today is 3.9 billion to which 673 million is in India itself. The position of women in Indian society is undergoing a process of transformation that has an important impact on socio-economic development. It has been observed that cultures and societies that distinguish based on gender, indulge the cost of diverse negative consequences such as more poverty, lesser economic growth, weaker governance and a comparative substandard living for all people.

Considering the macro level, women are more likely to be poor worldwide than men. In India, women are traditionally brought up to become homemakers. They are taught household work and their employment is always considered temporary. Sometimes, women are encouraged to leave their jobs after marriage to take care of the family. The gender gap runs deep in India. To minimize gender gap,

participation in entrepreneurship by women has an eminent role that could boost GDP in the long run. With growing urbanization and globalization, life has become more challenging giving much impetus to education and employment of women. The majority of women, as labour, work in agricultural fields, construction works, housekeeping, factories, etc., and a small number of them are self-employed and occupied in production or income-generating activities. The female counterpart of a society have a higher unemployment rate than men in every country and make up the greater portion of the informal sector of most economies.

Women are facing challenges for their equal rights in various multidimensional activities. Any individual woman or a group who initiates, develops and manages a business enterprise is known as a woman entrepreneur. Women empowerment is a qualitative measure and therefore difficult to quantify. Sometimes networking, communication and mobility or maybe voting, political involvement, informally participating in community problem solution leads to female empowerment. The United Nations revealed eight specific Millennium Development Goals commonly known as MDGs or SDGs. Gender parity and empowerment of women regarded as the third target of the MDGs explaining the magnitude of the issue.⁵³

Gender discrimination is one of the most problematic, highlighted and impactful issues worldwide. Globally discrimination related to girl's education, mobility, decision-making ability, health issues, employment in the formal sector, pay system, etc., are the issues where women are exploited continuously. Gradually women feel powerless and unable to raise her voice towards her rights. Gender discrimination acts as an obstacle to women's empowerment. The position of India in regards to gender discrimination is not in good position compared to other countries. India scored a dismal 112th rank(out of 153 countries) in the World Economic Forum(WEF) Global Gender Gap Index 2020, though it was 108th rank in 2018. Further, India ranked 149th in economic participation and opportunity for

⁵³ Sudarshan Maity, Tarak Nath Sahu, Women Entrepreneurs and Determinants of their success: An empirical study, SEDME, Vol.47,2, June 2020, pp-115-129

women.⁵⁴ India is also faring in overall rank in comparison with neighbours (South Asia). As neighbor countries, Bangladesh, Nepal and Sri Lanka ranked far better than India and they ranked 50th, 101st and 102nd, respectively, in the year 2019 (World Economic Forum, 2019). In the Indian labour force participation, the gender gap is more than 50% in 2018 (Economic Survey, 2018-2019). The women engage actively in the labour market (i.e., working or looking for work), one of the lowest participation rates in the world, and ranked 145th.

In India and some other countries also, there seems to be cultural bias regarding the comparative role of man and women. Gross National Product (GNP), per capita income and wage are not only the measures for growth of an economy, the development of an economy is also measured in terms of involvement and exploitation of the capabilities of both men and women as a constructive human resource potential. In this circumstance, the role of women cannot be neglected from the total fabric of development. Identical involvement of men and women in social and economic sphere is a necessary condition for the growth of not only of the women but also the economy as a whole.⁵⁵ Indian economy and also the status of the women remained stagnant for a long time. They started to change for the better slowly with the advent of the British education system but women are still victims of the basically exploitative mechanism operating against them. In fact, like the resulting development pattern of the Indian economy, the Indian woman has suffered a dualism in status on her way to play effectively her economic and social role.

Women Entrepreneurship in India

Women entrepreneurship in India is still emerging. The representation of women as entrepreneurs is quite limited. In this section representation of women entrepreneurs in India is analyzed through data available in key government publications. The ranking of India on parameter of women entrepreneurship

⁵⁴ Sudarshan Maity, Tarak Nath Sahu, Women Entrepreneurs and Determinants of their success: An empirical study, SEDME, Vol. 47, 2, June 2020, pp-115-129

⁵⁵ Lalhunthara, Gender Comparison in Entrepreneurship: A Study of MSMEs in Aizawl District, Mizoram in Senhri Journal of Multidisciplinary Studies, Aizawl, Vol. 3, No. 2, July-December, 2018 pp-45-54.

according to the Global reports is also very dismal. According to the “Female Entrepreneurship Index Report”, 2015 compiled by Global Entrepreneurship Development Institute, India ranked 70 with a low score of 25.3 among 77 countries studied. India lags behind even African countries.

According to the Global Entrepreneurship Monitor Report on Women’s Entrepreneurship 2016-17, India needs a lot of improvement as far as women entrepreneurial activity is concerned. Entrepreneurial activity in women is summarized in Table 1.1. Total early stage entrepreneurial activity in Indian females is only 7.6 percent while percentage of women having established business activity is only 3.4 percent.

Table No 2.1: Women’s Entrepreneurial Activity in India

Parameter	Value
Female total early stage entrepreneurial activity (TEA)	7.6 percent
Ratio of female/male TEA	0.6
Percentage of necessity driven women entrepreneurs	33.1
Percentage of opportunity driven women entrepreneurs	61.6
Percentage of Indian women having entrepreneurial intentions	16.7
Percentage of women established business activity	3.4

Source: Global Entrepreneurship Monitor Report on Women’s Entrepreneurship 2016-17

Economic Census

The most recent data pertaining to Women entrepreneurship in India is detailed in Table No 2.2

Table No 2.2: Overview of Women Entrepreneurs in India

Total number of establishments owned by women entrepreneurs	8,050,819
Rural establishments owned by women entrepreneurs	5,243,044(65.12%)
Urban establishments owned by women entrepreneurs	%

Women owned establishments without hired workers	6,697354 (83.19%)
Women owned establishments with hired workers	1,35,3465(16.31%)
Women owned agricultural establishments	2.76 Million (34.3%)
Women owned non agricultural establishments	5.29 Million (65.7%)

Source: All India report of Sixth economic census 2016.

According to the Sixth Economic Census, 8.0 million women owned establishments constitute around 13.76 per cent of the total number of 58.5 million establishments. Women owned and run establishments engage 13.48 million persons which is 10.24 percent of the total workers engaged in variety of economic activities in India. State wise profile of women entrepreneurs is exhibited in Table 2.3.

Table No 2.3: State wise Women Entrepreneurship in India

State /UT	Total Women establishment	Percentage of total establishments
Andhra Pradesh	84912	10.56
Arunanchal Pradesh	6413	0.08
Assam	154158	1.91
Bihar	153610	1.91
Chhattisgarh	77976	0.97
Goa	16656	0.21
Gujarat	528623	6.57
Haryana	124524	1.55
Himachal Pradesh	49173	0.61
Jammu and Kashmir	31292	0.39
Jharkhand	54732	0.68
Karnataka	545806	6.78
Kerala	913917	11.35

Madhya Pradesh	223405	2.77
Maharashtra	664300	8.25
Manipur	88286	1.1
Meghalaya	29530	0.37
Mizoram	15828	0.2
Nagaland	13657	0.17
Orissa	249600	3.1
Punjab	110921	1.38
Rajasthan	247992	3.08
Sikkim	5304	0.07
Tamil Nadu	1087609	13.51
Tripura	14506	0.18
Uttarakhand	31419	0.39
Uttar Pradesh	482379	5.99
West Bengal	831337	10.33
Andaman and Nicobar islands	2513	0.03
Chandigarh	5783	0.07
Dadar & Nagar Haveli	1304	0.02
Daman & Diu	805	0.01
Delhi	70434	0.87
Lakshadweep	460	0.01
Pondicherry	10169	0.13
Telengana	356486	4.43

Source: All India report of Sixth economic census 2016

Following points about women entrepreneurship in India can be concluded from the results of Sixth Economic Census:

- The representation of women in the area of entrepreneurship is very limited as only 13.76 % of establishments are women owned.
- Majority (83.19%) of the women owned establishments run without a hired worker.

- Majority (65.7%) of the women owned establishments are non- agricultural establishments.
- The top five states in women entrepreneurship are Tamil Nadu (13.51 percent), Kerala (11.35%), Andhra Pradesh (10.56 per cent), West Bengal (10.33 Percent) and Maharashtra (8.25%).
- The top five economic activities undertaken by women entrepreneurs are agriculture (34.3%), manufacturing (29.8%), trade (18.23%), other Services (5.38%) accommodation & food services (2.77%).
- In agricultural activities majority of establishments (92.20%) pertain to livestock activities.
- In non agricultural activities majority (45.36%) of the establishments are in manufacturing activities.
- Women owned establishments provided employment to 13.48 million persons.
- Majority (89%) of the women owned establishments were of perennial nature, 9% seasonal and 2% casual.
- Majority (79%) of the women owned establishments were self-financed while 14.65% were financed from donations or transfers from agencies. Only 3.37% availed funding from government sources, merely 1.08% availed finance from financial institutions, 0.84% availed loans from non-institutions/ money lenders and only 1% availed finance from self-help groups.⁵⁶

Women entrepreneurship is instrumental for achieving economic and societal growth. Despite constituting around half of the total population of India, the economic participation of women is very limited. Women entrepreneurs of India are now emerging in non traditional sectors. Women entrepreneurs are a heterogeneous segment having diverse demographic, economic and educational background. It is imperative that the policies and schemes cater to the unique needs of every segment. It is evident that there are numerous challenges faced by women in the course of their

⁵⁶ Miron, D., & McClelland, D. C. (1979). The impact of achievement Motivation training on small businesses. *California Management Review*, 21(4), 13–28. <https://doi.org/10.2307/41164830>

entrepreneurial career. There is a need of comprehensive action plan to counter these challenges. Women entrepreneurship is concentrated in five states namely Tamil Nadu, Kerala, Andhra Pradesh, West Bengal and Maharashtra. The policy and interventions of these states needs to be explored so that the best practices can be emulated in other states.

Indian women are generally viewed as economic burden and the contributions they make to their families are overlooked. Therefore, female work participation rate is considered as the only suitable measures of economic role of women in the society. Participation of women in income-generating activities for the family has been increasing over time. Female work participation not only increases their family income but also brings economic independence among women in the household. No one would deny the fact that development of society requires full participation of all sections of population including women. Entrepreneurship development among women can be considered a possible approach to economic empowerment of women. A woman entrepreneur is economically more powerful than as a mere worker because ownership not only confers control over assets but also gives her the freedom to take decisions. This would uplift her social status significantly. Through entrepreneurship development, a woman will not only generate employment for other women in the locality. This will have a multiplier effect in the generation of income and poverty alleviation. Though the concept of entrepreneurship was never restricted to men alone yet the entry of women in this field is relatively a recent phenomenon. The new Industrial Policy 1991 redefined women entrepreneurs for encouraging their growth and development. Many banks and financial institutions have also opened women's cell to help women entrepreneurs in India. The second all India Census of SSI units revealed that 7.7% SSI units in India, were managed and controlled by women entrepreneurs.⁵⁷

Women entrepreneurs may be defined as a woman or a group of women who initiate, organise and run a business concern. Women entrepreneurs are those women who think of a business enterprise, initiate it, organise and combine factors of

⁵⁷ Dlumoni Goswami & Anjali Devi, Women Entrepreneurs in the greater area of Assam, Journal of Community Guidance and Research, New Delhi, Vol.27, No.3, November, 2010, pp-415-422

production, operate the enterprise and undertake risks and handle economic uncertainty involved in running it. In short, women entrepreneurs are those women who think of a business enterprise, initiate it, organise and combine factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running it.

According to the Government of India, “A woman enterprise is the one owned and controlled by a woman having minimum financial interest of 51% of the capital and giving at least minimum 51% of generated employment to women”. Over 1/3rd of the entrepreneurial ventures in the world are run by woman entrepreneurs. Due to economic progress, better access to education, urbanization, spread of liberal and democratic culture and recognition by society, there has been a spurt in woman entrepreneurship in India. Special incentives and drives have been created in India to bolster the growth of women entrepreneurs. Schemes like Startup India and Standup also make special case to promote entrepreneurial drive among women.⁵⁸ There are different factors influencing woman to become an entrepreneur. Such factors can be divided into two – (1) the push and (2) the pull factors. The push factor is allied with negative environment and the pull factor is attributed to the push factor may result from low income, low job satisfaction or lack of job opportunities and strict working hours. The pull factor, however, may result from the need of fulfilling the desire to help others and self-accomplishment.

Dhaliwal (1998) found the push factor to be evident in the developing countries. Empirical evidence on the push and pull factors revealed that women entrepreneurs in the developed countries were influenced by the need for achievement, while women entrepreneurs in the developing countries were influenced by a combination of push and pull factors. Women are influenced by socio-cultural complexities to become an entrepreneur in developing countries. Because of such complexities in the factors influencing women entrepreneurship

⁵⁸ D, A. (2020c, October 24). *Women Entrepreneurship: Definitions, problems, roles, importance, features, functions, schemes*. Your Article Library. <https://www.yourarticlelibrary.com/women/women-entrepreneurship/women-entrepreneurship/99813>

development in developing countries, many international organizations adopted strategies to overcome such complexities. In this dynamic world, women entrepreneurs are a significant part of the global expedition for sustained economic development and social progress. Due to the growing industrialization, urbanization, social legislation and along with the spread of higher education and awareness, the emergence of Women owned businesses are highly increasing in the economies of almost all countries.

In former days, for Women there were 3 Ks- Kitchen, Kids, Knitting, then came 3 Ps- Powder, Pappad, Pickles and now at present there are 4 Es- Electricity, Electronics, Energy, Engineering. Indian women had undergone a long way and are becoming increasingly visible and successful in all spheres and have shifted from kitchen to higher level of professional activities.⁵⁹ Women entrepreneurs are fast becoming a force to reckon with in the business world and are not only involved in business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Educated Women are contributing to a great extent to the social transformation and in the future, more women are expected to be seen venturing into areas traditionally dominated by men.

Today's women in India are taking more and more professional and technical degrees to cope up with market need and are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. It is perhaps for these reasons that Government Bodies, NGOs, Social Scientists, Researchers and International Agencies have started showing interest in the issues related to entrepreneurship among women in India. Gradually but steadily, world over, women entrepreneurs have emerged as successful entrepreneurs while earning many accolades for themselves. For e.g. Oprah Winfrey, an American entrepreneur, television host and media executive

⁵⁹ D, A. (2020c, October 24). *Women Entrepreneurship: Definitions, problems, roles, importance, features, functions, schemes*. Your Article Library. <https://www.yourarticlelibrary.com/women/women-entrepreneurship/women-entrepreneurship/99813>

received the Presidential Medal of Freedom in 2013 for her outstanding work in the field of entertainment and social impact.

Women getting into areas like entrepreneurship and business governance have positive influence on the society. While wealth creation is an aspect common and shared amongst men, women have proven that they can also create and distribute wealth in society and provide employment like any other entrepreneur. Women entrepreneurs must participate in events, conferences, workshops and seminars and actively involve themselves with educational initiatives, to create the image change. Once a change in the image is achieved in the society, it becomes easy for women to have a greater influence on the younger generation.⁶⁰

In recent years, India has seen a quick development in new businesses. Similarly, numerous women are courageously stepping into startups. Women entrepreneurs and their growing presence in India have essentially inveigled the social and economic census of the count. The participation of women in the workforce has helped a large number of families pull out of hardship and has prompted job creation. Women are well-known for their leadership abilities, as a result, they will continue to dominate in cutting-edge ventures. Economic independence has long been the key to an evolving society, and the innovation in entrepreneurship that women will surely bring it. More women in leadership will create more mentors and role models for the next generation especially for those who are keen to start small businesses and need the appropriate inspiration and guidance.

Women are more determined by a cause than men are to be an integral part of society and to be a catalyst of progress in the current world status quo. Many women have launched their start-ups with the intent of solving particular problems or filling needed gaps in the lives of women. "Women are the primary consumers and influencers for mega categories like beauty, fashion, home, etc. It's only logical for businesses to have strong representation in leadership for women," said Ghazal

⁶⁰ D, A. (2020b, October 24). *Women Entrepreneurship: Definitions, problems, roles, importance, features, functions, schemes*. Your Article Library <https://www.yourarticlelibrary.com/women/women-entrepreneurship/women-entrepreneurship/99813>

Alagh, Co-Founder & CIO Honasa Consumer (Mamaearth & The Derma Co).⁶¹ At the point when women are hitting the bull's eye at the bourses and joining the billionaire club, Indian companies are getting a truly necessary non-androgenic viewpoint. In a generally male-dominated world, women are finally conquering their feet to celebrate entrepreneurial thoughts and pace their direction to become effective businesswomen. The number of women-led and founded startups in India has increased multi-folds. Out of 136 unicorn startups in India, five are women-led, and this number is only going to go up. There is a massive sea change taking place right before our eyes, and habits are being adopted much faster. Brands are able to scale up a lot faster. With social media and influencers, - all these trends are helping. It's also crowded, but the best brands will surface! There's a massive opportunity for female entrepreneurs to take the leap and bring their entrepreneurial ideas to life! Sustainability is poised to go mainstream in the coming years, especially in industries like food, wellness, beauty, fashion, and textiles, where we will see the emergence of multiple female entrepreneurs who will empower like-minded women to join the cause and drive the sustainable movement.

The emergence of women entrepreneurs in any society may be caused by many things, some of which may be because of force, some may be by chance and some other may be due to ambitions. However, there are some other women whose aim is becoming entrepreneurs and they take up entrepreneurial pursuit intentionally. The problems faced by men and women entrepreneurs are same and it is not prudent to give uniqueness on the problems faced by women entrepreneurs. But this view is found to be senseless that men are more entrepreneurial than women. It is accepted that what is not a problem for men may be a very big issue for women.

Almost half of the world population consists of women. However, the participation of women in lucrative employment is relatively low compared to their men counterparts. In almost all countries in the globe, the average income of women is less than those of men. Women entrepreneurship coming to the fore and the

⁶¹ Year 2022: *Decoding Women Entrepreneurship*. (n.d.). BW Businessworld. <https://www.businessworld.in/article/Year-2022-Decoding-Women-Entrepreneurship/12-01-2022-417390/>

conceptualization of 'women as entrepreneurs' is flattering a global episode now. As per the Global Entrepreneurship Monitor (GEM), women amount to be more than one-third of the people associated with in entrepreneurial venture and are plausible to take part an even substantial position when unorganised sectors are contemplated⁶².

Women all over the world are playing a vital role in business community. Morris asserted that higher levels entrepreneurship in developing countries will significantly improve the economic performance and raise incomes⁶³. A study by the United Nations (2002) found a causal relationship between entrepreneurship, economic growth and poverty reduction and noted that the Micro, Small and Medium Enterprises (MSMEs) are the backbone of the private sector in the developing world since they create jobs. Micro, Small and Medium Enterprises (MSME) business enterprises are considered to be the most critical factor in dealing with problems of unemployment and poverty both in rural and urban areas. MSMEs empower the poor by developing skills, self esteem and self efficiency. Businesses undertaken by women continue to exhibit economic power throughout the world. As per the report of GEM, 8.9% of women participated in entrepreneurship worldwide.

Women entrepreneurship can be a great tool to bring about social reforms. In fact, issues like female infanticide, dowry and disparity based on gender etc., can be curtailed if women start respecting their positions, holding on to their positions and become independent in business and economics. The very fact that women can be a positive contributor to a family income can change the image of women in rural parts of India. This can result in lot of rural families beginning to send their girl children to study further. This can also impact the way the next generation grows up. Being the central piece in a family, aspects like culture and family values are better promoted by women in society, at both personal and professional planes. With the shift from industrial age to information age, it becomes all the more important to see how women rights and respect are embraced today in the industry. With technology

⁶² Minnuti et.al, Entrepreneurship and Network Externalities in Journal of Economic Behaviour and Organization, Vol.57(1), 2005, pp-1-27.

⁶³ Morris,S(2001) Growth and Transformation of small firms in India, New Delhi, Oxford University Press

invading most of the industries, the trend definitely seems positive and encouraging for more women to participate and take part in entrepreneurial activities. Though the overall trend is interesting, it is also important for both men and women to consider practising the same seriously.⁶⁴

Gender equality is a fundamental human right; but more than that, it is a necessary foundation for a peaceful and sustainable world. The overall objective of gender equality is to create a society where both men and women have equal access to all resources and opportunities. UNESCO (United Nations Educational, Scientific and Cultural Organization) says that all forms of discrimination based on gender are violations of human right and they act as a barrier to the achievement of 2030 agenda for sustainable development. Wherever gender equality exists, it is always the women who are disadvantaged in relation to decision-making and access to economic and social resources. To promote gender equality, focus should be given to women empowerment by giving women more autonomy to manage their lives. India has a lower share of women's contribution (17%) to GDP than the global average of 37%. When we look at the Indian business, only 14% are run by women. Effort should be taken to increase the number of women entrepreneurs. Those days are gone where women had to limit their dreams and aspirations into four walls of the house, and now the entire society is waiting to see the growth of women with various supports given by the Government authorities. Nowadays, we can see women participation in every field including politics, business, science, law etc., companies are greatly benefited by increasing employment and leadership opportunities to women which is reflected in their organisational growth. It is essential that companies with three or more women in top management function higher in all dimensions of organisational performance.⁶⁵

⁶⁴ D, A. (2020, October 24). *Women Entrepreneurship: Definitions, problems, roles, importance, features, functions, schemes.* Your Article Library. https://www.yourarticlelibrary.com/women/women-entrepreneurship/women-entrepreneurship/99813#google_vignette

⁶⁵ Parameshwar, Women Entrepreneurs and Economic Development: Indian Perspective, Journal of Entrepreneurship and management, New Delhi, Vol.9, No.1, Feb 2020, pp-29-34

Increasing the educational attainment of girls and women contributes to economic empowerment and more inclusive economic growth. Along with education, support should be given to learn technological and digital transformation affecting jobs to make them competent. Women's economic empowerment is the highest contributing factor to close the gender gap. Extending more support to women in obtaining financial benefits helps in women's economic empowerment. Women should not be confined to be job seekers; rather, they should be motivated to become job providers. A continuous attempt should be made to inspire, motivate and encourage women to become entrepreneurs by organising various awareness programs. In a patriarchal society like India where everything revolves around the male, women face a lot of challenges while entering into business. They need to maintain a balance between family and business. Without proper family support, women cannot be involved in businesses. Women account for half of the population in India. When half of the population human resource remains untapped, the attempt is made to study the role of women entrepreneurs in the economic development of the country. Women entrepreneurs can grow only when there is a conducive environment for growth. Various measures are taken by the Government to empower women and boost women entrepreneurship.

According to the former Prime Minister Mr. P.V. Narasimha Rao, 'women are central to human development'. As spouse, as mothers and as part of productive force, women wield significant catalytic capabilities in limiting the size of families, spreading the message of the small family norm and imparting education to the rising generation and enhancing, production and productivity of economic enterprises⁶⁶. Empowerment of women implies creating conditions for enabling the women to be motivated for task accomplishment by taking personal responsibility. In the context of empowerment through enterprise, empowerment of women involves access to resources and markets, actual ownership and active control. These three factors act as the mountainous work to empower women through enterprise. It is the fact that the number of women who are starting and owning their own business as a career has

⁶⁶ Vasanthi,Rajendra(1998) Employment and Rural Women, National Conference of Women Entrepreneurs, 26-28 June

increased significantly over the past 10 years. Due to gender discrimination and bias in different white collar jobs, many women choose the option of starting and managing their own business. There are many reasons why women become entrepreneurs and during the course, there are many barriers and obstacles that they have to overcome. Two such barriers are obtaining capital financing and establishing a broad network.⁶⁷

Regardless of these hurdles there has been a continual increase of women entrepreneurs throughout the past decade, demonstrating that women can overcome societal discrimination and gender bias, turning disadvantages into advantages, in order to succeed in the entrepreneurial world. In entrepreneurial activities women initiation may be less than male counterpart and it is increasing slowly but managing the whole strongly. They are facing lot of problems at the starting point as it has been discussed and evaluated by every social scientist. In their discussion environmental characteristics like generosity, resource availability, hostility, and uncertainty are influencing highly to oppose the initiation hold by both genders and women in particular facing more than men.⁶⁸ As 50% of world demographic structure constitute of females; so is the case in India. Census 1991 revealed women constitute 48.14% of total population of the country⁶⁹. Women are no more confined to the traditional rectangular activities in four walls in today's world rather they are participating in all sorts of activities. So, entrepreneurship no more means business by male only. It is being taken up by women also who are involved in such activities. Evidences have been remarked locally, nationally as well as globally that such women have performed exceedingly well in different sphere of activities such as academics, politics, administration, social work and so on. Now they have undertaken business venture and are running successfully. As per the past statistics 1988-89 women

⁶⁷ Akotey, J. O., & Abor, J. (2013). Risk management in the Ghanaian insurance industry. *Qualitative Research in Financial Markets*, 5(1), 26–42. <https://doi.org/10.1108/17554171311308940>

⁶⁸ Pradyut Guha & Kalyan Adak, Gender Influence on Entrepreneurship: A Case Study of Aizawl District of Mizoram in *Journal of Entrepreneurship and Management*, Volume 3 Issue 2 June 2014, pp-9-10.

⁶⁹ Sinha, P. (2001). Development of Micro Enterprises by Women – A Study in Mizoram. In *Micro Enterprise Development – Policies and Programmes*, IIE, Guwahati edited by Dr. D. D. Mali.

entrepreneurs accounted for 9.01% of total 1.70 million entrepreneurs during the mentioned period. A cross-country study of USA reveals that women-owned enterprise in US has risen from 7.1% (1977) to 32% (1990) and 50% by the turn of the century.

The greatest problem faced by women entrepreneurs is that they are women. They have to face several economic and social problems. Usually, they will not get any support or co-operation from various financial institutions, male entrepreneurs or even from their families. They have to face resistance not only from men but also from elderly women who are ingrained with this attitude of inequality. Women entrepreneurs have to face two types of problems viz., general problems of entrepreneurs and problems specific to women entrepreneurs. There are still many gaps between male and females in areas such as education, employment and entrepreneurship despite developments made in gender equality. A focus group comprising a sample of 456 males and females entrepreneurs were surveyed in three developing countries (Brazil, Jordan and Uganda) and three developed countries (Sweden, Switzerland, the United States) by UNCTAD(United Nations Conference on Trade and Development). It was found that several gender differences emerged from the responses of the entrepreneurs on how innovation is put into practice.

The UNCTAD study found that females seemed to be more active than their male counterparts in using Information and Communication Technology (ICT) tools including social media networking like face book and twitter to market products and services. Most of the women business owners interviewed stated that their motivations for starting enterprises included fulfilling a dream, realizing a passion or gaining independence. An important factor, is that they have to work around patriarchal barriers in order to succeed. Hence a study was conducted to understand how female entrepreneurs in a patriarchal African society in Zimbabwe can work within cultural constraints to achieve success. Very much like majority of all the other societies, Zimbabwe is a patriarchal society, with men having more (social)

rights to ownership of resources and decision-making authority⁷⁰. A sample of 43 female entrepreneurs was purposively selected and interviewed in-depth, in face-to-face encounters during the course of the study. The attribute of 'hard work' was evident in all of the conversations with them. A strong work ethic was associated with being entrepreneurial. It is also found that in their quest to keep the family intact as well as continue to run their entrepreneurial endeavours, the female entrepreneurs were willing to bow to patriarchy⁷¹. From various studies it was found that access to finance was one of the biggest barriers faced by entrepreneurs in general and more so in the case of women. It was stated that their gender placed them at a disadvantage when requesting financial aid or loans from commercial banks⁷².

WOMEN ENTREPRENEURS:AN INDIAN PERSPECTIVES

Indian women are changing and are quickly emerging as potential entrepreneurs. Role modeling of women in non-traditional business sectors are breaking through traditional views on men and women. Women companies are fast-growing economies in almost all countries. The latent entrepreneurial potential of women has changed little by little because of the growing awareness of the role and status of the economic society. Skills, knowledge and adaptability of the economy led to a major reason for women in business. Women are coming forth to the business arena with ideas to start small and medium enterprises. They are willing to be inspired by role models- the experience of other women in the business arena. Women entrepreneurs may be categorized into different ways -

⁷⁰ Lalrampuii Rosie, The Study of Women Entrepreneurship among the Middle Income Groups in Aizawl in IOSR Journal of Humanities and Social Science (IOSR-JHSS) Volume 25, Issue 5, Series. 2 (May 2020),pp-51-56.

⁷¹ Mazonde, N.B. & Carmichael, T., 2016. The influence of culture on female entrepreneurs in Zimbabwe. The Southern African Journal of Entrepreneurship and Small Business Management, pp.1015-3977

⁷² UNCTAD, 2015. A Survey on Women's Entrepreneurship and Innovation. New York and Geneva: United Nations United Nations Conference on Trade and Development.

1) **Affluent entrepreneurs** – These are daughters and wives of wealthy businessmen. These women have the financial aid and the necessary resources to start a new enterprise and take business risks.

2) **Opportunity-Driven Entrepreneurs**– These women choose entrepreneurship to pursue a market opportunity, passion, or innovation. They are often motivated by the desire for independence, self-fulfillment, or the ability to create and scale something meaningful.

3) **Necessity-Driven Entrepreneurs**– These women start businesses due to external pressures or lack of alternatives, such as unemployment, financial constraints, or family responsibilities. Entrepreneurship here is seen as a means of survival rather than a choice.

4) **Rural entrepreneurs** – These women run businesses in rural or semi-urban areas, often dealing with agricultural products, handicrafts, food processing, or cottage industries. They typically face challenges like lack of capital, infrastructure, and training

5) **Self-employed entrepreneurs** – They are uneducated women who fall below the poverty line. They choose tiny and small enterprise which are convenient to manage and adequate for the sustenance of her family⁷³.

6) **First-Generation Entrepreneurs**- Women who are the first in their families to enter into entrepreneurial ventures. They usually face unique challenges due to lack of inherited business experience or support systems.

7) **Second-Generation Entrepreneurs**-These women inherit or take over existing family businesses. They may modernize or expand the business while also navigating family dynamics and traditional roles.

⁷³ King, R. G., & Levine, R. (1993). Finance and Growth: Schumpeter might be right. *The Quarterly Journal of Economics*, 108(3), 717–737. <https://doi.org/10.2307/2118406>

8) **Urban Entrepreneurs**- Operating mostly in urban centers, these women have greater access to infrastructure, markets, and resources. They often run businesses in services, technology, fashion, education, or retail sectors.

9) **Rural Entrepreneurs**-These women run businesses in rural or semi-urban areas, often dealing with agricultural products, handicrafts, food processing, or cottage industries. They typically face challenges like lack of capital, infrastructure, and training and are listed as follows:

a) **Small-Scale Entrepreneurs**

Women who run micro or small enterprises, often home-based or informal, including tailoring, beauty salons, food services, etc. These businesses usually require low initial investment and serve local markets.

b) **Innovative/Tech-Based Entrepreneurs**

These women use innovation and technology to build startups, often in sectors like fintech, edtech, healthtech, or e-commerce. They are typically educated, tech-savvy, and growth-oriented.

c) **Social Entrepreneurs**

Women who launch ventures with the aim of creating social impact—such as improving education, healthcare, or women’s rights—rather than just profit. Their businesses focus on community empowerment and sustainability.

In modern days, women entrepreneurs are playing a very important role in business, trade or industry. Women have already shown their vital role in other spheres like politics, administration, medical and engineering, technical and technological, social and educational services. While this has long been the case in advanced countries, in recent years, women in India have also begun to enter these fields, although their participation in business remains a relatively recent development. In certain businesses, women entrepreneurs are doing exceedingly well

and they have even exceeded their male counterparts. Women are successful not only in law, science, medical, aeronautics and space exploration and even in police and military services, but now they are showing their might even in business and industry. They have proved that they are no less than men in efficiency, hardwork, or intelligence, provided they are given proper scope.⁷⁴

Changes have accrued in all spheres of human activity in today's dynamic world including women's profession and vocation. Liberalisation has further accelerated the pace of changes. The results of change are tangible and apparent. It has contributed to the emergence of various classes of entrepreneurs including women whose entry was insignificant and difficult once upon a time. This is a boon for sustained economic development and social progress. Due to social transformation, spread of higher education, pro-women legislations, spurting awareness, urbanisation, family support etc., have contributed to the emergence of women entrepreneurs in large numbers. In former days, for various reasons, the entry of women into business field was almost restricted.

Women entrepreneurs are exploring the prospects of starting a new venture as they are willing to assume risks, introduce innovations, coordinate administration and control businesses with their skill and knowledge because of which many women succeeded in their missions and emerged as successful entrepreneurs⁷⁵.

Several factors could be responsible for increasing the level of female entrepreneurship in India. Some of which are:

1. Nature of Entrepreneurship: Women enter into entrepreneurial activity because regular employment does not provide them with the flexibility, control or challenge offered by business ownership.

⁷⁴ *Women Entrepreneurship*. (n.d.). Startup India. https://www.startupindia.gov.in/content/sih/en/women_entrepreneurs.

⁷⁵ https://ccsuniversity.ac.in/bridge-library/pdf/DHA-MHA-403_Unit3.pdf accessed on 24/11/2021

2. **Empowerment:** Indian women are becoming more empowered now-a-days. Legislations are being progressively drafted to offer them more opportunities at various levels.

3. **Social Conditions:** For women, in particular, the relatively high involvement in necessary entrepreneurship indicates that self-employment is used as a way to circumvent institutional and cultural constraints with respect to female employment, as well as a way to provide supplemental family income.

4. **Literacy and Education:** Increased levels of education have played a crucial role in initiating the process of entrepreneurship. It is not only the illiterate that are starting the businesses but those with education and skills are also exploiting profit opportunities.

5. **Multitask Oriented:** Women are known for juggling many tasks at the same time and still producing excellent results. A woman can talk on the phone, open and read her email and schedule what else she needs to finish for the rest of the day all at the same time. Men have more trouble with this multitasking thing; therefore sometimes they miss many opportunities.

6. **Being Patient with the Process:** This is an extremely important attribute for entrepreneurs to have. Too often we hear of visionary entrepreneurs who tried to start their businesses and after a few months gave up. Very often we find these entrepreneurs gave up on their dreams too soon. They became impatient with the process. Women know naturally that you must wait in order to receive positive outcomes.

7. **Branding and Marketing Themselves:** Women are natural marketers. They are so passionate and enthusiastic about what they choose to do that they just do not stop talking about it. They don't forget to emphasize the benefits of their services to their potential customers. They understand how to emphasize the positive.

8. **Collaborator:** Women entrepreneurs are becoming more and more successful because they are natural collaborators and love doing project together. When they find likeminded women whom they like and think they can accomplish

something with by combining their talents they do it. A collaborative spirit and attitude reigns with women a competitive attitude are rarely seen and considered unsavory when witnessed. Women do work they love to do and they feel great when they can do it with other women.

9. Structural Shift: One of the primary drivers is a structural shift. Women are now a greater part of the economic make-up of society; there are more women in the workforce. They are resourceful, leaving the workforce to stay home and raise a family, re-entering when the kids are grown or working a flex schedule when their kids go to school.

10. It's the Blend: One of the biggest reasons women entrepreneurs are now in the forefront is their desire to blend career and life ambitions. Their personal goals are oftentimes meshed with career goals. They put their passions into practice and it shines through in entrepreneurial endeavors. For them it's not just a job, it's a significant part of who they are.

11. Relating to Customers' Needs: One of the biggest reasons women entrepreneurs are so successful is they are more conscious of their customers' needs. Men for the most part are not customers they're consumers. It is the big difference. As a woman they shop for price of course, but what is just as important is the buying experience. If the service is poor or they can't relate to the employees then it doesn't matter what it costs. It's all about word of mouth and customer loyalty.

12. Integrity of Relationships: Women's ability to nurture the whole relationship is what makes them great as entrepreneurs. They naturally listen to understand, so they can connect across business boundaries to give solid integrity to relationships. Whether they are talking to a major account, negotiating with a vendor or coaching an employee, it's more than just about that one issue. Their want of making a wide and deep relationship is one thing of many that makes them great entrepreneurs.

13. Resourcefulness of Women: There are a growing number of work-at-home moms starting a business from their homes while taking care of their families.

Most do it to augment the income of their families, without leaving their homes. Others want to do something economically and financially productive with their time if a corporate career is out of the question at this point. Still others have stumbled upon an opportunity that can be done while staying at home to be with their children.

14. Women are Social: Entrepreneurs now have to be engaged in social media to be successful. By nature, women are social. They can leverage social media in ways that can help jumpstart new businesses quickly and cheaply. Whether it is engaging customers via Twitter, blog, Instagram or Facebook, they are good at gathering people and starting conversations

Women have to face challenges from all sides, especially in a country like India in which traditions are deeply rooted in the society and where the sociological setup is a male dominated one. They survived and succeeded in this cut throat competition with hard work, diligence and willingness to take risks. Women's traditional roles in India have strongly constrained their activities at home, in the workplace and in the economy. They have also been disadvantaged in their access to resources, including food, transportation, education and literacy, technology and financial resources in general including financing for entrepreneurial activities. The problems and constraints experienced by women entrepreneurs have resulted in restricting and inhibiting the expansion of women entrepreneurship. These major barriers that they encounter are as follows:

- **Lack of confidence:** As women are accepting a subordinate status, as result they lack confidence of their own capabilities. Even at home, family members do not have much faith in women possessing the abilities of decision making.

