

A STUDY ON WOMEN ENTREPRENEURSHIP IN LAWNGTLAI



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CERTIFICATE

This is to certify that the dissertation entitled “*A Study on Women Entrepreneurship in Lawngtlai*” submitted to the Mizoram University for the award of the degree of Bachelor of Commerce, is a record of research work carried out by C.Zoramsanga under my supervision. He has fulfilled all the requirements laid down in the MZU regulations of Mizoram University. This dissertation is the result of his investigation into the subject. Neither the dissertation as a whole nor any part of it was ever submitted any other University for any degree.

Date: 02/05/2022

Place: Lunglei, Mizoram

(C.LALRINSANGI)

Supervisor

DECLARATION

I, C.Zoramsanga, hereby declare that the subject matter of this dissertation is the record of work done by me, that the contents of this dissertation did not form to anybody else, and that the dissertation has not been submitted by me for any research degree in any other University or Institute. This is being submitted to the Mizoram University for the degree of Bachelor of Commerce.

Date:02/05/2022

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CHAPTER-1
(INTRODUCTION)

CHAPTER-1

INTRODUCTION

1.1 CONCEPTUAL FRAMEWORK

Capital is a major requirement for the growth of all enterprises. It is the entrepreneurs who mobilize resources of the country for their own growth which will indirectly facilitate the growth of the country. So actions of the entrepreneurs are deciding factors for the economic development of the country. Therefore, lot of support has been extended by Government for the upliftment of entrepreneurship in the country. Despite all the efforts, availability of finance and financial services remain an obstacle for many enterprises. Though the RBI report published in the year 2005 recognize the concerns about financial inclusion , many vulnerable groups are still out of the reach of the banks. India, social condition of women is low and their economic conditions remains much below than that of men. Financial services provided to them is also low. The condition women managed enterprises has to be improved.

According to the Government of India, for an enterprise to be classified as a women managed enterprise, it should be controlled and owned by women holding atleast 51% of the capital of the enterprise and atleast 51% employed personnels should be women. Zulfiqar. M. (2015) tried to conduct a study of womens economic empowerment through financial attitude, financial literacy, and financial wellbeing. His study

financial wellbeing and financial attitude of working women and to examine the relationship between economic empowerment of working women and the variables like financial literacy, financial attitude, financial wellbeing.

If conditions of women managed enterprises has to be improved, conditions of women also has to be improved.

Therefore, main aim of the research was to study about the financial awareness among women entrepreneurs (i.e. women running their own businesses).

1.2 LITERATURE REVIEW

Vkrishnamoorthy and Rbalasubramani (2014), identified the important women entrepreneurial motivations factors and its impact on entrepreneurial success. The study identified ambition, skills and knowledge, family support, market opportunities, independence, government subsidy and satisfaction are the important entrepreneurial motivational factors. The study also concluded that 'ambition', 'knowledge and skills', 'independence' dimensions of entrepreneurial motivational has significant impact on entrepreneurial success.

Singh, Surindr Pal,(2008) in this study identifies the reasons and influencing factors behind entry of women in entrepreneurship. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting and pulling to grow and support the winners etc.

Veena S. Samani (2008) in her thesis threw light on a specific section of working class-the women engaged in food processing. The study shows that majority of women in Gujarat have expertise and unique skills of

preparing and processing food. The food processing maybe of different types and quantity, but these enterprises have been found to be great success whether attached with home or not. The present study also throws light on their knowledge, attitude and practices and problems. Stress was the major problem faced by all the selected women. The researcher found that, most of the entrepreneur were hindus, around 65% of women belonged to nuclear families and small number of women had obtained formal training.

Dr. Sunil Deshpande & Ms. Sunita Sethi, Shodh, Samiksha aur Mulyankan (Oct, Nov, 2009) in their research paper exhibits the encouraging and discouraging factors in an enterprise and to provide solutions to the various problems faced by the women entrepreneur group. For the betterment of women entrepreneur emphasize should be on educating women strata of population, spreading awareness and consciousness amongst women to outshine in the enterprise field, making them realize their strengths, and important position in the society and the great contribution they can make for their industry as well as the entire economy.

Cohoon, Wadhwa and Mitchell (2010) presented a detailed exploration of men and women entrepreneurs motivation, background and experiences. This study identified top five financial and psychological factors motivating women to become entrepreneurs. These are desire to build the wealth,

the wish to capitalize own business ideas they had, the appeal of startup culture, along standing desire to own their own company and working with someone else did not appeal them. The study concluded that the women are very much concerned about protecting intellectual capital than their counterpart. Mentoring is very important to women, which provides encouragement and financial support of business partners, experience and well developed professional work.

