

“ISSUES AND CHALLENGES OF WOMEN ENTREPRENEURS IN DIMAPUR”

Saptashree Roy

Student & Employee (Bankzone)

Mail address - smitapiy200110@gmail.com

Dr. Harjyoti Kalita

Assistant Professor

Department of Commerce

Assam Don Bosco University

Mail address – harjyoti.kalita@dbuniversity.ac.in

ABSTRACT

Women entrepreneurs play a vital role in fostering economic growth, innovation, and job creation. However, despite their significant contributions, they often encounter several impediments that hinder their entrepreneurial journey. Some of the commonly observed challenges include limited access to finance and credit facilities, gender-based discrimination, lack of support networks, inadequate training and skill development opportunities, and work-life balance struggles.

This research paper delves into the crucial topic of "Issues and Challenges of Women Entrepreneurs," with a specific focus on the Dimapur Sardar sub Division. The objective of this study is to comprehensively analyze the obstacles and difficulties encountered by women entrepreneurs in this region, thereby shedding light on gender-based disparities within the entrepreneurial ecosystem. The study also aims to identify the root causes behind the disparities, considering factors such as cultural norms, access to resources, societal expectations, and policy frameworks.

The findings of the study are expected to contribute to a deeper understanding of the issues faced by women entrepreneurs, particularly in the unique context of Dimapur-Sardar Sub Division of the Dimapur City. Additionally, the study aims to provide valuable insights to policymakers, government agencies, and stakeholders, facilitating the formulation of targeted strategies to address these challenges effectively.

Ultimately, it is hoped that the outcomes of this research will contribute to creating a more inclusive and supportive entrepreneurial ecosystem for women in Dimapur-Sardar Sub Division and inspire positive change at both the grassroots and policy levels. By empowering women entrepreneurs, the region can unlock their full potential, fostering economic growth, gender equality, and sustainable development.

Keywords: *Women Entrepreneurship, Skill & development, Gender equality, Sustainable development.*

INTRODUCTION

Entrepreneurship is the process of beginning or developing a new business, as well as managing them in an innovative manner. It is the process of developing a new or novel product in order to enter a competitive market. It has always been a crucial tool for promoting fresh, creative concepts that support economic expansion. It entails assuming financial risk in the hopes of profiting from it.

Entrepreneurship also act as an aids in constructing and generating employee opportunities. An entrepreneur is someone who has the appropriate capacity to accept risks and opportunities in this Competitive environment. Entrepreneurs find innovative ways and resources and make their best uses in order to generate profit from it.

⁽¹⁾The economic well- being of the people in general and the women folk in particular can be said to be the economic barometer of prosperity and development of the certain region. The experiment of medium scale and large scale enterprise has so far been proved to be un-reaching to the poorest of the poor of our social demography. Individuals and groups have made their own strides for a progressive and developmental outlook where marginal support for entrepreneurial environment is given in right earnest. In common parlance entrepreneurship is a process where people made their own identity through establishing business ventures.

Entrepreneurs must be self-assured, intelligent, have a good mindset, and be able to receive and implement feedback systems. They should also have fundamental finance and management abilities, as well as the ability to network and develop strong public partnerships. An entrepreneur's primary task is to identify a prevalent problem in society and devise the most appropriate solutions. Instead of making money, entrepreneurs should generate value by solving issues for the people around them. They contribute significantly to the economy by utilizing the skills and initiative required to foresee needs and bring good and new ideas to the market.

Women Entrepreneurship

Women entrepreneurship occurs when a woman or a group of women enters the entrepreneurship area in order to build or launch a new firm. They have an idea for a business, start it, organize and combine all the required parts, run the business, take risks, and deal with economic uncertainty.

⁽¹⁾(Source – Sarma Kabin “women entrepreneurship through micro enterprises – A study with reference to the Bodoland territorial areas, District of Assam” page1)

⁽²⁾According to Government of India – “A woman entrepreneur is defined as an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women.”

There is a need for women's entrepreneurship in today's world so that women may stand out from the crowd, build their own identity, and be known by their own name rather than being known as someone's daughter, wife, mother, etc. As we all know, women were primarily confined to household chores in the traditional age, but in today's world, more women are entering the entrepreneurship area and running firms. They are growing more financially self-sufficient and are less reluctant to take chances.