- **Lack of working Capital:** To be a woman and to do something in their own becomes quite difficult for them because of lack of access to funds as women do not possess any tangible security and credit in the market. Before marriage she has to depend on her father and after marriage she has to follow the footsteps of her husband. As such, women do not enjoy the right over the property of any form and they have limited access over external sources of funds. Even getting loans from either a bank or financial institution becomes exceedingly difficult.

Socio-Cultural Barriers: Women have to perform multiple roles, be it familial or social irrespective of her career as a working woman or as an entrepreneur. In our society, more importance is being given to the male child as compared to the female child. This mindset results in lack of schooling and necessary training for women.

The (NIP) New Industrial Policy has stressed the importance of entrepreneurship among women. The NIP conceded that merely making larger resource allocation for women within the prevailing pattern and structure of development would not yield the desired results. The policy has a strategy for the holistic development of women. This would help develop their personality and at the same time improve their economic and social conditions. The policy, with this end in view, has redefined 'women units' as units in which they had the majority shareholdings and management control.⁷⁶ The Government does have the responsibility to improve the lot of women in economic life and prepare them to participate in industrial estates as entrepreneurs. On their own part, Indian women have to overcome their own limitations. It is essential that Indian women must be ready to reach out for new jobs, new responsibilities and new experiences.

From the neighbourhood aunty who runs a beauty parlour to a teacher who conducts a tuition centre from home—we've all seen women spearheading businesses. For years, women had to contend with these small, informal, work-from-home businesses. At the same time, women in India face many challenges when trying to start a business. These include balancing family responsibilities like homemaking and raising children, lack of support from relatives who prefer 'safe and secure' jobs, and difficulties getting loans due to traditional banks questioning their ability to repay their loan—despite women having higher repayment rates than men.

⁷⁶ T.Lavanya, Women Empowerment through Entrepreneurship, New Century Publications, New Delhi, 2010, pp-74-75

They also have to deal with complicated paperwork, government delays, and a male-dominated society that makes it hard to compete with men in business.⁷⁷

In this context, the Government and local authorities, NGOs, financial institutions, counsellors, (SHGs)Self-Help Groups, media channels, policymakers and legal experts among others need to work in tandem to support small and medium-sized women-led enterprises. Stakeholders across the ecosystem need to come together to transform the way women are perceived in society. Boosting women entrepreneurship cannot be achieved in silos, be it in the home where family plays an extremely pivotal role in the development of women, or with the initiatives of the government that prioritises the agenda of empowerment. We must keep working tirelessly for all women across India, providing them with equal opportunities to make a living, develop a sense of self-worth, improve their financial and social standing, and assert their independence.⁷⁸

According to data given by start-up India, women account for only 13.76% of women entrepreneurship in India. Around 69% of women entrepreneurs in India have start-up business in sectors such as retail, finance, real estate, technology and fashion. Women entrepreneurs have set-up 1.38 lakh projects under Prime Ministers Employment Generation Program (PMEGP) scheme since inception and up to 23-1-19. Out of the projects women entrepreneurs are covered under special category, and they get a subsidy of 25% for projects set up in urban areas and 35% in rural areas.⁷⁹

The father of the nation, Mahatma Gandhi once said about women thus, “one step for a woman ten steps for a nation”. Jawaharlal Nehru also said “You can tell the condition of a nation by looking at the status of its women. From their statements, it is clear that our leaders had great concern for the upliftment, welfare, empowerment of women. Entrepreneurship development of women would surely promote their skill and ability thereby providing opportunity for economic development. Most of the

⁷⁷ Indifi. (2024, October 24). *The rise of women entrepreneurship in India in 2024*. Indifi. <https://www.indifi.com/blog/steady-rise-women-entrepreneurs-india/>

⁷⁸ Shah Vidya, What India needs to do to boost women entrepreneurship, from <https://www.forbesindia.com/blog/entrepreneurship/what-india-needs-to-do-to-boost-women-entrepreneurship/>

⁷⁹ Parameshwar, Women Entrepreneurs and Economic Development: Indian Perspective, Journal of Entrepreneurship and Management, New Delhi, Vol.9, No.1, Feb2020, pp-29-34

North-Eastern states had often been referred to as “No Industrial States”. Not only that, some people are of the opinion that there is shy of entrepreneurship in this region. If this is true, entrepreneurship in general and women entrepreneurship in particular is the need of the day in the North East. Provisions conducive for women entrepreneurship would go a long way for the development of the eight sister states of the North East.

Entrepreneurship as is understood can be born as well as made or created. The eight states in this region have common as well as different or specific need for entrepreneurship development of women. For example, Mizoram has a high literacy rate, slightly above 91%. Female literacy is highest in the North East. Generally, Mizo youths both boys and girls are considered to be highly talented and have amazing inborn quality or talent. They are also perceived to be quick learners. There are some ladies who received the prestigious national/regional award for their indigenous skill or products.⁸⁰

States like Meghalaya may also have requirement which is very different from other North East States. The Khasis, having matriarchal system, their women are more privileged than women under patriarchal system. Therefore, while formulating the kind of entrepreneurship for women to be introduced, all these practical aspects need to be considered. One of the common problems that the women in North East states face is the weak participation of women in politics. Till recently very few women are found in the state legislative assembly. Prior to 2012, the strength of North East women in the respective state Legislative Assembly (Seven sisters states) is as follows: Assam-23, Manipur-3, Meghalaya-1, Arunachal Pradesh-2, Mizoram and Nagaland Nil. Total number of seats in the seven states is 466. Elected women were 23. Mizoram had witnessed of having one woman Minister (Social Welfare Minister). Meghalaya and Assam also had privileged of having their women as Central Ministers (Minister of State). When women are in the decision-making body, they are in a better position to help in the development of their fellow women in various ways.

⁸⁰ Elangbam Nixon Singh & Bidhu Kanti Das(2016), Women Entrepreneurship in North East India-Issues and Challenges ,Mittal Publications, New Delhi,pp-36-37

Women have historically been among the most marginalized groups in India, particularly in terms of access to and control over economic resources. The challenges they face remain particularly severe for illiterate and semi-literate women in both rural and urban settings. One of the most fundamental barriers for women entrepreneurs stems from their gender itself, as they are expected to juggle responsibilities across family, society, and professional life. Rural women entrepreneurs, in particular, face a multitude of challenges—social, financial, personal, technological, educational, and managerial. Additional obstacles include limited mobility, lack of access to entrepreneurial training, legal unawareness, restricted financial capacity, and low risk-taking ability. They also encounter intense competition from male counterparts, scarcity of raw materials, and family conflicts. Addressing these deep-rooted challenges requires a multi-dimensional approach involving education, financial inclusion, policy support, and cultural change. Empowering women entrepreneurs is not just a matter of gender equity—it is a powerful strategy for inclusive economic growth and national development.

The promotion of women entrepreneurship in India has been shaped by two prevailing schools of thought, influencing both government policies and initiatives by various supporting agencies. The first perspective emphasizes employment generation, arguing that due to women's relatively weaker socio-economic bargaining power, they should be prioritized in entrepreneurial development programs to enhance their access to economic opportunities. The second perspective centers on the principle of gender equality and autonomy, advocating for the development of women entrepreneurs on an equal footing with men. This approach supports the notion that fostering female entrepreneurship is not only a matter of equity but also essential for ensuring their independent agency and active participation in the broader economic framework.

Development policies targeting women-led enterprises—like those for other sectors—must emphasize the strategic use of backward linkages and focus on sectors where women demonstrate strong potential for sustainable growth. There is a growing recognition that the active participation of women in small enterprise development not only ensures optimal utilization of the available labor force but also contributes to improved quality of life. Consequently, it is imperative for

governments to critically assess the current status and potential contributions of women in the industrialization process. Such an approach can facilitate inclusive growth, fostering equitable sharing of responsibilities and benefits between men and women.

The role of modern women is much more than what it was before, empowering women through entrepreneurship is essential for achieving the goals of sustainable development centred on human beings. Present day women started taking full participation in decision making processes in all walks of life and at all levels. And, they proved themselves that they are not inferior when compared to men. Women increasingly took an important role in this new global economic order. In the developing world, for example, women manage 50 to 80% of food production, processing and marketing and run 70 per cent of small enterprises. With the advancement in the field of education, unemployment of the people both educated and uneducated is a big challenge in the developed as well as the developing world today, this situation may create serious socio-economic problems. These problems can clearly be addressed by an effective developmental process of entrepreneurship, tapping the talent in the unorganised sector.

Women entrepreneurs are contributing not only to economic development but also enhancing the visibility and reputation of their respective states by earning recognition from both national and international platforms that promote women-led enterprises. With evolving market dynamics and societal changes, women are increasingly diversifying their entrepreneurial pursuits. Many are venturing into sectors such as fruit processing, personal grooming services, digital printing, incense stick production, footwear manufacturing, and other micro-industrial activities. In several of these specialized trades, women possess significant expertise and experience. Notably, select products from these sectors have found export markets in countries like Australia, Russia, and Canada, highlighting their growing global appeal.

Although there is a great potential for the growth of women-led businesses, many challenges still stand in the way. Issues such as red tape, corruption, and lack of proper support often prevent women from expanding their ventures. However, various central and state government schemes offer significant opportunities that, if

used effectively, could greatly improve the region's economy and support women in moving from small-scale, survival-based businesses to successful, growth-driven enterprises. At the same time, feminist movements and increasing global awareness have highlighted that the challenges women face in entrepreneurship are not only economic but also deeply social. Women are often viewed through traditional roles, limiting their access to resources, services, and rights. Therefore, improving women's participation in entrepreneurship requires efforts to raise awareness, improve education, and implement gender-sensitive policies and laws. With more women entering the workforce and public life, creating equal opportunities for both men and women has become essential. Reducing gender-based job segregation and ensuring equal support for both genders will benefit not only the current economy but also future generations. Encouragingly, women are not only starting businesses at rates close to men, but many are leading high-growth ventures and making a strong impact in their communities and national economies. Yet, most efforts still focus on simply increasing the number of women entrepreneurs, rather than helping them scale and grow. It is time to shift the conversation toward supporting women in building high-growth businesses. Despite systemic barriers, women-led enterprises tend to be more profitable, generate more employment, and influence policies in ways that inspire and empower others.

In conclusion, empowering women entrepreneurs is not merely a matter of equity—it is a strategic investment in the nation's future. By creating an enabling environment through education, policy reform, financial support, and social change, we can unlock the full potential of women entrepreneurs. This will not only accelerate inclusive economic growth but also pave the way for a more just, balanced, and dynamic society.

Entrepreneurship in Mizoram

Entrepreneurship in Mizoram is relatively very young. The state itself is only two and a half decades old and is at a very early stage of industrialisation. The economy is highly skewed towards agriculture and there is predominance of agro based industries using raw materials such as bamboo, cane, timber and fruits such as

passion fruit and pineapples. The state though relatively more peaceful than other north eastern states is extremely remote and lacks connectivity with the rest of the country. There is very poor infrastructure in the state, poor roads, serious power and water shortage. Despite various promotional measures and financial as well as fiscal benefits, entrepreneurs in the state feel that they are being treated shabbily by the central government and most of the benefits meant for the north east are actually being cornered by Assam. The traditional industries of the state are high cost and are run using primitive technologies. The entrepreneurs face unavailability of proper marketing platforms and are not aggressive marketers themselves. Local market is their primary target, though there are a few progressive entrepreneurs who are looking beyond the state. For example, some entrepreneurs dealing with bamboo processing are manufacturing bamboo incense sticks for exporting out of the state, primarily to south Indian states such as Tamil Nadu and Karnataka.

Another entrepreneur has been producing Tofu after learning the techniques of production from Koreans in Pune. He faced the challenge of introducing the taste of tofu to the Mizos and has proved to be an excellent marketer. He arranged 'paid' interviews for himself on the local channels to highlight the dietary importance of tofu, especially since there is high incidence of blood pressure and diabetes among the Mizos. Subsequently, he proceeded with a trial run of his product and distributed it to influential people in the society. Now he has a well established business in Aizawl and wants to expand beyond the state to other parts of the country and also to other countries. He is confident of his product and says that the tofu he manufactures is much better than what is available even in other metros of India. He has a novel way of publicising his product. He gives his contact details printed on a leaflet that has recipes using tofu, also highlighting the health benefits.

Mizoram is categorised as a 'no- industry state' and there is predominance of tiny, household and small scale enterprises in the state. The industrial base is quite narrow and operates in a rather interesting paradigm wherein raw materials, labour as well as technology are all obtained from outside the state. This paradigm puts a question mark on the sustainability of industrialization in the state.

The World Bank Group has ranked Mizoram as 28th out of the 32 Indian states in terms of ease of doing business. To address this issue, special fund allocation and initiatives is undertaken under NEDP to create an environment conducive for entrepreneur aspirants. Besides this, dedicated fund for innovation Facility Centre under Science and Technology Department and establishment of Mizoram Skills and Entrepreneur development Institute is reflected in the year (2018-2019) budget.⁸¹ Despite high unemployment in the state, the Mizo entrepreneurs are working with labour from Silchar, Bihar and even Myanmar, since they find local labourers lazy and quite averse to manual work. This is contrary to how the Mizos have been traditionally - hard working and taking pride in their work. The entrepreneurs are unanimous in stating that the present state of affairs has much to do with the government policies towards the state. The people have been pampered with government jobs and are obviously not keen to take up strenuous jobs. Another problem that is faced vis-à-vis local labour is the lack of skill development. The entrepreneurs opine that though the local labour is literate, it lacks the required skills. Hence, a need is felt for vocational training and skill development institutes in the state.

Mizo labour though traditionally skilled in blacksmith, carpentry and handloom is not willing to work in these sectors owing to better opportunities for them in other sectors such as the government. Working with labour from outside the state is accompanied by another problem faced by the small entrepreneurs of the state - that of obtaining the inner line permit. The traditional industries also suffer from the problem of not evolving with the times. The entrepreneurs are very much dependent on government support and do not feel the need to learn about new designs and technologies concerning their product. They claim that the consumers prefer the regular designs and hence, there is no need to evolve new product designs. The government officials claim that they do try to provide a better exposure to entrepreneurs by taking them to trade fairs and expos, but the entrepreneurs apparently have not been able to capitalise on these opportunities. They do receive orders from outside the state, but are not very upbeat about taking up these up since

⁸¹ Medmoc, Mizoram

they face a capacity constraint and admit that given the present conditions, they can supply just enough for the local markets. It is also a fact that these entrepreneurs do not have a pro active approach towards marketing. It is generally the dealers and customers from outside the state who seek them out and not the other way around. Very few entrepreneurs have a dealer network in place even for accessing different districts of Mizoram.

There is little emphasis on advertising, with promotions through local newspapers and local TV channels being the only avenues. The entrepreneurs rely more on word of mouth marketing. In case of many products, government is an important buyer- printing materials, flexes, signages, furniture, storage tanks etc. This being the case, links that entrepreneurs might have with influential political persons and bureaucrats becomes an asset. Many entrepreneurs cited cases where they have been helped by relatives in the government to get contracts and product orders. Internet is the main source of information for the Mizo entrepreneurs. Though there are many industry bodies and trade related associations, the members do not find the membership to be very effective. Many of the entrepreneurs interviewed were neither the members of any of these industry associations nor showed any intention of joining one soon. Even the President of one of these associations admitted that the body does not have much voice in government decisions and policies. Though the major industries are those that use locally available raw materials, there is a growing tendency among the entrepreneurs to move towards other mainstream industries such as readymade garments, steel fabrication, plastic manufactures, utensils and printing.

It is interesting to note that the printing industry is doing very good business in Mizoram. There is almost total literacy in the state and hence there is great demand for printed matter including newspapers and books. There are a few respondents who have their own printing press and also their own newspapers. There is high newspaper readership in the state fed by local correspondents, but all printing material- paper, ink, chemicals etc are imported from other states. In addition to newspapers, there are a high percentage of people who write and want to get their books/ articles published. So, the printing industry is a profitable industry in the

state. Other mainstream industries that are coming up are learning from the experience of industries set up elsewhere, in terms of technology and processes. They are able to get information from the entrepreneurs involved in similar business elsewhere in the country. Significantly more important than manufacturing sectors is the retail segment in the state. Craving for good life, fashion and belief in the philosophy of living for the moment give a natural fillip to this segment. The attitude of the Mizos to enjoy every moment without thinking about the future has a dampening effect on their entrepreneurial attitude to some extent. They do not have a strategic vision for the future and even shirk any attempts for developing such an attitude. Nearly everything available and sold in Aizawl is imported from other states (mainly Assam) and from other countries (Thailand, China, Hong Kong and Korea). These shops are manned primarily by women who show exemplary negotiation skills and enterprise when they go to the neighbouring countries to buy their wares (mainly clothes and shoes) without knowing anybody there or even knowing the local language or even English for that matter. They proudly feel that all they need to striking deals is a calculator in which they punch in the figures and begin negotiating. This can be thought to be a very adventurous and enterprising way to do business. The Mizos admit that women as such and entrepreneurs in particular, are smarter and more hard-working than the men.

Entrepreneurship in Mizoram is seen to be an interesting mix of tradition and modernity. Though the Mizo trader is one of the oldest professionals in the state, evolution to a manufacturing entrepreneur has been an extremely slow process. Emphasis on trading could be one of the reasons for slow development of manufacturing in the state. Absence of raw materials, poor connectivity and poor infrastructure are the other important reasons. Though these are valid issues, the more difficult issues to handle relate to the blending of policies within the social structure and cultural milieu of the Mizos. First hand interaction with entrepreneurs indicates that the Mizos are evolving with greater exposure to the outside world. Despite moving away from some of the established norms of their society, there are other tribal attributes such as egalitarianism that are still very important for them and have been playing a very important positive role in their entrepreneurial behavior.

Moreover, we can appreciate that it is not possible to understand entrepreneurial behavior through a standard definition and that we need to develop a broader vision to make meaningful comparisons between entrepreneurship present in different socio-cultural setups⁸².

On this basis and considering the performance of the Mizo entrepreneurs as discussed, we can see that though they cannot be termed 'successful' in a conventional sense, yet if entrepreneurial behaviour is seen in a more holistic manner taking into consideration the socio-cultural norms, then the rating is not too unfavourable for the Mizo entrepreneurs especially the women.

⁸² Shailaja Sanghamitra Thakur, Mizo Entrepreneurs: Features and Prospects, *Journal of North East India Studies*, Vol. 4(2), Jul.-Dec. 2014, pp. 1-14.

CHAPTER-3

WOMEN ENTREPRENEURS IN AIZAWL

Introduction

The first part of this chapter provides an overview of Mizoram which includes the location, area, topography, population and literacy, climate, culture, education and family. The second part of the chapter discusses the women entrepreneurs in Aizawl like their background, work participation, decision making and their role as entrepreneurs in the society.

Mizoram: Location, Area and Topography

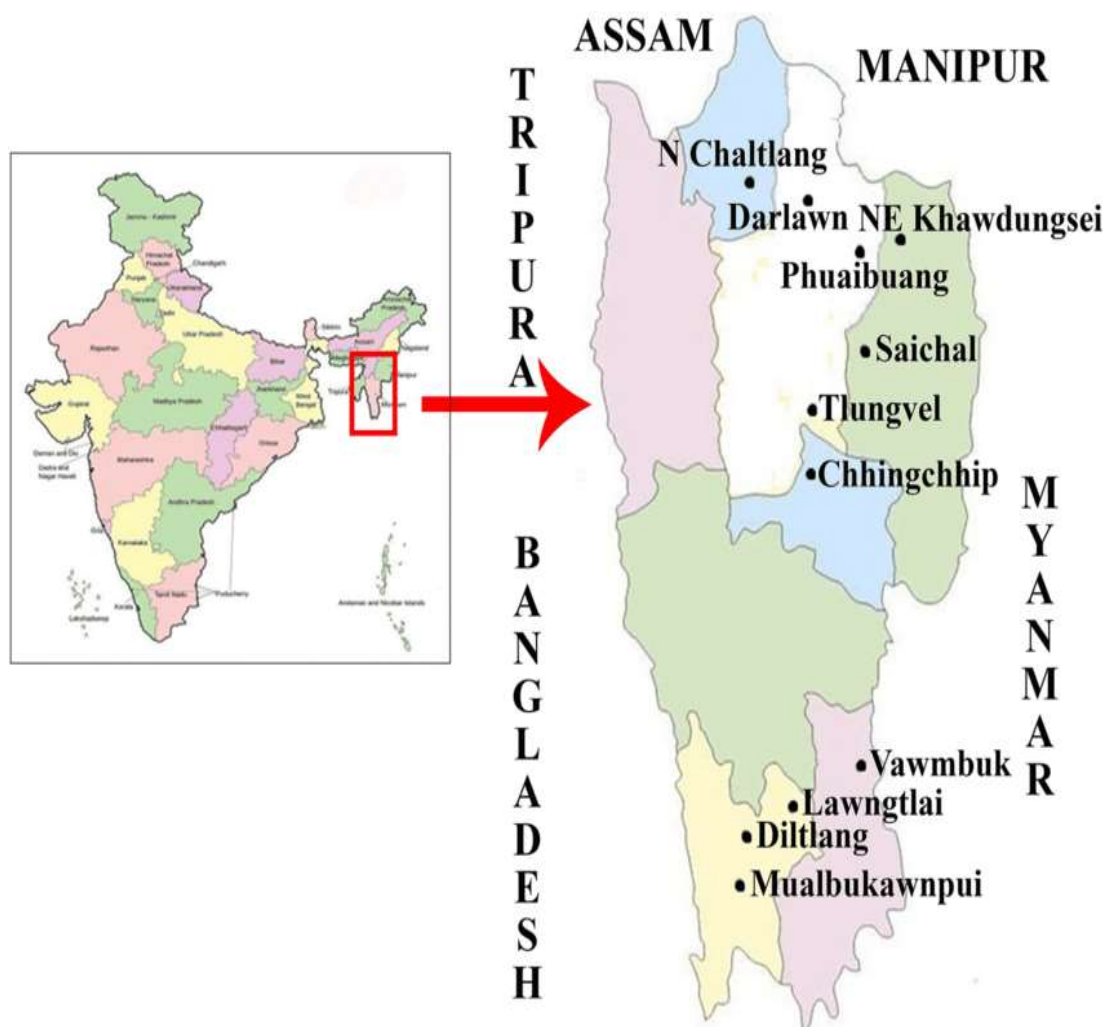
Aizawl is the capital city Mizoram which is one of the seven states of North East Region of India (NER). Mizoram is a small state lying approximately between Latitude 21° 58' & 24° 35' N and Longitude 92° 15' & 93 ° 29' E. The total geographical area of the state is 21,087 sq.km., constituting about 0.64 percent of the total area of India.⁸³ It has a strategic location having international boundaries with Myanmar in the east and south, Bangladesh and of Tripura in the west. Further, the Cachar district of Assam and Manipur bound the state in the north. Mizoram has about 404 kms length of international boundary with Myanmar and 316 kms length with Bangladesh.

The topography of Mizoram consists predominantly of mountainous terrain of tertiary rocks. The mountain ranges run north to south direction in parallel series. These ranges are separated from one another by narrow and deep river valley with only a few and small patches of flat lands lying in between them. The terrain of Mizoram is young and so the geomorphic features do not show much diversity in the formation of the landforms. Most of the landforms observed are of erosion nature. The National Highway No. 54, which runs through Assam and Meghalaya, connects it with the rest of the India. The State is divided into 11 districts, 23 sub-divisions and 26 R.D. Blocks for administrative purpose. The main rivers of the state are

⁸³ *at a glance: Mizoram.* (n.d.). <https://mizoram.nic.in/about/glance.htm>

Tlawng, Tuirial, Tuivawl, all flowing northwards and Tiau, Chimtupui, Khawthlanglupui all flowing southwards.

Figure 1: Location of Mizoram in India



Population and Literacy rate of Mizoram

The state of Mizoram under the Indian Union is situated on the North Eastern corner of India. earlier known as Lushai District, Mizoram became a Union Territory on 21st January 1972 and got statehood on 20th February 1987. The Mizo district was not only upgraded but also got its present name Mizoram. The state of Mizoram is the smallest state in North East in terms of population having an area of 21,081 sq.km with a population of 10,97,206, according to a 2011 census. Even though it is the second least populous state in the country, Mizoram state has achieved the 3rd highest decadal growth rate among North East India for the period of 2001-2011. The country decadal growth was 17.64% whereas Mizoram state's decadal growth was 23.48%. About 91% of the state is forested. The population of the state forms 0.09% of the entire population in India. The total population growth since the last ten years was 22.78%.

Mizoram is a predominantly hilly state. It is divided into 8 districts namely: Aizawl, Lunglei, Siahla, Champhai, Kolasib, Mamit, Lawngtlai and Serchhip. In addition, the Government of Mizoram vide Gazette Notification No.A.60011/21/95-GAD/Pt dated September12, 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. Three Autonomous District Councils (Lai, Chakma and Mara) are functioning in the southern districts of Lawngtlai and Siahla. As per 2011 census, there are 23 towns and 704 inhabited villages in the State.

Table No 3.1: District wise Population Mizoram Census, 2011

SN	District	Male	Female	Total	Sex ratio	Literacy rate
1	Mamit	44828	41536	86364	927	60
2	Kolasib	42918	41037	83955	956	94.54
3	Aizawl	1,99,270	2,01,039	4,00,309	1009	98.50
4	Champhai	63388	62357	1,25,745	984	93.51
5	Serchhip	32851	32086	64937	977	98.76
6	Lunglei	82891	78537	1,61,428	947	89.40
7	Lawngtlai	60599	57295	1,17,894	945	66.41
8	Siaha	28594	27980	56574	979	88.41
	Mizoram	552339	538675	10,97,206	976	91.85

Source: Directorate of census operations, Mizoram

Mizoram is the 3rd most literate state in the country having a literacy rate of 91.85%, after Kerala (93.93%) and Lakshadweep (92.8%) as per 2011 census.

Administration of Mizoram

The Lushai Hills region was granted autonomous district status under the Sixth Schedule of the Indian Constitution at the time of India's independence. Mizoram is administered by an elected legislative assembly, headed by a Chief Minister and a Council of Ministers, while the Governor serves as the constitutional head of the state. The Mizoram Legislative Assembly consists of 40 members, with elections held every five years. In the southern region of the state, there are three Autonomous District Councils: the Lai Autonomous District Council, the Chakma

Autonomous District Council (based in Lawngtlai District), and the Mara Autonomous District Council (located in Siahla District). Administratively, Mizoram is divided into eleven districts: Aizawl, Mamit, Kolasib, Champhai, Serchhip, Lunglei, Siahla, Lawngtlai, Hnahthial, Saitual, and Khawzawl. The last three—Hnahthial, Saitual, and Khawzawl—are the most recently created districts, formed to improve governance and administrative reach across the state.

One of the most important administrative milestones in the district has been the creation of the Aizawl Municipal Council (AMC), which is also the first Urban Local Body established in Mizoram. Formed in 2010, the AMC came into existence following the election victory of the Congress-ZNP coalition in the state legislative assembly. The council is led by a Chairman, a Vice Chairman, and three executive members. The AMC comprises 19 elected representatives, each from one of the 19 wards in the city. In addition to these, a few members are nominated by the Governor of Mizoram. To ensure women's participation in urban governance, one-third of the total seats—six in number—are reserved for women and are rotated every five years. The tenure of the AMC is five years. Each ward under AMC has a Ward Committee, chaired by the elected councilor from that ward. These committees also include two representatives from each local council within the ward. Currently, there are 82 local councils under AMC's jurisdiction, each serving a term of three years.

District-wise distribution of population of Mizoram

The district-wise distribution of population by gender is presented in Table 3.2. Among all the districts in Mizoram, Aizawl, being the state capital, records the highest population, with a total of 4,00,309 individuals. Interestingly, the data indicates that the female population in Aizawl is marginally higher than the male population, which is a notable demographic feature. In general, across most districts of the state, the gender distribution remains relatively balanced, with only slight variations between male and female population figures. This relatively equal distribution reflects a stable demographic pattern throughout the state.

Table No 3.2: District wise Urban Population by Gender (2011 census)

Sno	District	Headquarters	Population	Urban	
				M	F
1	Aizawl	Aizawl	4,00,309	1,55,490	1,59,264
2	Lunglei	Lunglei	1,61,428	35,314	33,438
3	Champhai	Champhai	1,25,428	24,278	24,251
4	Siaha	Siaha	56,574	12,741	12,369
5	Kolasib	Kolasib	83,955	23,821	23,057
6	Lawngtlai	Lawngtlai	1,17,894	10,659	10,171
7	Serchhip	Serchhip	64,937	16,208	15,811
8	Mamit	Mamit	86,364	7,693	7,206
	MIZORAM	10,97,206	2,69,135	2,86,204	2,85,567

Source: Directorate of Census Operations, Mizoram

Economy of the state

Mizoram shares international borders with both Myanmar and Bangladesh. In the southern part of the state, an important international route has been developed along the Koladyne River. The state has a road network totaling around 4,300 kilometers, of which 927 kilometers are well-developed national highways.

Agriculture remains the main source of livelihood for the people of Mizoram, with about 70% of the population engaged in this sector. Due to the state's hilly terrain, most of the land is mountainous, and a traditional farming method called shifting cultivation or *jhuming* is widely practiced. This method involves changing cultivation areas each year, which unfortunately leads to soil erosion, deforestation, and other forms of environmental degradation. Mizoram's economy is supported by three major sectors: agriculture and allied activities, the services sector, and the industrial sector. Over the years, the state's Gross State Domestic Product (GSDP) has shown consistent growth, reflecting progress in various areas of development.

Table No 3.3: GSVA by Economic Activity at Constant Prices in Mizoram**(Base Year: 2011-2012)****Rupees in Lakhs**

S.No	Industry	2018- 2019	2019- 2020	2020- 2021 (Actual)	2021-2022 (Provisional estimates)	2022-2023 (Advanced Estimates)
1	Agriculture, Forestry And Fishing	3,35,763	346863	306321	306307	306953
2	Mining & Quarrying	13,479	15752	6609	9849	14676
3	Manufacturing	10497	13004	5741	11342	22407
4	Electricity, Gas & Water Supply & other Utility services	241263	264090	267950	330630	407974
5	Construction	161692	142636	159852	181366	205775
6	Trade, Hotels, Transport, services relating to broadcasting &Communication	271440	304802	265720	328577	403623
7	Financing, Insurance, Real Estate & Professional Service	80553	83976	86697	89396	92181
8	Public Administration, Defence & Other services	410114	531596	481723	512950	546208

	Total GSVA at basic price	1524802	1702719	1580612	1770416	1999798
	GSDP at constant Market Prices	1610037	1788426	1642736	1849372	2100056

Source: Economic Survey 2023-2024

The State of Mizoram is estimated to achieve an annual economic growth rate of 10.14% during the year 2022-2023 which was estimated at 9.50% during 2020-21 (Actual) and 9.80% for the financial year 2021-22 (provisional). The Gross State Domestic Product (GSDP) of Mizoram has been continuously growing over the years, however, the rate of growth declined during the pandemic period. Gross State Domestic Product (GSDP) at constant (2011-12) prices which is a true indicator of growth without being influenced by factors such as inflation is expected to attain an amount of Rs. 21000.56 crore in 2022-2023 against the estimate of Rs.18493.72 crore for the year 2021-22, showing a growth of about 13.55% over the previous year. The Gross State Value Added (GSVA) at constant (2011-12) prices has clocked 10.43% average annual growth rate during financial years 2011-12 to 2022-23 peaking at 14.32% during 2014-15.

Table No 3.4: GSVA by Economic Activity at Current Prices in Mizoram**(Base Year: 2011-2012) (Rupees in lakh)**

Item	2018- 2019	2019- 2020	2020- 2021 (Actual)	2021- 2022 (Prov.)	2022- 2023 (Adv.)
Agriculture, Forestry & Fishing	572433	620882	609331	624568	641374
Mining & Quarrying	16951	19884	9155	14745	23751
Manufacturing	12313	15521	6328	13291	27917
Electricity, Gas, Water Supply & Other Utility Services	321433	390025	407482	535043	702538
Construction	199565	173642	198694	257045	332534
Trade, Hotels, Transport & Communication	271440	358558	304801	396205	517924
Financing, Real Estate, Professional Services etc	100807	109857	115763	125905	136948
Public Administration Defense & Other Services	550543	724884	678617	736590	799702
GSVA at Basic Prices	2105973	2413253	2330171	2703394	3182688
GSDP at Current Prices	2191208	2498960	2392294	2782350	3282946

Source: Economic Survey 2023-2024

The total Gross Domestic Product of the State at current prices is estimated at Rs. 32829.46 crore in 2022-23 as against Rs 27823.50 crore in 2021-22, thereby registering an increase of 17.99 % over the previous year.

Table No 3.5: Per capita income

Year	Mizoram per capital income (in Rs)
2011-12	57654.03
2012-13	65012.99
2013-14	77584.15
2014-15	103049.10
2015-2016	114054.64
2016-2017	127107.23
2017-2018	155222.29
2018-2019	164708.20
2019-2020	195365.37
2020-2021	173520.54
2021-2022 (Prov)	198961.92
2022-2023 (Adv.)	232126.00

Provisional Estimate, Pe=Projected Estimate

Source: Mizoram Economic Survey (2023-2024)

Table No 3.5 indicates that the per capita income of Mizoram for the year 2022-23 is projected at Rs. 2,321,26.00 as against the previous year's estimate of Rs. 1,98,961.92.

Aizawl Profile

Aizawl is the largest city in the state. Aizawl was officially established on 25 February 1890. With a population of 293,416⁸⁴, it is also the centre of administration containing all the important Government offices, state assembly house and civil secretariat. The population of Aizawl strongly reflects the different communities of the ethnic Mizo people. Aizawl, the state capital is connected by air with Kolkata, Guwahati and Imphal. Aizawl is located in north of the Tropic of Cancer in the northern part of Mizoram. It is situated on a ridge 1,132 metres (3715 ft) above sea level, with the Tlawng river valley to its west and the Tuirial river valley to its east.

Aizawl is governed by the 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.

Background

Historians believe that the Mizos are a part of the great wave of the great wave of the Mongolian race spilling over into the eastern and southern India centuries ago. Their sojourn in Western Burma, into which they eventually arrived around seventh century, is estimated to last about two centuries. They came under the influence of the British Missionaries in the 9th century, and now most of the Mizos are Christians. One of the beneficial results of Missionary activities was the spread of education. The Missionaries introduced the Roman script for the Mizo language and formal education. The cumulative result is high percentage 95 % (as per National Sample Survey 1997-98) which is considered to be highest in India. The Mizos are a distinct community and the social unit was the village. Around it revolved the life of a Mizo. Mizo Village is usually set on the top of a hill with the chief's house at the centre and the bachelor's dormitory called Zawlbuk, prominently. In a way the focal point in the

⁸⁴ Aizawl - the state capital: Mizoram.

(n.d.). <https://mizoram.nic.in/more/aizawl.htm#:~:text=The%20largest%20city%20in%20the,north%20of%20Tropic%20of%20cancer.&text=Nearest%20airport%20is%20Aizawl.>

village was the Zawlbuk where all young bachelors of the village slept. Zawlbuk was the training ground, and indeed, the cradle wherein the Mizo youth was shaped into a responsibility adult member of the society.