1.3 RATIONALE OF THE STUDY

Entrepreneurs play a key role in an economy. These are the people who have the skills and necessary initiatives to take some new ideas to market or provide a service and make the right decisions to make their ideas profitable. The educated Indian women have to go a long way to achieve equal rights and position because traditions are deeply rooted in Indian society where the sociological and psychological factors set up have been a male dominated one. Despite all the social hurdles, Indian women have been standing tall from the rest of the crowd and are applauded for their achievements in their respective fields. The transformation of the social fabric of the Indian society, in terms of the increased educational status of women and varied aspirations for better living, has necessitated a change in the lifestyle of every Indian woman. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They have managed to survive and have

succed in this cut throat competition with their hardwork , deligence and perseverance. The present study has been an attempt to generate awareness and to understand the meaning of what women entrepreneurship is and how important it is or the development of the world rationally, economically and in all spheres. An

extensive literature review is done on women entrepreneurs. At the end some major problems faced by indian women entrepreneurs, success stories of Indian women entrepreneurs, factors influencing women entrepreneurship and the perspective of different sections of the society about women entrepreneurship have been noted. Index terms women entrepreneurship, success stories, problems faced by women.

1.4 STATEMENT OF THE PROJECT

Entrepreneurship is one of the important factors of industrialisation; in the absence of entrepreneurship, industrialization cannot takes place. Entrepreneurs are playing an important role in the economic development of underdeveloped country. Women's skills and knowledge, their talents and abilities in a business and a compelling desire of wanting to do something positive are some of the reasons for the women entrepreneurs to organize industries . According to World Bank , investing more in business of women rather in men leads to greater development of a nation. Empowering women in entrepreneurship leads to break the inequalities and reduces the poverty. Entrepreneurship plays an important role in developing society of a fast developing country like

India. Nowadays it has been realised that enterprising women have cast entrepreneurial talents which could be harnessed so as to convert them from the position of 'jobseekers' to 'job givers' . The government has realized the importance of women entrepreneurship . As a result, it offers a variety of programmes of women entrepreneurship.

The district of Lawngtlai is the marketing developing area in which some of the entrepreneurs excel in small scale marketting. Even though the Government organizes the women by various association, they are not ready to undertake the business. As compared to men, women are less motivated to start business units due to some unwanted fear, lack of motivation and kind of activities. Thus the study aims at undertaking the entrepreneurial development among women highlights their motivational forces and relationship between socio-economic background of women entrepreneurs, motivational factors and their existing entrepreneurial traits.

1.5 OBJECTIVE OF THE PROJECT

- (i) To study the demographic profile of the respondents.
- (ii) To analyse the women entrepreneur behavior.

1.6 RESEARCH METHODOLOGY

1.6.1 Sample Size

Sample size denoted the number elements selected for the study. For this research, 12 respondents were selected who are willing to participate and share their opinions and experiences regarding the topic.

1.6.2 Sources of data collection

The secondary data were collected through different sources. Such sources include journals and thesis published, existing research articles and various websites of the internet, which have been very helpful in understanding the concept and meeting the objectives.

1.7 LIMITATIONS OF THE PROJECT

- 1) By using Google form, the researcher was able to collect the data but cannot collect much more the expectations.
- 2) The respondents may not be very truthful to the questionnaire handed out to them and may reply with false information.
- 3) The study is conducted within the limit short time. Therefore, there is not enough time to cover more sample.
- 4) Because of the covid 19, the researcher was unable to collect more information.

CHAPTER-II

(ANALYSIS AND INTERPRETATION)

CHAPTER-II ANALYSIS AND INTERPRETATION

This chapter analyses the demographic background of the respondents. It also analyses the women of entrepreneurship.

2.1 DEMOGRAPHIC PROFILE

In this section, the researcher analyzed the demographic profile of the respondents.

2.1.1 Age of the respondents.

Table 2.1.1 indicates the age of respondents

Table 2.1.1 Age of the respondents

Age	Percentage (%)
18-22	83.3%
22-25	16.7%
25-30	-
30 above	-
Total	100%

The above table shows that majority of the respondents are between the age of 18-22. A gain we can see that 16.7% respondents are between the age of 22-25 and others are nil.

2.1.2 Gender distribution of the respondents.

Table 2.1.2 indicates the gender of the respondents

Table 2.1.2 Gender of the respondents

Gender	Percentage(%)
Male	66.7%
Female	33.3%
Total	100%

From the above table we can see that 66.7% of the respondents are male, while the remaining 33.3% are female.