Women and men are increasingly going hand in hand. Women contribute to a variety of economic and production activities, resulting in a rise in human capital.

⁽³⁾In India women face a lot of hurdles being considered weaker sex like inequality, financial problems, lack of knowledge and experiences, etc. The Government of India has also promoted women entrepreneurship in India by supporting them by providing them various schemes. Some of the schemes are:

- Annapurna Scheme
- Mudra Yojana Scheme
- Dena Shakti Scheme
- Mahila Udyam Nidhi scheme
- BharatiyaMahila Bank Business Loan

⁽²⁾ (Source - <https://www.yourarticlelibrary.com/entrepreneurship/women-entrepreneurs-concept-and-functions-of-women-entrepreneurs-explained/41096#:~:text=Accordingly%2C%20the%20Government%20of%20India,However%2C%20this%20definition%20is%20subject>)

⁽³⁾ (Source – <https://www.indifi.com/blog/9-government-schemes-for-women-entrepreneurs-in-india/>)

⁽⁴⁾Prominent Successful Entrepreneurs of North-East India

1. Rita Tage, Arunachal Pradesh

She is an entrepreneur in the field of agriculture, who turned Ziro's locally abundant Kiwi fruit into one of the largest and finest wines in India. She is chairperson and managing director of Lambu – Subu food which produces country's first organic kiwi wines.

2. Jesmina Zeliang, Nagaland

From working with only three women weavers in Nagaland, Jesmina is today an executive member of Handicrafts and carpet sector skill council from North-East region. She is also the official marketing agent of FABINDIA in North East.

3. Medarisha Lyngdoh, Meghalaya

She is one of the emerging women entrepreneurs of north eastern India in the field of e-business.

Followed Review

Sinha, Sanjay (ITI HAS – The Journal of Indian Management), 2017

The study titled "Exploring Entrepreneurship Trends and Challenges in Nagaland: A Case Study" provides insights into the relatively recent growth of entrepreneurship in Nagaland. Despite the delayed start, new business ventures, particularly in Dimapur and its surrounding areas, have displayed considerable promise. Over the years, Nagaland has experienced a notable surge in entrepreneurial activities, particularly in local food brands, fashion, restaurants, and hotels. A significant contributing factor to this development is the shifting mindset of the younger population, who now prefer engaging in small-scale businesses rather than seeking government employment or migrating to mainland India. This study aims to contribute to the existing knowledge by shedding light on the present trends and challenges faced by entrepreneurs in Nagaland.

Renu Jakhar, Chhavi Krishna, 2020 The study titled "Exploring the Potential and Obstacles of Women Entrepreneurship" sheds light on the increasing recognition and significance of female entrepreneurship, particularly considering the evidence showcasing the crucial role of new business establishment in driving economic growth and development. Entrepreneurs play a pivotal role in shaping the economy by introducing innovative products, processes, and services, consequently leading to the creation of new wealth and job opportunities.

⁽⁴⁾(source - <https://www.womensweb.in/2019/05/7-women-entrepreneurs-of-north-east-india-who-are-doing-big-business/>)

Women's involvement in entrepreneurship is founded on their active participation in the equity and employment aspects of a business enterprise. Women who actively initiate, adopt, or innovate in business endeavors are commonly referred to as women entrepreneurs. This paper aims to investigate the existing opportunities and challenges faced by women in our country within the realm of entrepreneurship in present times.

Dr. C. SUBATHRA, Assistant Professor of Commerce & Research Supervisor, Pioneer Kumaraswamy College, Nagercoil, 2021The study titled "Exploring Women Entrepreneurs: An Examination of Government Schemes" aims to investigate the current status of women entrepreneurs in India, along with the underlying factors that drive women towards entrepreneurship. The research article primarily focuses on analyzing the policies implemented by the Indian government regarding women entrepreneurship and assessing their effectiveness in fostering its growth. Additionally, the study includes an examination of the key motivations for women to embark on entrepreneurial ventures and explores the institutions that support women in translating their ideas into action. Based on the findings of this study, recommendations are provided to encourage and nurture the entrepreneurial spirit among women, ultimately facilitating their success in the field.