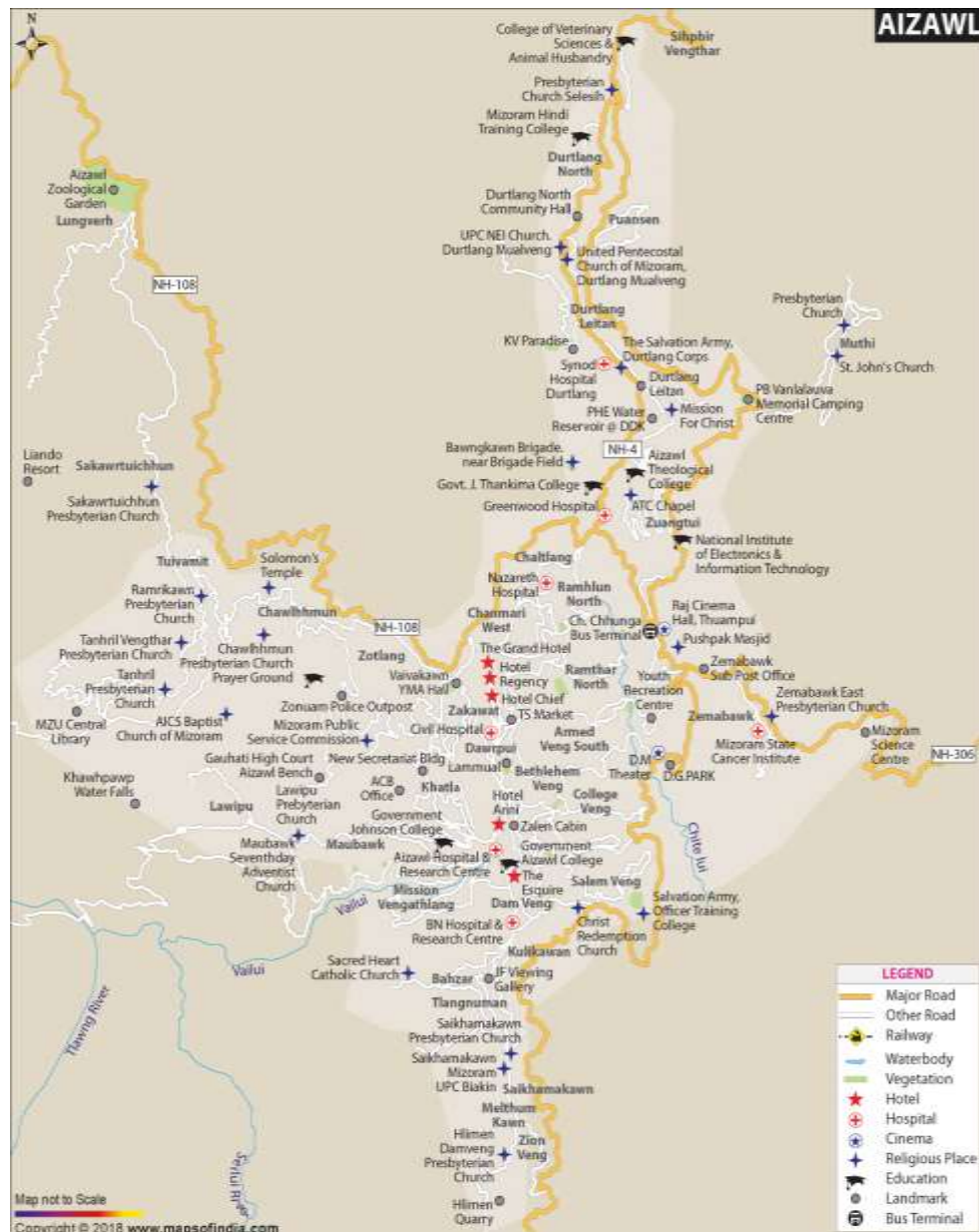
Social Life

The fabric of social life in the Mizo society has undergone tremendous changes over years. Before the British moved into the hills, for all practical purposes the village and the clan formed units of Mizo society. The Mizo code of ethics or Dharma moved around ‘Tlawmngaihna’, an untranslatable term meaning on the part of everyone to be hospitable, kind, unselfish and helpful to others. Tlawmngaihna to Mizo stands for the compelling moral force which finds expression in self-sacrifice for the service of the others. The old belief, Pathian is still use in term God till today.

The Mizos have been enchanted to their new-found faith of Christianity with so much dedication and submission that their entire social life and thought-process been transformed and guided by the Christian Church Organisation and their sense of values has also undergone drastic change. The Mizos area close-knit society with no class distinction and no discrimination on grounds of sex. Ninety percent of them are cultivators and the village exists like a big family. Birth of a child, marriage in the village and death of a person in the village or a community feast arranged by a member of the village are important occasions in which the whole village is involved.⁸⁵

⁸⁵ *People of Mizoram*. (n.d.). <https://mizoram.nic.in/about/people.htm>

Figure 2: Map of Aizawl city



Industrial Scenario in Mizoram

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 23rd 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.

At the time Mizoram attained statehood, it had a very weak industrial base and was officially declared a ‘No Industry State’ due to the complete absence of large and medium-scale industries. In 1985–86, there were only 259 small-scale industrial units in the entire state. However, this number saw significant growth, reaching 1,762 units by 1990–91, with an average annual growth rate of around 30% during that period. The foundation for industrial development in Mizoram was laid in 1972 with the establishment of the Directorate of Industries. This department plays a key role in formulating policies, planning, and implementing industrial development projects across the state. It also ensures proper use of funds and oversees a wide range of responsibilities including:

- Establishing major and minor industries
- Registration and licensing of industrial units
- Providing industrial loans and raw materials
- Developing industrial areas
- Promoting cottage industries and handicrafts
- Managing resources like minerals, oil, and natural gas (in collaboration with central agencies)
- Supporting handloom development and computerization in government departments

Overall, the department works to create a supportive environment for industrial growth and development in Mizoram.

Table No 3.6: Industrial Scenario of Mizoram on the eve of Statehood (1985-1991)

Year	Large	Medium	Small	Industrial Training Institute	Industrial Estate
1985-86	Nil	Nil	259	Nil	Nil
1986-87	Nil	Nil	609	Nil	Nil
1987-88	Nil	Nil	917	Nil	Nil
1988-89	Nil	Nil	1190	1	Nil
1989-90	Nil	Nil	1555	1	1
1990-91	Nil	Nil	1762	1	1

Source: Directorate of Industries, Government of Mizoram, Aizawl as on 19.03.2024

Table 3.6 shows the industrial development of Mizoram on the eve of statehood that is during 1985-1991. It shows that during this period large and medium industries were not introduced or practiced but a great number of small-scale industries were practiced during this period. Before Mizoram attained statehood, small-scale industries like carpentry, handloom, tailoring, blacksmithing, etc. were practiced in the region. Small-scale Industries are not new for society and when Mizoram attained statehood and industrial development pace in the region, small-scale industries grew numerous as seen in the table.⁸⁶

⁸⁶ Laskar, Baharul Islam (2010), Industrialization in Mizoram Problems and Prospects, Kolkata: New Central Book Agency (P) Ltd, pp 168-189

Table No 3.7: District Wise Small Scale Industries Units, Employment and Investment (2018-2019)

1	Mamit	2	145	2	916	4.00
2	Kolasib	15	323	96	3588	476.00
3	Aizawl	166	5964	1147	43313	2695.00
4	Champhai	57	522	818	2527	818.00
5	Serchhip	3	311	12	2089	21.00
6	Lunglei	21	904	162	4262	626.00
7	Lawngtlai	0	92	0	359	0.00
8	Siaha	30	272	305	2101	649.00
	TOTAL	294	8533	2542	59155	2589.00

Source: Directorate of Commerce & Industries Handbook

Table No 3.7, shows the district-wise number of small-scale industry units and the figure of the persons employed and investment during the year of 2018 - 2019.

Aizawl district has the highest number of SSI units registered along with the persons employed and investments amongst all the other districts. As seen in the table, Lawngtlai district has the lowest number rate in each unit and employment registered shows that there is no improvement in the working and development of small-scale industries. The main reason behind the high growth of industrial units is that most people in general became aware of the importance of industries as well the employment schemes. Like any other backward state, Mizoram is also facing many obstacles both in rural and urban areas also in educated unemployment. These unemployed people having no stable occupation keep on shifting to secondary occupations either as laborers or employed. As a result, the total number of units

registered and the number of persons employed has increased physically and simultaneously.

PROFILE OF MIZO WOMEN

Mizo society follows a patriarchal system, where men traditionally hold more power and make most decisions within the family and community. In this system, customary laws play a strong role. These laws often do not favor women—for example, they usually do not allow women to inherit property or have equal rights in family matters. Over time, many women have become used to this system and have largely accepted their roles as defined by tradition. In most Mizo households, the husband is seen as the head of the family. He holds most of the authority and is responsible for making important decisions, while the wife is expected to manage the home and support the family.

There is an old Mizo saying that goes, “Crab’s meat is not counted as meat, just like a woman’s words are not counted as words. A bad wife and a bad fence can be replaced, but an outspoken wife and wild grass are unbearable.” This reflects how, in the past, Mizo women were not treated equally to men. They had little security in their marriages and could be divorced or abandoned by their husbands at any time. Even though women took care of most of the household responsibilities, they had no real power or authority in the family.

The main role of women was based solely in contributing to the process of procreation and carrying out their duty in rearing and nurturing of the children. Additionally, they were mainly confined to the house to do the daily household or domestic works. Not having any independent religious loyalty, they were also required to follow, without question, the religion of their husbands. From a young age, boys and girls were treated differently, with boys getting more freedom and opportunities. Discrimination against women was present even in churches and other social organizations. Women hardly ever occupy the top position in any social institutions or NGO’s.⁸⁷ In some churches, women are still not considered eligible to

⁸⁷ Lalhriatpuii, Status of Women: Focus Mizoram-Past Trends and Desirable Perspective, Seminar Paper on Emancipation of Women’, NE-ICSSR, Shillong, 2006

become a church elder or pastor of the church, although some other churches have permitted women to have such statuses now.

In the past, one of the discrimination that Mizo women faced in the society was the right of inheritance. Earlier the customary laws were strict wherein women were not entitled to any inheritance to family or ancestral property. If there was no male offspring in the family, the family property including the ancestral home would go to the nephew of the father, as the daughters including the mother of the family were not considered for the inheritance of the family property after the death of the head of the family. This was an extreme case of deprivation for women.

However, with times changing, this is not the case altogether anymore. The 2014 Mizo Marriage, Divorce and Inheritance of Property Act established the principle of equal inheritance between sons and the surviving wife of the deceased father, and also included provisions for unmarried daughters. Through the years, the status of women has significantly improved, with more women becoming literate and the arrival of Christianity in Mizoram. These two factors played a big role in improving the status of women. Today, Mizo women are taking on important roles in society and are actively contributing to the political, social, and economic progress of the community.

Women Entrepreneurs in Aizawl

Mizo women have increasingly gained recognition as capable entrepreneurs, challenging traditional gender norms. Historically, societal expectations confined women to domestic roles, with entrepreneurship considered unsuitable for them. However, contemporary Mizo women are demonstrating confidence and independence, significantly contributing to the state's entrepreneurial landscape.

A study by Rosie Lalmuanpuii, Nixon Singh, and Lalropuii (2024) on 291 women entrepreneurs in Aizawl City revealed that key motivators included the desire to build a lasting business and lifelong entrepreneurial aspirations. Factors such as emotional attachment to their ventures and continuous improvement in business activities were found to enhance their performance. The study also highlighted a

significant correlation between these motivational factors and business success. Furthermore, research by Angela and Laldinkima on vegetable vendors in Aizawl indicated that 96.7% of women vendors allocated their earnings towards family expenses, underscoring their pivotal role in household financial management and their growing economic influence in Mizoram.

Religion

Religion is a significant socio-cultural determinant when examining the engagement of women in entrepreneurship. In Mizoram, Christianity is the dominant religion, with the vast majority of the population adhering to various Christian denominations. These denominations include the Presbyterian Church (Mizoram Synod), the Baptist Church of Mizoram, the Salvation Army, Lairam Isua Krista Kohhran, United Pentecostal Church (North East India), United Pentecostals Church (Mizoram), the Seventh-Day Adventist Church, Fundamental Baptist Kohhran, Evangelical Church of Maraland, Roman Catholic Church, and Isua Krista Kohhran. As reported in the Statistical Handbook of Mizoram 2022, there are a total of 3,965 churches in the state, underscoring the strong presence of Christianity in the region.

While Christianity is the predominant faith, Mizoram is also home to small minority communities that practice other religions, including Hinduism, Buddhism, Judaism, and Islam. These non-Christian groups are generally composed of individuals who have migrated to Aizawl for employment or other economic opportunities, contributing to the state's demographic diversity. However, it is important to note that the Christian population remains the majority in Mizoram, especially in urban areas like Aizawl, which significantly influences social, cultural, and economic dynamics, including entrepreneurship.

The present study, conducted on 450 women entrepreneurs in Aizawl, reveals that all respondents belong to the Christian faith, which reflects the religious homogeneity of the sample. This uniformity may have implications for understanding the socio-cultural factors that shape entrepreneurial behaviour among women in this region. Given the significant role that religion plays in shaping values, community support, and social networks, it is essential to consider how Christian

principles and church affiliations may influence women's entrepreneurial aspirations, decision-making, and access to resources. Moreover, the involvement of women entrepreneurs in church-related activities may provide a strong support system, fostering a sense of solidarity and mutual aid that contributes to the success of their ventures.

Work participation

Until recently the economic role of women did not attract much attention in Mizoram because much of their work is mostly done at home or outside the formal economy. The economic role of women cannot be isolated from the process of development. Women constitute a significant part of the workforce in Mizoram, but their participation in the process of economic development has not been given due importance. Women employment is a matter of vital importance for their economic empowerment.

One of the interesting aspects of female participation in the work sphere in Mizoram is the concentration of female workers in the primary sector, as cultivators and agricultural labourers. The percentage of their participation is quite high and has shown an increasing trend especially as agricultural labourers. Work place discrimination also occurs between men and women who have equal productivity and tastes for working conditions, but with unequal wages, treatment and access to jobs. Employment and earning patterns lay out a consistent picture of women predominantly occupying low-paid jobs for equal work. These patterns are often viewed as evidence of discrimination. Women also supply a major portion of labour in the production of cash crops even though there is wage discrimination against them.

The women in the Mizo society mostly run small family businesses, called micro enterprises, which require very little initial capital and often involve the marketing of food articles and handicrafts produced under the domestic system. However, the low capital-labour ratios confine women to low productivity undertakings. Due to resource constraints and risks involved in financial investments women remain engaged in traditional modes of economic activity. As a result, their

productivity stagnates while that of men continues to rise. Since they are generally restricted to low-productivity informal sector employment and have to bear higher dependency burdens, they invariably remain poor and do not have a strong stand to obtain formal education, healthcare, or sanitation.

In fact, the economic welfare of women and children within poor families depend to a considerable extent on the economic status of women. This means that just as per capita income is an adequate measure of absolute poverty; household income is also a poor measure of individual welfare. The reason is that distribution of income within the household can be quite unequal.

Decision making in the society

Compared to other Indian communities, the Mizo society is considered to have less restriction in the society especially when it comes to matters concerning women. Mizoram being a communitarian society has a free social life wherein men and women interact freely, it is not possible to make rigid distinction between males and females in work areas. It is therefore, possible for an outside observer to think that in Mizoram there is no distinction between men and women. As stated by Dutta⁸⁸, the interdependence and the mutual appreciation of each other's position and responsibilities "appear to point out that the status of women in their society was in no way inferior to that of men and hence suffered none of these derogatory and discriminatory treatment as may be found in some of the more advanced societies". This judgment may not be entirely accurate in the sense that when compared with the social life of traditional Hindus and Muslims, Mizo society is indeed free wherein the social interaction of men and women are concerned. However, despite the social freedoms they enjoy and their important contributions to family life, Mizo women are yet to achieve full equality. They often continue to be viewed as subordinate to men and face discrimination in various areas of life.

Though women are not excluded in all the decision-making bodies in social organizations, however their role in the decision-making process is not substantial.

⁸⁸ Dutta Ray, B.B, Social and Economic Profile of N.E India, B.R. Publishing Corp, Delhi, 1978

This means that while women are influential figures in the society when it comes to important decision making, it is the decision of their male counterparts that seems to be more valued. While the condition of women has considerably improved in Government sectors, with few women maintaining top tier Government jobs, there is no to little improvement so far as their status and placement in the church is concerned. Ever since the coming of Christianity, the church has been playing a dominant role in the Mizo society. With the establishment of the church in Mizoram, women have played an important role in evangelism work in various ways. Despite their contribution, women continue to hold only assisting roles and responsibilities in the church. Most of the churches in Mizoram have progressed with the modern times and have included women, giving them prominent status in the order of the church while others are still hesitant to do so.

Role of Mizo women as Entrepreneurs in the society

Women in Mizoram are the backbone of the society and they as active than men. From running vegetable markets to garment stores, drug stores and restaurants to even some of the big schools, women power is seen throughout the Mizo society. While in some parts of the nation, women are subjected to dowry harassment, torture and infanticide, the Mizo women although not entirely free from such atrocities are completely free of infanticide. In most of the hilly states, trading is dominated by women, which is also the case for Mizo women in every sphere of trading business and in entrepreneurship. Arising from the need within the family to share work load with male members in meeting daily livelihood, the role of Mizo women has slowly but gradually changed over a period of time. Even though feminists have been actions for the equality for women, it is believed that women and men can never be equal, just different, but different does not necessarily mean inferior or lesser in any way. Providing equal opportunity for women in entrepreneurship is not a task to be left solely to the government or any organisation or authority but also given due importance by the society as well.

The cultural lifestyle of the Mizo people in Aizawl city in general is traditional yet westernized. Because of this the entrepreneurial field has become a

massive field to explore for the Mizo women during these past few years with easier access to travel, internet connection, literary opportunities, scholarships, loans and programmes provided by the State Government. All these have given the women entrepreneurs in Aizawl a positive attitude towards work and a desire to establish their own in business. Though a number of them are comfortable exchanging ideas with each other and even with entrepreneurs from outside the state, many are still apprehensive about any formal collaboration.

Women are enjoying a respectable position in the Mizo society as entrepreneurs especially if they are able to contribute physically and financially to the community and to the church, which is an important aspect of the Mizo society. The Mizo women entrepreneurs exhibit a strong commitment towards family and community and try to blend their business practices and professionalism within the existing socio- cultural fabric with a preference for a diversified portfolio rather than concentrating on their areas of core competence.

In the world of Mizo entrepreneurs, most of the women entrepreneurs are running two to three parallel businesses. This is so because the small market size in the society forces them to take up whatever lucrative comes their way, rather than having a long term vision dictating their business decisions. This diversified portfolio can be an asset for the emerging business in Mizoram since it leads to varied exposure for the entrepreneurs. On the other hand, it hampers the development of expertise in their trade. But this is only for some women entrepreneurs as there are others focusing mainly on one trade source. The typical Mizo entrepreneur is not integrated with the global economy through formal channels, though there is a high degree of informal trade with Bangladesh and Myanmar. High cost of production and lack of capacity make them pessimistic about export possibilities. Thus, concentrating on the domestic/local market is a rational strategy for the women entrepreneurs, yet their apprehension to go even beyond Aizawl to other parts of the state does indicate a myopic business view and fear of exploring new territories⁸⁹.

⁸⁹ Shailaja Sanghamitra Thakur, Mizo Entrepreneurs: Features and Prospects, *Journal of North East India Studies*, Vol. 4(2), Jul.-Dec. 2014, pp. 1-14.

The Mizo women entrepreneurs though competitive, are not aggressive. In some cases, some entrepreneurs have a cooperative attitude towards competitors, lending machines, sharing experiences with respect to technology, referring customers when they themselves cannot fulfill the expectations of the customers. The spirit of enterprise like adventurousness, outgoing attitude, ability to take risks, networking and ability to seek out opportunities is still at a very incipient stage in Mizoram especially in Aizawl where the majority of the big women entrepreneurs are located. Most of the entrepreneurs, especially those belonging to the younger generation, are comfortably ensconced in the local economy. Their maximum interaction is with states of the north-east India, especially Assam, and Kolkata.

Seeing the streets of Aizawl today, every locality has a tailor or a designer boutique where local tailors stitch clothes. These businesses are dominated by women entrepreneurs. Among the younger generations, fashion designing has become a trend and more and more boutiques are set up every year. These young designers and tailors do not limit themselves to stitching of clothes as required by their clients, but they also produce ready to wear formal and semi- formal garments. Some of them concentrate on bridal wear and with the increase in the price of production they come up with the innovative idea of bridal wear for rent. This included not just costume for the bride but all the parties involved thereby allowing cutting down the expenditure of wedding. Men's bridal wear are also now available for rent though much of men's clothing are still sourced from outside the state and not many tailors and designers look into the production of the same. The ever resourceful and enterprising young Mizo women did not lose the opportunity to delve into the production of sports wear when football and basketball league began in Mizoram. There is hardly any show or event where their marks are not visible. From T.V. channels, musical and sports events, religious events, government and school functions are all within their radar and a source of income for them.

Majority of the market is confined to local consumers and producing mainly Sunday formal church outfits for women. There are some design houses like Heritage Mizoram who market their products to boutiques in Goa, Berlin, Paris and New Delhi. Heritage Mizoram produces exclusively designed products for both fashion

and home in tandem with global trends by using traditional methods handed down from generations in a riot of traditional patterns and motifs. Vakiria is another design house that began to do mass production of readymade garments with a wider market reach, catering to the needs Mizos as far as the United States and Australia through their website.

The presence of luxury brand like Hannah Khiangte is felt throughout the northeast and the rest of India, especially in bridal wear. A brand name Tluangpuii Hmar in an interview also says that social media like instagram has become a great platform to expand the market and especially during festive seasons like Christmas, majority of her production goes to places like Assam, Nagaland, Meghalaya, Tripura and Manipur. So far, access to wider market is still problematic for most Mizo designers and according to a Chennai based Mizo designer, Irene Chhangte the reason for this is Mizoram's geographical location being too far removed from the larger Indian market, expensive transport cost and also the problem in sourcing raw material from other parts of India.

Other than the textile and garment designing industry, other fields are also dominated by the Mizo Women. Another area largely owned by them is the handwoven *Puan* industry. The simple traditional attire of the Mizo's has now become a fashion statement not only in Mizoram but also throughout the country as well. The traditional woven prints and designs are now one of the most inspirational fashion statements especially among the younger Mizo generations. From what was originally considered a male dominated field, Mizo women are now making their entry into different fields like food processing, soap making, cosmetics production, bakery and confectionary items etc., and hence sharing the entrepreneurial platform. This change marks a huge development for the Mizo society and their place in the country. The State Government is also recognizing this and is paving way for women entrepreneurs through different programmes and schemes by providing them funding and grounds for exposure outside Mizoram which will be covered in the next chapter.

However, it goes without saying that the Mizo women also faced various problems along the way like lack of resources, lack of funding, social and cultural

barriers etc. But comparing to the degraded status of the women earlier, they have come a long way and, on the process, have become beacons for the development of the economy of the State and hope for future generations of women everywhere.

Success story of woman entrepreneurs with self-funding

LUNA HANDMADE

Ramthianghlimi is a 25-year-old woman in Mizoram who established the self-financed handicraft business LUNA HANDMADES (Luna Embroidery) in 2020. Luna handmades has operated on self-generated funds, with its proprietor intentionally avoiding external loans or government aid to remain debt-free during the initial slow income growth. While this self-financing strategy didn't deter her organic growth approach through reinvested earnings, the entrepreneur is now considering a loan from Mizoram Rural Bank, indicating a potential need for capital to fuel further expansion. This self-reliance has contributed to challenges in purchasing bulk inventory due to limited capital.

Problems encountered:

The entrepreneur has encountered significant challenges inherent to operating a self-funded small-scale business in the handicraft sector:

- **Capital Constraints:** The primary challenge revolves around managing inventory procurement with limited capital. The need to purchase raw materials in substantial quantities without the buffer of loans creates financial strain, especially given the slow pace of income generation relative to the upfront investment in supplies.
- **Raw Material Procurement:** Difficulties in sourcing and acquiring raw materials add to the operational complexities and impact production timelines and costs.
- **Design Infringement:** A unique challenge faced by Luna handmade is the duplication of its original designs. The entrepreneur emphasizes the authenticity and

creative effort invested in her products. The imitation is a significant concern and a form of unwelcome competition.

Market and competition:

Luna handmade handles both local and online orders, demonstrating a dual market strategy that utilizes community ties and the wider reach of online platforms. While the overall market competition isn't quantified, the entrepreneur points out a significant challenge: the "duplication of my designs, which are authentic to my creative work." This issue directly affects her unique selling proposition and the value of her original artwork. To remain competitive, her strategies involve continuously adapting to the evolving local design preferences in Mizoram and maintaining originality by broadening her creative output and consciously avoiding repetitive designs to foster innovation in her embroidery work.

Marketing methods:

Luna handmades primarily uses Instagram and WhatsApp for marketing, with Instagram, especially through its Reels feature, being the most effective channel. This underscores the significance of visual content and social media platforms in reaching target audiences and showcasing handcrafted items. The reliance on these platforms also indicates a cost-effective marketing strategy, which is essential for a self-funded small business.

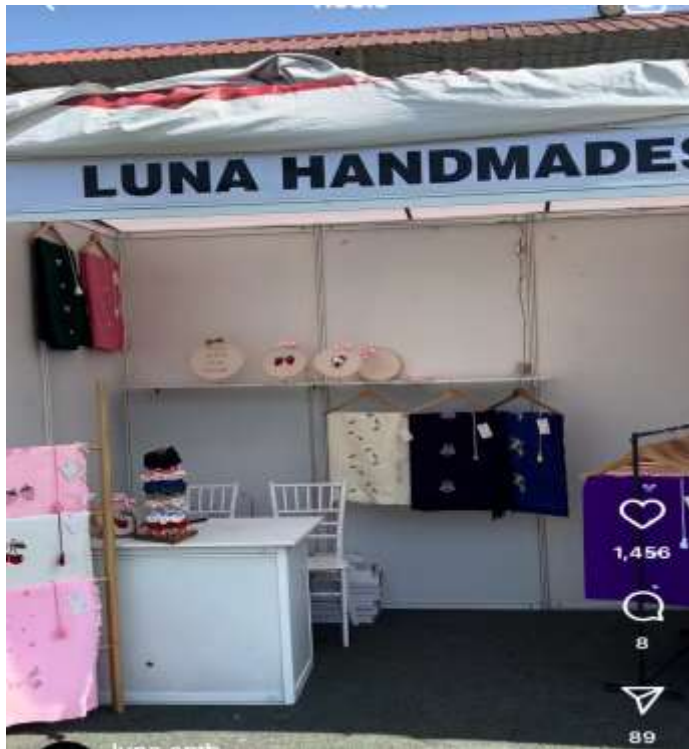


Figure 3: Luna Stall at Assam Rifles Ground on 4.3.2024



Figure 4: Luna Handmade products by Luna

SUCCESS STORY OF HOTEL RANSAM (WOMAN ENTREPRENEUR AVAILING LOAN FROM BANK)

Zomuanthangi Ralte is the founder and manager of Hotel Ransam in Aizawl, Mizoram which was established in 2023. This signifies a notable development in the local hospitality industry as the first officially certified three-star hotel in the state.

Financial assistance and its utilization:

During its initial stages, Hotel Ransam obtained a 1 Crore SBI Term Loan to facilitate business expansion, suggesting the venture was already operating before receiving this capital. The entrepreneur emphasized that this assistance enabled the expansion of their existing business and the implementation of their business plan, underscoring the vital role of institutional finance in supporting business growth, even in regions with potentially limited access to capital. Despite the crucial financial support, Hotel Ransam faced challenges concerning insufficient capital. Even with a substantial loan, the entrepreneur perceived ongoing capital inadequacies.

Workforce management and employment generation:

Hotel Ransam currently employs 25 workers, contributing to local employment. While the initial financial assistance was primarily for expansion, the subsequent income generated by the business has enabled the creation of further employment opportunities. This demonstrates the indirect positive impact of business growth on the local economy. Interestingly, the entrepreneur reported no difficulties in managing the workforce, indicating effective human resource management practices within the hotel.

Market positioning and competition:

Positioning itself as the "first official certified 3-star hotel in Mizoram," Hotel Ransam perceives its market position as "stronger" than competitors. The primary customer base includes local, national, and international travellers. this competitive landscape.

Marketing strategies and effectiveness:

The entrepreneur identifies "word of mouth from our customers" as the most successful marketing approach, emphasizing the significant role of customer satisfaction and positive experiences in developing a strong reputation, especially within a closed community and the growing interconnectedness of the world.



Figure 5: Hotel Ransam located at Thuampui, Aizawl, Mizoram

CHAPTER-4

Government Programmes/Schemes for Women Entrepreneurs in India

Even though women still have to overcome hurdles in their homes and in the society while attempting to become entrepreneurs, there has never been a greater time in India. The Government has initiated initiatives to make it easier for women to set up their enterprises. Women are now growing in the field of entrepreneurship and developing the field in dynamic terms. It has been noted that they have been very consistent with progress. Women who wish to earn on their own and be businesswomen are encouraged in today's day and age because of the progress their gender has made in the field.⁹⁰

However, the development of entrepreneurship among women requires Government support and the elaboration and implementation of targeted policies and programmes enabling women to enter the private sector with greater confidence, develop their businesses and provide equal opportunities for entering competitive markets in and outside the country. The role of various institutions set up specifically for the promotion and fostering of entrepreneurship in SME (Small and Medium Enterprise) sector is quite unique. The policy measures taken by the Government include credit marketing, technology, entrepreneurship development or fiscal, financial or infrastructure support.

In recent years, the Government policies have stressed the increasing role of Industry Association in the setting up of common facilities and other support services. Industry Associations also impart institutional support to the small-scale sector. There have been several industrial policy resolutions over the years specifically articulated and clearly spelt for encouraging entrepreneurship. A positive encouragement on the part of Government agencies is required for the development

⁹⁰ Indifi. (n.d.). *Top 9 Government Schemes for Women/Female Entrepreneurs in India*. <https://www.indifi.com/blog/9-government-schemes-for-women-entrepreneurs-in-india/>

and growth of entrepreneurship in the private sector. The success of entrepreneurship mainly depends on the well-established institutional set up.

Responding to the increasing trend of women opting for entrepreneurship, many organizations have come up with the idea of special training for women interested in setting up their own enterprises. The Government has laid special emphasis on the need for conducting special entrepreneurial training programmes for women to enable them to start their own ventures. For women various development programmes have been implemented by the Government. But the efforts to percolate information by the institutions and accessing them to women entrepreneurs is missing which is further aggravated by women's lack of initiative to seek out information to help themselves.

The policies and programmes of Government agencies should reach the ultimate consumers properly so as to ensure their success. But these policies and programmes have not been able to facilitate the growth of women entrepreneurship to the expected level due to various reasons, viz. bureaucratic control, rigid procedures, limitations on the part of women themselves. Most of the women both in absolute and in relative terms have not reached the critical mass to make an impact on the system. Policies concerning Indian women would be in accordance with the provisions of the Constitution of India.

The Constitution guarantees certain fundamental rights besides freedom of speech, protection of life, liberty and prohibition of discrimination or denial of protection etc. Indian women enjoy these rights in the same manner as Indian men. For instance, Article 14 of the constitution provides 'equality before law' and Article 15 'prohibits any discrimination'. There is only one specific provision in Article 15(3) which empowers the state to make 'any special provision for women and children'. This is in violation of fundamental obligation of non-discrimination among citizens, inter alia of sex. Consequently, this provision has enabled the State to make special provision, particularly in the field of labour legislation like the Factories Act, the Mines Act and so forth. Article 16(2) forbids discrimination "in respect of any

employment of office under the State” on the grounds of “religion, race, caste, sex, descent, place of birth, residence or any one of them”.

Some of the Directive Principles are “women-specific”. Others concern women indirectly or by necessary implication. Among those which concern women directly and have a special bearing on their status include: Article 39(a)- the right to an adequate means of livelihood for men and women equally; Article 39(d)-equal pay for equal work for both men and women; Article 39(e)-protection of the health and strength of workers-men, women and children from abuse and entry into avocations unsuited to their age and strength; and Article 42 just and humane conditions of work and maternity relief.

The increasing presence of women as entrepreneurs has led to significant business and economic growth in the country. Women-owned business enterprises are playing a prominent role in society by generating employment opportunities in the country, bringing in demographic shifts and inspiring the next generation of women founders. With a vision to promote the sustainable development of women entrepreneurs for balanced growth in the country, Startup India is committed towards strengthening women entrepreneurship in India through initiatives, schemes, creation of enabling networks and communities and activating partnerships among diverse stakeholders in the startup ecosystem.

In India, where there are over 15.7 million women-owned enterprises and women are driving the start-up ecosystem, female entrepreneurship is gaining ground. It is anticipated that during the next five years, this number will rise by 90%. Despite their growing zeal, women entrepreneurs still face a variety of challenges, such as bias against them because of their gender, a lack of funding, and inadequate support. The Indian government has introduced a number of programmes to assist female entrepreneurs in response to these difficulties.⁹¹ Several government and non-government agencies and programmes targeted to the development of women entrepreneurship are listed below:

⁹¹ Baroda, B. O. (2023, May 17). *Government schemes for women entrepreneurs in India*. Bank of Baroda. <https://www.bankofbaroda.in/banking-mantra/investment/articles/government-schemes-for-women-entrepreneurs>

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).

CENTRAL GOVERNMENT SCHEMES FOR WOMEN ENTREPRENEURS

1. Annapurna Scheme

Under this Scheme, the loan is provided to women in the food catering industry, still establishing their small-scale businesses. It allows these women entrepreneurs to avail it as capital requirements like buying equipment and utensils, setting up trucks, etc. Under this scheme, women can sell packed food items and snacks which is one of the most common businesses that women entrepreneurs scope out and excel in since it is something that housewives have been managing all their lives and are accustomed to. This boosts their sales since they have a chance at better capital and new products to kickstart their business than they could otherwise afford. The loan limit is Rs. 50,000 under the scheme.

2. Skill upgradation and Mahila Coir Yojana

This scheme is under the Ministry of Micro, Small and Medium Enterprises. It is an exclusive training programme aimed at the skill

development of women artisans engaged in the coir industry. Two months of training in coir spinning is imparted through this programme. The candidates who undergo this training are given a stipend of Rs. 3000/- per month. The trained artisans under the scheme are encouraged to avail assistance through Prime Minister's Employment Generation Programme (PMEGP) scheme to set up coir units.

3. Mahila Samriddhi Yojana

It is undertaken by the Ministry of Social Justice and Empowerment under the Department of National Scheduled Castes Finance and Development Corporation. It is a Micro Finance scheme for women with a rebate in interest. Financial Assistance up to the cost of Rs. 1,40,000/- is provided. Women belonging to backward classes, as per the government norms, and whose family income is less than Rupees three lakhs per annum can apply for this Scheme.

4. Women Entrepreneurship Platform (WEP)

The Indian Government through NITI Aayog, has launched the Women Entrepreneurship Platform (WEP) which brings together women entrepreneurs and sponsors eager to help them in one place. As an aggregator platform, WEP hosts information and services relevant to women entrepreneurs. It enables key partnerships to bring crucial content, workshops, campaigns, and other avenues of learning and growth to its users from trailblazers in the industry.

- Through its partnerships, services are provided in 6 main focus areas
- Community and Networking
- Funding and Financial Assistance
- Incubation and Acceleration Compliance and Tax Assistance
- Entrepreneur Skilling and Mentorship
- Marketing Assistance

5. Trade-Related Entrepreneurship Assistance and Development (TREAD)

It is set up under the Ministry of Micro, Small and Medium Enterprises. The "Trade Related Entrepreneurship Assistance and

Development" (TREAD) scheme is a government program in India that aims to empower women economically by providing financial assistance, skill development, and capacity building for trade-related entrepreneurship. It focuses on non-farm sector activities, particularly for women from Self Help Groups (SHGs). The scheme provides grants up to 30% of the loan or credit sanctioned to NGOs for promoting entrepreneurship among women, with the remaining 70% financed by lending agencies. The scheme offers government grants to NGOs that promote entrepreneurship among women, and to training institutions/NGOs that provide training to women entrepreneurs.

To be eligible for this a person needs to be a legal entity with a minimum registration of three years, having experience in thrift and saving programmes with Self-Help Groups(SHGs), be engaged in income generation activities for women entrepreneurs, have basic infrastructure, qualified support staff, and services to undertake micro-enterprise, have prior experience in preparing project proposals on behalf of women entrepreneurs/women SHGs for income generation activities and taking loans from financial institutions for onward disbursement to them.⁹²

6. Support to Training and Employment Programme for Women

It is undertaken by the Ministry of Women and Child Development. The scheme has 2 fold objectives namely:

- i. To provide skills that give employability to women.
- ii. To provide competencies and skills that enable women to become self-employed/entrepreneurs.

Women from age 16 years and above across the country can apply for this programme.

⁹² Baroda, B. O. (2023, May 17). *Government schemes for women entrepreneurs in India*. Bank of Baroda. <https://www.bankofbaroda.in/banking-mantra/investment/articles/government-schemes-for-women-entrepreneurs>

7. Mudra Yojana for Women/Mahila Udyami Yojana

It is under the Department of Financial Services, Ministry of Finance. Regarding the terms and conditions, there is no requirement of collateral for availing Mudra loan for women. Loans can be only allocated for non-corporate, non-farming and non-agriculture based business, which is headed and run by women entrepreneurs and the total tenure for loan repayment is a maximum of 5 years and a minimum of 3 years.

Women entrepreneurs who are heading and managing any manufacturing or production business are eligible to get loans up to Rs 10 lakh, without any collateral. Examples being artisans, weavers, craftsmen etc. Other small and micro-scale businesses which qualify for Mudra loans for women are phone repairing, auto-repairing, tailoring, photocopying, servicing centers for electronics appliances, spa, beauty parlor services. Loans under Mudra Yojana Scheme for women can be used to set up a new business, expand an existing business or modernize existing business with the latest technology and tools. The age limit for women who can avail of loans under the Mudra scheme is 65 years. The minimum age requirement is 18 years.

8. Stand Up India (SUI)

Stand-Up India (SUI) scheme for financing SC/ST and/or Women Entrepreneurs was launched by Hon'ble Prime Minister (PM) on April 05, 2016. The scheme is taken care under the Small Industries Development Bank of India (SIDBI).

The objective of the SUI scheme is to facilitate bank loans between Rs.10 lakh and Rs.1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one-woman borrower per bank branch. This enterprise may be in manufacturing, services, agri-allied activities or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur.

Eligibility criteria for the scheme includes:

- SC / ST and /or Women entrepreneurs, above 18 years of age

- Loans under the scheme is available only for Green Field Projects. Green Field signifies, in this context, the first time venture of the beneficiary in the manufacturing or services or agri-allied activities or trading sector.
- In case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by either SC/ST and/or Women Entrepreneur.
- Borrower should not be in default to any Bank / Financial Institution.