2.1.3 Marital of the respondents

Table 2.1.3 indicates marital of the respondents.

Table 2.1.3 marital status of the respondents

Marital status	Percentage (%)
Married	-
Unmarried	100%

In the above cases, we can see that 100% people are not getting married due to their own entrepreneurship.

2.1.4 Family Income

Table 2.1.4 indicates Family Income Statement.

Table 2.1.4 Family Income (Monthly)

Family Income	Percentage(%)
10,000	25%
20,000	25%
30,000	16.7%
40,000 above	33.3%
Total	100%

In the above table mentions that the family income of the respondents of which 25% of the respondents are with a monthly income of Rs 10,000, again 25% of the respondents are with monthly income of Rs 20,000. 16.7% with an income of Rs 30,000. While the remaining 33.3% of the monthly income is 40,000 above.

2.1.5 Starting Capital

Table 2.1.5 indicates starting capital

Table 2.1.5 Starting Capital

Capital	Percentage(%)
10,000	91.7%
50,000	8.3%
1,00,000	-
1,00,000 above	-
Total	100%

In the above table shows that, 91.7% people started capital with Rs 10,000 which means that they started business with a less capital, 8.3% people started a business with a capital of Rs 50,000. Those two capital were started with a small capital. Where the other two capital were nil.

2.2 ENTREPRENEUR BEHAVIOUR

In this section, the researcher attempted to analyse the women entrepreneur behaviour.

2.2.1 Conditions of entrepreneurship

Table 2.2.1 indicates favourable of marketing

Table 2.2.1 conditions of entrepreneurship

Options	Percentage(%)
Favourable	58.3%
Unfavourable	33.3%
Neccessary	-
Family Purpose	8.3%
Total	100%

In the above table, 58% of the respondents were doing their business with their own favourable and 33.3% people were doing their business with unfavourable. Meanwhile 8.3% people were doing their business for their family purposes and needs.

2.2.2 Lack of Health due to Entrepreneurship

Table 2.2.2 indicates lack of health in entrepreneurship

Table 2.2.2 lack of health in entrepreneurship

Options	Percentage(%)
Yes, its effect health	25%
No, it doesnot effect health	75%
Total	100%

Here, in the above table . It shows that 25% of the people who are engaged in entrepreneurship were effected in health due to entrepreneurship. On the other hand 75% of the people doesnot effect in health. So, in the above table majority of the people who are engaged in entrepreneurship can work easily without disturbed by their health and minority of the people are distured by their health even their family problems.

2.2.3 Lack of Capital

Table 2.2.3 indicates lack of Capital

Table 2.2.3 lack of capital

Due to lack of Capital, entrepreneur has to stop sometime	Percentage(%)
Agreed	41.7%
Disagreed	58.3%
Total	100%

In the above diagram, 41.7% of the people stop their business due to lack of capital and 58.3% of the people doesnot stop their business in case of lack of capital which means majority of the entrepreneurs are still going in their businessss even when they face lack of capital, but some of the entrepreneurs stop their business because of lack of their capital.

2.2.4 Problems faced in Family due to entrepreneurship

Table 2.2.4 indicates family problem in entrepreneurship

Table 2.2.4 Family Problem

Family problems	Percentage(%)
Yes	41.7%
No	16.7%
Sometimes	41.7%
Total	100%

In the above table . It shows that their family problem is not same at all. 41.7% of the entrepreneurs have big problems in their family while 16.7% do not have family problems in their business but 41.7% have problems in their business sometimes.

CHAPTER-III

(RESULT AND DISCUSSION)

CHAPTER-III RESULTS AND DISCUSSION

- 66.7% of the respondents of the entrepreneurs are male and 33.3% of the respondents are women.
- 100% of the entrepreneurs are unmarried where 0% are nil.
- Where 83.3% of the entrepreneurs are the age between 18-22, 16.7% of the entrepreneurs are 22-25, and all the above age are nil.
- Here in the family income, 25% of the family are having Rs 10,000 income in monthly, and again 25% of the family having Rs 20,000 monthly income, 16.7% of the family having Rs 30,000 monthly income. And 33.3% of the family having Rs 40,000 above monthly income.
- Their entrepreneurship per day income is not much at all, they earned around 500-1000 ruppees, this maybe cause of lack of customer and even their business maybe small.
- Majority of the 91.7% of the entrepreneurs capital were around Rs 10,000 and 8.3% of the entrepreneurs capital were around Rs 50,000 which means the capital of their business is not large.
- Most of the 58.3% of the people were interested in entrepreneurs, 33.3% of the people were not interested in their business but they are still doing their business because of their necessities. And 8.3% of the entrepreneurs were running their business because of their family entrepreneurship.