Aggarwal S (Research Scholar, Department of Commerce, M.D. University, Rohtak,), 2021In the research paper titled "Exploring Challenges and Opportunities of Women Entrepreneurship in India," the author highlights the significance of crucial inputs utilized in the production process that contribute to the promotion of new economic technologies in the market. This, in turn, leads to accelerated economic development and an increase in employment opportunities. Such advancements serve as milestones in the overall market development, encompassing product innovations, process improvements, and service enhancements. However, women entrepreneurs face several challenges, including limited access to financial support and the burden of family responsibilities.

STATEMENT OF THE PROBLEM:

This paper aims to examine the challenges confronting women entrepreneurs in Dimapur, a dynamic urban center in Northeast India. The key problem areas to be explored include sociocultural barriers, limited access to financial resources, challenges in market access and networking, work-life balance issues, the effectiveness of support infrastructure and government initiatives, as well as the impact of gender discrimination and stereotypes. By identifying these hurdles, the study intends to propose evidence-based strategies and policies that foster a more supportive and equitable entrepreneurial ecosystem, empowering women entrepreneurs to thrive and contribute significantly to the region's economic and social development.

OBJECTIVE OF THE STUDY

1. To study the problems and constraints faced by the women entrepreneurs in Dimapur Sardar sub – division.
2. To study about the various factors which has an influence on women entrepreneurship.

RESEARCH QUESTION TO BE INVESTIGATED

1. Whether gender discrimination stands as a challenge among women in the field of entrepreneurship?

RESEARCH DESIGN

The study is an attempt to determine the various issues and challenges faced by different women entrepreneurs. In order to reveal the outcome, the study has been conducted in Dimapur Sardar area under Dimapur District. Various women dealing in entrepreneurial activities are interviewed by designing a structured questionnaire where different inputs were plotted connecting with business activities and different challenges like ownership, tenure of business, threats and opportunities, etc. After collecting the data, these data were further analyzed and interpreted in order to extract some fruitful outcome

- **Study Area**

The study is conducted in Dimapur Sardar, sub-division of Dimapur city to get an idea about women entrepreneurs

- **Population for the study**

Any women dealing in business activities with some innovativeness shall be taken as the population for the study in Dimapur Sardar Area.

- **Sample Size design for the study**

Though 50 questionnaires were distributed among respondents for data collection, 2 questionnaires were found improper. Therefore, the researcher has to restrict the sample size to 48.

- **Sampling Technique**

Since there is no proper registered source for generating or accumulating information from a desired source as the researcher is going to study a homeless population. Therefore, snowball sampling technique method has being adopted.

- **Data collection**

- Data is basically collected from two sources:

- Primary sources

Structured questionnaire cum scheduled designed and distributed among the respondents and also through Google forms.

- Secondary sources

Data are collected from different sources like books, journals, publications, magazines, newspaper, blogs, websites, etc.

- **Factors to be Investigated**

Problems

- Gender Discrimination
- Finding Role models
- Limited Access to networks
- Balance between work and family
- Availability of funds

Constraints

- Societal and cultural norms
- Cultural and Systematic barriers
- Legal and regulatory barriers
- Unequal Competition

To assist the various factors that has an influence on research area. Therefore, weighted score has been calculated to relate the factors on the basis of most likely and most unlikely by adopting weighted score table.

Weighted Score Table

N*1	N*1	N*1	N*1	N*1
N*2	N*2	N*2	N*2	N*2
N*3	N*3	N*3	N*3	N*3
N*4	N*4	N*4	N*4	N*4
N*5	N*5	N*5	N*5	N*5

Here,

N = no of respondents

1 = most unlikely, 2= unlikely, 3= neutral, 4= likely , 5 = most likely

- **Data representation tool**

- The statistical tools used for data representation are bar and pie diagrams.

LIMITATIONS OF THE STUDY

1. Women entrepreneur is a very broad subject covering all parts of the globe. Therefore, restricting them to only a confined block or area opinion report may not be generalized in the real sense.
2. Sample size for the study is very limited as in this area as very a smaller number of women deals with entrepreneurial activities as they have to work under a restrictive zone.