9. Nai Roshini Scheme for Leadership Development of Minority Women

It is under the Ministry of Minority Affairs. It empowers and instills confidence among minority women, from other communities living in the same village/locality, by providing knowledge, tools and techniques for interacting with Government systems, banks and other institutions at all levels.

Nai Roshni programme is run with the help of NGOs, Civil societies and Government Institutions all over the country. It includes various training modules like Leadership of women, Educational Programmes, Health and Hygiene, Swachh Bharat, Financial Literacy, Life Skills, Legal Rights of Women, Digital Literacy and Advocacy for Social and behavioural change. Women belonging to minority communities/ rural areas can apply for this scheme.

10. Mahila Shakti Kendra

The Ministry of Women and Child Development undertakes this scheme. The Mahila Shakti Kendra (MSK) Scheme was approved in November, 2017 as a centrally sponsored scheme to empower rural women through community participation. The scheme is envisaged to provide an interface for rural women to approach the government for availing their entitlements and for empowering them through training and capacity building.

11. Nari Shakti Puraskars

This is another scheme undertaken by the Ministry of Women and Child Development. Nari Shakti Puruskars confer to eminent women and

institutions in recognition of their service towards the cause of women empowerment. 20 Nari Shakti Puraskars are conferred every year on 8th March on the occasion of International Women's Day. Institutional category awards include: Rani Rudramma Devi Awards, Mata Jijabai Award, Kannagi Devi Award, Rani Gaidinliu Zeliang Award, Devi Ahilyabai Holkar Award, and Rani Lakshmibai Award each carrying a certificate and cash amount of Rs.2 lakhs. Individual category awards include: Award for Courage & Bravery and 7 awards for outstanding contributions to women's endeavour/community work/making a difference/women empowerment each carrying a certificate and cash amount of Rs. 1 lakh.

The Puruskars are open to all Indian Institutions, organisations and individuals without any distinction or discrimination on ground of race, caste or creed. In case of Individual category, the awardee must be above 30 years of age on 1st January of the year for which the award is to be given. The applicant should have worked in the relevant field for at least last 5 years. She should not have been a recipient earlier of the award, including Stree Shakti Puruskars.

12. National Startup Awards

The Department for Promotion of Investment and Internal Trade under the Ministry of Commerce and Industry undertakes this Programme. Through this, entities benefit in various aspects of their business, including but not limited to, business, financing, partnerships and talent, role model for other entities and budding entrepreneurs, and will inspire them to be purposeful and responsible about creating a socio-economic impact.

Startups are eligible to apply under special categories as mentioned below. A single winner is declared under each special category:

- Women led Startups
- Impact in Rural Areas
- Campus Startup
- Manufacturing Excellence

- Innovation tackling the pandemic (preventive, diagnostic, therapeutic, monitoring, digital connect, work from home solutions etc.)
- Solution delivery or business operations in Indic languages
- Startups from North-East (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura) and Hilly States/ UT (Himachal Pradesh, Jammu & Kashmir, Ladakh and Uttarakhand)⁹³

13. Credit Guarantee Scheme for Micro and Small Enterprises

The Ministry of Micro, Small and Medium Enterprises undertakes this Scheme.

The benefits of this Scheme includes:

- i. Credit facility of upto Rs. 5 lakhs at 1% interest rate to women, micro enterprises and units covered in Northeast region.
- ii. Above Rs. 5 lakhs and up to Rs.50 lakhs at 1.35% interest rate to women, micro enterprises and units covered in Northeast region.
- iii. above Rs. 50 lakhs and up to Rs. 200 lakhs at 1.80% to women, micro enterprises and units covered in Northeast region.

New and existing Micro and Small Enterprises engaged in manufacturing or service activity excluding Agriculture, Self Help Groups (SHGs), etc, can apply for this scheme. As of now, all activities that come under service sector as per MSMED Act, 2006 are eligible for coverage under the scheme.

14. Mahila Samridhi Yojana

It is under the Department of National Minorities Development and Finance Corporation under the Ministry of Minority Affairs. Training is given to a group of around 20 women in any suitable women friendly craft activity. The group is formed into Self Help Group during the training itself and after the training, micro-credit is provided to the members of the SHG so formed. The condition

⁹³ Baroda, B. O. (2023, May 17). *Government schemes for women entrepreneurs in India*. Bank of Baroda. <https://www.bankofbaroda.in/banking-mantra/investment/articles/government-schemes-for-women-entrepreneurs>

- The maximum duration of the training is of six months with maximum training expenses of INR 1,500 p.m. per trainee.
- During the training a stipend of Rs. 1,000 p.m. is also paid to the trainees.
- The training cost and stipend is met by NMDFC as grant.
- After the training, need based micro credit subject to a maximum of INR 1 lac is made available to each member of SHG, so formed at an interest rate of 7% p.a.

This Scheme is applicable for Self Help Groups. Credit Line 1 is the existing stream of concessional credit, being disbursed on the basis of income limits of Rs.98,000 p.a. for rural areas & Rs.1.20 lacs in urban areas.

15. Udyogini Scheme

The Udyogini Scheme is specifically for those women who come from a family with an income of below Rs. 1.5 lakhs per annum. They can avail a loan of up to Rs. 3 lakhs at low interest rate. Widowed, destitute, or disabled women can apply for a loan under this scheme. The idea behind this scheme is to help women from economically struggling backgrounds to become self-sufficient. While the Karnataka State Women Development Corporation started the Udyogini Scheme, many banks have adopted this scheme with variations. Some banks offering this scheme are Bajaj FinServ, Punjab and Sind Bank, and Saraswat Bank.

16. Prime Minister's Rozgar Yojana (PMRY)

Also known as PMRY, this is one of the best schemes for women entrepreneurs both socially and financially. The focus of this scheme is on creating skill-based, self-employment through women entrepreneurs and smart minds at work being utilized for monetary independence. This scheme covers both urban and rural areas and was developed through several amendments in cost, eligibility, and subsidy limits. The loan subsidy amount is up to 15% of the project cost with an upper ceiling of Rs. 12,500 per

borrower. The scheme applies to all types of ventures in industries, trade, and services.

- The age limit is 35 years.
- The loan limit for business is Rs. 2 Lakhs
- For service and industry loan limit is Rs. 5 Lakhs.

The scheme was launched in 2nd October 1993 to create and provide sustainable opportunities to one million educated unemployed youth in the country during the Eighth plan period. This scheme is offered to permanent resident (at least 3 years) unemployed youth between 18-35 years, having minimum educational qualification (8TH passed) with preference given to those who have passed ITI minimum or undergone Government sponsored technical course for a minimum duration of 6 months. Their family income should be less than Rs.40,000.

Maximum amount of loan granted under this scheme is Rs. 1lakh for business sector, Rs 2 lakhs for manufacturing and other activities-loan has to be of composite nature. If two or more eligible persons join together in a partnership, project up to Rs.10 lakhs would be eligible for funding. Assistance shall be limited to individual admissibility. Subsidy will be limited to 15 percent of the project subject to a ceiling of Rs.7500 per entrepreneur. Banks will be allowed to take margin money from the entrepreneur varying from 5 percent to 16.25 percent of the project cost so as to make the total of the subsidy and the margin money equal to 20 percent of the project cost. No collateral contribution for projects up to Rs.1 lakh. Exemption from collateral in case of partnership project will also be limited to Rs.1 lakh per person participating in the project. Normal rate of interest shall be charged and repayment schedule may range between 3 and 7 years after an initial moratorium as may be prescribed. Preference will be given to weaker sections including women. The scheme envisages 22.5 percent reservation for SC/ST and 27 percent for other backward classes (OBCs). In case SC/ST/OBC candidates are not available, State/UTs Governments will be competent to consider other categories of candidates under PMRY.

LOANS UNDER GOVERNMENT SCHEMES OFFERED TO WOMEN ENTREPRENEURS BY BANKS IN INDIA

1. Mahila Udyam Nidhi Yojana

This Scheme is undertaken by the Punjab National Bank and Ministry of Finance. Through this, the women entrepreneurs will be assisted in setting up new projects in the tiny /small-scale sector and rehabilitation of viable sick SSI units. Existing tiny and small-scale industrial units and service industries undertaking expansion, modernization technology up gradation & diversification can also be considered. A soft loan limit of up to 25% of the project cost, subject to a maximum of Rs.2.5 lakhs per project is provided for deserving women entrepreneurs. The soft loan would be repayable within 10 years (inclusive of an initial moratorium period of not more than five years).

Eligibility:

All existing and new MSME or Tiny Units promoted exclusively by women entrepreneurs or a business consisting of a majority of women entrepreneurs are eligible. The cost of the project must not exceed Rs.10 lakhs.

2. Dena Shakti Scheme

This Scheme is undertaken by Dena Bank. The following are the benefits of the Dena Shakti Scheme:

- It is the combination of the term loan and the working capital. Women entrepreneurs are eligible for 25 % concessional rates in the loan.
- The term of loan provided to the women entrepreneurs is from one to three years.

Any women involved in retail, service activities, manufacturing will be eligible for the loan in the Dena Shakti Scheme. Women who are working under self-employment such as architects, Chartered Accountants, doctors, etc, will also be eligible for the benefits of the Dena Shakti Scheme. The loan will be provided to such women entrepreneurs that are holding the business all by themselves or at least have more than 50 % stake in the business. The women applying for the Dena Shakti Scheme must be a part of or pursuing

the Entrepreneurship Development Programs (EDP) which is organized by various state agencies to avail the loan under the Dena Shakti Scheme.

3. Stree Shakti Package for Women Entrepreneurs

Provided under State Bank of India. Loan in the form of term loan or working capital can be provided under the Stree Shakti package. The quantum of loan provided would be based on the borrower profile and the following guidelines:

- Retail traders:Rs. 50000 to Rs.2 Lakhs
- Business enterprises:Rs.50000 to Rs.2 Lakhs
- Professionals:Rs.50000 to Rs.25 Lakhs
- SSI:Rs.50000 to Rs.25 Lakhs

As the package is aimed at Women Entrepreneurs, concessions or relaxations in the margin is in-built into the scheme along with the low floating rate of interest, linked to the base rate of the bank. Businesses operated by women entrepreneurs are eligible to receive a loan under Stree Shakti Package. a Women Entrepreneur business is “A small scale industrial unit/industry related service or business enterprise managed by one or more women entrepreneurs in proprietary concerns or in which she/they individually or jointly have a share capital of not less than 51% as partners /shareholders/Directors of Private Limited Company/Members of Co-operative Society. Thus, women entrepreneurs or women entrepreneur business in retail trade, manufacturing or services are eligible for the scheme. Also, Women professionals like Doctors, Beauticians, Architects and Chartered Accountants can avail loan under the Stree Shakti package.

4. Cent Kalyani Scheme

This Central Bank of India scheme aims to encourage women ntrepreneurs to start new project or expand / modernise the existing unit. New as well as existing women entrepreneurs for her Micro / small enterprise .i.e engaged in manufacturing and service activity for eg. Handloom weaving Handicraft, Professionals & self employed women - Doctors, Chartered Accountants, and Engineers or trained in Art or Craft etc.

Eligibility for the scheme:

New as well as Existing Women entrepreneurs for her Micro / Small enterprise (as defined under MSME Act- 2006).i.e engaged in manufacturing and service activity for eg. Handloom weaving Handicraft, Food-Processing, Garment making etc. etc. Professionals & self employed women - Doctors, Chartered Accountants, and Engineers or trained in Art or Craft etc. Health /Beauty clinics/Dieticians/Fashion Designing Beauty Parlours. Small Business-Small lunch/canteen, mobile restaurant, circulating library/ tailoring /Day Care for children, tailoring, Typing / STD/ Xerox booth etc. Transport Operators- Three wheeler /Four wheeler. (Retail Trade/ Education and training Institute/ Self Help Group not eligible).

5. Orient Mahila Vikas Yojana Scheme

Oriental Bank of Commerce launched the scheme, women with an ownership of 51 percent share capital individually or jointly in a proprietary concern can avail a loan through the Orient Mahila Vikas Yojana. There is collateral required for loans between Rs. 10 lakhs to Rs. 25 lakhs. The repayment tenure of the loan is seven years. Orient Mahila Vikas Yojana Scheme also provides a concession on the interest rate of up to 2 percent.

Table No 4.1: List of financial institutions including banks and NBFCs offering business loans to women

Bank Name	Interest Rate	Loan Amount	Repayment Tenure
Central Bank of India	7.50% p.a. for loans up to Rs. 10 Lakhs 7.75% p.a. + tenure premium for loans above ₹10 Lakhs and up to Rs. 1 Crore	Maximum of ₹1 Crore	According to the terms and conditions of the Central Bank of India.
Bank of Baroda	According to the terms and conditions of Bank of Baroda.	₹10 Lakhs to ₹1 Crore	According to the terms and conditions of Bank of Baroda.
Fullerton India	13% to 21% per annum	Maximum up to ₹50 Lakhs	12 months to 60 months
Tata Capital	From 19% per annum	₹5 Lakhs to ₹50 Lakhs	12 months to 36 months
Lendingkart	15% to 27% per annum.	Maximum of ₹2 Crores	Maximum up to 36 months.

(The rates of interest and the other terms of the loan are subject to change at the discretion of the financial institution.)

Women entrepreneurs can also avail of a business loan at Bajaj Markets at attractive interest rates. The funds can be used to undertake various business operations, such as expanding your business, acquiring other companies, buying new machinery or equipment, etc. men.

While women-owned businesses generate 8-10 percent more revenue than male-owned businesses of the same age in the same industries, only 5 percent of women-owned businesses receive venture capitalist funding, compared to 77 percent of male-owned businesses, and it is this gap that the government is attempting to close with these schemes. There has long been no doubt that women are just as capable of business success as men, but societal barriers have always been

significant, and these programmes aim to help overcome those barriers and build a stronger nation with a true free-market economy.⁹⁴

Entrepreneurship Schemes for Women in Mizoram

The concept of entrepreneurship and startups is still in its infancy in Mizoram, which means there is a necessity for disseminating knowledge through entrepreneurship awareness and outreach programmes, which are conducted in all the district headquarters in the first phase and in the block and village levels in subsequent phases. All efforts are being made to promote entrepreneurship through local cable television programmes and documentaries.

As the engine of economic growth, Entrepreneurship is the ideal approach to address traditional development problems in innovative ways. It is the most feasible option for solving the unemployment problem and the best tool for bringing about equitable distribution of wealth and bridge the gap between the urban and rural areas. Additionally, it is the ideal path for balanced regional development. Proper policy formulation and its implementation could significantly change the face of Mizoram. The vision of the state of Mizoram is to drive sustainable industrial growth especially in the MSME sector. It also works towards encouraging increasing value addition in various local produces and giving better income to farmers. It tries to produce a suitable environment for investment, and promotes direct and indirect employment opportunities. The mission is – to accelerate industrial development in Mizoram by maximizing investment, output, growth, employment and competitiveness through development of infrastructure, human resource, incentives and administrative support network.

Although there are many schemes provided by the Government of India for women entrepreneurs, not many are used in Mizoram. The main platforms used for promoting women entrepreneurs in Mizoram are as follows:

⁹⁴Yuktha. (2023, December 26). *List of government schemes for female entrepreneurs in India*. Vakilsearch | Blog. <https://vakilsearch.com/blog/indian-government-initiatives-to-help-women-entrepreneurs/>

New Economic Development Policy (NEDP):

The Government of Mizoram has formulated the New Economic Development Policy, a Comprehensive Growth Strategy for alleviating poverty and accelerated development of Mizoram. An important component of this Policy is the Entrepreneurship Development Scheme (EDS). The main objective of this scheme is to educate the youth both men and women of the State on various opportunities beyond the Public Sector and impart skills necessary to prepare them to start their own venture and be successfully self-employed. In order to implement this Entrepreneurship Development scheme, the Government of Mizoram has constituted the “Mizoram State Entrepreneurship Development Monitoring Committee” (MEDMOC) on 25.10.2016 with the following composition:

1. Chairman – Chief Secretary
2. Alternate Chairman – Planning Secretary
3. Member Secretary – Deputy Adviser, Planning Department
4. Member – Secretary, Commerce & Industries
5. Member – Secretary, Higher & Technical Education
6. Expert Member – Pu Joseph L. Ralte, Founder, MEN
7. Expert Member – Dr. Laldinliana, Incubation Centre, Mizoram University
8. Expert member – Pu Rinzuala, MD, MIZOFED

However, on 20th October 2022, EDS was newly changed under a different name, MSUM (Mizoram Startup Mission) with the approval of the Cabinet and a team of 7 members.

I. MSUM (MIZORAM STARTUP MISSION)

Aims and Objectives

- a) The foremost aim of MSUM is to promote vibrant entrepreneurial scenario which is crucial for the built-up / growth of the economy. Considering this, MSUM will focus on imparting the importance of entrepreneurship among schools and colleges students in particular and to the common people in general. Moreover, it plans to give efforts to promote micro-enterprise projects / schemes with promising prospects.

b) Preparation and publication of Entrepreneurship Manual in Mizo:

The Entrepreneurs Manual (Entrepreneurs Kailawn) is prepared in Mizo to ensure the same standard of guidance and training within the state. This Manual is disseminated to the Trainer's Training, Entrepreneurship Awareness Programme and to the Entrepreneurship Development Programme.

c) Conducting Trainer's Training (Faculty Development Programme):

As entrepreneurship is not well familiar to the State, there is consequently shortage of qualified trainers. There is thus an urgent need of faculty who are able to conduct training in schools, colleges and other institutions. Trainer's Training (Faculty Development Programme) is expected to inculcate the importance of entrepreneurship development.

d) Conducting Entrepreneurship Awareness Programmes in all Districts:

One-Day Entrepreneurship Awareness Programme (EAP) is to be conducted in all the District Capital in which interested persons, students and officials are to be invited.

e) Setting up of Entrepreneurship Knowledge Centre for providing handholding support services and Data Bank:

Handholding support is provided by offering guidance and by organizing consultation meetings at a very low cost. For this, "Entrepreneurs' Knowledge Centre" is set up with a reliable outsourced agency. All the initiatives taken is documented and the feedback received is incorporated which is then entered into database so as to ensure a quality documentation system.

f) Micro start-up capital for bankable projects through 'Business Proposal Competition and 'Venture Capital Funding Pattern':

Business Proposal Competition will be organized annually. Selected projects will be awarded the Micro-Enterprise Start-up capital upto Rs. 5 lakh which may be given in lumpsum or in installment as the case may be. The appointed / selected agency will monitor the progress performed as the Venture Capital Funding Pattern. Moreover, proposals of promising projects will be examined and will be given consideration for possible funding under Micro-Start-up

capital. Upto 50% of the project cost, as appropriate, may be provided while the remaining will be expected from their own source. However, the promoter must possess land on his own or must possess a reliable document of land lease deed, if the proposal is land base activities. Fund may be released in lumpsum or in installment as the case may be. Progress attained will be monitored by the appointed / selected agency as per the Venture Capital Funding pattern.

g) Dissemination of Awareness through media and NGOs Dissemination:

Efforts will be made to promote entrepreneurship through local cable television programme. Documentary programme will be telecasted in the local television programme by collaborating with the local documentary film presenter. NGOs including youth organizations will be invited to participate in the activity and message will be disseminated for promoting the spirit of entrepreneurship among youth in the Society.

h) Conducting need-based Entrepreneurship & Skill Development Programme:

Entrepreneurship-cum-skill Development Programme (ESDP) will be organized to cater the needs of the present scenario, viz. Construction industry, Food Processing & Packaging industry and Financial & Accounting etc.; in this regard, collaboration from suitable organization/ institution / agency may be entertained. Initiatives and committed efforts may be encouraged to those who attend the programme in setting up their own business unit.

i) Organizing Entrepreneurs Welfare:

Sensitization / Consultation meetings will be organized frequently to tap resources from schemes of MSME, Govt of India and for creating platform for exposure. Initiatives and actions will be taken to work with the concerned Ministry so as to enhance the entrepreneurship in the state.

j) Annual Events - Organizing Outstanding Entrepreneurs Award:

The ‘Mizoram Outstanding Entrepreneurs Award’ in sectors like Manufacturing, Service and Franchise sector will be organized every year separately for male and female to motivate the entrepreneurs and to expose their success. The Award will carry Citation, Trophy and Cash and exclusive

function will be organized for this. For this, MEDMOC will be partnering with appropriate organization / institution such as ZIDCO etc.

k) Conducting Exposure trips for Established & Potential Entrepreneurs:

It is felt necessary to organize exposure tour for established as well as promising entrepreneurs. Easily accessible places may be appropriate. This initiative will help them imitating while promoting entrepreneurship. If the Committee deems necessary, arrangement may be made to study technology transfer, market chain, value addition etc. abroad as well as within the country.

Convergence with other Government schemes:

The MSUM (Mizoram Startup Mission) also converges with other schemes of the Government and other agencies wherever compatible. Some of these may be listed below: -

- i) The Mizoram University's "**Incubation Centre**" is utilized as the situation demands for which a formal agreement will be made with the University. The 5 selected Potential first generation entrepreneurs could probably be linked to this Centre. The Business Plan Competition to be organized under MSUM can be converged with a similar competition that is planned to be organized by MZU in collaboration with the Indian Institute of Management, Kolkata. Further, steps will be taken so that the maximum number of youths can take advantage of the various entrepreneurship / management course offered by MZU.
- ii) Commerce & Industries Department, Govt of Mizoram in collaboration with International Labour Organization (ILO) have been working on the "Start and Improve Your Business (SIYB)" scheme so that interested parties can successfully start and manage Micro-enterprises. This scheme, too, converges with MSUM wherever feasible and necessary adjustments will continue to be made for inter compatibility between the various components of the two schemes.

- iii) MSUM also tie-up with UNDP's various undertakings for the establishment of micro-enterprise in the State wherever possible. The cooperation with the UNDP Marketing Task Force is also envisaged.⁹⁵

Mizoram University Incubation Centre

Mizoram University Incubation Centre is the first of its kind (A NIDHI TBI powered by DST, Govt. of India) ever to be hosted by a Central University in the Indian eastern region. A 10.75 crore project with four main thrust areas viz. manufacturing and engineering, energy, agriculture and allied, and ICT is housed in state-of-art centre equipped with 3D rooms and fabrication/prototype lab. The Incubator works in partnership with Indian Institute of Management Calcutta-Innovation Park, an official arrangement mentorship recommended by the DST itself. The Centre is also a partner institute to MEDMOC. The Incubator is initiated to cater the entrepreneurial need of both formal and informal institutions, that is, those affiliated and not affiliated with the host University may be assisted in initiating a potential 'idea' to a viable 'business'. The Incubation Centre has a triple machinery of operation.⁹⁶

The Incubation Centre Team comprising of Chief Executive Officer (CEO), Incubation Manager, Accounts Administrator and Support Staff. These team members manage the day-to-day operations. The Steering Committee comprising of Coordinator and team of diverse affiliation like Management, Architecture, Physical and Life Sciences, Humanities and IT. The Governing Board constitutes the third machinery of operation. The GB stands as apex body for the incubator and is headed by the Hon'ble Vice Chancellor, Registrar and Finance Officer of the University. Representations from industry & entrepreneurs, Steering Committee, Centre Team and academia sit as members of the GB. The MZU Incubation strives for creation of technology based new enterprises, facilitating transfer of technology, fostering the entrepreneurial spirit, speedy commercialization of R & D output and specialized services to existing entrepreneurs.

⁹⁵ MEDMOC, Planning and Implementation Department, Government of Mizoram, October.2024

⁹⁶ Mizoram University Incubation Centre, <https://incubemzu.com/>

PARTNERS ASSOCIATED WITH MIZORAM INCUBATION CENTRE

To provide wider entrepreneurship opportunities for women entrepreneurs, the Incubation Centre has partnered with different departments and firms as follows:

1. IIM Calcutta Innovation Park

IIM Calcutta has established a not for profit (Section 8) company called IIM Calcutta Innovation Park (IIMCIP) to promote entrepreneurship and Innovation.

2. Mizoram Entrepreneurship Development Monitoring Committee (MEDMOC)

The Centre is partner institute for Mizoram State Entrepreneurship Development Monitoring Committee (MEDMOC), the nodal body for entrepreneurship Development constituted by Government of Mizoram under NEDP.

3. Zoram Mega Food Park

Institutional partnership with Zoram Mega Food Park, an initiative under Ministry of Food Processing Industries (MoFPI), Govt. of India.

4. National Innovation Foundation

Innovation network with National Innovation Foundation

5. Messer Cutting Systems

Proposed Centre for Excellence in Cutting and Welding with Messer Cutting Systems.

6. Tech Park Optela's IT Hub MG

Tech Park Optela's IT Hub MG, Bulgaria & its Vocational College, Omega College.

7. MEPSC

Management & Entrepreneurship and Professional Skills Council (MEPSC) is targeting to train and certify nearly about 4.75 lakhs trainees including training of more than 550 Trainers over next 10 years.

8. Mizoram Rural Bank

The centre has financing network with one of the fastest growing regional financial institutions, Mizoram Rural Bank

9. Indigram Labs, New Delhi for AgriPulse

Ecosystem partner with Indigram Labs, New Delhi for AgriPulse

10. Europe India Innovation Network

An initiative that seeks to bring together innovators, startups, incubators from Europe and India for interaction

11. Entrepreneurship Development Institute of India (EDII)

Initiation of joint venture with Entrepreneurship Development Institute of India (EDII) on bamboo sector under National Mission for Himalayan Studies

12. IIM Bangalore

The centre has tied up with IIM, Bangalore, NSRCEL (Nadathur S Raghavan Centre for Entrepreneurial Learning) for Women start up programme. the NSRCEL is one of the few entrepreneurship centres which has its own faculty members focused exclusively on teaching and research relating to entrepreneurship.

A visit to the MZU Incubation Centre revealed that 8 women entrepreneurs are currently listed as Incubatees under the Centre.

Table No 4.2: List of Women Incubatees under MZU Incubation Centre

Sl.No	List of Women Incubatees under MZU Incubation Centre
1.	Siami by Siami
2.	Zonu Meat Processing
3.	Suds Soap enterprise
4.	Spero AgroVet(Piggery and Diary)
5.	Rengo Chemicals and Food Solutions
6.	Ngotè
7.	Lelen
8.	Woven Threads

Source: Mizoram University Incubation Centre Data

The incubation centre guides the entrepreneurs towards their desired goals and assists them towards setting up their business, however, it does not provide direct funds to the entrepreneurs.

Mizoram Rahbi (Micro Startup Capital Competition):

Under MSUM a programme was launched to provide an opportunity for entrepreneurs, called Mizoram Rahbi. It is an initiative to provide a stepping stone for emerging and early-stage entrepreneurs who are yet to gain traction through grant of micro capital. This assistance is administered through a fair contest wherein business startup plan proposals will be judged by an unbiased panel of experts to assist sincere enterprises that will potentially in turn contributes to the economic development of the State. The cascading effect of forward and backward linkages of these ventures is also expected to generate significant direct and indirect employment. It is of great importance to note that the overarching objective of this initiative, besides financial assistance to turn ideas into action, is to spread awareness on entrepreneurship among the masses in general and to promote it among the youth in particular through open Competition. The initiative goes further by putting in place a mechanism for monitoring the progress of the ventures funded under it, provide institutional and knowledge-based support and scrutinize whether the fund granted is being utilized properly.⁹⁷

The Micro Startup Capital Competition initiative work in tandem with other initiatives under NEDP in general and MSUM in particular which include Administrative Reform in Ease of Doing Business, Strengthening of Infrastructure Development for Entrepreneurs & Farmers, preparation of Entrepreneurship Manual, Setting up of Entrepreneurship Knowledge Centre for providing handholding support services and Data Bank, Conducting Need-based Entrepreneurship & Skill Development Programme, Conducting Exposure trips for Potential Entrepreneurs, tie-up with Mizoram University Incubation Centre, IIM Calcutta Innovation Park etc.

⁹⁷ *Mizoram Startup Mission (MSUM)*. (n.d.). <https://msum.mizoram.gov.in/>

The Micro Startup Capital Competition is open to all residents of Mizoram who have recently started or wish to start an innovative business venture within the State of Mizoram. The main focus group, however, is the younger demography of the indigenous Mizo workforce. Selected Business Plan/contest winners will be awarded the Micro-Enterprise Startup Capital grant up to Rs.5lakhs or 50% of the Action Plan project cost (whichever is lesser) which may be released in installments of 40% and 60%, or as decided by MEDMOC. From its launch, Mizoram Rahbi has held only 3 competitions so far, i.e, 2017,2018 and 2019.

Table No 4.3: Details of Mizoram Rahbi winners (3 years)

Mizoram Rahbi	Total No. of winners both male and female	No of Women Entrepreneur winners	Total Seed Money disbursed (Rs.)
2017	15	3	63,73,100
2018	20	12	93,83,040
2019	21	5	83,17,200

Source: Document from MSUM

As we can see from the above table, women who won the competition were lesser in 2017 and 2019 while in 2018 the women won majority of the seed money for their start up. However, the women who participated in the competition were mostly always the same women who had participated earlier and not many new women seem to be interested in entering the competition. Furthermore, the competition was not continued due to constraints in time, resources, funds and working personnel on the part of the Government.

Photoplate No 1: Winners of Mizoram Rahbi 2018



Source: Document from MSUM

Kailawn Competition:

Objective:

Mizoram Kailawn, Mizoram's first ever business plan competition and entrepreneurship summit, was a multi-stakeholder initiative implemented by Mizoram State Entrepreneurship Development Monitoring Committee (MEDMOC), a nodal body of the Government of Mizoram under the flagship program New Economic Development Policy, and executed by the Indian Institute of Management Calcutta Innovation Park (IIMCIP).

The main objective of Mizoram Kailawn was to create a state-wide societal culture that accepts and appreciates entrepreneurs, making it easier for promising potential entrepreneurs to gain institutional support, community recognition and encouragement from family in their journey towards entrepreneurial success. The vision for Mizoram Kailawn included the following:

- a) Create rapid and significant awareness and interest about entrepreneurship as a desirable career path among the people of Mizoram, especially the youth.

- b) Encourage and support the youth of Mizoram to consider entrepreneurship as their preferred career choice.
- c) Identify and promote evolving opportunities for entrepreneurship development in the state of Mizoram.
- d) Highlight and showcase existing and emerging entrepreneurs from Mizoram.
- e) Identify, support, recognize and reward the most promising early-stage entrepreneurs of Mizoram.
- f) Through this programme, start the long-term process of creating a sustainable platform and multi-stakeholder ecosystem within Mizoram that can support entrepreneurship.⁹⁸

Flow of events:

i. Memorandum of understanding & key stakeholders

The Memorandum of Understanding between the Government of Mizoram, through the nodal agency MEDMOC, and IIMCIP was signed on 22 June 2016. The government departments involved in Mizoram Kailawn included Planning and Programme Implementation, the Directorate of Information & Public Relations, and the Department of Information & Communication Technology. In addition, the Offices of the Deputy Commissioner in each district were involved with outreach programmes. Mizoram Consultancy Group (MZCG) was engaged as local partners executing the groundwork for Mizoram Kailawn.

ii. Branding

Great care and effort was taken to ensure effective branding for Mizoram Kailawn, from choosing the name, designing the logo, and creating the theme song. The branding was to reflect and celebrate the local culture while conveying the objective and purpose of the initiative.

⁹⁸ *Mizoram Startup Mission (MSUM)*. (n.d.). <https://msum.mizoram.gov.in/>

iii. Launch

The public launch of Mizoram Kailawn took place on 18 July 2017 in collaboration with the Directorate of Information & Public Relations. The name, theme song, and website were revealed and the main objectives of Mizoram Kailawn were shared. The Chief Guest for the Launch was Shri Lalsawta, Honorable Minister of Finance and Planning and Programme Implementation. In addition, those in attendance included government officials, local entrepreneurs, and members of the press.

iv. Business Plan Competition Launch

The application form for the business plan competition was launched on 21 July 2017. The Department of Information & Communication Technology (ICT) created the form, which was designed as a two-step process. Applicants first registered and input basic contact and demographic information, and once completed filled out and submitted the online application form. Applications were completely online submissions. A total of 287 applications were submitted for Mizoram Kailawn B-Plan Competition.

v. Outreach

To create significant awareness and interest, Outreach Programmes / Road Shows were carried out in every district of Mizoram. The goal of the Outreach Programmes was to generate excitement about Mizoram Kailawn while increasing knowledge about entrepreneurship and entrepreneurship development in the State.

Master Trainers from MEDMOC, selected and equipped to be go-to resources for those interested in entrepreneurship, and a founder/partner of MZCG conducted the Outreach Programmes. Local Offices of the Deputy Commissioner were engaged to assist with execution of the programmes in the districts. A total of 10 Outreach Programmes were organised; one in each district of Mizoram and three in the capital of Aizawl. Those in attendance at each Outreach Programme included local government officials, local entrepreneurs, local community leaders, and students interested in entrepreneurship. In addition to the Outreach Programmes, information on

Mizoram Kailawn was shared via print media, social media, radio, and television.

vi. Boot Camp and Finals

The second phase of Mizoram Kailawn was the Boot Camp. The Boot Camp was a four-day intensive residential program held at Mizoram University Campus from 4 – 7 October 2017. Out of the 287 applications submitted for the Business Plan Competition, 43 finalists were shortlisted to participate in the Boot Camp. Mentors conducted intensive sessions with the finalists to help refine their business plans as well as sharpen their presentation skills. From the 43 finalists, 20 were selected to proceed on to the Semi-Final Round, from which another 10 were shortlisted for the Final Round. Judges for the Semi-Finals and Finals included mentors and experts from IIMCIP, MEDMOC, and local Mizo entrepreneurs.

Final Outcome

Mizoram Kailawn was effective in increasing awareness on entrepreneurship and encouraged aspiring entrepreneurs to pursue their ideas. Mizoram Kailawn successfully identified promising start-ups and ideas, from every district of Mizoram. Additionally, there was a high participation rate of women entrepreneurs who comprised of 28% of the finalists invited to participate in the Boot Camp, and 20% of the overall applicants. Business proposals represented a wide range of sectors including agriculture, technology, fashion/textile, tourism, manufacturing, energy and waste management, construction, services, and animal husbandry. First, Second and Third place winners were identified for the Mizoram Kailawn Business Plan Competition, and two Promising Ideas were awarded. A total fund of Rs.10,75,000/- was provided as award money. From the total participants who won the competition, 5 were women.⁹⁹

⁹⁹ Mizoram Startup Mission (MSUM). (n.d.). <https://msum.mizoram.gov.in/>

Photoplate No 2: Mizoram Kailawn Boot Camp



Source: Document from MSUM

Mizoram Kailawn Accelerator Programme

The Government of Mizoram wants to encourage the people in the state, especially the youth, to aspire to become successful entrepreneurs, thus helping themselves, their communities, and also contributing to the socio-economic development of Mizoram. With a vision to create a vibrant entrepreneurial eco-system, facilitate nurturing of start-ups and propagate a culture of innovation in Mizoram, the Govt. of Mizoram through the Mizoram Start up Mission (MSUM), Mizoram State Entrepreneurship Development & Monitoring Committee (MEDMOC), Planning & Programme Implementation Department has launched a series of Entrepreneurship Development Programmes under the brand name “Mizoram Kailawn”.

Programmes like “Mizoram Kailawn” and “Mizoram Rahbi”, have facilitated a state-wide societal culture that accepts and appreciates entrepreneurs, have successfully spread awareness at the district level, promoted promising potential entrepreneurs to gain institutional support, community recognition and encouragement from family in their journey towards entrepreneurial success. These

programmes have promoted self-reliance, tapped the entrepreneurial potential of the State, facilitated micro capital, generation of employment through start-ups, created a buzz & enthusiasm within the youth, created an entrepreneurial ecosystem and made entrepreneurship aspirational.