- Around 41.7% of the people believed that entrepreneurship can be a good occupation for future references, and around 8.3% of the people don't believe that the entrepreneurship can be good for future references. 33.3% of the people were neutral about the future entrepreneurship. Lastly 16.7% of the people strongly believed that the entrepreneurship is good for future references.
- 41.7% of the entrepreneurs faced problem regarding a very high market prices because of that 25% of the customers were lost followed by 25% of lack of money and 8.3% for many credits from customers.
- The entrepreneurs got around 50% of lack in financial and 50% of the entrepreneurs have occasionally lack in financial.
- 41.7% of the entrepreneurs family got a problem regarding their entrepreneurship, and 16.7% of the entrepreneurs normally run their business. But 41.7% of the people faced a problem occasionally.
- Sometimes, 16.7% entrepreneurs disturbed family conditions, meanwhile 66.7% did not disturbed family conditions may be because of their interested in their line, but 16.7% entrepreneurs disturbed their business occasionally.
- Majority of the people around 58.3% of the people were not depended on the entrepreneurship while minority of the people around 41.7% of the people were depended for their future conditions.

- Entrepreneurship can harm physical health, 25% of the entrepreneurs criticize their health because of their business, While 75% of the people doesnot criticize their health may be because of their strong health.

CHAPTER-IV
(SUGGESTION AND CONCLUSION)

CHAPTER-IV SUGGESTION AND CONCLUSION

SUGGESTION

The researcher found that the collected data would be of great importance as data base. The researcher would recommended more case studies in this direction, so that a women entrepreneur gets more recognition and acceptance. Such studies will help the women to solve the problems faced. It will motivate agencies and Government to provide help, support and benefit to women entrepreneurs.

RECOMMENDATION

- Similar study with area specific samples.
- Comparatives studies of women entrepreneurs between district and state.
- Similar study with women engaged in other type of enterprises.
- Studies including the perception of others regarding women entrepreneurs can be undertaken.

CONCLUSION

Women entrepreneurship is a term which is highly important from the viewpoint of the business. Informed decision making can lead to the profitability of the businesses. Entrepreneurs should be given proper training to improve their financial knowledge and even their politeness

interaction between the customers and budget preparation. It is also important to keep them informed about various sources for availing credit at cheaper rate.

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APPENDIX

APPENDIX
Questionnaire

This is an academic mini research/project being undertaken by C. ZORAMSANGA 4th semester B.Com, HATIM for the reward of Bachelor of Commerce. I would be very grateful if you could respond to the understated questions. All information will be treated as confidential and will be used for academic purpose only.

SECTION-1

1. Name:
2. Adress:
3. Your husband helps you for production unit? YES/NO.
4. Your family helps you for production unit?YES/NO.
5. Education

a) Primary b) Secondary c) Graduate d) Post Graduate

6. Age.

a) 20-30 b) 30-40 c) 40-50 d) 50-60

7. Cast

a) S.C b) S.T c) O.B.C d) Others

8. Total Income

a) Total yearly Income_____

b) Total yearly income of entrepreneur__

SECTION-2

9. Type of Production__

10. Motivations of women entrepreneurs.

a) family members b) friends/relatives c) self wish d) Others

11. Need for making entrepreneurs

a) financial needs b) adventure c) ambitions d) Others

12. How did will you select production unit.

a) daily requirement b) business of small capital c)

business operated from residence d) Others 13. Status before
established of unit.

a) House wife b) service c) daily wager d) others

14. Is your experience helpful.

a) fully b) partially c) not at all d) others

15. Types of product unit.

a) individual b) partnership c) Co-operative society d)
others

16. How do you purchase raw materials.

a) in enough quantity b) seasonal purchasing c) according to others d) others 17. Where do you store your raw materials.

a) in your unit b) rental 18. How do you test your raw materials.

a) by weight b) by quantity c) testing of adulteration d) others 19. What measures are taken for prevention of spoilage of raw materials.

a) immediate use b) periodical checking c) use of cold-storage d) others 20. How old is your production unit__

SECTION-3

21. List of equipments.

a) Mixer b) domestic flour mill c) dough making machine d) blender 22. Use of fuel.

a) gas b) coal c) kerosine d) electricity d) others

SECTION-4

23. Ownership of the unit.

a) your own b) rental 24. distance of production from your house.

a) 0-1km b) 1-5km c) 5-10km d) 10-15km

25. Location of production unit.

a) middle of the city b) on the periphery of the city c) out of the city d) others.