DATA ANALYSIS

Table - 1: Age classification of the respondents

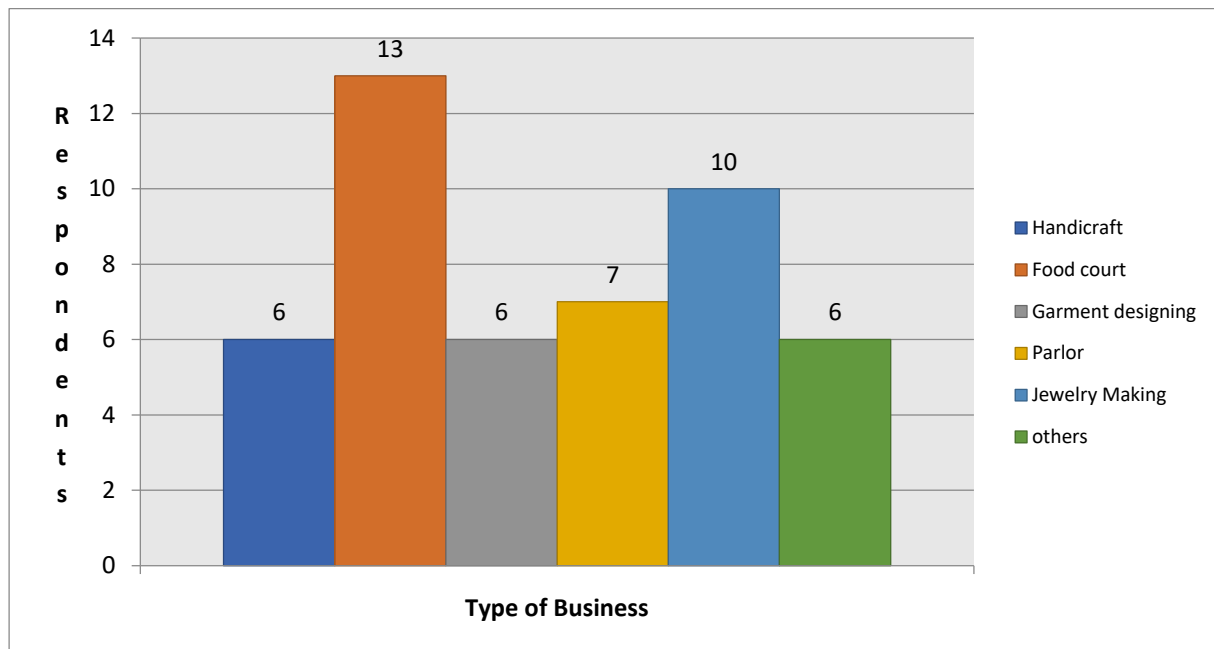
Sl. no	Age group	Respondents	Percentage%
1	18 -30 years	26	54
2	Above 30- 45 years	17	35
3	Above 45- 60 years	5	11
4	Above 60 years	0	0

Source – Field survey y

Interpretation: From the above Table 1 we can clearly majority of the respondents fall in the age group of 18-30 from which we can interpret that that young generation of women are focusing on entrepreneurial activity, followed by the age group of 30-45 years

Table 2: Respondents Business Dealt

Sl. No	Type of business owned	Respondents	Percentage%
1	Handicraft	6	13
2	Food court	13	27
3	Garment Designing	6	13
4	Parlor	7	15
5	Jewelry Making	10	20
6	Others	6	13