DEENDAYAL ANTYODAYA YOJANA-National Urban Livelihood Mission (DAY-NULM)

DAY-NULM is a scheme under the Ministry of Housing and Urban Affairs, Government of India. Its main aim is to reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots level institutions of the poor. The mission would aim at providing shelters equipped with essential services to the urban homeless in a phased manner. In addition, the mission addresses livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security and skills to the urban street vendors for accessing emerging market opportunities. DAY-NULM envisages universal social mobilisation of urban poor into Self-Help Groups (SHGs) and their federations. At least one member from each urban poor household, preferably a woman, should be brought under the Self-Help Group network in a time-bound manner. These groups will serve as a support system for the poor, to meet their financial and social needs. Normally, women SHGs is formed, however male SHGs of handicapped persons is also allowed to be formed. DAY-NULM lays particular emphasis on the mobilisation of vulnerable sections of the urban population such as SCs, STs, minorities, female-headed households, persons with disabilities, the destitute, migrant labourers, and especially vulnerable occupational groups such as street vendors, rag pickers, domestic workers, beggars, construction workers, etc.¹⁰⁰

¹⁰⁰ Directorate of Urban Development & Poverty Alleviation Department. (n.d.-b). <https://udpa.mizoram.gov.in/page/deendayal-antyodaya-national-urban-livelihoods-mission-day-nulm>

Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

Objective

The Swarna Jayanti Shahari Rozgar Yojana (SJSRY) was launched on 01.12.1997 after subsuming the earlier three schemes for urban poverty alleviation, namely Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP), and Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP). The key objective of the Scheme was to provide gainful employment to the urban unemployed or underemployed through the setting up of self-employment ventures or provision of wage employment. It also provides supporting skill development and training programmes to enable the urban poor have access to employment opportunities opened up by the market or undertake self-employment; and the target population under SJSRY is the urban poor - those living below the poverty line, as defined by the Planning Commission from time to time.¹⁰¹

Components

SJSRY has five major components, namely

- (i) Urban Self Employment Programme (USEP)
- (ii) Urban Women Self-help Programme (UWSP)
- (iii) Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)
- (iv) Urban Wage Employment Programme (UWEP)
- (v) Urban Community Development Network (UCDN)

Urban Women Self-help Programme (UWSP)

This Component has two sub-components:

- a) Assistance to groups of urban poor women for setting up gainful self-employment ventures - UWSP (Loan & Subsidy)

¹⁰¹ Swarna Jayanti Shahari Rozgar Yojana.
(n.d.). <https://pib.gov.in/newsite/PrintRelease.aspx?relid=80381>

- b) Revolving Funds for Self-Help Groups (SHGs) / Thrift & Credit Societies (T&CSs) formed by the urban poor women – UWSP (Revolving Fund).¹⁰²

During the year 2010-2011 an amount of Rs. 581.50 Crore was released to the States/UTs. under this SJSRY Scheme. The targets and achievements under the key components of the scheme are as follows:

Table No 4.4: Financial Progress

	2010-11		2011-12 (till 31.1.2012)	
Scheme	Allocation	Released	Allocation	Released
Swarna Jayanti Shahari Rozgar Yojana (SJSRY)	536.20	581.50	782.50	669.78

Source: Document from Ministry of Housing and Urban Poverty Alleviation

Table No 4.5: Physical Progress

	2010-11		2011-12	
Components	Target	Achievement	Target	Achievement (till 31.1.2012)
Number of urban poor assisted for individual micro-enterprises	25000	82668	60000	40009
Number of urban poor imparted skill training	200000	254229	220000	236547

** As per report received from States/UTs as on 31-01-2012.*

Urban Women Self-Help Programme (Loan & Subsidy)

This scheme is distinguished by the special incentive extended to urban poor women who decide to set up self-employment ventures in a group as opposed to individual

¹⁰² Swarna Jayanti Shahari Rozgar Yojana.
(n.d.). <https://pib.gov.in/newsite/PrintRelease.aspx?relid=80381>

effort. Groups of urban poor women may take up an economic activity suited to their skill, training, aptitude, and local conditions.

Lalruatmawii (beautician) success story under SJSRY/NULM

Lalruatmawii underwent beautician training under the SJSRY (Swarna Jayanti Shahari Rozgar Yojana) project, implemented by the Urban Development & Poverty Alleviation (UD&PA) Department. Following her training, she successfully applied for a loan of ₹25,000, which enabled her to establish her own beauty shop. She reported positive outcomes from the initiative, particularly highlighting the impact of skill development programs on her economic independence and overall family well-being. Lalruatmawii regards the SJSRY/NULM (National Urban Livelihoods Mission) framework as highly beneficial for economically disadvantaged individuals. At the time of data collection, her monthly income stood at ₹9,800.¹⁰³

Self-Help Groups (SHGs)

Self-Help Groups (SHGs) are small, community-based organizations where members pool their resources for mutual economic support, often focusing on savings and credit activities. These groups play a crucial role in empowering marginalized communities, fostering financial inclusion, and promoting sustainable livelihoods. Self-Help Groups (SHGs) have emerged as a transformative movement in India and other developing countries. These grassroots-level organizations are built on the principles of mutual aid, self-reliance, and collective empowerment. The concept focuses on mobilizing people, especially marginalized groups, to take charge of their economic, social, and personal growth.¹⁰⁴

¹⁰³ Directorate of Urban Development & Poverty Alleviation Department. (n.d.). <https://udpa.mizoram.gov.in/page/deendayal-antyodaya-national-urban-livelihoods-mission-day-nulm>

¹⁰⁴ Team, N. I. (2025, April 23). *Self-Help Groups (SHGs) in India*. NEXT IAS Blog. [https://www.nextias.com/blog/self-help-groups-shgs/#:~:text=Self%2DHelp%20Groups%20\(SHGs\)%20are%20small%2C%20community%2D,inclusion%2C%20and%20promoting%20sustainable%20livelihoods.](https://www.nextias.com/blog/self-help-groups-shgs/#:~:text=Self%2DHelp%20Groups%20(SHGs)%20are%20small%2C%20community%2D,inclusion%2C%20and%20promoting%20sustainable%20livelihoods.)

Key Features of SHGs

1. **Group Size**– Typically, Self-Help Groups (SHGs) consist of 10-20 members, ensuring that the group remains manageable and cohesive. However, in Mizoram the SHGs consists mainly of 6 members. This size facilitates effective communication and collaboration among members, fostering a sense of unity and shared responsibility.
2. **Homogeneity**– SHG members are generally from similar socio-economic backgrounds, which helps build trust and mutual understanding. This homogeneity enables them to work together seamlessly and address common challenges collectively.
3. **Savings and Credit**- Members of SHGs contribute regular savings to create a collective pool of funds. These funds are then used to provide loans to members at reasonable interest rates for personal or business needs, promoting financial independence and resource circulation within the group.
4. **Collective Decision-Making**- SHGs operate on the principle of collective decision-making, ensuring that all members have a voice in the group's activities. Decisions are made democratically, fostering a sense of ownership and shared commitment to the group's objectives.
5. **Training and Capacity Building**- Members receive training in areas such as financial literacy, business development, and skills enhancement. These training programs are designed to empower members by building their capacities for managing finances and running small enterprises effectively.
6. **Linkage with Banks**- SHGs are often connected to formal banking institutions through programs like NABARD's SHG-Bank Linkage Programme. This linkage enables SHGs to access credit facilities, enhancing

their financial sustainability and boosting economic activities within the community.¹⁰⁵

Role of SHGs in Socio-Economic Development

1. **Women Empowerment**– SHGs have been a significant tool for empowering women by making them financially independent and socially confident. Through participation in decision-making processes, women gain leadership skills and awareness of their rights.
2. **Poverty Alleviation**– SHGs enable access to microcredit, which members can use for income-generating activities, thereby lifting families out of poverty.
3. **Financial Inclusion**– SHGs play a vital role in bringing the unbanked population under the formal financial system by facilitating savings accounts and loans.
4. **Skill Development and Employment**- Members of SHGs are trained in various skills such as tailoring, handicrafts, and agriculture, which help them find employment or start small businesses.
5. **Social Cohesion**- SHGs foster unity and cooperation among members, leading to a stronger community network. They address social issues like domestic violence, child marriage, and illiteracy collectively.
6. **Disaster Management**- SHGs contribute to community resilience by pooling resources during crises like floods or pandemics.

Self-Help Groups have therefore, proven to be a powerful mechanism for socio-economic transformation in India. By fostering financial independence, empowering women, and building community resilience, SHGs have the potential to address pressing developmental challenges. With continued support from governments,

¹⁰⁵Team, N. I. (2025b, April 23). *Self-Help Groups (SHGs) in India*. NEXT IAS Blog. <https://www.nextias.com/blog/self-help-groups>

NGOs, and financial institutions, SHGs can further strengthen their impact and contribute to building a more inclusive and equitable society.

Labour Employment & Industrial Training Department (LESDE)

Labour Employment & Industrial Training Department was established under the Government of Mizoram in the year 1981. The name was changed into Labour Employment, Skill Development and Entrepreneurship Department (LESDE) 14th June, 2017. The Department is constituted with the Director/Labour Commissioner as the Head of the Department. The Labour Commissioner functions as the Chief Conciliation Officer, Registrar of Trade Unions, Director of Employment and Industrial Training etc. He is assisted by Joint Director and Deputy Director. On the Labour side he is assisted by the Deputy Labour Commissioner and also by the Labour Officer. On the Employment side by the District Labour & Employment Officers and Employment Officers; and on the training side by the Principals of Government ITIs.

Recently, The Mizoram State Skill Development and Entrepreneurship Mission (MZSSED) was established, Director LESDE Department was the Mission Director and Joint Director LESDE was the Additional Mission Director.¹⁰⁶ The Schemes provided for entrepreneurs under the department are as follows:

1. Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

PMKVY Mizoram has been implemented from the year 2017 by Labour, Skill Development & Entrepreneurship Department (LESDE), Government of Mizoram and till today there are 38 training providers with 49 training centres who are from within and outside the states. Till date i.e 25th September 2020, the total target approved by NSDC in 25 different job-roles are 13650 and from these targets the total number of students enrolled are 12869, trained – 8460, certified – 6878 and placed – 5388. From Mizoram PMKVY implementation, students who got placed get salary averagely around ₹8,000 (US\$110) within and outside the states. Presently, Mizoram is

¹⁰⁶ *Labour, employment, skill development and entrepreneurship.*
(n.d.). <https://lesde.mizoram.gov.in/page/profile>

one of the top performers in India among the PMKVY implementing states having the total student enrollment percentage of 136.26% (from original target-9444) and 94.90% (from total target-13650) and placement percentage of 78.33% (from total number of certified).¹⁰⁷

2. Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP)

Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP) is a World Bank funded project to strengthen institutional mechanisms for skill development and increase access to quality and market-relevant training for youth across the country, SANKALP was launched on 19th January 2018. SANKALP has a six-year implementation period till March 2023. SANKALP aims to address the ongoing challenges like bringing about convergence, infusing quality in skill development programs and making them market relevant and accessible while ensuring private participation in the context of short-term training.

SANKALP has four key result areas viz:

1. Institutional Strengthening at Central, State & District level;
2. Quality Assurance of skill development programmes;
3. Inclusion of marginalized population in skill development programmes
4. Expanding Skills through PPP.

SCHEMES UNDER COMMERCE AND INDUSTRIES DEPARTMENT, GOVERNMENT OF MIZORAM

1. Uttar Poorva Transformative Industrialization Scheme (UNNATI) – 2024

UNNATI, 2024 is designed to strengthen the Industrial Eco-System in the North East and attract New Investment. By incentivizing industrial

¹⁰⁷ Labour, employment, skill development and entrepreneurship. (n.d.-b). <https://lesde.mizoram.gov.in/page/pradhan-mantri-kaushal-vikas-yojana-pmkvy>

expansion and optimizing operations, UNNATI lays the foundation for a vibrant economy driven by performance and innovation.

Key Objectives

The objective of the scheme is to enhance regional infrastructure, provide financial support to industries, create employment opportunities, and promote resilience and prosperity in the region.

Total Financial Outlay:

The total financial outlay is Rs.10,037 Crores

Nodal Agency:

North-Eastern Development Financial Corporation Ltd. (NEDFi) for disbursal of incentives under various components of the scheme.

Incentives under the Scheme:

- a) Capital Investment Incentive (CII)
- b) Capital Interest Subvention (CIS)
- c) Manufacturing & Services linked incentive (MSLI)

Eligibility:

- **Manufacturing:** Minimum Investment of Rs. 1 Crore in Plants & Machineries
- **Services:** Rs.50 lakhs in construction of building & other durable physical assets
- **Micro industries** – Rs. 50 lakhs for both manufacturing and service sector
- **Maximum Eligible Benefits** to a single unit from all components of the scheme: Rs. 250 Crore¹⁰⁸

¹⁰⁸ Commerce & Industries Department. (n.d.-b). <https://industries.mizoram.gov.in/page/unnati-landing-page>

2. Scheme of Mega Food Park

The Scheme of Mega Food Park aims at providing a mechanism to link agricultural production to the market by bringing together farmers, processors and retailers so as to ensure maximizing value addition, minimizing wastages, increasing farmers' income and creating employment opportunities particularly in rural sector. The Mega Food Park Scheme is based on "Cluster" approach and envisages a well-defined agri/ horticultural-processing zone containing state-of-the art processing facilities with support infrastructure and well-established supply chain.¹⁰⁹

RECENT DEVELOPMENTS BY THE GOVERNMENT FOR WOMEN ENTREPRENEURSHIP IN AIZAWL

NITI Aayog

NITI Aayog is developing itself as a state-of-the-art resource centre with the necessary knowledge and skills that will enable it to act with speed, promote research and innovation, provide strategic policy vision for the government, and deal with contingent issues. It is supported by an attached office, Development Monitoring and Evaluation Organisation (DMEO), a flagship initiative, Atal Innovation Mission (AIM) and an autonomous body, National Institute of Labour Economics Research and Development (NILERD).¹¹⁰

NITI Aayog's entire gamut of activities can be divided into four main heads:

1. Policy and Programme Framework
2. Cooperative Federalism
3. Monitoring and Evaluation
4. Think Tank, and Knowledge and Innovation Hub

¹⁰⁹ Commerce & Industries Department. (n.d.-c). <https://industries.mizoram.gov.in/page/scheme-of-mega-food-park>

¹¹⁰ *Objectives and features | NITI Aayog*. (n.d.). <https://niti.gov.in/index.php/objectives-and-features>

WEP (Women Entrepreneurship Platform)

WEP is an initiative under NITI Aayog. It is a platform created for women entrepreneurs throughout India. WEP provides incubation and accelerator support to all women-led businesses at any startup stage, ranging from ideation to scaling up. The Women Entrepreneurship Platform (WEP) is a catalyst for change, bringing together government, private sector, and civil society to build a robust entrepreneurial ecosystem for women. By addressing critical needs such as access to finance, markets, skilling, and mentorship. It also empowers women entrepreneurs to scale their businesses and contribute to economic growth. Best of all, it helps women entrepreneurs build a community of like-minded women that can support and guide each other. WEP aspires to build a robust entrepreneurial ecosystem with 4 Cs:

- iv. **Collaborate:** The power of motivation represents motivating aspiring entrepreneurs to start their businesses.
- v. **Consolidate:** The power of knowledge represents providing knowledge and ecosystem support to women entrepreneurs.
- vi. **Catalyze:** The power of action represents providing hands-on support to women entrepreneurs in setting up and scaling up their businesses.
- vii. **Converge:** The power of action represents providing hands-on support to women entrepreneurs in setting up and scaling up their businesses.

This mission collectively guides their approach and sets a path towards achieving a transformative impact within the entrepreneurial landscape.¹¹¹

In its recent venture, WEP has opened a new chapter for the North-Eastern States in India as part of its State Support Mission by Third State Workshop on Enabling Women-led Development through Entrepreneurship. This landmark initiative is expected to boost women's participation in entrepreneurship, strengthening Mizoram's economic landscape and aligning with the vision of Viksit Bharat (Viksit Bharat @2047' refers to the vision of the Government of India to

¹¹¹ *Women Entrepreneurship Platform (WEP)*. (n.d.). Women Entrepreneurship Platform (WEP). <https://wep.gov.in/>

make India a developed nation by 2047, i.e., the 100th year of independence). The workshop, organized in collaboration with the Women Entrepreneurship Platform (WEP) and the Government of Mizoram, took place at Mizoram University, Aizawl, on 27 February 2025. The event focused on empowering women entrepreneurs in the north-eastern region and was attended by representatives from all eight north-eastern states.¹¹²

Key Highlights of the Workshop:

1. WEP Mizoram State Chapter

The Women Entrepreneurship Platform (WEP) launched its Mizoram State Chapter, making it the first in Northeast India. This initiative aims to strengthen regional support for women entrepreneurs by providing resources, mentorship, and business opportunities.

2. New Shop ATR Launch in Northeast

As part of WEP's Award to Reward (ATR) initiative, the New Shop ATR program was launched to support women entrepreneurs in the retail sector. ATR has already impacted 750+ women across nine cohorts, addressing their business needs and rewarding exceptional performances. The New Shop Award to Reward (ATR) program was launched to support women entrepreneurs in the retail sector. Ten selected participants will receive intensive training, mentorship, and financial assistance, with two outstanding performers being rewarded.

1. Awards to Women Entrepreneurs – Project Maitri

As part of the Award to Reward initiative, outstanding women homestay entrepreneurs from Northeast India were honoured under Project Maitri. The winners include Monika Devi (Eco Heritage Villa), Lopamudra Bharali (Jazzabor with Private Kitchen), and Barsha Sharma (Nolina

¹¹² *Women Entrepreneurship Platform - NITI Aayog State Workshop on Enabling Women-Led Development through Entrepreneurship: A Remarkable Success in Mizoram.* (n.d.). <https://pib.gov.in/PressReleasePage.aspx?PRID=2106956>

Boutique Homestay). This program, launched in Arunachal Pradesh, provided intensive training to help women scale their tourism ventures.

3. WEP App – Beta Version

The beta version of the WEP App was launched to digitize entrepreneurial support for women. The app will provide easy access to mentorship, funding, resources, and networking opportunities, fostering a stronger ecosystem for women-led businesses.

5. Panel Discussions and Workshops

Covering topics such as government policies, financial access, and fostering young women entrepreneurs. The workshop witnessed an overwhelming response, with over 500 participants, including women entrepreneurs, college students, local self-help groups, government officials, industry leaders, incubators, financial institutions, and philanthropic foundations. Engaging sessions provided valuable insights and knowledge to strengthen women entrepreneurs' journeys, while a tech experience center curated by the SELCO Foundation showcased innovative sustainable technology solutions by women entrepreneurs in the North East along with other exhibitions organised by DOnER, ADP and Government of Mizoram.¹¹³

The success of the workshop reaffirms WEP's commitment to fostering a more inclusive, resilient, and thriving entrepreneurial ecosystem for women across India, especially in the North-East. Women can apply for the various schemes under WEP by logging on to their website www.wep.gov.in, register and get benefits from the different programs that are launched under it. Women entrepreneurs can thus, truly benefit from the program thereby, unlocking new opportunities for economic growth and self-reliance in the state as well.

¹¹³ *Women Entrepreneurship Platform - NITI Aayog State Workshop on Enabling Women-Led Development through Entrepreneurship: A Remarkable Success in Mizoram.* (n.d.-b). <https://pib.gov.in/PressReleasePage.aspx?PRID=2106956>

BANA KAIH (MIZORAM HANDHOLDING SCHEME) 2024

It is a new flagship initiative of the Commerce and Industries Department of Mizoram Government to promote economic growth and self-sufficiency. The Scheme aims to empower citizens by providing financial, technical, and institutional support for both men and women entrepreneurs. The Scheme was launched by Chief Minister, Pu Lalduhawma and came into force on September 19, 2024. It will be implemented for an initial period of five years. The Scheme shall cover all the districts of Mizoram, namely Aizawl, Champhai, Hnahthial, Khawzawl, Kolasib, Lawngtlai, Lunglei, Mamit, Saitual, Serchhip and Siaha.

The Scheme's key components include:

- Collateral-free and interest-free bank loans: Up to Rs. 50 lakhs
- Chief Minister's Special Category Scheme: Grant-in-aid of up to Rs. 1 lakh
- Market support: To ensure market stability for key crops
- Support to the implementing department: To ensure an equitable share of benefits for people from all sectors

The scheme is expected to boost the state's economy, especially in the agriculture and small business sectors. It is being implemented as a pilot phase for the financial year.¹¹⁴

Aims & Objectives of the Scheme

- 1. Effective Convergence of Actions:** Convergence and integration of efforts across various stakeholders, departments, and sectors to achieve the highest socio-economic impact and the Sustainable Development Goals (SDGs).
- 2. Efficient Resource Mobilization & Allocation:** Mobilize and optimally allocate resources for generation & enhancement of livelihoods from schemes

¹¹⁴ *Commerce & Industries Department.* (n.d.). <https://industries.mizoram.gov.in/page/about-bana-kaih>

of the Central and the State Governments, credit linkages and the private sector.

- 3. Establishing Progress Partners:** Identify and nurture individuals, societies, entrepreneurs, innovators, and other entities to become wealth and employment generators for the State and establish them as Progress Partners for the Government.
- 4. Gainful Engagement of the Youth:** Promote skill development, entrepreneurship and Startups to engage and empower the youth of Mizoram thereby enabling them to contribute significantly in the effort to become a developed State.
- 5. Strengthening of Support Institutions:** Strengthen the departments and institutions under Government of Mizoram that are tasked to establish Progress Partners.
- 6. Promoting Sustainable Development through cluster approach:** Development of the primary sector of the economy by promoting settled farming / plantation in cluster mode based on scientific agro-climatic zonation and value addition of the produces. Promote investments in the secondary and tertiary sectors of the economy in a sustainable manner and ensuring a win-win situation for both the State and the investors.
- 7. Comprehensive Service Delivery:** Enabling Ease of Living by ensuring that communities and individuals receive the intended quality services and support from the concerned departments under Government of Mizoram.
- 8. Empowerment of Community Institutions:** Empower community institutions by engaging them to participate in and take ownership of their communities' development.
- 9. Gender Mainstreaming:** Integrate gender perspective in establishing Progress Partners and in the overall implementation, monitoring and evaluation.

- 10. Data-Driven Decision Making:** Enable evidence-based decision-making, monitoring and evaluation.¹¹⁵

Components of the Scheme

1. **Handholding Support to Progress Partners**, who may be an individual or group/organization selected to receive comprehensive assistance aimed at fostering sustainable livelihoods and socio-economic advancement.
2. **Support to Implementing Departments** that provide handholding support to Progress Partners.
3. **Sustainable Development through Clusters Approach**, comprising both Agriculture & Allied clusters (zau) and Industrial clusters.
4. **Market Support**, through market information, price support and market linkages and creation of fixed capital to enhance the marketability of the produce and products of Mizoram.
5. **Participative Planning and Innovations for Sustainable Development**, through integration of development process across state, district, block and village level planning, and incentivizing innovation for tangible and non-tangible change.

Apex Body and Nodal Department

1. The Mizoram State Policy Coordination Committee (MSPCC) chaired by the Chief Minister is to function as the Apex Body for administering the Handholding Support to Progress Partners and its complimentary components under the Mizoram Bana Kaih (Handholding) Scheme, 2024.
2. The Nodal Department is Planning & Programme Implementation Department, Government of Mizoram.

¹¹⁵ *Commerce & Industries Department*. (n.d.). <https://industries.mizoram.gov.in/page/about-bana-kaih>

Implementing Departments

The Departments responsible for the implementation of the Scheme are as under:

- i) Agriculture & Farmers Welfare Department
- ii) Animal Husbandry & Veterinary Department
- iii) Commerce & Industry Department
- iv) Cooperation Department
- v) Fisheries Department
- vi) Horticulture Department
- vii) Information & Public Relations Department
- viii) Irrigation & Water Resources Department
- ix) Labour, Employment, Skill Development and Entrepreneurship Department
- x) Land Resources, Soil & Water Conservation Department
- xi) Planning & Programme Implementation Department
- xii) Rural Development Department
- xiii) Sericulture Department
- xiv) Sports & Youth Services Department
- xv) Tourism Department
- xvi) Urban Development & Poverty Alleviation Department

Additionally, with regard to the 5th Component of the Scheme: Participative Planning and Convergence for Sustainable Development, Office of the Deputy Commissioners of each District, Urban Local Bodies and all Departments under Government of Mizoram would be the implementing departments as per the guidelines laid down by the Nodal Department.¹¹⁶

¹¹⁶ *Commerce & Industries Department*. (n.d.). <https://industries.mizoram.gov.in/page/about-bana-kaih>

Scheme Budget

The budget for the Scheme will be provided from the State finances starting with the budget allocation of Rs. 200 crores for FY 2024-25. This is besides the fund made available for the scheme from other schemes and sources of funds.

Review & Monitoring

1. The Apex Body shall conduct regular review of the implementation of the Scheme and can prescribe for corrective action/s as required.
2. The infrastructure projects implemented under this Scheme will be monitored by the Mizoram State Project Monitoring Committee.
3. For the first component of the Scheme, viz. Handholding Support to Progress Partners, the validation of Project Partners and monitoring of their progress

MIZO WOMEN ENTREPRENEURS AND GOVERNMENT SCHEMES

As we can see, not many schemes are active in Mizoram and the ones that are active also fail to fully reach the women entrepreneurs.

Table No 4.4: Awareness on Government Schemes for women entrepreneurs

Awareness of schemes	Frequency	Percentage
Aware	88	19.6
Not aware	362	80.4
Total	450	100.0

Source: Primary data

As seen from the table above, only 88(19.6%) of the women entrepreneurs have an awareness on the different schemes provided by the Government whereas a major 362(80.4%) of the women were completely unaware as to the benefits that they can get from the Government for their business. This is because most of the women entrepreneurs did not want to go through the hustle of waiting for assistance from the Government and if they have the funding source readily available, they preferred to engage in their entrepreneurial activities by themselves without having to wait for anyone. This shows the independent nature of the Mizo women entrepreneurs and

their commitment towards their goals. Because of this commitment they do not seek elsewhere for their funding source and hence are not aware of the Government schemes, unless they desperately need other funding sources.

Table No 4.5: Aailed assistance from Government Schemes for women entrepreneurs

Availed any schemes	Frequency	Percentage
Yes	14	3
No	436	97
Total	450	100.0

Source: Primary data

The schemes provided by the Government for women entrepreneurs are availed by only 14(%) of the total women respondents as seen in Table No 4.5 while 436(97%) of the respondents did not avail any help from the Government. The reason is discussed in Table No 4.6.

Table No 4.6: Reasons for not availing Government Schemes

Reasons	Frequency	Percentage
Not aware	378	87
No benefit	16	3.7
No time	5	1
Cannot say	37	8.3
Total	436	100.0

Source: Primary data

Out of the total respondents who did not avail any schemes from the Government, 378(87%) of them were not aware of the schemes at all, 16(3.7%) didn't find any benefit from the Government schemes, 5(1%) of the respondents did not have time and 37(8.3%) could not specify any reason whatsoever.

Table No 4.7: Problem faced in availing assistance from Government

Problems faced from Govt.	Frequency	Percentage
Yes	52	11.6
No	398	88.4
Total	450	100.0

Source: Primary data

Even though only 14(3%) of the total women respondents availed loans and other benefits from the schemes provided by the Government all the women were asked whether they had any problems faced while trying to get assistance from the Government. From Table No 4.7 we can see that, 52(11.6%) responded that they faced problems while 398(88.4%) of the women entrepreneurs did not face any problems. The reason behind which a majority of them did not face problems is because not all applied for the assistance due to their independence and sufficiency in funds while some women who did apply did not receive the assistance because of problems on the side of the respondents which they could not fulfil for receiving the funds from the Government.

Business Registered under the Government like DIC(District Industries Centre)/MSME (Micro Small and Medium Enterprise)

Even though it is not compulsory, having registration under Government enterprises is good for the long-term running of the business. As we can see from the Table No 4.8, 104(23%) of the women were registered under DIC and MSME while 346(77%) of them were not registered. The reasons for not registering are provided in Table No 4.9.

Table No 4.8: Business Registered under the Government

Registered Business	Frequency	Percentage
Yes	104	23
No	346	77
Total	450	100.0

Source: Primary data

Table No 4.9: Reasons for not registering under the Government

Reasons	Frequency	Percentage
Not aware	290	64.5
No benefit	49	11
No time	38	8.5
Cannot say	53	12
Others	20	4
Total	346	100.0

Source: Primary data

From Table No 4.9 it shows the various reasons why the women respondents have not registered their businesses under the Government. The majority 290(64.5%) of the women are not aware that registration needs to be done, although not compulsory, 40(11%) of the respondent however, are aware but have not done so since they felt that it has no benefit whatsoever. The process of registration itself takes time and requires effort which 38(8.5%) of the respondents cannot give while 53(12%) of the women have no opinion on the matter. 20(4%) of the women stated 'other' reasons for not registering under the Government. For example, mixed feelings on whether to register or not, non-compliance from family members etc.

Conclusion

Thus, we can conclude that despite all the above schemes and initiatives taken by the Government and Banks, many women entrepreneurs are still unaware of them, and those who are aware lack clarity on specific features of the schemes. As Mizoram is witnessing an emergence of young business women business with sharp entrepreneurial acumen and a drive for success, not only do these potential contributors to the economy need to be encouraged and supported, the spirit of entrepreneurship needs to be promoted further especially among the youth of the State.

To better assess women's repayment capacity, differentiated creditworthiness assessment mechanisms should be adopted, and awareness campaigns for existing

schemes for women entrepreneurs should also be taken into consideration. There is not just lack of awareness about existing government schemes but also lack of understanding and handholding on how to qualify and apply for the same. Small towns and villages see a lot of grass root innovation led by women entrepreneurs which doesn't necessarily have tech. The focus should be on connecting to the right network through mentors, utilizing government schemes, and gaining market access.

FINANCIAL SOURCES FOR WOMEN ENTREPRENEURS AND THEIR IMPLICATIONS

Since the study focuses on Aizawl, where the majority of women entrepreneurs are engaged in micro enterprises, this chapter specifically highlights microfinance sources and the institutions associated with them.

Micro-Finance in India

Microfinance in India has emerged as a significant tool for poverty alleviation and economic development, particularly in rural areas where traditional banking services are limited. Originating in the late 1970s, the microfinance movement gained momentum in the 1990s with the establishment of various Microfinance Institutions (MFIs) and Self-Help Groups (SHGs). These institutions have been pivotal in extending financial services to the underserved, especially women, who constitute a substantial portion of the rural population. The microfinance sector in India primarily operates through two models: the SHG-Bank Linkage Programme (SBLP) and the Microfinance Institutions (MFIs) model. The SBLP, initiated by the National Bank for Agriculture and Rural Development (NABARD) in 1992, links SHGs with banks, enabling them to access credit without collateral. As of 2016, the SBLP had mobilized over 8 million SHGs, benefiting nearly 100 million poor households (NABARD, 2016). Meanwhile, MFIs, both for-profit and non-profit, provide microloans to individuals and groups, focusing on income-generating activities.¹¹⁷

¹¹⁷ Fund, G. C. (n.d.). *National Bank for Agriculture and Rural Development (India) (NABARD)*. Green Climate Fund. <https://www.greenclimate.fund/ae/nabard>

The Government of India established the Micro Units Development and Refinance Agency (MUDRA) Bank as a strategic initiative to address challenges related to income generation and employment creation in rural areas. Launched on April 8, 2015, under the Pradhan Mantri MUDRA Yojana (PMMY) by then Prime Minister Narendra Modi, the institution aims to provide financial support and services to microenterprises, particularly in underserved rural regions. MUDRA Bank extends credit facilities to both financial and non-financial intermediaries, thereby enabling micro, small, and medium enterprises (MSMEs) to access loans at comparatively lower interest rates. The scheme primarily targets micro and small entrepreneurs who have traditionally been excluded from formal financial systems. Through its operations, MUDRA Bank plays a vital role in facilitating inclusive economic growth and promoting social development by empowering micro-level enterprises.

Micro Finance Products

Microfinance Institutions (MFIs) emerged as a response to the financial exclusion faced by small-scale entrepreneurs who struggled to access conventional funding sources. To ensure the smooth functioning and sustainability of such enterprises, there arose a need for an alternative credit delivery system tailored to their specific requirements. MFIs not only fulfill this role by offering accessible credit, but also extend additional financial services such as savings and insurance—areas often neglected by traditional banking institutions. The core offerings of microfinance include microcredit, micro savings, and microinsurance, each playing a crucial role in supporting the financial stability and growth of low-income individuals. These services are discussed in detail below:

1. Micro credit/Loans:

Microcredit is a common form of microfinance that involves an extremely small loan given to an individual to help them become self-employed or grow a small business. These borrowers tend to be low-income individuals, especially from less developed countries (LDCs). Microcredit is also known

as "microlending" or "microloan."¹¹⁸ Microcredit serves as a vital tool for income diversification, especially among women, contributing to personal empowerment, improved household nutrition, and the reduction of gender disparities. As a component of microfinance, microcredit—or microloans—refers to small-scale funding provided by Microfinance Institutions (MFIs) to support micro-enterprises or individual entrepreneurs for a specified period. The amount disbursed typically depends on the nature and performance of the business activity. These loans are predominantly intended for investment in income-generating ventures and asset building. By offering financial resources tailored to small-scale needs, microcredit encourages entrepreneurship, enables individuals to manage economic risks, fulfill essential needs, and ultimately supports business development and household financial well-being.

2. Micro savings:

In developing economies, particularly within rural regions, small enterprises require accessible savings mechanisms to allocate a portion of their income for future investment opportunities. While commercial banks in many emerging countries are mandated to promote micro-savings, their penetration into rural and informal sectors remains limited. In this context, Microfinance Institutions (MFIs) play a critical role by addressing the savings needs of micro and small businesses operating outside the formal financial system. Through tailored financial services, MFIs enable these enterprises to accumulate capital, reinvest in their ventures, and foster sustainable growth. Moreover, the savings facilities offered by MFIs contribute to the financial stability of low-income households by providing a secure means to build assets over time, which can later be leveraged for productive investments or to meet essential socio-economic goals.¹¹⁹

¹¹⁸ Hayes, A. (2019, October 5). *Microcredit: Definition, how it works, loan Terms*. Investopedia. [https://www.investopedia.com/terms/m/microcredit.asp#:~:text=Microcredit%20is%20a%20common%20form,less%20developed%20countries%20\(LDCs\)](https://www.investopedia.com/terms/m/microcredit.asp#:~:text=Microcredit%20is%20a%20common%20form,less%20developed%20countries%20(LDCs))

¹¹⁹ Hayes, A. (2019, October 5). *Microcredit: Definition, how it works, loan Terms*. Investopedia. [https://www.investopedia.com/terms/m/microcredit.asp#:~:text=Microcredit%20is%20a%20common%20form,less%20developed%20countries%20\(LDCs\)](https://www.investopedia.com/terms/m/microcredit.asp#:~:text=Microcredit%20is%20a%20common%20form,less%20developed%20countries%20(LDCs))

3. Micro Insurance:

India has been seen to be a very exciting market and a pioneer in setting out the regulatory framework for Micro Insurance in the world. Microinsurance promises to support sustainable livelihoods of the poor. Liberalization of the insurance sector and Government Schemes has created new opportunities for Microinsurance to reach the vast majority of the poor, including those working in the informal sector. Even so, market penetration in Microinsurance is seen to be low in India. The market, so far, is seen to be largely supply driven. Among others, the product design, ease of underwriting, distribution, awareness creation, easy premium payment system, simple claims processing and understanding & use of new age technology would be key for success of the Microinsurance market. Micro insurance is specifically intended for the protection of low-income people, with affordable insurance products to help them cope with and recover from financial losses. The need of insurance for underprivileged section cannot be avoided as this section of society is more prone to many risks which ultimately leads to incapacity to face such uncertain situations. Hence, the role that micro insurance plays thus becomes inevitable.

Micro-Finance and Women Entrepreneurs

Women Entrepreneurs means the women or a group of women who initiate, organize and operate a business enterprise. Therefore, a woman entrepreneur's business growth is a significant issue in entrepreneurship. This is where Micro Financing comes in. Micro Finance is about much more than simply having access to money. It is about women gaining control over their means of subsistence. It is about women rising above poverty and vulnerability. It is about women gaining economic and political power in their homes, villages, and countries. As a result, to promote women's entrepreneurship development, microfinance must assist women in meeting both their daily needs and their strategic gender interests. It is recognized that strategic gender interests are at the heart of patriarchal power structures: the abolition of a coercive gender division of labor; unequal control over resources; the

abolition of male violence, women's control over their bodies, the establishment of political equality, and the abolition of sexual exploitation.¹²⁰

Microfinance institutions (MFIs) play a crucial role in fostering women entrepreneurship in Mizoram, where access to traditional financial services is often limited, particularly for those in rural and remote areas. These institutions provide essential financial services, such as microcredit, micro savings, and micro insurance, specifically designed to meet the needs of low-income women entrepreneurs. For many women in Mizoram, particularly those running micro enterprises, MFIs offer an invaluable opportunity to overcome barriers such as lack of collateral, complicated loan procedures, and gender-based biases in lending. In addition to financial assistance, MFIs in Mizoram also offer vital support in the form of financial literacy programs, business training, and peer group lending schemes, which enhance women's entrepreneurial skills and foster a sense of community and mutual support. These services not only improve the viability and growth potential of women-owned businesses but also empower women by enhancing their financial independence and social status within their households and communities. MFIs, therefore, serve as a dual catalyst for both economic and social empowerment, enabling women in Mizoram to shift from subsistence-level activities to more sustainable and profitable entrepreneurial ventures. Through their support, MFIs contribute significantly to reducing poverty, improving household well-being, and promoting inclusive economic development in the state.

Bank branches in Mizoram

Financial institutions serve as a critical catalyst in fostering women entrepreneurship in Mizoram. Regardless of the scale of the enterprise, these institutions act as a foundational support system, essential to the development and sustainability of entrepreneurial ventures.

The Table No 4.10 shows the number of bank branches in Mizoram.

¹²⁰ Abebe, A., & Kegne, M. (2023). The role of microfinance institutions on women's entrepreneurship development. *Journal of Innovation and Entrepreneurship*, 12(1). <https://doi.org/10.1186/s13731-023-00285-0>
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Table No 4.10: Number of bank branches in Mizoram

S.No	Bank by category	2020-21	2021-22
1.	Commercial Banks		
a)	State Bank of India	44	46
b)	Other commercial banks	1	69
2.	Regional Rural Banks	89	101
3.	Cooperative Banks	21	23
	Total	155	239

Source: Statistical Handbook, Mizoram 2022

Women Entrepreneurs and Bank accounts

According to the Taxation Department of Mizoram, it is mandatory to open a bank account for the registered women entrepreneurs. Following this, the women respondents were asked to give an answer on whether they had an account with any banks in the city. Majority of the respondents replied that they had their bank account with Regional Rural Banks, State Bank of India and Cooperative Apex Bank in Aizawl city.

Table No 4.11: Entrepreneurs having bank account

Entrepreneurs having bank account	No. of Respondents	Percentage
Yes	450	100
No	0	0
Total	450	100.0

Source: Primary Data

The above table shows that 450(100%) of the women respondents have opened an account with the banks.

Financing Source of women entrepreneurs in Aizawl

Financing is one of the most important aspects in the course of running a business. The source of funds, if received, at the time of establishment of the business units is shown above. The table below revealed that a majority of the women entrepreneurs 369 (82%) are financing their business from their own personal savings, 71(16%) finance it through personal loans from the bank while 10(2%) of the women finance it through both Government loans and through their own self fundings combined. The study shows the women entrepreneurs are self-sustaining and independent when it comes to financing their business as a whole.

Table No 4.12: Source of funds in starting a business

Financing source	Frequency	Percentage
Personal savings	369	82
Personal Loan from Bank	71	16
Govt. loans and fundings	10	2
Total	450	100.0

Source: Primary data

Table No 4.13: Personal Savings specification

Financing Source	Frequency	Percentage
Family inheritance and small savings	297	81
Loan from friends and family (without interest)	60	16
Loan from unlicensed money lenders (with high interest)	12	3
Total	369	100.0

Source: Primary data

A significant majority of respondents 369 women (82%) reported that they initiated their business ventures using personal savings as their primary source of startup capital. When asked to elaborate on the origin of these funds, 297 women (81%) of those who used personal savings) indicated that their initial capital was a combination of inherited or gifted money from family members and small individual savings, as detailed in Table 4.12(a). 60 (16%) of the women entrepreneurs started their enterprise through loans borrowed from willing family members and friends without interest and 12 (3%) of women started their enterprise by acquiring loans from local unlicensed money lenders who charge high interest rates (ranging from 10% of the total amount of loan taken to be calculated monthly) compared to public sector banks who will charge 10%-13.3% per annum interest.

Bank loans are given based on conditions like land or building collateral and newly start up enterprises without any credit history are seldom given loans. Due to the unavailability of collateral, many women are excluded from formal credit systems. Consequently, they rely on informal sources such as family and friends, where loans are typically interest-free and more accessible. In some instances, as illustrated in the Table No 4.13, women turn to informal moneylenders who impose extremely high interest rates but require minimal or no collateral, making them an alternative despite the financial risks involved. For new businesses without any prior history of loans and no other regular income sources, loans are hard to get from the financial institutions. Financial institutions, including banks, typically extend credit facilities to women only after their enterprises have been established for a certain period, and demonstrate consistent cash flow and operational stability, based on the specific conditions of their business.

Table No 4.14: Financial Problems in running the business

Financial problems	Frequency	Percentage
Yes	278	62
No	172	38
Total	450	100.0

Source: Primary data

In exploring the financial challenges encountered by women entrepreneurs, it was observed that many respondents were reluctant to disclose specific details regarding their financial status. Due to the sensitive nature of the topic, a closed-ended question format limited to "Yes" or "No" was employed to encourage honest responses while maintaining participant comfort and confidentiality. The data in Tabel No 4.14 indicates that 278 respondents (62%) acknowledged facing financial difficulties in managing their businesses, while 172 respondents (38%) reported no significant financial constraints. This finding suggests that although financial issues are prevalent among women entrepreneurs, they are not universal.

Accessibility to loans by women entrepreneurs

Accessibility to loans play an important role in promoting growth for entrepreneurship, especially for women. The table below shows that a majority of the women 262 (58.2%) found loans not accessible, 109 (24.2%) respondents found it moderately accessible while 79 (17.6%) of the women found loans easily accessible. The loans mentioned here are all loans provided by the Government through banks. Applying for loan requires certain obligations and hassles that needs to be met by the women respondents which is difficult to for most startup entrepreneurs. So, to avoid such barriers, the women often borrow money from private money lenders at high interests because it is easier and faster for them. But then again this tends to affect their profit margin.

Table No 4.15: Table showing accessibility to loans

Accessibility to loans	Frequency	Percentage
Easily accessible	79	17.6
Moderately accessible	109	24.2
Not Accessible	262	58.2
Total	450	100.0

Source: Primary data

Availing loans/credits and their repayment from Micro Financial Institutions

Repayment of loans means paying back money/ loans previously borrowed from any financial institution. 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. The table below shows that from the total 450 women entrepreneurs 86(19%) recipients had availed loans from financial institutions while 364(81%) of the women did not avail any financial help from banks. This is because most of the women entrepreneurs in Aizawl fund their business with their own money or avail loans from local loan sharks to avoid the hassle of borrowing money from financial institutions like Banks.

Table No 4.16: Table showing frequency and percentage of loans availing and repayment

Availing loans/credit	Frequency	Percentage
Availed	86	19
Not availed	364	81
Total	450	100.0
Repayment of loan	Frequency	Percentage
Can repay	86	100
Cannot repay	0	0
Total	86	100.0

Source: Primary data

From the table, it was observed that all the recipients who had availed loans from financial institutions i.e, 86 women entrepreneurs were able to fully repay their loans.

Amount of funds availed from Micro Financial Institutions/ Banks

The amount of loan availed by women entrepreneurs plays a vital role in the development of the business.

Table No 4.17: Table showing loan amount

Loan availed from Banks	No. of Respondents	Percentage
Less than Rs.10000	3	3.5
Rs.10000-Rs.30000	21	24.4
Rs.30000-Rs.50000	13	15.1
Above Rs.50000	49	57
Total	86	100.0

Source: Primary data

The data presented in the Table No 4.17 indicates that a small proportion of women respondents, specifically 3 (3.5%), secured loans of less than Rs. 10,000 from the bank. A larger group, 21 (24.4%), obtained loans in the range of Rs. 10,000 to Rs. 30,000, while 13 (15.2%) received loans between Rs. 30,000 and Rs. 50,000. Notably, the majority of respondents, 49 (57%), were able to access loans exceeding Rs. 50,000 from the bank.

Problem faced in seeking financial help from Banks

Banks function as key financial facilitators, bridging the gap between individuals who deposit funds and those who require capital for various purposes. For women entrepreneurs, these institutions represent a vital source of financial support, enabling them to access the necessary funding to initiate, sustain, and expand their business ventures.

Table No 4.18: Table showing problems faced while availing financial help from banks

Problems availing financial help from banks	No. of respondents	Percentage
Yes	297	66
No	153	34
Total	450	100.0

Source: Primary data

As indicated in the Table No 4.18, a total of 450 women respondents were surveyed to assess their experiences in obtaining financial assistance from banks. Among them, 297 respondents (66%) reported facing difficulties when seeking bank loans. These challenges often led to the rejection of loan applications or an inability to secure funding, although a portion of this group did eventually obtain the required financial support. In contrast, 153 respondents (34%) stated that they did not encounter any obstacles in accessing bank loans. Notably, despite the broader responses, only 86 women successfully acquired loans from banking institutions. This suggests that some were either denied credit or did not pursue loans due to a lack of need.

Loan Accessibility as a Driver of Economic Empowerment

Microcredit has emerged as a powerful tool for promoting women's economic empowerment, particularly in developing and rural contexts. By providing small, collateral-free loans, microcredit enables women to initiate or expand income-generating activities, thereby fostering financial independence and increased decision-making power within households and communities. Access to such credit not only supports entrepreneurial efforts but also contributes to broader social outcomes, including improved education, health, and nutrition for families. As a result, microcredit serves as a catalyst for enhancing women's socio-economic status and promoting gender equality.

Table No 4.19: Loans as means for economic empowerment for women

Loans as means for economic empowerment for women	No. of respondents	Percentage
Yes	91	20.2
No	92	20.4
No idea	267	59.3
Total	450	100.0

Source: Primary data

The data presented in the Table No 4.19 indicates that 91 respondents (20.2%) expressed the view that access to loans contributes to economic empowerment, whereas 92 respondents (20.4%) did not perceive borrowing as a means to achieve economic independence. Notably, a majority of the respondents—267 individuals, accounting for 59.3%—reported having no awareness or understanding of the potential link between access to credit and economic empowerment. These findings suggest a significant knowledge gap among women regarding the role of financial access in fostering economic autonomy, highlighting the need for targeted financial literacy programs to enhance awareness and promote informed decision-making in relation to credit and entrepreneurship.

Conclusion

The analysis clearly highlights that women entrepreneurs continue to face significant challenges in accessing financial assistance from formal financial institutions. Despite the existence of numerous government-backed financial support schemes aimed at fostering entrepreneurship, many women entrepreneurs still experience funding shortages and are hesitant or unable to seek external financial aid, including loans. This disconnect suggests a gap between policy availability and practical accessibility. While India has introduced various initiatives to support women-led enterprises, the specific outreach and implementation of such programs in the North Eastern Region remain limited. In particular, Mizoram—and Aizawl in particular—has not yet witnessed the full benefits of these national initiatives, as many of the schemes targeting this region are either underdeveloped or still in the early stages of execution.

To address this issue, it is imperative that the government not only increases the number of tailored financial schemes for women entrepreneurs in the region but also focuses on effective dissemination of information. Awareness-building efforts, coupled with strong implementation strategies, are essential to ensure that women are well-informed about the financial resources available to them and are empowered to make use of such support mechanisms. Moreover, localized policies that consider the unique socio-economic context of the North Eastern states, especially Mizoram,

should be prioritized. Strengthening institutional support and bridging the gap between policy design and ground-level execution can significantly enhance the development of women entrepreneurship in Aizawl and contribute to the broader goal of inclusive economic growth in the region.

In conclusion, promoting women entrepreneurship in Mizoram requires more than just introducing schemes—it necessitates a comprehensive, multi-level approach that combines policy reform, capacity-building, financial literacy, and grassroots-level engagement. Only through sustained commitment, both from state institutions and civil society, can barriers to financial access be effectively removed. This will not only improve individual economic outcomes for women but also create a ripple effect in the local economy, fostering job creation, innovation, and long-term community development. Investing in women entrepreneurs is not merely a matter of equity—it is a strategic imperative for regional progress and national advancement.

CHAPTER 5

Results and Analysis

This chapter presents the study's analysis and discussion of the research findings. The study covers the socio-economic status and the impact of entrepreneurship on the social and personal lives of the women entrepreneurs in Aizawl. It also discusses the various problems faced by the respondents throughout their entrepreneurial ventures.

SOCIO-ECONOMIC PROFILE OF WOMEN ENTREPRENEURS IN AIZAWL

The socio-economic profile is an important factor that influences the women to start their business. Under this topic, the age, marital status, number of children, religion, educational background, family structure, number of family members are highlighted.

Table No 5.1: Age of respondents

Age in years	Frequency	Percentage
20-30	67	15
31-35	112	25
36-40	173	38.4
41-45	47	10.4
46-50	32	7
51-60	19	4.2
Total	450	100

Source: Primary data

From Table no 5.1, it is observed that the 36-40 age group represents the largest proportion of women entrepreneurs 173 (38.4%), 112 (25%) respondents were from the age group 31-35 years, 67 (15%) respondents from 20-30, 47 (10.4%) respondents from 41-45, 32 (7%) respondents from 46-50 years and 19 (4.2%) from

the age group 51-10 years. Notably, the 36-40 age group represents the largest proportion of women entrepreneurs, suggesting that women in the younger middle-age group are more actively engaged in entrepreneurship.

Table No 5.2: Marital status of the respondents

Marital status	Frequency	Percentage
Unmarried	173	38
Married	206	46
Divorced	40	9
Widower	31	7
Total	450	100.0

Source: Primary data

As seen from the Table No 5.2, 206 (46%) from the total respondents are married while 173 (38%) of the respondents are unmarried. A lesser 40 (9%) of the respondents however are divorced and 31(7%) widowed. The study shows that majority of the women entrepreneurs in Aizawl are married.

Table No 5.3: Children

Chidren	Frequency	Percentage
Yes	198	44
No	252	56
Total	450	100

Source: Primary data

As shown in Table No 5.3 we can see that out of the total women entrepreneurs 252 (56%) of the women did not have children while 198 (44%) women have children. This shows that a majority of the women entrepreneurs in Aizawl do not have children.

Table No 5.4: Number of offspring

No of offspring	Frequency	Percentage
1-5	163	82
5-10	35	18
Total	198	100.0

Source: Primary data

As shown in the table above, from the 198 respondents who have children, the majority of them 163 (82%) had lesser children i.e., around 1-5 in numbers, while only 35 (18%) of the respondents had more children i.e., around 5-10 in numbers.

Table No 5.5: Educational qualification

Educational qualification	Frequency	Percentage
Below HSLC	10	2
High school	109	24
Higher secondary	266	59
Graduate	53	12
Post-Graduate	7	2
Professional course in any stream	5	1
Total	450	100.0

Source: Primary data

As shown in Table No. 5.5, 266 (59%) women completed their higher secondary, 109(24%) of the women entrepreneurs completed high school, 53 (12%) of the women entrepreneurs have graduated, 10 (2%) under the study did not finish high school and 7 (2%) of the women entrepreneurs completed their post-graduation. 5 (1%) from the total 450 women entrepreneurs also had professional training courses. The data shows that a majority of the women entrepreneurs in Aizawl completed their education only till higher secondary.

Table No 5.6: Family structure

Family structure	Frequency	Percentage
Joint family	60	13
Nuclear family	390	87
Total	450	100.0

Source: Primary data

Table No 5.6 shows that out of the 450 women entrepreneurs 390(87%) belong to nuclear families and 60 (13%) of them comes from joint families. The study reveals that nuclear family is a common factor for majority of the women entrepreneurs in Aizawl city.

Table No 5.7: Size of family members

Family size	Frequency	Percentage
1-5	306	68
6-10	133	30
10 and above	11	2
Total	450	100.0

Source: Primary data

From the above table, out of the total respondents, 306(68%) of the women belong to families with 1-5 members, 133(30%) of the women came from families having 6-10 members while only 11(2%) of the women came from families having 10 or more members. This data shows that the women entrepreneurs under the study have lesser family member households.

ENTREPRENEURSHIP AND MIZO WOMEN

Table No 5.8: Nature of business

Sl.no	Nature of business	Frequency	Percentage
1.	Tailoring and designing	34	8
2.	Beauty Parlour	22	5
3.	Food Processing	32	7
4.	Bakery	24	5
5.	Readymade Garments	44	10
6.	Restaurants/cafe	28	6
7.	Handloom/Weaving	146	32
8.	Fruits and vegetables	37	8
9.	Cosmetic shops	20	4
10	Household necessities	30	7
11	Stationery/Bookstore	6	1
12	Shoe store	12	3
13	Flower shop	5	1
14	Others	10	2
	Total	450	100.0

Source: Primary data

The above table indicates the nature of business run by the women entrepreneurs in Aizawl. 146 (32%) of the respondents dealt in handloom, 44 (10%) sell readymade undergarments, 37(8%) sell fruits and vegetables, 34 (8%) of the women are dealing with tailoring and designing, 32 (7%) cater to food processing, 30 (7%) sell household necessities, 28 (6%) of the women owned restaurants and cafes, 24 (5%) run bakeries and 22 (5%) of the respondents own beauty parlours.

20 (4%) women entrepreneurs own cosmetic shops, 12 (3%) own shoe stores and 10 (2%) cited 'others' as their nature of business. The type of enterprises falling under this are mobile accessories sellers, mobile phone shop, art shops, shoe refurbishing shop etc. A small number of the women respondents, 6 (1%) owned

stationery/bookstores and 5 (1%) owned flower shops. As we can see from the table, the majority of the women entrepreneurs in Aizawl 146 (32%) are undertaking handloom/weaving as their main source of entrepreneurial activity showing the significance of the industry.

Table No 5.9: Training related to field of business

Training in field	Frequency	Percentage
Yes	52	12
No	398	88
Total	450	100

Source: Primary data

As shown in the table above, 398 (88%) of the respondents reported having no formal training or prior experience in their entrepreneurial field, while only 52 (12%) indicated that they had received some form of training relevant to their business. The study shows that majority of the women entrepreneurs in Aizawl have not acquired any formal training regarding their entrepreneurial ventures.

Table No 5.10: Reasons for not undergoing any training

Reasons for not training	Frequency	Percentage
Not necessary	124	31
Already possess the skills needed	98	25
No awareness	176	44
Total	398	100.0

Source: Primary data

When asked the reasons of not undergoing any training prior or during their entrepreneurial ventures, 176(44%) of the women entrepreneurs responded that they were not aware of the potential benefits of training, 124(31%) of the respondents did not consider it necessary for running their businesses and 98(25%) of the respondents claimed that they already possess the skill required for running their enterprises. The

data shows that the majority of the women entrepreneurs in did not receive any training because of lack of awareness of the benefits of training.

Table No 5.11: Location of business venture

Location	Frequency	Percentage
Home	75	17
Shop	263	58.4
Both	112	25
Total	450	100.0

Source: Primary data

The data presented in the table indicates the operational locations of businesses run by women entrepreneurs in Aizawl. Among the respondents, 263 (58.4%) operated their businesses from commercial shop spaces, 112 respondents (25%) indicated that they manage their businesses from both home and shop-based settings, demonstrating a flexible or hybrid operational approach and 75 (17%) reported conducting their entrepreneurial activities from home. The above table shows that majority of the women entrepreneurs using commercial shop spaces remain the dominant mode of operation in Aizawl.

Table 5.12: No Reasons for Establishment of business

Purpose of business	Frequency	Percentage
Family heritage	63	14
Higher income	46	10.2
Autonomy	100	22.2
Passion	234	52
No alternative income	7	1.6
Total	450	100.0

Source: Primary data

The data in Table No 5.12 provides insight into the motivating factors behind the entrepreneurial pursuits of women in Aizawl. Of the total respondents, 234

women (52%), indicated that they pursued entrepreneurship out of personal interest or passion in their chosen field, 100 (22.2%), respondents started their businesses in order to become self-reliant and exercise autonomy, 63 (14%) women entrepreneurs reported that they began their business by inheriting it from family members, 46 (10.2%) women ventured into entrepreneurship with the expectation of high income as their primary motivation and 7 (1.6%) of the women entrepreneurs started their enterprise due to a lack of alternative income opportunities. Therefore, the data shows that a larger number of the women entrepreneurs started their business mainly because of their own passion and interests in the field.

Table 5.13: Business Initiation

Who initiated the business?	Frequency	Percentage
Myself	286	63.6
Friend/Partner	74	16.4
Family	90	20
Total	450	100.0

Source: Primary data

Table No 5.13 shows that 286 (63.6%) of the women in Aizawl began their business with by themselves, while 90 (20%) of the women started their business combining with other family members. 74 (16.4%) of the respondents however, started with a partner/friend. as the results indicates that Thus, the data shows that the majority of the women started their business with on their own initiation showing the capability of the women in Aizawl when given the opportunity.

Table No 5.14: Number of employees

No.of employees	Frequency	Percentage
1-5	356	79.1
6-10	51	11.3
More than 10	43	9.6
Total	450	100.0

Source: Primary data

From the above table we can see that 356 (79.1%) of the women entrepreneurs employed upto 5 employees in their business, 51 (11.3%) of them employed 6-10 employees and 43 (9.6%) engaged more than 10 employees. The data shows that the women entrepreneurs in Aizawl have lesser employees as micro enterprises are the main type of business in the city.

Table No 5.15: Branches outside Mizoram

Branches outside Mizoram	Frequency	Percentage
Yes	1	0.2
No	449	99.8
Total	450	100.0

Source: Primary data

As illustrated in Table 5.15, out of the 450 women entrepreneurs 449 (99.8%) have no branches outside the state while 1 (0.2%) has a branch outside Mizoram. From the table, it shows that the women entrepreneurs in Aizawl market their products locally and have no branches outside Mizoram.

Table No 5.16: Reasons for not branching outside Mizoram

Reasons	Frequency	Percentage
Lack of proper funds/resources	364	81
Lack of viable market	25	5.6
No reason	60	13.4
Total	449	100.0

Source: Primary data

From Table No 5.16, out of 449 women entrepreneurs 364 (81%) of them responded their lack of funds and resources as reasons for not branching outside Mizoram, 60 (13.4%) women did not have any particular reason while 25 (5.6%) of the respondents cited their reason as lack of viable market outside Mizoram. The above table shows that from the 449 respondents who did not have branches outside Mizoram, majority of them didn't do so because of lack of proper funds and resources.

Table 5.17: Best marketing platform

Best marketing platform	Frequency	Percentage
Through family and friends	97	21.5
Through social media	331	73.5
Paper advertising	12	3
Others	10	2
Total	450	100.0

Source: Primary data

As seen in the Table No 5.17, 331 (73.5%) responded that social media is a good platform, whereas 97 (21.5%) of the women responded that spreading word through family and friend circles is the best marketing platform in Aizawl. On the other hand 12 (3%) opted for paper advertising while 10 (2%) through other means like radio

jingles and billboards. Hence, the majority of the women entrepreneurs in Aizawl find social media most useful in promoting their businesses.

Table No 5.18: Which Social media platform is used for marketing means?

Social media platform used	Frequency	Percentage
Instagram	220	66
Facebook	78	24
Television	12	3.6
Mobile App	18	5.4
Others	3	1
Total	331	100.0

Source: Primary data

As seen from Table No 5.18, from the 331 women respondents who use social media as means of marketing platform, 220 (66%) of the women use Instagram for marketing, 78 (24%) use Facebook, 18 (5.4%) use mobile apps while 12 (3.6%) of the women use television as means to promote their products/services and 3 (1%) use other means like radio and billboards. The Table No 5.18 shows that Instagram is the most used platform among the women entrepreneurs in Aizawl.

Table No 5.19: Average Monthly income

Income	Frequency	Percentage
Below 25,000	78	17
25,000-50,000	230	51
50,000-75,000	80	18
75,000-1,00,000	40	9
Above 1,00,000	22	5
Total	450	100.0

Source: Primary data

As illustrated in Table No 5.19, 230 (51%) of the respondents took home monthly income amounting between Rs.25,000- Rs.50,000, 80 (18%) of the respondents had a monthly income between Rs.50,000-Rs. 75,000 while 78 (17%) of the women had an income below Rs.25,000. From the respondents, 40 (9%) had an income ranging between Rs. 75,000- Rs. 1,00,000 and 22 (5%) of the respondents had an income amounting above Rs. 1,00,000 per month. From the table we can see that, the women entrepreneurs under the study took home monthly income ranging from Rs. 25,000- Rs.50,000.

Table No 5.20: Procurement of raw materials

Raw material procurement	Frequency	Percentage
Within Mizoram	16	4
Outside Mizoram	370	82
Both	64	14
Total	450	100.0

Source: Primary Data

Table No 5.20 shows that 370 (82%) of the respondents procure materials from outside Mizoram, while 64 (14%) of the women rely on both the local and imported materials for their businesses. From the total respondents 16 (4%) of the women procured their raw materials from within Mizoram. The study clearly reveals that the majority of the women acquire the raw materials from outside the State.

Table No 5.21: Govt intervention in promoting Economic Empowerment

Opinion on role played by Govt. in promoting economic empowerment for women	Frequency	Percentage
Good	110	24
Bad	340	76
Total	450	100.0

Source: Primary data

From the Table No 5.21, the women entrepreneurs were asked their opinion on the role played by the Government in promoting women entrepreneurship, to which 340(76%) of the respondents believed that there is no intervention from the Government to promote development for women entrepreneurs. However, 110(24%) of the respondents had a good opinion regarding the Government's role. From the above table we can see that majority of the women entrepreneurs in Aizawl had an unfavourable opinion on the role of the Government in promoting economic empowerment for women.

Table No 5.22: Suggestion for Improved Government participation

Suggestion for Govt.	Frequency	Percentage
Create more opportunities of financial assistance for women entrepreneurs	201	45
Monitor and Evaluate existing programmes	87	19
Foster public private partnership	31	7
Establish women focused business incubators	75	17
Facilitate access to digital platforms	56	12
Total	450	100.0

Source: Primary data

As seen in Table No 5.22, the women were asked to share their suggestions on ways to improve the improved role of Government in promoting women entrepreneurs. 201 (45%) of the women suggested the Government to create more opportunities of financial assistance for women entrepreneurs, 87 (19%) respondents on the other hand suggested the Government to monitor and evaluate its existing programmes while 75 (17%) of the respondents opted to suggest the Government to establish more women focused Business Incubators. 56 (12%) of the respondents

suggested the Government to facilitate more access to digital platforms while 31(7%) of the women responded that the Government should foster public private partnership for the development of the status of women entrepreneurs. From the table it shows that majority of the women wanted the Government to create more financial assistance for them.

Table No 5.23: Impact of Entrepreneurship on the status of women

Impact of entrepreneurship on status of women	Frequency	Percentage
Good	398	88
Bad	52	12
Total	450	100.0

Source: Primary data

The respondents were asked if their ventures on their entrepreneurial fields have had any change on their status in the society to which 398 (88%) of the women responded that it has become more favourable since starting their enterprise. On the other hand, 52 (12%) of the women responded that their condition has become unfavourable since starting their enterprise as seen in Table No 5.23.

Table No 5.24: Negative Impact of entrepreneurship on status of women

Negative Impact	Frequency	Percentage
Balancing work and family responsibilities	20	38
Social Stigma and Gender biasing	15	29
Cultural and societal expectations	14	27
Safety and security concerns	3	6
Total	52	100.0

Source: Primary data

Table No 5.24 shows that out of the 52 respondents who faced negative impact on their status, 20 (38%) of the respondents faced problems regarding balancing work and family responsibilities, 15 (29%) of the respondents faced social stigma and gender biasing, 14 (27%) of the respondents experienced cultural and societal problems while 3 (6%) of the total respondents had problems regarding their safety and security. Thus, from the table we can see that entrepreneurship has the most negative effect on the balancing of work and family life of the women entrepreneurs in Aizawl.

PROBLEMS OF WOMEN ENTREPRENEURS IN AIZAWL

In Mizoram, and more specifically Aizawl, the challenges that women face manifest within a unique cultural context. While Mizo society is considered relatively progressive in terms of women's education and social mobility, women entrepreneurs still face region-specific constraints. Many operate in informal or home-based sectors such as handloom, tailoring, food processing, and petty trade. Although these ventures provide income and a degree of independence, they often lack formal recognition, scalability, and long-term sustainability. Common obstacles include inadequate access to funding, low awareness of government schemes, and a limited presence in formal entrepreneurial networks. Moreover, cultural traits such as modesty, reserved behavior, and the emphasis on domestic responsibilities contribute to the social isolation of many women entrepreneurs. This makes it difficult for them to seek external assistance, market their products widely, or expand their businesses beyond local boundaries. Technical know-how and digital literacy, which are increasingly essential in modern enterprise, are also lacking among a significant portion of women in this sector.

This chapter examines the multifaceted problems faced by the women entrepreneurs in Aizawl. By analyzing the intersection of gender, culture, economy, and policy, it provides a comprehensive understanding of the specific barriers that inhibit women from realizing their full entrepreneurial potential.

Table No 5.25: Issues faced on initiation of Business

Constraints	No. of Respondents	Percentage
Yes	346	77
No	104	23
Total	450	100.0

Source: Primary Data

The data presented in Table No 5.25 indicates that 346 (77%) of the respondents encountered various challenges during the initiation of their businesses. On the other hand, 104 (23%) respondents did not experience any major obstacles. The table shows that a larger section of the women respondents faced difficulties during the initiation of their business.

Table No 5.26: Cause of initiation problems

Problems faced	No. of Respondents	Percentage
Financial Access	125	36
Marketing Issues	154	44.5
Product acquiring issues	67	19.5
Total	346	100.0

Source: Primary data

From Table No 5.26 it is shown that out of the 346 respondents who faced problems during the initiation of their business, 154 (44.5%) faced problems in terms of marketing while 125 (36%) of the respondents face financial issues. 67 (19.5%) of the respondents also faced issues regarding procuring products for the enterprise. Hence, the main problem of the women entrepreneurs in Aizawl was found to be regarding marketing issues during the initiation of the business.

Table No 5.27: Problems faced by women entrepreneurs in Aizawl city

Main problems	Frequency	Percentage
Finance	210	47
Family	47	10
Personal problems	58	13
Lack of entrepreneurial knowledge	62	14
Slow production	24	5
Gender barrier	26	6
Customer issues (Gaining credibility)	23	5
Total	450	100.0

Source: Primary data

The problems faced by the women entrepreneurs under the study are discussed below:

Financial Problems:

Financial problems constitute the major problem of the women entrepreneurs in Aizawl with 210 (47%) of the women entrepreneurs expressing financial difficulties as their main problem as seen in Table No 5.27. While some of the women entrepreneurs in Aizawl relied primarily on personal savings to launch their enterprises, others turned to informal sources such as family members, friends, or local moneylenders to bridge financial gaps. Other financial problems include delayed payments from debtors (mostly friends, close relatives or community members), unforeseen family expenditures such as medical expenses, marriage expenditures etc., and other issues with financial management.

The women entrepreneurs reported difficulties in securing external financing due to the absence of adequate collateral, low creditworthiness, and limited access to financial networks. The procedural complexity, bureaucratic delays, and lack of transparency associated with applying for formal loans further discouraged them

from seeking institutional support. Moreover, challenges related to working capital emerged as a recurring concern, affecting the sustainability of day-to-day operations.

Family Problems

Table No 5.28: Problems faced by the women within the family

Statement	Frequency	Percentage
Conflict with family members	34	72
Difference in opinion and method of running the business	13	28
Total	47	100.0

Source: Primary data

From the 47 (10%) of the respondents who cited family issues, 34 (72%) of the respondents identified interpersonal conflict with other family members as the primary issue. These conflicts stem from disagreements over financial matters, lack of support, or tension arising from balancing household responsibilities with business demands. In contrast, 13 respondents (28%) cited differences in opinion and approaches regarding the management and operation of the enterprise as their main challenge. This shows that even within supportive family environments, conflicting perspectives on business decisions and leadership styles can become a source of stress for women entrepreneurs.

Personal Problems

One of the challenges frequently experienced by women entrepreneurs is the difficulty in balancing household responsibilities with the demands of running a business. The pressure to manage both spheres often leads to time constraints, which affects their business performance.

Table No 5.29: Statements of personal problems faced

Statements	No. of respondents	Percentage
Deep Isolation	23	40
Vulnerability to exploitation	25	43
Limited technology awareness	10	17
Total	58	100.0

Source: Primary data

The data presented in the Table No 5.29 reveals key personal challenges experienced by women entrepreneurs. Among the 58 respondents who reported personal issues, 23 individuals (40%) indicated that they experienced a profound sense of isolation and loneliness throughout their entrepreneurial journey. Furthermore, 25 respondents (43%) reported vulnerability to exploitation, reflecting the presence of unequal power dynamics and limited protective mechanisms, particularly in informal or unregulated business environments. A smaller, yet notable portion 10 respondents (17%) identified a lack of technological awareness as a barrier, indicating difficulty in leveraging digital tools and innovations necessary for business growth and competitiveness.

Lack of Entrepreneurial Knowledge

From the total respondents, 62 (14%) of the women entrepreneurs identified a lack of entrepreneurial knowledge and technical expertise as a significant barrier to the success of their businesses. Lack of entrepreneurial knowledge remains one of the most critical barriers affecting the growth and sustainability of women-led enterprises, particularly in developing regions such as Aizawl, Mizoram. Without adequate knowledge in key business areas, women entrepreneurs face several interrelated challenges that limit their success and long-term viability. The specific problems stemming from this knowledge gap includes poor financial management, limited market understanding, inefficient business planning, inability to access

funding, weak legal and regulatory awareness, lack of confidence and decision-making ability, limited use of technology, poor networking and lack of mentorship, low awareness of Government schemes and difficulty in scaling or diversifying business.

Slow Production

A total of 24 women entrepreneurs, representing 5% of the respondents, reported encountering challenges related to slow production processes within their business operations. This issue is particularly evident among those engaged in the handloom sector a dominant industry among women entrepreneurs in Aizawl. The nature of handloom production, which involves manual weaving by skilled local artisans, requires considerable time, attention to detail, and craftsmanship to ensure quality output. While this traditional method enhances the cultural and aesthetic value of the final product, it simultaneously limits the volume of production within a given timeframe.

As a result, these entrepreneurs struggle to meet the growing market demands promptly, leading to delays in fulfilling orders. Moreover, in a market that increasingly values speed and efficiency, the inability to produce in bulk and deliver on time puts traditional handloom businesses at a competitive disadvantage, especially against machine-made alternatives.

Gender Barrier

Out of the total respondents, 26 women (6%) reported facing challenges related to gender issues in their business activities. Due to the patriarchal nature of the society, when competing in the market, men are often seen to have the upper hand due to existing societal norms and expectations. Women entrepreneurs on the otherhand, struggle with balancing their roles at home and at work. Their responsibilities as wives, mothers, and caregivers limit the time and energy they dedicate to their businesses. This puts them at a disadvantage in the business world, where consistent focus and flexibility are necessary for growth and success. These

challenges highlight the need for better support systems, awareness about gender equality, and more encouragement for women to thrive as entrepreneurs.

Customer Issues

From the total respondents, 23 women (5%) reported facing problems related to customer interactions and issues. In a small state like Mizoram, where traditional values and close-knit communities are strong, women entrepreneurs especially those in the unorganised sector face challenges in gaining the trust and respect of customers. For women who are just starting their ventures, this lack of credibility makes it difficult to attract and retain customers. This shows that beyond the usual business challenges, women entrepreneurs in Mizoram also have to overcome societal attitudes and gender roles.

Overview

This chapter presents a comprehensive analysis and interpretation of the primary data collected through questionnaires and unstructured interviews, conducted with women entrepreneurs in Aizawl city. The analysis in this chapter focuses on various aspects of the women entrepreneurs in Aizawl such as their socio-economic status, entrepreneurial motivations, role of social media as means of promoting enterprises, training related issues and the problems that the women entrepreneurs face.

CHAPTER 6

CONCLUSION

This chapter discusses the major findings and summary of the previous chapters. An effort has also been made to give suggestions for providing better welfare and development of the status of women entrepreneurs in the Mizo society.

Introduction

Mizoram has witnessed a notable surge in women entrepreneurship, driven by a combination of traditional resilience, modern education, and supportive government initiatives. While women have historically been integral to the state's economy, particularly in agriculture and handicrafts, recent developments have paved the way for more structured and impactful entrepreneurial ventures. Women led organizations, Self-Help Groups (SHGs), and new platforms have also further accelerated the entrepreneurial journey of Mizo women by providing mentorship, skill development, and networking opportunities. Despite significant progress, challenges such as limited access to capital, socio-cultural barriers, lack of training and gender bias remains in business environments. However, the rising number of women-led startups, successful role models, and growing awareness around gender-inclusive growth in Mizoram continues to drive the momentum forward. The emergence of Mizo women entrepreneurs marks not only a step toward economic empowerment but also a transformative force for Mizoram, reshaping societal norms and thus, act as a contributing force for the development of the nation.

The Government of India has played a proactive and strategic role in fostering women entrepreneurship in Mizoram as a means of inclusive economic development. Recognizing the potential of women as key drivers of socio-economic progress, the state Government has launched several targeted policies, financial schemes, and capacity-building initiatives to create an enabling environment for women entrepreneurs. These include the recent launch of Women Entrepreneurship Platform (WEP) in collaboration with Niti Aayog, support through Mizoram Startup Mission (MSUM), focus on Skill Development and SHGs. The Government also

provides support to women entrepreneurs through institutional and policy support like “The Mizoram Industrial Policy” which prioritizes inclusive industrial growth and identifies women entrepreneurs as key stakeholders and state-run institutions like Zoram Industrial Development Corporation (ZIDCO) and Mizoram Khadi and Village Industries Board (MKVIB) which offer subsidies, training, and support specifically tailored for women-led ventures. However, to truly empower Mizo women entrepreneurs, the government’s support needs to go beyond policy announcements and focus on inclusive, accessible, and sustained engagement.

Summary of the Previous Chapters

The present study is divided into six chapters.

The first chapter is an introductory chapter offering an overview of the concept of entrepreneurship with a particular emphasis on women entrepreneurs. It explores the changing role and status of women in society over time, while also addressing some of the common challenges they encounter in their personal and professional lives. By examining these issues, the chapter establishes the context within which women’s entrepreneurial efforts are shaped. The introductory chapter also includes the review of literature, the objectives of the study, the research questions and the methodology adopted for the study along with the chapterisation.

The second chapter, titled *A Conceptual Study of Women Entrepreneurs*, explores key concepts related to women’s participation in economic activities, examining the evolution of their roles within the broader socio-cultural and economic context. The chapter traces the transformation of women’s societal position over time, emphasizing their increasing involvement in the workforce, active participation in decision-making processes, and growing presence in entrepreneurial ventures. Furthermore, the chapter presents a detailed analysis of the status of women entrepreneurs at the national level, offering insights into the progress, challenges, and contributions of women in India's entrepreneurial landscape. It then narrows the focus to the context of Mizoram, examining the specific socio-economic and cultural factors that influence women’s entrepreneurial development in the region. By doing

so, the chapter sets the conceptual groundwork necessary for a deeper understanding of the localized experiences and realities of women entrepreneurs in Mizoram.