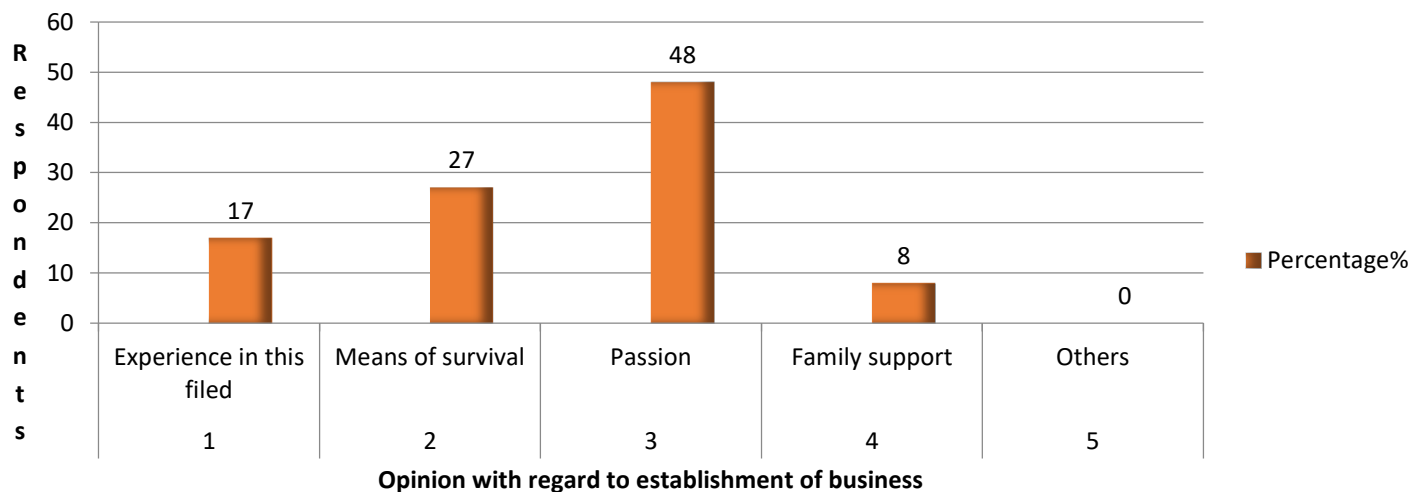


Source – Field survey

Interpretation: From the above table and figure The respondents are mostly engaged in the activity of food court i.e., 27%, followed by jewelry making which is 21% and parlor with 15% carried on by handicraft & garment designing and other activities with 12.5%

Table 3: Opinion with regard to establishment of the business

Sl. No	Particulars	Respondents	Percentage%
1	Experience in this filed	8	17
2	Means of survival	13	27
3	Passion	28	48
4	Family support	4	8
5	Others	0	0



Source – Field survey

Interpretation: From the above table and figure, it is seen that with regards to the opinion of business establishment it is identified that passion among women stand as trending factors with regards to entrepreneurial establishment followed by means of survival and experience in the field.

Table 4: Opinion connecting with annual income

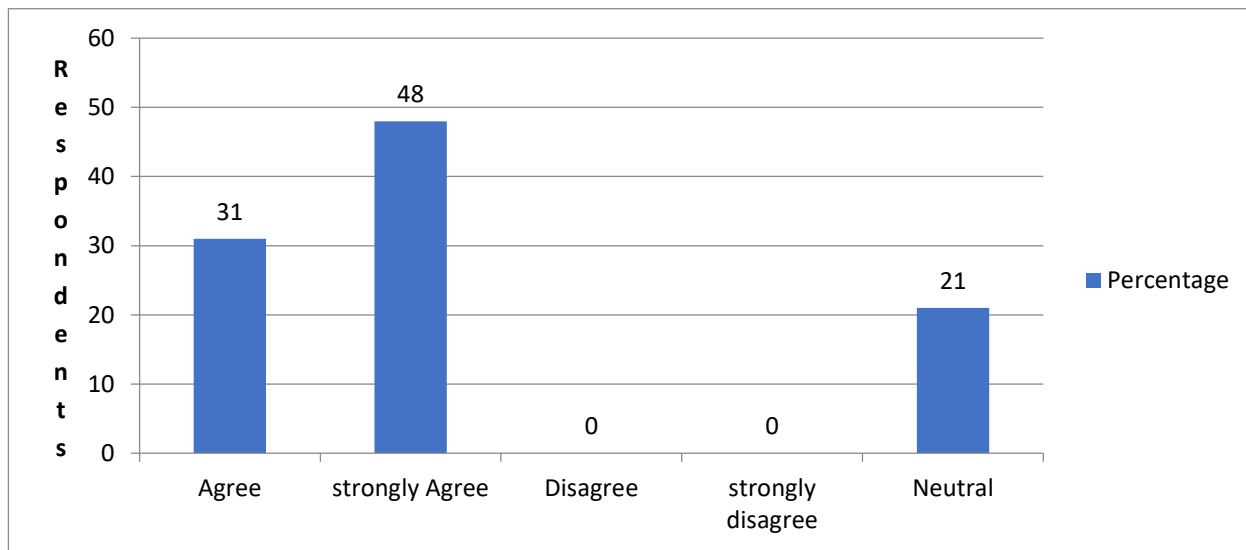
Sl. No	Income	Respondents	Percentage %
1	Less than ₹ 50,000	19	40
2	₹50,000-₹2,00,000	20	42
3	₹2,00,000 - ₹3,00,000	6	12
4	Above ₹3,00,000	3	6