The third chapter, *Women Entrepreneurs in Aizawl*, focuses on analyzing the status and experiences of women entrepreneurs within Aizawl. This chapter provides an overview of Mizoram with focus on Aizawl, including its geographical features, cultural dynamics, literacy rates, and educational background of its population. It highlights the significant roles that Mizo women play in the community, shedding light on their contributions to both the local economy and society at large. Additionally, the chapter examines the cultural and societal barriers that women in Aizawl encounter as they navigate the entrepreneurial landscape, offering insights into the challenges and opportunities they face within this context.

The fourth chapter, *Government Programs for the Upliftment of Women Entrepreneurs*, focuses on the various initiatives and schemes introduced by the government to support and enhance the development of women entrepreneurs. It examines the range of programs available at both the Central and State levels, outlining their contributions to empowering women in the entrepreneurial sector. The chapter also explores financial institutions like banks and their role in promoting to the entrepreneurial success of the women. Furthermore, it discusses the financial resources accessible to women entrepreneurs including funding opportunities and financial assistance schemes through banks, while addressing the problems challenges involved in utilizing these resources.

The fifth chapter presents a comprehensive analysis and interpretation of the study's findings, delving into factors that influence women entrepreneurs, including the challenges they encounter and the elements that shape their business ventures. It also offers an in-depth profile of the women participants, detailing their socio-economic characteristics, business activities and marketing contexts, providing a broader perspective on their entrepreneurial journeys. This chapter ultimately aims to offer valuable insights into the multifaceted nature of women's entrepreneurship, highlighting both the obstacles and opportunities they face in a dynamic business environment.

The sixth chapter, which serves as the final section of the study, provides a concise summary of the major findings, key insights, and overall conclusions. It offers a thorough analysis of the factors influencing the administration and development of women entrepreneurs, drawing attention to the challenges they face as well as the opportunities available to them. This chapter also outlines practical suggestions for improving support systems for women entrepreneurs, alongside policy recommendations that could help foster a more enabling environment for their growth. In conclusion, the chapter highlights the study's findings and reflects on their broader implications, offering scope for future research and emphasizing the importance of empowering women in entrepreneurship.

Major Findings on Women Entrepreneurs in Aizawl

The major findings and challenges faced by the women entrepreneurs in Aizawl are given below:

1. From the data collected, the percent distribution of women entrepreneurs by age indicates that 173 (38.4%) of the women entrepreneurs under the study are between the 36 to 40 years. This indicates that women in their younger middle age are more actively engaged in entrepreneurship compared to other age groups.
2. 206(46%) of the women entrepreneurs are married which indicates that there is less objection from their spouses in taking up the enterprise. Although majority of them are married, 252 (56%) of the women do not bear any children. Due to this, they do not have to worry about the hassle of taking care of children, giving them more freedom than those who do.
3. The study also revealed that all 450 of the women entrepreneurs from Aizawl City are following Christianity.
4. It was found that from the total women entrepreneurs under the study 266(59%) completed their education till higher secondary. Due to financial

constraints and the desire for economic independence, many women entrepreneurs choose to enter business at a young age rather than pursuing higher education. The women who have higher educational qualifications go after Government and high paying jobs and hence constitute a lesser number of entrepreneurs.

5. The study found that 390 (87%) of the women entrepreneurs in Aizawl belong to nuclear families which enables the women to make independent and flexible decisions with fewer traditional constraints often associated with extended family dynamics.
6. According to the study, 306 (68%) of the women entrepreneurs belonged to small family member households. When the family size is large in number the family expenditure is also more. Entrepreneurial success is dependent on the support the women receive from their family which in turn depends upon the structure and economic status of the family.
7. Regarding the nature of business, 146 (32%) of the women entrepreneurs in Aizawl undertake handloom/weaving as their main source of entrepreneurial activity. This shows that handloom is a significant industry because of its deep cultural roots within the state, with traditional weaving skills passed down through generations, providing a reliable source of income.
8. According to the data collected, 234 (52%) of the women entrepreneurs in Aizawl started their enterprises by themselves because of their passion in the businesses. While, financial considerations and familial inheritance plays an important role, the majority of the women entrepreneurs in Aizawl are driven by passion and the aspiration for self-employment. This highlights the capability of the women entrepreneurs when given the opportunity.
9. Based on the study, 263 (58.4%) of the women entrepreneurs conduct their businesses mainly in shops around the city. This shows that shop-based

enterprises is a dominant mode of operation in Aizawl. Another important fact is that majority of the women entrepreneurs comprising of 356 (79%) have less i.e. 1-5 employees because micro-enterprise is the main source of business.

10. Since many of the women in Aizawl run micro enterprises or small-scale industries, 99.8% of them do not have branches outside Mizoram. Even though majority of the women entrepreneurs have enough money to start their own business, branching out and having a mass distribution requires more funds, resources and market which is not easily available.
11. When the women respondents were asked to specify their reason for not branching out, 364 (81%) of the women responded that it was due to lack of proper funds and resources.
12. One of the main sources of marketing method used by 331(73.5%) of the women entrepreneurs is social media, specifically Instagram which is used by 78(24%) of the women. This is because Instagram has a high visual appeal, high user engagement, easy mobile accessibility and an ideal platform for showcasing goods and services. The Mizo society being a close knit and small society, word spread fast through family and friends circle which is why this factor is also used by some of the entrepreneurs in promoting their business. Despite this, the majority of the women find social media more useful in promoting their businesses.
13. The study also revealed that majority of the women entrepreneurs consisting of 370(82%) respondents procure raw materials from outside Mizoram revealing how heavily the women rely on raw materials from outside the State.

14. Regarding the performance and role of the Government in promoting economic empowerment for women 340(76%) of the respondents considered it bad. The Government's role is limited to providing help, assurance, relief, encouragement and methods of operation. The use of these factors is ultimately in the hands of the women who are facing a number of challenges, cumbersome bank loan procedures, lack of business education and lack of market awareness.
15. From the 340 of the women entrepreneurs who regard the performance of the Government bad, 52% of the respondents stated that they felt it so because it affected their balance in work and family responsibilities.
16. From the study it was found that 398(88%) of the women considered that their status have become more favourable after starting their enterprise as it brought more income into the household.
17. Even though the women entrepreneurs felt hesitant to reveal their exact income it was found that with micro enterprises constituting the main form of business in Aizawl, the monthly income of Rs.25,000-Rs.50,000 is the most common for the women entrepreneurs i.e.,230(51%).

Major Findings on Government Programmes for women entrepreneurs

The major findings from the Programmes implemented by the Government for women entrepreneurs and the problems faced by the women regarding this are as follows:

- 1) Central Government Schemes (CSS) like DAY-NULM (Deendayal Antyodaya - National Urban Livelihoods Mission) and SHGs (Self-Help Groups) offer financial support in Aizawl for the women entrepreneurs. Apart from this, programmes like Mizoram Kailawn, Mizoram Rahbi and Mizoram Startup

Ignition Fund under the MSUM (Mizoram Startup Mission) are the main funding agencies for women entrepreneurs in Aizawl.

- 2) Training and credit facilities for women entrepreneurs are available under Labour, Skill Development & Entrepreneurship Department (LESDE), Government of Mizoram through its programmes like Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Skill Development Initiative Scheme (SDIS), Enhancing Skill Development Infrastructure In North Eastern States (ESDI), Skills Strengthening for Industrial Value Enhancement (STRIVE), Vocational Training Improvement Project (VTIP), Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP).
- 3) Under the Commerce and Industries Department State and Central Schemes providing training and credit facilities are also available for the women entrepreneurs like Bana Kaih (Handholding) Scheme, Uttar Poorva Transformative Industrialization Scheme (UNNATI) 2024, PM Formalisation of Micro food processing Enterprises Scheme (PM FME Scheme), Scheme of Mega Food Park and Integrated Skill Development scheme (ISDS).
- 4) Only 3% of the total respondents said they had received government assistance through available schemes and programmes. Among those who did not, 436(97%) were completely unaware of the schemes. These findings highlight the urgent need to improve awareness and outreach efforts so that more women entrepreneurs can benefit from government support.
- 5) 346(77%) of the women who did not avail the Government schemes stated their reasons were because they had no awareness and knowledge of the schemes.
- 6) Apart from registering their enterprise under the Taxation Department, although not compulsory, some of the women entrepreneurs were also registered under other Government enterprises like DIC (District Industries Centre) and MSME (Micro Small and Medium Enterprise). The process of registration itself takes

time and requires effort which is why 398(88.4%) of the respondents didn't register themselves as they found it difficult and time consuming.

- 7) Government programmes that focus only on women entrepreneurs are mostly not available in Aizawl. Some women-focused programmes do exist, but they are still very new, and many women are not yet aware of them. This shows the need for more targeted outreach and dedicated programmes to ensure women entrepreneurs can benefit equally from government support.
- 8) Despite all the programmes and other initiatives taken by the Government and Banks, many women entrepreneurs are still unaware of them, and those who are aware lack clarity on specific features of the Programmes.

Major Findings on Financial Sources and Implications

1. The study found that all the 450 women respondents have an access to the bank for carrying out their businesses.
2. The funding source of 369 (82%) of the women entrepreneurs happens through their personal savings, from which 297 (81%) of the women get their required funds from financial inheritance combined with their small savings. Overall, the findings suggest that most women entrepreneurs are financially self-reliant and prefer to sustain their businesses without depending on financial help from banks.
3. In exploring the financial challenges encountered by women entrepreneurs, it was observed that many respondents were reluctant to disclose specific details regarding their financial status. Despite this, 278 (62%) of the women entrepreneurs acknowledged facing financial difficulties. This finding suggests that although financial issues are prevalent among women entrepreneurs, they are not universal.

4. Access to loans is a key factor in supporting entrepreneurial growth, especially for women. The data shows that 58.2% of respondents found loans difficult to access, while only 17.6% found them easily accessible. Many women struggle with the formal requirements and lengthy processes involved in applying for loans, which can be especially challenging for new entrepreneurs. As a result, they often turn to private moneylenders for quicker access, despite higher interest rates, ultimately reducing their profit margins.
5. From the total women entrepreneurs in Aizawl, 19% of them had availed loans from financial institutions while 81% of the women did not avail any financial help from banks. This is because most of the women entrepreneurs in Aizawl fund their business with their own money or avail loans from unregistered local money lenders who charge high interest rates, to avoid the hassle of borrowing money from financial institutions like Banks. It was also observed that all the recipients who had availed loans from financial institutions were able to fully repay their loans.
6. The amount of loan availed by women entrepreneurs plays a vital role in the development of the business. As most of the enterprises run by the women in Aizawl are micro enterprises those who had availed financial help (57%) took loans amounting more than Rs.50000. A larger group, 24.4% of the respondents, obtained loans in the range of Rs. 10,000 to Rs. 30,000, while 13 (15.2%) received loans between Rs. 30,000 to Rs. 50,000. A small proportion of the women, 3.5%, secured loans of less than Rs. 10,000 from the bank. The loans enable the women entrepreneurs to access the necessary funding to initiate, sustain, and expand their business ventures.
7. When it came to getting bank loans, 66% of the women said they faced problems, which often led to their loan applications being rejected or delayed though some eventually got the help they needed. On the other hand, 34% had no trouble getting loans, likely because they either qualified easily or didn't need to apply.

This shows that many women still face challenges in getting financial support from banks.

8. The data from the study revealed that 20.2% of the respondents expressed who had access to loans contributes to economic empowerment, while 20.4% did not perceive borrowing as a means to achieve economic independence. However, a majority of the respondents, 59.3% reported having no awareness or understanding of the potential link between access to credit and economic empowerment.
9. The study shows that women entrepreneurs still face major challenges in getting financial help from banks and other formal sources. Even though there are many government schemes meant to support businesses, many women still struggle with a lack of funds. Some are unsure about applying for loans, while others find the process too difficult or feel they won't qualify.

PROBLEMS OF WOMEN ENTREPRENEURS

1. One of the most significant challenges faced by women entrepreneurs in India, including in Mizoram, is the deeply rooted patriarchy that continues to influence societal norms and restrict women's participation in business.
2. **Initiation Problem:** The study found that a significant number of the women respondents, 77%, encountered various challenges during the initiation of their businesses. These constraints may include difficulties such as limited access to capital, lack of prior entrepreneurial experience, inadequate market knowledge, or limited institutional and family support. On the other hand, 23% of the women entrepreneurs did not experience much obstacles. This can suggest that while some women may have had access to resources, guidance, or supportive environments, others faced substantial barriers that could potentially hinder the successful launch of their ventures.

3. **Problem related to training:** Women entrepreneurs in Aizawl often have to balance running their businesses with taking care of their families. This makes it hard for them to attend training programs that could improve their business knowledge and skills. Regular training is important to help them grow as confident and capable entrepreneurs. Providing better access to such opportunities can make a big difference in their long-term success.

From the study, it was found that the women entrepreneurs in Aizawl did not receive any training prior to opening their businesses. This is because they often enter into entrepreneurial lines that do not necessarily demand formal training like garment and shoes industry. Since majority of the women entrepreneurs are in the handloom industry many of the weavers acquire their skills through family and hence do not require training elsewhere.

4. **Financial Problems:** From the total respondents, 210 (47%) of the women entrepreneurs faced financial problems. Their main issues came from delays in payments by clients, sudden family expenses like medical needs or wedding costs, and a lack of financial planning skills. One major problem was the difficulty in getting loans from banks or government schemes. Because of this, some women had to borrow money from local lenders who charge very high interest rates. This made it harder for them to keep their businesses running well, as this affects their profits and increases their financial risks. These findings highlight the importance of making bank loans and other formal credit easier to access, along with providing financial literacy training to help women manage their businesses more effectively.
5. **Personal Problems:** Among the women who reported personal challenges, 40% felt isolated and lonely in their entrepreneurial journey, while 43% faced exploitation due to unequal power dynamics and weak protection, especially in informal business settings. A smaller group also cited low technological awareness as a barrier to business growth and competitiveness.

6. **Family Problems:** Regarding the challenges the women face as entrepreneurs within their families, a majority of the respondents 73.2% identified interpersonal conflict with other family members as the primary issue like disagreements over financial matters, lack of support, or tension arising from balancing household responsibilities with business demands.

In contrast, 26.8% cited differences in opinion and approaches regarding the management and operation of the enterprise as their main challenge. This shows that even within supportive family environments, conflicting perspectives on business decisions and leadership styles can become a source of stress for women entrepreneurs. This reflects a broader issue where women's potential as entrepreneurs is constrained not by lack of ability, but by deeply rooted societal roles and limited structural support.

7. **Lack of Entrepreneurial skill:** The study revealed that 14% of the respondents lack entrepreneurial knowledge and technical skills. Many women begin their ventures by observing or drawing inspiration from others, but without knowledge in business management it leads to many problems. These include poor financial management, limited market understanding, inefficient business planning, inability to access funding, weak legal and regulatory awareness, poor networking and lack of mentorship, low awareness of Government schemes and difficulty in scaling or diversifying business.
8. **Delay in Production of Goods:** Few of the women entrepreneurs (5%), stated their struggle to meet growing market demands promptly, leading to delays in fulfilling orders. This results in dissatisfaction among buyers, loss of potential customers, and missed business opportunities, thereby affecting the overall profitability and scalability of the enterprise.
9. **Gender Issues:** Out of the total respondents, 6% reported facing challenges related to gender issues in their business activities. When competing in the market, men are often seen to have the upper hand due to existing societal norms

and expectations. This imbalance puts them at a disadvantage in the business world, where consistent focus and flexibility are often necessary for growth and success.

10. **Customer Issues:** Based on the data 5% of the women entrepreneurs reported facing problems related to customer interactions and issues. Beyond the usual business challenges, women entrepreneurs in Mizoram have to overcome societal attitudes and gender roles in a society where most people still carry traditional mindsets that view entrepreneurship as a male-dominated field.

SUGGESTIONS

Some suggestions for solutions to the problems faced by women entrepreneurs in Aizawl have been highlighted as follows:

1. Increase Awareness of Government Schemes:

Regular workshops and outreach programs should be organized to help women entrepreneurs learn about the government support, financial schemes, and training opportunities available to them. These programs can help the women gain the knowledge they need to make informed decisions, access resources, and improve their business skills. By providing this information on a regular basis, women will feel more confident, become better at managing their businesses, and be encouraged to take part in formal business activities.

2. Easier Access to Loans:

To make the loan application process easier for women entrepreneurs, it is important to simplify the procedures and reduce the amount of paperwork required. Additionally, banks could establish dedicated loan support services or helpdesks specifically for women entrepreneurs, providing them with personalized assistance and guidance throughout the application process. This would make it more accessible and less stressful for women to secure the financial support they need to grow their businesses.

3. Entrepreneurship Training Programmes:

Training programs that are either free or available at a low cost, covering important topics such as business planning, managing finances, marketing strategies, and the use of digital tools needs to be provided. These programs should be tailored to meet the specific needs of the local community, ensuring the content is relevant and easily understandable for women entrepreneurs.

Additionally, the inclusion of technology training is crucial, as advancements in technology can significantly enhance business operations, improve efficiency, and open up new opportunities in the marketplace. Empowering women entrepreneurs with these skills will not only help them manage their businesses better but also enable them to stay competitive in a rapidly evolving digital landscape.

4. Mentorship and Networking Opportunities:

Platforms or spaces where experienced women entrepreneurs can offer guidance and mentorship to those just starting out needs to be developed. These platforms will allow seasoned entrepreneurs to share their knowledge, experiences, and challenges they have overcome. In addition, these spaces can help women build strong, supportive networks where they can connect with others, exchange ideas, and collaborate. By creating such environments, new entrepreneurs can gain valuable insights, receive advice, and feel encouraged and motivated to pursue their business goals with confidence.

5. Childcare Support and Family Involvement:

The establishment of local childcare services or flexible working arrangements need to be introduced, to support women in balancing their family and business responsibilities. Providing accessible and reliable childcare options or allowing women to have more control over their work schedules can significantly ease the burden of managing both family duties and entrepreneurial tasks. By doing so, women would be able to dedicate

more time and focus to their businesses without compromising their family commitments. This approach would help create a better balance between work and home life, leading to enhanced productivity, personal well-being, and the overall success of women entrepreneurs.

6. Strengthen Local Markets:

Organizing local events by the Government, like exhibitions and fairs can help women entrepreneurs showcase their products and connect with potential customers. These events provide opportunities to increase sales, build brand recognition, and establish valuable networks. Additionally, promoting local products through online platforms can expand their reach to a wider audience, further boosting visibility and sales. By combining both physical and digital marketing strategies, women entrepreneurs can enhance their business growth and success.

7. Improve Digital Literacy:

To help women entrepreneurs expand their businesses, it's essential to provide training in using digital tools for online marketing, digital payments, and e-commerce. These skills enable entrepreneurs to reach a broader audience, manage transactions efficiently, and sell products online. Training programs should be accessible and tailored to the local context, ensuring that women can confidently utilize digital platforms to grow their businesses.

8. Set Up Women-Centric Business Hubs:

Establishing dedicated spaces such as women's business centers or co-working hubs equipped with shared resources can significantly support women entrepreneurs. These environments foster a sense of community, enabling women to connect, collaborate, and share experiences. Access to essential amenities like high-speed internet, meeting rooms, and administrative support allows entrepreneurs to focus on growing their businesses without the burden of managing office logistics. Moreover, these spaces often host mentorship programs, workshops, and networking events tailored to the unique challenges faced by women in business, providing

opportunities for skill development and professional growth. By creating such supportive ecosystems, women entrepreneurs can thrive, overcome barriers, and contribute to a more inclusive and diverse entrepreneurial landscape.

9. Encourage Private and NGO Support:

To foster the growth and success of women entrepreneurs, it is essential to promote collaboration between the government, non-governmental organizations (NGOs), and the private sector. By working together, these entities can create a more comprehensive and inclusive support system that addresses the unique challenges faced by women in business. This partnership could provide women entrepreneurs with access to a broader range of resources, financial support, mentorship opportunities, and essential networks. Such a collaborative approach can play a key role in empowering women and fostering an environment that supports their entrepreneurial aspirations.

10. Policy-Level Interventions:

Localized policies that consider the unique socio-economic context of the North Eastern states, especially Mizoram, should be prioritized. Strengthening institutional support and bridging the gap between policy design and ground-level execution can significantly enhance the development of women entrepreneurship in Aizawl and contribute to the broader goal of inclusive economic growth in the region.

11. Easier access to loans:

Apart from these, as observed in the study, the main problem faced by the women entrepreneurs in Aizawl is finance. To solve this problem the Government can come up with plans that include loan for women without interest. Financial institutions should increase loan subsidies to better support and motivate women to pursue entrepreneurship. In order to produce their products on a wider scale with faster production rate of goods, loans

should be made more easily accessible for the women entrepreneurs. Apart from this, more platform to showcase their products not only to the local residents but also to outside investors needs to be set up by the Government.

12. Family support:

As the women face obstacles and other challenges along their entrepreneurial journey such as gender discrimination, financial constraints and societal expectations, strong family support is required for them. Through the support from their families, women entrepreneurs will be able to handle other issues more easily.

13. Suggestion for aspiring local small entrepreneurs:

For supporting women entrepreneurs and those starting without government aid mutual respect and ethical practices within the community, particularly regarding product originality is important. Moreover, the issue of design infringement for women entrepreneurs in the Mizoram handicraft industry highlights the vulnerabilities of small-scale creative entrepreneurs.

Limitations of the Study

1. The study was confined only within the city of Aizawl, Capital of Mizoram. Hence, the findings of the study may not be generalized for women entrepreneurs in other districts of Mizoram.
2. There was limited access to the Government data and information from the Government departments. Some important data and related documents of the study had to be collected with caution from the concerned departments. It may be because the department is cautious that some sensitive information could be leaked or could turn into political issues.
3. A few of the Government departments had little to no data concerning women entrepreneurship with some of the limited data available also being outdated.

4. Regarding the financial aspects of the study, most of the women entrepreneurs felt hesitant in revealing their exact financial conditions due to which the conclusions reached in the research might not be wholly accurate.
5. The study is based on the women entrepreneurs in Aizawl registered under the Taxation Department, Mizoram. Due to this the results revealed from the study may not be compatible with the unregistered women entrepreneurs.
6. The pandemic has resulted in delayed collection of primary data resulting in the late submission of the data.

Scope for Further research

The present study concentrated only on the administration and development of the women entrepreneurs in Aizawl and hence there are vast areas for future research.

1. The present study is limited to the administration of women entrepreneurs residing in Aizawl city. Hence, future research can expand the area coverage of other cities and even other states to see if similar findings can be found and generalized.
2. Since there are many unregistered women entrepreneurs throughout Mizoram, a comparative study can be conducted among the registered and unregistered women entrepreneurs.
3. A comparative study can also be conducted among women entrepreneurs belonging to rural and urban areas in Mizoram.
4. Further research can be done on the working and administration of different departments undertaking the role of providing schemes and programmes for women entrepreneurs.

Conclusion

Entrepreneurship has played a vital role in empowering women in all aspects of life. It has changed the lifestyle of Mizo women entrepreneurs by restructuring their priorities and free time. The women are able to be self-employed, help in eradicating poverty, become economically independent leading to economic empowerment and be self-reliant. According to the study majority of the women entrepreneurs in Aizawl have shown a favorable impact on their life due to their increase level of income and the increase in financial support they can provide for their family. If the Government programmes can reach more women to help fund their business it would greatly help in providing more brighter future for the society. This would lead to their empowerment which will in turn provide more households to become financially independent and growth in terms of personal, social, economic and professional spheres.

Mizoram has made significant strides in empowering women entrepreneurs, positioning them as key contributors to the state's economic growth. The establishment of the Women Entrepreneurship Platform (WEP) Mizoram Chapter—the first in Northeast India—marks a pivotal moment in fostering a supportive ecosystem for women-led businesses. This initiative, launched by NITI Aayog in collaboration with the state government, aims to provide women with access to resources, mentorship, and networking opportunities, thereby enhancing their entrepreneurial capabilities. Complementing this, the state government's 'Bana Kaih' (Handholding) scheme offers collateral-free and interest-free loans, along with financial support packages for selected beneficiaries. This initiative has already seen participation from numerous women entrepreneurs, reflecting the state's commitment to fostering an inclusive entrepreneurial environment.

Despite these advancements, challenges such as limited access to markets, financial constraints, and balancing family responsibilities persist. Addressing these issues through continuous policy support, skill development programs, and infrastructure improvements will be crucial in sustaining the momentum of women entrepreneurship in Mizoram. In conclusion, Mizoram's proactive measures in

supporting women entrepreneurs serve as a model for inclusive development. By continuing to invest in women-led enterprises and addressing existing barriers, the state can further enhance women's participation in the economy, leading to sustainable and equitable growth.

Appendix-I

Public Administration Department

Mizoram University

Aizawl, Mizoram

Name of Scholar : Juliana Lalthasangi

Name of Supervisor : Dr. Laltanpuii Ralte

Research Topic : **Administration and Development of Women Entrepreneurs in Aizawl**

(The following questions which have been asked are purely for my Ph.D research purpose under the Department of Public Administration, MZU. The identity and details of the respondents will not be disclosed in any manner)

INTERVIEW SCHEDULE OF WOMEN ENTREPRENEURS IN AIZAWL

PART A: SOCIO-ECONOMIC PROFILE OF WOMEN ENTREPRENEURS

1. Name of the entrepreneur _____
2. Age of entrepreneur:
 - a) 21-30
 - b) 31-35
 - c) 36-40
 - d) 41-45
 - e) 45-50
 - f) 51-60
3. Marital Status
 - a) Unmarried
 - b) Married

- c) Divorced
- d) Widower
- 4. Any Children?
 - a) Yes
 - b) No
- 5. No. of Offspring
 - a) 1-5
 - b) 5-10
- 6. Educational qualification:
 - a) Below HSLC
 - b) High School
 - c) Higher Secondary
 - d) Graduate
 - e) Post-Graduate
 - f) Professional Course
- 7. Family Structure
 - a) Joint Family
 - b) Nuclear Family
- 8. Size of family members
 - a) 1-5
 - b) 6-10
 - c) Above 10 members
- 9. Religion:
 - a) Christian
 - b) Hindu
 - c) Muslim
 - d) Buddhism
 - e) Judaism

PART B: STATUS OF BUSINESS

1. Nature of Business
 - a) Tailoring and designing
 - b) Beauty Parlour
 - c) Food Processing
 - d) Bakery
 - e) Readymade Garments
 - f) Restaurants/café
 - g) Handloom/Weaving
 - h) Fruits and vegetables
 - i) Cosmetic shops
 - j) Household necessities
 - k) Stationery/Bookstore
 - l) Shoe store
 - m) Flower shop
 - n) Others (Please Specify) _____
2. Training related to field of business
 - a) Yes
 - b) No
3. Reasons for not undergoing any training
 - a) Not necessary
 - b) Already possess the skills needed
 - c) No awareness
4. Location of business
 - a) Home
 - b) Shop
 - c) Both
5. Reasons for Establishment of business
 - a) Family inheritance
 - b) Higher income
 - c) Autonomy

- d) Passion
- e) No alternative income
- 6. Business Initiation
 - a) Myself
 - b) Friend/Partner
 - c) Family
- 7. Number of employees
 - a) 1-5
 - b) 6-10
 - c) More than 10
- 8. Branches outside Mizoram
 - a) Yes
 - b) No
- 9. Reasons for not branching outside Mizoram
 - a) Lack of proper funds and resources
 - b) Lack of viable market
 - c) No reason
- 10. Best marketing platform
 - a) Through family and friends
 - b) Through social media
 - c) Paper advertising
 - d) Others (Please Specify)
- 11. Which Social media platform is used for marketing means?
 - a) Instagram
 - b) Facebook
 - c) Television
 - d) Mobile App
 - e) Others(Please Specify)
- 12. Average Monthly income
 - a) Below 25,000
 - b) 25,000-50,000
 - c) 50,000-75,000

- d) 75,000-1,00,000
 - e) Above 1,00,000
13. Procurement of raw materials
- a) Within Mizoram
 - b) Outside Mizoram
 - c) Both
14. Impact of Entrepreneurship on the status of women
- a) Good
 - b) Bad
15. Negative Impact of entrepreneurship on status of women
- a) Balancing work and family responsibilities
 - b) Social Stigma and Gender biasing
 - c) Cultural and societal expectations
 - d) Safety and security concerns

PART C. PROBLEMS FACED BY WOMEN ENTREPRENEURS

1. Issues faced on initiation of Business
 - a) Yes
 - b) No
2. Cause of initiation problems
 - a) Financial Access
 - b) Marketing Issues
 - c) Product acquiring issues
3. Problems faced by women entrepreneurs in Aizawl
 - a) Finance
 - b) Family
 - c) Personal problems
 - d) Lack of entrepreneurial knowledge
 - e) Slow production
 - f) Gender barrier
 - g) Customer issues (Gaining credibility)
 - h) Others(Please Specify)

PART D: FINANCIAL LINKAGE

1. Do You have a bank account?
 - a) Yes
 - b) No
2. Source of fund in starting of business:
 - a) Personal savings
 - b) Personal Loan from Bank
 - c) Govt.loans and fundings
3. Personal Savings specification
 - a) Family Inheritance and small savings
 - b) Loan from friends and family (without interest)
 - c) Loan from unlicensed money lenders (with high interest)
4. Financial Problems in running the business
 - a) Yes
 - b) No
5. Accessibility to loans by women entrepreneurs
 - a) Easily accessible
 - b) Moderately accessible
 - c) Not Accessible
6. Availing loans/credits and their repayment from Micro Financial Institutions
 - a) Availed
 - b) Not availed
7. Repayment of loan
 - a) Can repay
 - b) Cannot repay
8. Amount of funds availed from Micro Financial Institutions/ Banks
 - a) Less than Rs.10000
 - b) Rs.10000-Rs.30000
 - c) Rs.30000-Rs.50000
 - d) Above Rs.50000
9. Problem faced in seeking financial help from Banks

- a) Yes
 - b) No
10. Loans as means for economic empowerment for women
- a) Yes
 - b) No
 - c) No idea

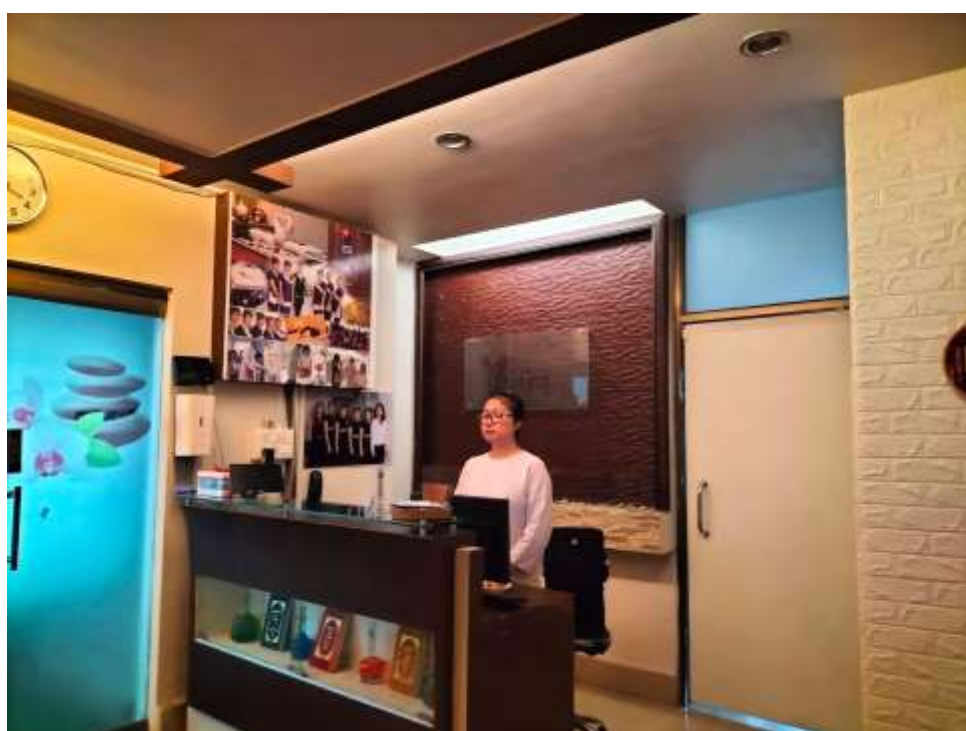
PART E: ROLE OF GOVERNMENT

1. Awareness on Government Schemes for women entrepreneurs
 - a) Aware
 - b) Not Aware
2. Availled assistance from Government Schemes for women entrepreneurs
 - a) Yes
 - b) No
3. Reasons for not availing Government Schemes
 - a) Not aware
 - b) No benefit
 - c) No time
 - d) Cannot say
4. Problem faced in availing assistance from Government
 - a) Yes(Give Reason)_____
 - b) No
5. Business Registered under the Government like DIC(District Industries Centre)/MSME (Micro Small and Medium Enterprise)
 - a) Yes
 - b) No
6. Reasons for not registering under the Government
 - a) Not aware
 - b) No benefit
 - c) No time
 - d) Cannot say
 - e) Others

7. Govt intervention in promoting Economic Empowerment
 - a) Good
 - b) Bad
8. Suggestion for Improved Government participation
 - a) Create more opportunities of financial assistance for women entrepreneurs
 - b) Monitor and evaluate existing programmes
 - c) Foster public private partnership
 - d) Establish women focused business incubators
 - e) Facilitate access to digital platforms

Appendix-II

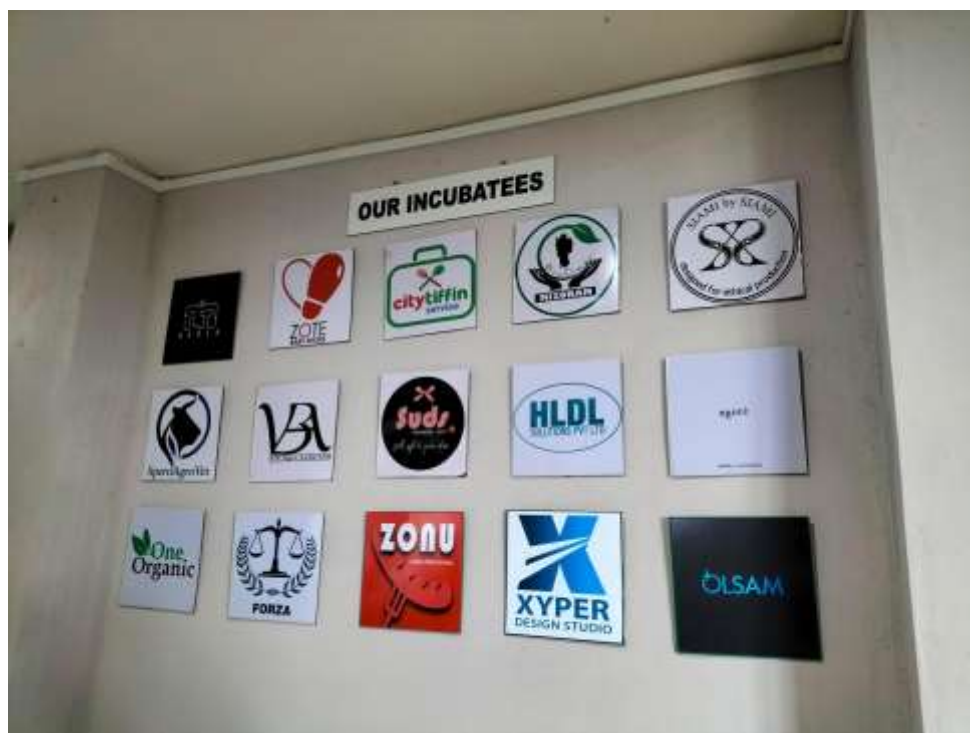
Photo gallery of field visit during September 2014-December 2024











Mizoram Incubation Centre (as on November 2024)





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ABSTRACT

ADMINISTRATION AND DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN AIZAWL

**AN ABSTRACT SUBMITTED IN PARTIAL FULFILLMENT OF
THE REQUIREMENTS FOR THE DEGREE OF DOCTOR OF
PHILOSOPHY**

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**DEPARTMENT OF PUBLIC ADMINISTRATION
SCHOOL OF SOCIAL SCIENCES
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**ADMINISTRATION AND DEVELOPMENT OF WOMEN
ENTREPRENEURSHIP IN AIZAWL**

**BY
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**Submitted
In partial fulfillment of the requirement of the Degree of Doctor of Philosophy
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INTRODUCTION

Etymologically, the term entrepreneur has been derived from the French word '*Entreprendre*' which connotes "Undertaker". The dictionary meaning says that an entrepreneur is an organizer of an economic venture, especially, one who organizes, owns, manages and assumes the risks of a business.¹ Entrepreneurship is a dynamic activity which helps the entrepreneur to bring a radical change in the production process, innovation concept and usage of raw materials and explorer of new market. It is termed to be a mental aspect to foresee the risks and uncertainties with a view to achieve certain strong motives. Entrepreneurship plays an imperative role in the growth of any society. It emerges from an individual's creative spirit into long term business ownership, employment creation, capital formation and economic security. Entrepreneurial skills are essential for industrialization and for alleviation of mass unemployment and poverty.²

Entrepreneurship has been considered as one of the important factors of the industrial growth and has significant contribution in economic development of a society. The growth of entrepreneurship helps in increasing gainful employment opportunities, per capita income, standard of living and capital formation in the economy. Local resources can also be fully utilized by growth of entrepreneurship. Entrepreneurship development also reduces regional imbalances and concentration of industries in selected areas.³

Regardless of gender, starting a business is a difficult prospect. Key challenges for startups in India include generating funding, limited understanding of customers, penetrating the market, hiring qualified employees, and the complex regulatory environment. For women entrepreneurs, however, there are additional barriers which are part of a broader and more pronounced gender gap in the male-dominated Indian society.