Source – Field survey

Interpretation: Nearly 42% of the population’s income is between the range of ₹50,000 - ₹2, 00,000, followed by the income group ₹2, 00,000 - ₹3, 00,000 and then Less than ₹ 50,000, which means that the income of majority of the population does not exceed above ₹3,00,000 and holds only 6% of the total population.

Table 5: Opinion with regards to Gender Equality

Sl. No	Particulars	Respondents	Percentage%
1	Agree	15	31
2	strongly Agree	23	48
3	Disagree	0	0
4	Strongly disagree	0	0
5	Neutral	10	21



Source – Field survey

Interpretation: From the above table and figure in terms of gender equality 48% strongly agrees that there are equal gender opportunities, 31% simply agrees and the rest 21% considers it to be neutral and 0% disagrees or strongly disagree, that they face equal gender opportunities to start business in Dimapur.

Table 6: Problems/ obstacles that you face as a women entrepreneur

Sl. No	Particulars	Respondents						Weighted score
		5	4	3	2	1	total	
A	Do you think gender discrimination is a disturbing factor while starting a venture?	55	64	48	2	4	173	3.6

B	Have you struggled with finding sufficient representation and role models of successful women entrepreneurs in your field?	35	52	60	12	2	161	3.4
C	Have you experienced limited access to networks, resources that are crucial for growth?	15	52	57	20	3	147	3.1
D	Are you able to balance your business responsibilities with your family?	25	72	30	18	6	151	3.1
E	Have you faced any issues related to lack of confidence or self – belief?	15	52	60	14	5	146	3.0
F	Have you ever encountered challenges in accessing funding and capital for your business?	5	60	57	18	4	144	3.0
G	Have societal and cultural norms, including stereotypes about gender roles and biases related to women’s capabilities in business, posed challenges for you as a women entrepreneur?	0	52	69	16	4	141	2.9
h	Do you face difficulty in accessing to markets and customers?	10	48	75	14	2	149	3.1

Overall obstacle score: 3.2

Note: Here 1- most unlikely and 5 – most likely

Source – Field survey

Interpretation: After calculating the overall obstacle score of different factors which have influenced the women entrepreneurship, it is found that the overall obstacle score is 3.2 out of the 5 point rating scale. So, it can be interpreted that among all the obstacles and problems faced, obstacle A and B are more titled towards most likely because they are excess than the overall constraint score i.e. 3.2 score, but it also does not mean that the other obstacles and problems can be ignored. Although they are not above the standard obstacle score but they are somewhat closer to the standard obstacle score which not be a neglecting factor.

Table 7: Constraints faced

Sl. No	Particulars	Respondents					
		5	4	3	2	1	Weighted score
A	Do you face any male dominance which influence in carrying out the business activity?	10	20	9	6	3	3.6
B	Did you encounter any cultural and systematic barriers?	8	12	19	8	1	3.4
C	Do you face legal and regulatory barriers?	9	14	19	2	4	3.5
D	Did you ever encounter unequal competition?	6	12	21	5	4	3.2
E	Did you ever face difficulty in looking for your target market?	6	11	19	9	3	3.2