¹ D.Lalitha Rani "Women Entrepreneurs", A.P.H. Publishing Corporation, New Delhi, 1996, pp-3

² R.Vasanthagopal & Santha S. "Women Entrepreneurship in India" New Century Publications, New Delhi, 2008, pp-1

³ S.B, Verma, Entrepreneurship and Employment, Deep and Deep Publications Pvt.Ltd, New Delhi, 2005, pp-43

In the dynamic world which is experiencing the effects of globalization, privatization and liberalization, women entrepreneurs are likely to become an even more important part of the global quest for sustained economic growth and social development. The economic status of women is now accepted as an indication of the society's stage of development. Women (especially rural women) are vital development agents who can play a significant role in the economic development of a nation, but they should have an equal access to productive resources, opportunities and public services. It has also been realized in the last few years that the widespread poverty and stunted economic growth can be overcome by gainful and sustainable economic participation of women. National development will be sluggish, if the economic engine operates only at half power. Women in Enterprise Building has emerged as an agenda for many policy makers, researchers and trainers and as well as for associations and organizations involved in women development. If women acquire skills, they can carve a niche for themselves in the outside world too. This is the reason why women entrepreneurship development has become a subject of great concern and serious discussion in recent times.⁴Enterprise in Mizoram is relatively very young. The state itself is only two and a half decades old and is at a very early stage of industrialization.

The status of women in the earlier Mizo society was economically and socially very low. In the earlier days, women were seldom given political and administrative responsibilities. A woman may bear all the responsibilities of running the family and make a major contribution in the economic pursuits of the family. But they could not have any substantial share in important family decisions. From early childhood, a daughter has no share in the property of her father. Her responsibility is to become a true housewife. On the contrary, a boy is taught his duties and responsibilities towards his village and community from childhood. Even today

⁴ R.Vasanthagopal & Santha S. "Women Entrepreneurship in India" New Century Publications, New Delhi, 2008 ,pp-2,4.

despite their outstanding contributions, the Mizo women have no place in the higher administration of the church organisations (Mizo Women Today, 1991).

Despite all these, the current status of Mizo women is still unstable regarding entrepreneurship. The traditional culture of the Mizo society poses as one the main barriers to the development of women as well as the lack of proper exposure, training and shortage of stable financial resources in the State. In Mizoram the impact of the developmental activities on women during the post-independence period is significant. The role and status of women in Mizoram has undergone notable changes with improvement in literacy and awareness that comes along with development and changes in the social and economic life. Female population constitutes a strong force in Mizoram and the proportion of female workers in work participation show an improving trend like the rest of India.

Review of Literature

A thorough review of literature forms an important part of research as it helps in the success of the research. Realizing this, the Researcher has reviewed the following

J Kumar (2024) in his book, "*Women Entrepreneurship: Trends in the 21st Century*", offers a comprehensive exploration of the current landscape of female entrepreneurship. The book delves into the socio-economic factors shaping women's participation, the transformative impact of technology and digitalization, and the critical role of networking and mentorship in building successful ventures. Beyond data-driven analysis, it enriches the narrative with inspiring stories of women entrepreneurs who have overcome obstacles and achieved significant success across diverse sectors, highlighting the breadth of their experiences and potential. Furthermore, the book provides practical strategies and frameworks for fostering supportive communities and networks. Recognizing the increasing importance of women entrepreneurs in the evolving global economy, this resource aims to educate and motivate readers to actively promote gender parity in entrepreneurship and cultivate an inclusive ecosystem where all business owners can thrive.

Tass and Hakim (2022) in their article, “*Women Entrepreneurship: Opportunities and Challenges in India*”, review the landscape of women's entrepreneurship in India, acknowledging their progress in various sectors despite significant challenges. The paper examines the entrepreneurial environment, the persistent social and cultural barriers contributing to the slow progress of women entrepreneurs, and suggests measures to overcome these obstacles. It also discusses the crucial role of women's entrepreneurship in India's economic development and explores strategies for their success. The authors critically analyze various governmental initiatives aimed at boosting women's entrepreneurship and provide recommendations for policymakers, researchers, and practitioners to further promote and support this vital sector in the country.

Lalnunthara, Kumar, and Laldinliana (2023) in their article, “*A Study on Socio-Economic Backgroud of Women Entrepreneurs in Mizoram, India*”, delves into the socio-economic profile of women entrepreneurs in Mizoram, India. Through a survey of women, the study reveals that a significant portion are young (below 35 years), unmarried, and have education up to the higher secondary level. The findings also detail their marital status, family structures, the nature of their businesses (predominantly household necessities and garments), their years of experience, average monthly income (largely below ₹50,000), and how they established their ventures (mostly self-funded and self-established). A notable finding is the low rate of DIC/MSME registration and the reasons cited for it. The paper concludes by emphasizing the crucial need for tailored technical, financial, and psychological support from various stakeholders to empower these women entrepreneurs for sustainable growth in the local economy.

Moutush, Devi and Mahanta (2023) in their article, “*Women Entrepreneurship in North-East India*”, examines the landscape of women's entrepreneurship in the North Eastern Region (NER) of India, highlighting both its prospects and challenges alongside relevant promotional policies. The NER possesses significant economic potential due to its natural resources and water systems. However, the article points out that a predominantly rural population with limited access to education and entrepreneurship skill development courses hinders

the growth of women's entrepreneurship in the region. The article emphasizes the instrumental role of education in increasing women's participation in entrepreneurial activities and recommends that the government improve educational facilities and schemes for women. Furthermore, the study suggests establishing a Women Entrepreneur's Guidance Cell to address the various issues faced by women entrepreneurs across the North East.

Agu, Agu, and Salamzadeh (2024) in their article, "*Women Entrepreneurship Development During COVID-19 Pandemic*", examines the impact of the COVID-19 pandemic on women's entrepreneurship development in Nigeria, specifically focusing on Igbo women entrepreneurs, a prominent entrepreneurial group in Sub-Saharan Africa. Through in-depth interviews with nascent and established entrepreneurs, the research, guided by the Framing Effect Theory, reveals both negative (revenue loss, loan repayment difficulties, goods damage, unmet growth targets) and positive (innovativeness, new opportunities, ambition fulfillment, digitization) effects. Interestingly, the findings contradict previous research by indicating that nascent entrepreneurs experienced more positive impacts than established ones. The study contributes valuable insights for theory and policymaking regarding women's entrepreneurship during economic crises, particularly within the Nigerian context.

De Silva, Dewantha, and Hansson (2025) in their article "*Towards the Journey of Women Empowerment: The Development of a Digital Platform for Women Entrepreneurs*", presents a groundbreaking mixed-methods evaluation of "Empower Her," a digital platform designed to support Sri Lankan women entrepreneurs. The research innovatively combines feminist theory with digital empowerment frameworks, demonstrating how tailored technology can address systemic barriers in patriarchal societies. Employing a mixed-method approach, the study assesses the platform's effectiveness through user experience questionnaires and interviews with women entrepreneurs. Quantitative analysis indicated high usability, appeal, and dependability. Qualitative feedback highlighted user-friendliness, motivational aspects, and potential for learning and collaboration. The paper offers suggestions for improvement included tailored education, access to

funding, e-commerce integration, wellness support, and social empowerment, emphasizing digital technologies' role in enhancing women's entrepreneurial capabilities and empowerment.

Research Gap

Although women's entrepreneurship has gained momentum in Aizawl, there is still limited research exploring the role of local administrative systems in supporting or hindering the growth of women-led businesses. While a number of central and state government schemes exist to promote women entrepreneurs, their implementation at the grassroots level, particularly in urban centres like Aizawl, remains inconsistent and poorly documented. There is a lack of detailed analysis on how local government bodies engage with women entrepreneurs in terms of policy execution, training delivery, access to credit, and institutional support. Additionally, there is little research on the extent to which women are aware of and able to navigate government programs intended for their benefit. Another gap lies in understanding the intersection of traditional norms and administrative outreach in Aizawl. While the city is more urbanized than other parts of the state, deeply rooted patriarchal values continue to influence access to opportunities, particularly for women entering non-traditional sectors of business.

Commendable though they are in their respective fields of study, none of the above literature under review has dealt with the administration and development of the women entrepreneurs in Aizawl, in general. Hence, to fill the research gap, the present researcher has taken up the present study.

Statement of the Problem

Despite the growing recognition of the role women entrepreneurs play in fostering economic growth and social development, women in Aizawl continue to face numerous challenges that hinder their full participation in entrepreneurial activities. While various government schemes and programs exist to support women entrepreneurs, the actual implementation and accessibility of these initiatives at the local level remain questionable. In Aizawl, many women entrepreneurs operate

within informal sectors, often without adequate institutional support, access to finance, training, or awareness of available resources. The role of local administrative bodies in promoting entrepreneurship among women is critical, yet there is limited understanding of how effectively these bodies function in practice. Furthermore, traditional gender roles and societal expectations continue to influence women's entrepreneurial decisions and restrict their mobility, confidence, and ability to scale their ventures.

There is also a lack of coordinated efforts between the government, non-governmental organizations, and financial institutions in providing targeted assistance and long-term developmental support. As a result, many women entrepreneurs remain outside the scope of policy benefits, leading to underutilization of their potential. This study seeks to address the gap in knowledge regarding the administrative role and effectiveness in fostering the development of women entrepreneurs in Aizawl. It aims to explore the challenges faced by women in accessing administrative support, assess the implementation of relevant policies, and identify opportunities for creating a more inclusive and supportive entrepreneurial ecosystem.

Scope of the study

This study focuses on understanding the role of administration and government efforts in the development of women entrepreneurs in Aizawl. It aims to explore the various challenges faced by women in starting and running their businesses, and how government schemes, policies, and support systems have helped (or failed to help) them grow as entrepreneurs. It highlights the level of awareness women have regarding government assistance, access to training, funding opportunities, and other forms of institutional support. The study discusses in detail the concept of women entrepreneurs and analyses their role in the society. The present study is based on Aizawl city because majority of the women entrepreneurs in Mizoram are located in Aizawl. The study will be useful for the women entrepreneurs to help them attain economic independence and also the Government

of Mizoram in administering more programmes to empower the status of the Mizo women.

Objectives of the study

The main objectives of the study are as follows:

1. To study the general profile of women entrepreneurs and their enterprises in Mizo society and understanding their intricacies in relation to women entrepreneurs.
2. To analyse the programmes implemented by the State Government to promote women entrepreneurs.
3. To examine the different sources of finance of women entrepreneurs and their implications.
4. To identify the constraints that women entrepreneurs face in the course of their business.
5. To give suggestions and recommendations for the growth of women entrepreneurs.

Research Questions

The following research questions have been formulated for the study:

1. What is the status of women and their role in entrepreneurship in the Mizo society?
2. What are the programmes undertaken by the State Government for the women entrepreneurs?
3. What are the sources of finance available for women entrepreneurs and their implications?
4. What are the major problems faced by the women entrepreneurs?
5. What are the necessary steps to enhance the position of the women entrepreneurs?

Methodology

The present study is descriptive in design and analytical in nature. A combination of both quantitative and qualitative method is used for the collection of primary data. The quantitative and qualitative data are collected through interview method using a semi-structured interview schedule and data is utilized to find out the performance, problems and challenges of the women entrepreneurs in Aizawl. The unit of the study are the women entrepreneurs residing in Aizawl who have registered their enterprises under the Taxation Department in Mizoram.

Sampling

The present study is focused on the administration and development of women entrepreneurs in Aizawl. Out of the different Government Departments in Aizawl responsible for the welfare of entrepreneurs, the Taxation Department was selected purposively for the study as it has the most registered number of women owned enterprises located in Aizawl City. Aizawl is selected for the study as the city consists of the largest number of women entrepreneurs in Mizoram. For the selection of the samples, a purposive non-probability sampling techniques is used for the study. The unit of the study is 450 women entrepreneurs, 30% from a total of 1565 women registered under the Taxation Department in Aizawl City (As of December 2024).

Sources and tools of data collection

The present study is based on both primary and secondary data. The primary data from 450 women entrepreneurs purposively selected from Aizawl are collected using semi-structured interview schedule. The data was collected during the period of September to December 2024. In addition to the primary data, the secondary sources of data are collected from the reports and documents maintained by the relevant State Departments. Other information is gathered from books, journals, magazines, handbooks and Internet sources. The collected data is analysed by using descriptive statistics and is presented as simple averages and percentages.

CHAPTERISATION

The study is divided into six chapters:

Chapter I: Introduction

The first chapter is an introductory chapter which deals with the introduction of entrepreneurship, its concept, entrepreneurship growth in India, promoting women entrepreneurship, women empowerment and how Mizo society had evolved in the society and towards entrepreneurship. It also discusses the status of the women in Mizo society and their development through the changing years. The chapter also includes literature review, research gap, the significance and scope of the study, statement of the problem, objectives of the study, research methodology, data sampling method, analysis of the data adopted for the study and chapterisation.

Chapter II: Conceptual study of Women Entrepreneurs

The second chapter focusses on the concept of women entrepreneurs and discusses the different aspects concerning women, their empowerment and venture into the entrepreneurial field through the ages. It discusses in detail the earlier status of women in the society and the challenges they have faced. The chapter also highlights the women entrepreneurial activities in India, the overview of women entrepreneurs in India and in North-East, State wise women owned establishment in India and the overview of women entrepreneurs as concluded from the 6th economic census. It also discusses in detail about gender equality.

Chapter III: Women entrepreneurs in Aizawl

The third chapter discusses detailed profile of the women entrepreneurs in Aizawl. It also includes the location, area and topography, climate and rainfall of Mizoram. and a detailed profile of Aizawl, the social and cultural background of the Mizo People, the different localities and education system of the Mizos.

It attempts to study the background of the Mizo women in general, their work participation in the society, their involvement in the decision-making process in the

society and within their families. It also highlights the role of Mizo women as entrepreneurs in the patriarchal Mizo society.

Chapter IV: Government programmes for the upliftment of Women Entrepreneurs

The fourth chapter focusses on the different schemes and programmes undertaken by the Government to promote women entrepreneurs. It identifies the role played by Governmental and non-Governmental agencies and programmes targeted to the development of women entrepreneurs. This chapter highlights the different Central and State Government schemes and the loans that they offer to women entrepreneurs through partnership with the Banks in India. The role of New Economic Development Policy (NEDP) and different other entrepreneurship schemes for women in Mizoram is also included.

Chapter V: Analysis and Interpretation

The fifth chapter indicates the analysis and interpretation of the women entrepreneurs in Aizawl city. It also includes the socio-economic profile of the Mizo women entrepreneurs, their awareness of Government fundings and the problems that they face in their business.

Chapter VI: Conclusions

The sixth chapter includes the summary, findings and conclusions drawn from the previous chapters. Suggestions were made for the women entrepreneurs based on the findings and scope for further research was also highlighted in this chapter.

Major Findings on Women Entrepreneurs in Aizawl

The major findings and challenges faced by the women entrepreneurs in Aizawl are given below:

1. From the data collected, the percent distribution of women entrepreneurs by age indicates that 173 (38.4%) of the women entrepreneurs under the study

are between the 36 to 40 years. This indicates that women in their younger middle age are more actively engaged in entrepreneurship compared to other age groups.

2. 206 (46%) of the women entrepreneurs are married which indicates that there is less objection from their spouses in taking up the enterprise. Although majority of them are married, 252 (56%) of the women do not bear any children. Due to this, they do not have to worry about the hassle of taking care of children, giving them more freedom than those who do.
3. The study also revealed that all 450 of the women entrepreneurs from Aizawl City are following Christianity.
4. It was found that from the total women entrepreneurs under the study 266 (59%) completed their education till higher secondary. Due to financial constraints and the desire for economic independence, many women entrepreneurs choose to enter business at a young age rather than pursuing higher education. The women who have higher educational qualifications go after Government and high paying jobs and hence constitute a lesser number of entrepreneurs.
5. The study found that 390 (87%) of the women entrepreneurs in Aizawl belong to nuclear families which enables the women to make independent and flexible decisions with fewer traditional constraints often associated with extended family dynamics.
6. According to the study, 306 (68%) of the women entrepreneurs belonged to small family member households. When the family size is large in number the family expenditure is also more. Entrepreneurial success is dependent on the support the women receive from their family which in turn depends upon the structure and economic status of the family.

7. Regarding the nature of business, 146 (32%) of the women entrepreneurs in Aizawl undertake handloom/weaving as their main source of entrepreneurial activity. This shows that handloom is a significant industry because of its deep cultural roots within the state, with traditional weaving skills passed down through generations, providing a reliable source of income.
8. According to the data collected, 234 (52%) of the women entrepreneurs in Aizawl started their enterprises by themselves because of their passion in the businesses. While, financial considerations and familial inheritance plays an important role, the majority of the women entrepreneurs in Aizawl are driven by passion and the aspiration for self-employment. This highlights the capability of the women entrepreneurs when given the opportunity.
9. Based on the study, 263 (58.4%) of the women entrepreneurs conduct their businesses mainly in shops around the city. This shows that shop-based enterprises is a dominant mode of operation in Aizawl. Another important fact is that majority of the women entrepreneurs comprising of 356 (79%) have less i.e. 1-5 employees because micro-enterprise is the main source of business.
10. Since many of the women in Aizawl run micro enterprises or small-scale industries, 99.8% of them do not have branches outside Mizoram. Even though majority of the women entrepreneurs have enough money to start their own business, branching out and having a mass distribution requires more funds, resources and market which is not easily available.
11. When the women respondents were asked to specify their reason for not branching out, 364 (81%) of the women responded that it was due to lack of proper funds and resources.
12. One of the main sources of marketing method used by 331(73.5%) of the women entrepreneurs is social media, specifically Instagram which is used by

78 (24%) of the women. This is because Instagram has a high visual appeal, high user engagement, easy mobile accessibility and an ideal platform for showcasing goods and services. The Mizo society being a close knit and small society, word spread fast through family and friends circle which is why this factor is also used by some of the entrepreneurs in promoting their business. Despite this, the majority of the women find social media more useful in promoting their businesses.

13. The study also revealed that majority of the women entrepreneurs consisting of 370 (82%) respondents procure raw materials from outside Mizoram revealing how heavily the women rely on raw materials from outside the State.
14. Regarding the performance and role of the Government in promoting economic empowerment for women 340 (76%) of the respondents considered it bad. The Government's role is limited to providing help, assurance, relief, encouragement and methods of operation. The use of these factors is ultimately in the hands of the women who are facing a number of challenges, cumbersome bank loan procedures, lack of business education and lack of market awareness.
15. From the 340 of the women entrepreneurs who regard the performance of the Government bad, 52% of the respondents stated that they felt it so because it affected their balance in work and family responsibilities.
16. From the study it was found that 398 (88%) of the women considered that their status has become more favourable after starting their enterprise as it brought more income into the household.
17. Even though the women entrepreneurs felt hesitant to reveal their exact income it was found that with micro enterprises constituting the main form of

business in Aizawl, the monthly income of Rs.25,000-Rs.50,000 is the most common for the women entrepreneurs i.e.,230 (51%).

Major Findings on Government Programmes for women entrepreneurs

The major findings from the Programmes implemented by the Government for women entrepreneurs and the problems faced by the women regarding this are as follows:

- 1) Central Government Schemes (CSS) like DAY-NULM (Deendayal Antyodaya - National Urban Livelihoods Mission) and SHGs (Self-Help Groups) offer financial support in Aizawl for the women entrepreneurs. Apart from this, programmes like Mizoram Kailawn, Mizoram Rahbi and Mizoram Startup Ignition Fund under the MSUM (Mizoram Startup Mission) are the main funding agencies for women entrepreneurs in Aizawl.
- 2) Training and credit facilities for women entrepreneurs are available under Labour, Skill Development & Entrepreneurship Department (LESDE), Government of Mizoram through its programmes like Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Skill Development Initiative Scheme (SDIS), Enhancing Skill Development Infrastructure In North Eastern States (ESDI), Skills Strengthening for Industrial Value Enhancement (STRIVE), Vocational Training Improvement Project (VTIP), Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP).
- 3) Under the Commerce and Industries Department State and Central Schemes providing training and credit facilities are also available for the women entrepreneurs like Bana Kaih (Handholding) Scheme, Uttar Poorva Transformative Industrialization Scheme (UNNATI) 2024, PM Formalisation of Micro food processing Enterprises Scheme (PM FME Scheme), Scheme of Mega Food Park and Integrated Skill Development scheme (ISDS).

- 4) Only 3% of the total respondents said they had received government assistance through available schemes and programmes. Among those who did not, 436 (97%) were completely unaware of the schemes. These findings highlight the urgent need to improve awareness and outreach efforts so that more women entrepreneurs can benefit from government support.
- 5) 346 (77%) of the women who did not avail the Government schemes stated their reasons were because they had no awareness and knowledge of the schemes.
- 6) Apart from registering their enterprise under the Taxation Department, although not compulsory, some of the women entrepreneurs were also registered under other Government enterprises like DIC (District Industries Centre) and MSME (Micro Small and Medium Enterprise). The process of registration itself takes time and requires effort which is why 398 (88.4%) of the respondents didn't register themselves as they found it difficult and time consuming.
- 7) Government programmes that focus only on women entrepreneurs are mostly not available in Aizawl. Some women-focused programmes do exist, but they are still very new, and many women are not yet aware of them. This shows the need for more targeted outreach and dedicated programmes to ensure women entrepreneurs can benefit equally from government support.
- 8) Despite all the programmes and other initiatives taken by the Government and Banks, many women entrepreneurs are still unaware of them, and those who are aware lack clarity on specific features of the Programmes.

Major Findings on Financial Sources and Implications

1. The study found that all the 450 women respondents have an access to the bank for carrying out their businesses.
2. The funding source of 369 (82%) of the women entrepreneurs happens through their personal savings, from which 297 (81%) of the women get

their required funds from financial inheritance combined with their small savings. Overall, the findings suggest that most women entrepreneurs are financially self-reliant and prefer to sustain their businesses without depending on financial help from banks.

3. In exploring the financial challenges encountered by women entrepreneurs, it was observed that many respondents were reluctant to disclose specific details regarding their financial status. Despite this, 278 (62%) of the women entrepreneurs acknowledged facing financial difficulties. This finding suggests that although financial issues are prevalent among women entrepreneurs, they are not universal.
4. Access to loans is a key factor in supporting entrepreneurial growth, especially for women. The data shows that 58.2% of respondents found loans difficult to access, while only 17.6% found them easily accessible. Many women struggle with the formal requirements and lengthy processes involved in applying for loans, which can be especially challenging for new entrepreneurs. As a result, they often turn to private moneylenders for quicker access, despite higher interest rates ultimately reducing their profit margins.
5. From the total women entrepreneurs in Aizawl, 19% of them had availed loans from financial institutions while 81% of the women did not avail any financial help from banks. This is because most of the women entrepreneurs in Aizawl fund their business with their own money or avail loans from unregistered local money lenders who charge high interest rates, to avoid the hassle of borrowing money from financial institutions like Banks. It was also observed that all the recipients who had availed loans from financial institutions were able to fully repay their loans.
6. The amount of loan availed by women entrepreneurs plays a vital role in the development of the business. As most of the enterprises run by the women in

Aizawl are micro enterprises those who had availed financial help (57%) took loans amounting more than Rs.50000. A larger group, 24.4% of the respondents, obtained loans in the range of Rs. 10,000 to Rs. 30,000, while 13 (15.2%) received loans between Rs. 30,000 to Rs. 50,000. A small proportion of the women, 3.5%, secured loans of less than Rs. 10,000 from the bank. The loans enable the women entrepreneurs to access the necessary funding to initiate, sustain, and expand their business ventures.

5. When it came to getting bank loans, 66% of the women said they faced problems, which often led to their loan applications being rejected or delayed though some eventually got the help they needed. On the other hand, 34% had no trouble getting loans, likely because they either qualified easily or didn't need to apply. This shows that many women still face challenges in getting financial support from banks.
6. The data from the study revealed that 20.2% of the respondents expressed who had access to loans contributes to economic empowerment, while 20.4% did not perceive borrowing as a means to achieve economic independence. However, a majority of the respondents, 59.3% reported having no awareness or understanding of the potential link between access to credit and economic empowerment.
7. The study shows that women entrepreneurs still face major challenges in getting financial help from banks and other formal sources. Even though there are many government schemes meant to support businesses, many women still struggle with a lack of funds. Some are unsure about applying for loans, while others find the process too difficult or feel they won't qualify.

PROBLEMS OF WOMEN ENTREPRENEURS

1. One of the most significant challenges faced by women entrepreneurs in India, including in Mizoram, is the deeply rooted patriarchy that continues to influence societal norms and restrict women's participation in business.
2. **Initiation Problem:** The study found that a significant number of the women respondents, 77%, encountered various challenges during the initiation of their businesses. These constraints may include difficulties such as limited access to capital, lack of prior entrepreneurial experience, inadequate market knowledge, or limited institutional and family support. On the other hand, 23% of the women entrepreneurs did not experience much obstacles. This can suggest that while some women may have had access to resources, guidance, or supportive environments, others faced substantial barriers that could potentially hinder the successful launch of their ventures.
3. **Problem related to training:** Women entrepreneurs in Aizawl often have to balance running their businesses with taking care of their families. This makes it hard for them to attend training programs that could improve their business knowledge and skills. Regular training is important to help them grow as confident and capable entrepreneurs. Providing better access to such opportunities can make a big difference in their long-term success.

From the study, it was found that the women entrepreneurs in Aizawl did not receive any training prior to opening their businesses. This is because they often enter into entrepreneurial lines that do not necessarily demand formal training like garment and shoes industry. Since majority of the women entrepreneurs are in the handloom industry many of the weavers acquire their skills through family and hence do not require training elsewhere.

4. **Financial Problems:** From the total respondents, 210 (47%) of the women entrepreneurs faced financial problems. Their main issues came from delays in payments by clients, sudden family expenses like medical needs or

wedding costs, and a lack of financial planning skills. One major problem was the difficulty in getting loans from banks or government schemes. Because of this, some women had to borrow money from local lenders who charge very high interest rates. This made it harder for them to keep their businesses running well, as this affects their profits and increases their financial risks. These findings highlight the importance of making bank loans and other formal credit easier to access, along with providing financial literacy training to help women manage their businesses more effectively.

5. **Personal Problems:** Among the women who reported personal challenges, 40% felt isolated and lonely in their entrepreneurial journey, while 43% faced exploitation due to unequal power dynamics and weak protection, especially in informal business settings. A smaller group also cited low technological awareness as a barrier to business growth and competitiveness.
6. **Family Problems:** Regarding the challenges the women face as entrepreneurs within their families, a majority of the respondents 73.2% identified interpersonal conflict with other family members as the primary issue like disagreements over financial matters, lack of support, or tension arising from balancing household responsibilities with business demands.

In contrast, 26.8% cited differences in opinion and approaches regarding the management and operation of the enterprise as their main challenge. This shows that even within supportive family environments, conflicting perspectives on business decisions and leadership styles can become a source of stress for women entrepreneurs. This reflects a broader issue where women's potential as entrepreneurs is constrained not by lack of ability, but by deeply rooted societal roles and limited structural support.

7. **Lack of Entrepreneurial skill:** The study revealed that 14% of the respondents lack entrepreneurial knowledge and technical skills. Many women begin their ventures by observing or drawing inspiration from others,

but without knowledge in business management it leads many problems. These include poor financial management, limited market understanding, inefficient business planning, inability to access funding, weak legal and regulatory awareness, poor networking and lack of mentorship, low awareness of Government schemes and difficulty in scaling or diversifying business.

8. **Delay in Production of Goods:** Few of the women entrepreneurs (5%), stated their struggle to meet growing market demands promptly, leading to delays in fulfilling orders. This results in dissatisfaction among buyers, loss of potential customers, and missed business opportunities, thereby affecting the overall profitability and scalability of the enterprise.
9. **Gender Issues:** Out of the total respondents, 6% reported facing challenges related to gender issues in their business activities. When competing in the market, men are often seen to have the upper hand due to existing societal norms and expectations. This imbalance puts them at a disadvantage in the business world, where consistent focus and flexibility are often necessary for growth and success.
10. **Customer Issues:** Based on the data 5% of the women entrepreneurs reported facing problems related to customer interactions and issues. Beyond the usual business challenges, women entrepreneurs in Mizoram have to overcome societal attitudes and gender roles in a society where most people still carry traditional mindsets that view entrepreneurship as a male-dominated field.

SUGGESTIONS

Some suggestions for solutions to the problems faced by women entrepreneurs in Aizawl have been highlighted as follows:

1. Increase Awareness of Government Schemes:

Regular workshops and outreach programs should be organized to help women entrepreneurs learn about the government support, financial schemes, and training opportunities available to them. These programs can help the women gain the knowledge they need to make informed decisions, access resources, and improve their business skills. By providing this information on a regular basis, women will feel more confident, become better at managing their businesses, and be encouraged to take part in formal business activities.

2. Easier Access to Loans:

To make the loan application process easier for women entrepreneurs, it is important to simplify the procedures and reduce the amount of paperwork required. Additionally, banks could establish dedicated loan support services or helpdesks specifically for women entrepreneurs, providing them with personalized assistance and guidance throughout the application process. This would make it more accessible and less stressful for women to secure the financial support they need to grow their businesses.

3. Entrepreneurship Training Programmes:

Training programs that are either free or available at a low cost, covering important topics such as business planning, managing finances, marketing strategies, and the use of digital tools needs to be provided. These programs should be tailored to meet the specific needs of the local community, ensuring the content is relevant and easily understandable for women entrepreneurs.

Additionally, the inclusion of technology training is crucial, as advancements in technology can significantly enhance business operations,

improve efficiency, and open up new opportunities in the marketplace. Empowering women entrepreneurs with these skills will not only help them manage their businesses better but also enable them to stay competitive in a rapidly evolving digital landscape.

4. Mentorship and Networking Opportunities:

Platforms or spaces where experienced women entrepreneurs can offer guidance and mentorship to those just starting out needs to be developed. These platforms will allow seasoned entrepreneurs to share their knowledge, experiences, and challenges they have overcome. In addition, these spaces can help women build strong, supportive networks where they can connect with others, exchange ideas, and collaborate. By creating such environments, new entrepreneurs can gain valuable insights, receive advice, and feel encouraged and motivated to pursue their business goals with confidence.

5. Childcare Support and Family Involvement:

The establishment of local childcare services or flexible working arrangements need to be introduced, to support women in balancing their family and business responsibilities. Providing accessible and reliable childcare options or allowing women to have more control over their work schedules can significantly ease the burden of managing both family duties and entrepreneurial tasks. By doing so, women would be able to dedicate more time and focus to their businesses without compromising their family commitments. This approach would help create a better balance between work and home life, leading to enhanced productivity, personal well-being, and the overall success of women entrepreneurs.

6. Strengthen Local Markets:

Organizing local events by the Government, like exhibitions and fairs can help women entrepreneurs showcase their products and connect with potential customers. These events provide opportunities to increase sales,

build brand recognition, and establish valuable networks. Additionally, promoting local products through online platforms can expand their reach to a wider audience, further boosting visibility and sales. By combining both physical and digital marketing strategies, women entrepreneurs can enhance their business growth and success.

7. Improve Digital Literacy:

To help women entrepreneurs expand their businesses, it's essential to provide training in using digital tools for online marketing, digital payments, and e-commerce. These skills enable entrepreneurs to reach a broader audience, manage transactions efficiently, and sell products online. Training programs should be accessible and tailored to the local context, ensuring that women can confidently utilize digital platforms to grow their businesses.

8. Set Up Women-Centric Business Hubs:

Establishing dedicated spaces such as women's business centers or co-working hubs equipped with shared resources can significantly support women entrepreneurs. These environments foster a sense of community, enabling women to connect, collaborate, and share experiences. Access to essential amenities like high-speed internet, meeting rooms, and administrative support allows entrepreneurs to focus on growing their businesses without the burden of managing office logistics. Moreover, these spaces often host mentorship programs, workshops, and networking events tailored to the unique challenges faced by women in business, providing opportunities for skill development and professional growth. By creating such supportive ecosystems, women entrepreneurs can thrive, overcome barriers, and contribute to a more inclusive and diverse entrepreneurial landscape.

9. Encourage Private and NGO Support:

To foster the growth and success of women entrepreneurs, it is essential to promote collaboration between the government, non-governmental organizations (NGOs), and the private sector. By working

together, these entities can create a more comprehensive and inclusive support system that addresses the unique challenges faced by women in business. This partnership could provide women entrepreneurs with access to a broader range of resources, financial support, mentorship opportunities, and essential networks. Such a collaborative approach can play a key role in empowering women and fostering an environment that supports their entrepreneurial aspirations.

10. Policy-Level Interventions:

Localized policies that consider the unique socio-economic context of the North Eastern states, especially Mizoram, should be prioritized. Strengthening institutional support and bridging the gap between policy design and ground-level execution can significantly enhance the development of women entrepreneurship in Aizawl and contribute to the broader goal of inclusive economic growth in the region.

11. Family support:

As the women face obstacles and other challenges along their entrepreneurial journey such as gender discrimination, financial constraints and societal expectations, strong family support is required for them. Through the support from their families, women entrepreneurs will be able to handle other issues more easily.

12. Suggestion for aspiring local small entrepreneurs:

For supporting women entrepreneurs starting without Government aid, mutual aid respect and ethical practices within the community, particularly regarding product originality is important. Moreover, the issue of design infringement for women entrepreneurs in the Mizoram handicraft industry highlights the vulnerabilities of small-scale creative entrepreneurs.

Limitations of the Study

1. The study was confined only within the city of Aizawl, Capital of Mizoram. Hence, the findings of the study may not be generalized for women entrepreneurs in other districts of Mizoram.
2. There was limited access to the Government data and information from the Government departments. Some important data and related documents of the study had to be collected with caution from the concerned departments. It may be because the department is cautious that some sensitive information could be leaked or could turn into political issues.
3. A few of the Government departments had little to no data concerning women entrepreneurship with some of the limited data available also being outdated.
4. Regarding the financial aspects of the study, most of the women entrepreneurs felt hesitant in revealing their exact financial conditions due to which the conclusions reached in the research might not be wholly accurate.
5. The study is based on the women entrepreneurs in Aizawl registered under the Taxation Department, Mizoram. Due to this the results revealed from the study may not be compatible with the unregistered women entrepreneurs.
6. The pandemic has resulted in delayed collection of primary data resulting in the late submission of the data.

Scope for Further research

The present study concentrated only on the administration and development of the women entrepreneurs in Aizawl and hence there are vast areas for future research.

1. The present study is limited to the administration of women entrepreneurs residing in Aizawl city. Hence, future research can expand the area coverage of other cities and even other states to see if similar findings can be found and generalized.

2. Since there are many unregistered women entrepreneurs throughout Mizoram, a comparative study can be conducted among the registered and unregistered women entrepreneurs.
3. A comparative study can also be conducted among women entrepreneurs belonging to rural and urban areas in Mizoram.

Conclusion

Entrepreneurship has played a vital role in empowering women in all aspects of life. It has changed the lifestyle of Mizo women entrepreneurs by restructuring their priorities and free time. The women are able to be with self-employed, help in eradicating poverty, become economically independent leading to economic empowerment and be self-reliant. According to the study majority of the women entrepreneurs in Aizawl have shown a favorable impact on their life due to their increase level of income and the increase in financial support they can provide for their family. If the Government programmes can reach more women to help fund their business it would greatly help in providing more brighter future for the society. This would lead to their empowerment which will in turn provide more households to become financially independent and growth in terms of personal, social, economic and professional spheres.

Mizoram has made significant strides in empowering women entrepreneurs, positioning them as key contributors to the state's economic growth. The establishment of the Women Entrepreneurship Platform (WEP) Mizoram Chapter—the first in Northeast India—marks a pivotal moment in fostering a supportive ecosystem for women-led businesses. This initiative, launched by NITI Aayog in collaboration with the state government, aims to provide women with access to resources, mentorship, and networking opportunities, thereby enhancing their entrepreneurial capabilities. Complementing this, the state government's 'Bana Kaih' (Handholding) scheme offers collateral-free and interest-free loans, along with financial support packages for selected beneficiaries. This initiative has already seen participation from numerous women entrepreneurs, reflecting the state's commitment to fostering an inclusive entrepreneurial environment.

Despite these advancements, challenges such as limited access to markets, financial constraints, and balancing family responsibilities persist. Addressing these issues through continuous policy support, skill development programs, and infrastructure improvements will be crucial in sustaining the momentum of women entrepreneurship in Mizoram. In conclusion, Mizoram's proactive measures in supporting women entrepreneurs serve as a model for inclusive development. By continuing to invest in women-led enterprises and addressing existing barriers, the state can further enhance women's participation in the economy, leading to sustainable and equitable growth.

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