Overall constraint score – 3.4

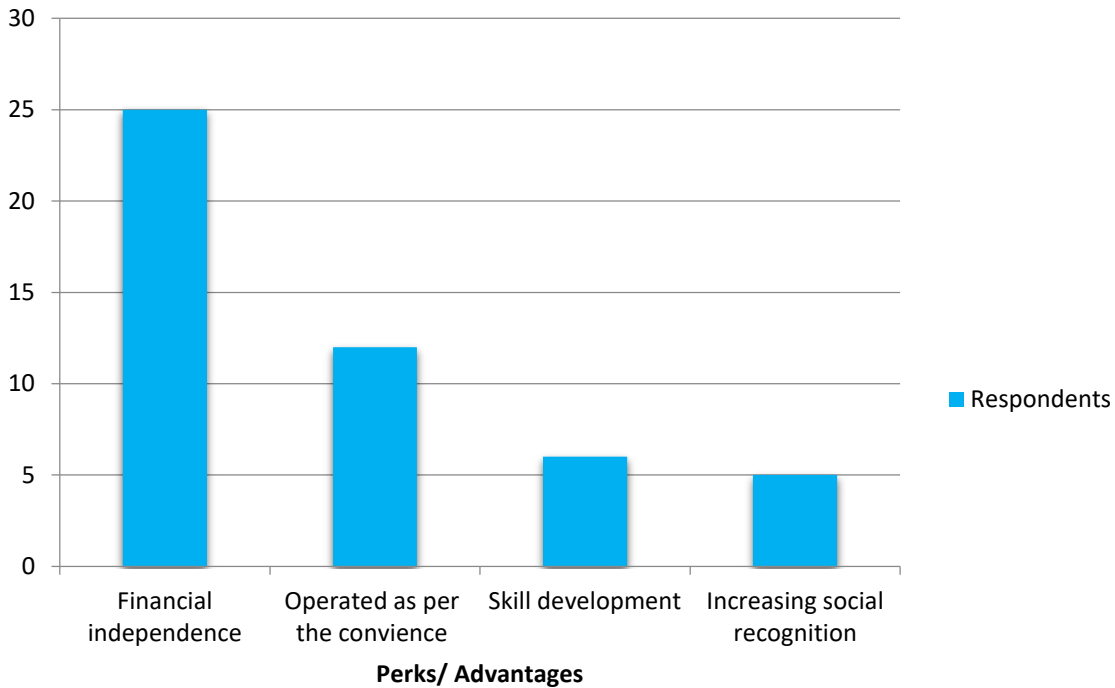
Note: Here 1- most unlikely and 5 – most likely

Source- field Survey

Interpretation- After calculating the overall constraint score of different factors which have influenced the women entrepreneurship, it is found that the overall constraint score is 3.4 out of the 5 point rating scale. So, it can be interpreted that among all the constraints faced, obstacle A, B and C are more titled or are equal towards most likely because they are more than the overall constraint score i.e. 3.4 score, but it also does not mean that the constraint D and E can be ignored. Although, they are not above the standard constraint score but they are somewhat closer to the standard constraint score which not be a neglecting factor.

Table 8: Perks/ advantages you experience as a women entrepreneur

Sl. No	Particulars	Respondents	Percentage %
1	Financial independence	25	52
2	Operated as per the convience	12	25
3	Skill development	6	13
4	Increasing social recognition	5	10



Source – Field survey

Interpretation: From the above table and figure 8, we can interpret that majority of the women conduct entrepreneurial activity for their financial independence which is 25/48 i.e., 52% next is because they can operate it as per their convenience which is 12/48 i.e., 25%, next is for skill development purpose 6/48 i.e., 12.5% and the least people carry out the entrepreneurial activity for increasing their social recognition 5/48 i.e., 10%.

Table 9: Dependency Factors

Sl. no	Particulars	Respondents					
		5	4	3	2	1	Weighted score
A	Your self	15	13	7	4	9	3.4
B	Channels of distribution	7	17	14	5	5	3.3
C	Family members	5	16	17	8	2	3.3
D	Salesmen	8	10	13	2	15	2.9

Overall dependence score – 3.2

Interpretation: After calculating the overall dependent modes used by women entrepreneurs in carrying out their operations, the overall dependency score is 3.2 and when we compare it with the different types of selling patterns used by the women entrepreneurs we can interpret that in terms of selling the product or offering any services it is observed that respondents mostly depend on themselves followed by Channel of distribution and family members rather than appointing salesman as in the weighted score it is shown A, B and C are slightly at par and above the overall dependency score.

MAJOR FINDINGS:

- ❖ From the study it is observed that the according to the overall standard weighted score report, regarding selling any product or offering any services entrepreneurs are mostly dependent on themselves rather than adopting any intermediaries like wholesaler, retailers, etc.
- ❖ With regards to various factors associated with the problems and challenges faced by women entrepreneurs, it is derived that gender discrimination and finding role models of successful women as an entrepreneur are the key factors which stands as a major hindrance in carrying out entrepreneurial functions. Rather we also cannot neglect the other factors like family – work balance, network management, fund management, societal and cultural norms, etc, for development of successful women entrepreneurs.
- ❖ In terms of constraint factors that has a strong impact on women while establishing themselves in the society as an entrepreneur, it is seen that the key curtailment area which stands like a

monkey on one's back in the society, mostly are male dominance, legal and regulatory barriers and cultural norms.

CONCLUSION

In conclusion, women entrepreneurs face a wide range of issues and challenges that hinders their success and growth in the business world. Despite of the significant progress in gender equality and empowerment, disparities still exist, imparting women's entrepreneurial journey. One prominent challenge is male dominance which acts a contradicting factor. Furthermore, women entrepreneurs may face bias and discrimination in various forms, including unequal treatment, prejudice and stereotypes. Addressing about the issues and challenges in general is limited access to financial resources and capital, with women entrepreneurs often facing barriers in securing funding for their ventures.

Additionally, women entrepreneurs frequently encounter a lack of mentorship and networking opportunities, which are crucial for professional development and business expansion. Sometimes absence of female role models and limited access to supportive networks can impede women's ability to gain valuable insights, guidance, and connections in their respective industries.

Moreover, work life balance poses a significant challenge for women entrepreneurs, as they often juggle multiple roles and responsibilities. The societal expectations and gender norms that persist can create additional pressure on women to manage both their professional and personal lives effectively.

Embracing diversity and inclusion in entrepreneurship is not only a matter of social justice but also an opportunity to foster economic growth, innovation and sustainable development.

REFERNCES

LEKHARU, H. (2017, september 9). *ZENITH International Journal of Multidisciplinary Research*. Retrieved october 29, 2023, from WOMEN ENTREPRENEURSHIP: A CHALLENGING OPPORTUNITY: http://zenithresearch.org.in/images/stories/pdf/2017/SEP/ZIJMR/4_ZIJMR_VOL7_ISSUE9_SEPTEMBER_2017.pdf

Renu Jakhar, C. K. (2020, september). *ResearchGate*. Retrieved November 2022, from Women Entrepreneurship: Opportunities and Challenges :https://www.researchgate.net/publication/348621083_Women_Entrepreneurship_Opportunities_and_Challenges_A_Literature_Review

Sanjay, S. (2017, March 2). *ITIHAS*. Retrieved October 29, 2023, from Trends & challenges of entrepreneurship in northeast India - A study of Nagaland: <https://www.indianjournals.com/ijor.aspx?target=ijor:ijim&volume=7&issue=1&article=005>

SUBATHRA, D. C. (2021, May). *Ilkogretim*. Retrieved October 2022, from WOMEN ENTREPRENEURS: A

⁽¹⁾(Source – Sarma Kabin “women entrepreneurship through micro enterprises – A study with reference to the Bodoland territorial areas, District of Assam” page1)

⁽²⁾ (Source - <https://www.yourarticlelibrary.com/entrepreneurship/women-entrepreneurs-concept-and-functions-of-women-entrepreneurs-explained/41096#:~:text=Accordingly%2C%20the%20Government%20of%20India,However%2C%20this%20definition%20is%20subject>)

⁽³⁾ (Source – <https://www.indifi.com/blog/9-government-schemes-for-women-entrepreneurs-in-india/>)

⁽⁴⁾(source - <https://www.womensweb.in/2019/05/7-women-entrepreneurs-of-north-east-india-who-are-doing-big-business/>)