

**PROBLEMS AND CHALLENGES FACED BY WOMEN ENTREPRENEURS IN
LUNGLEI, MIZORAM**



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CERTIFICATE

This is to certify that the dissertation entitled “Problems and Challenges faced by Women Entrepreneurs in Lunglei” submitted to the Mizoram University for the award of the degree of Bachelor of Commerce, is a record of research work carried out by Nancy Lalhlimawmi, Roll No. 2123BCOM035, IV Semester B.Com. She has fulfilled all the requirements laid down in the regulations of Mizoram University. This dissertation is the result of her investigation into the subject. Neither the dissertation as a whole nor any part of it was ever submitted any other University for any degree.

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DECLARATION

I, Nancy Lalhlimawmi, 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.

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CHAPTER- 1

INTRODUCTION

1. CONCEPTUAL FRAMEWORK

Entrepreneurship is the ability to recognise an opportunity, the foresight to see potential for it, the courage to take the initiative, and the willingness to take risks. According to McClelland, “Entrepreneurship is the purposeful activity of an individual or a group of associated individuals, undertaken to initiate, maintain or accredit profit by production or distribution of economic goods and services”. Entrepreneurial activities and entrepreneurs play an important role in a nation's economic growth as well as improving people's living standards in a broader context.

An entrepreneur is an individual who carries out actions that result in innovations or introduction of new products or introduction of existing product in the new market and is responsible for risks and has a high degree of achievement and motivation. Also capable of organizing resources to overcome challenging ventures out of which she/he derives high level of satisfaction.

Entrepreneurship may be regarded as a powerful tool for economic development of a predominantly agricultural country like India. Since independence, small-scale entrepreneurship programme has contributed significantly to the economic growth.

1.1.1 Women Entrepreneurs:

Women form a significant human resource of the nation. They should be taken as an important instrument for the development and growth of economy of every nation. They create new opportunities for themselves and society and also provide society with different options to management, organization and business problems. Mahatma Gandhi Says, “Woman is the companion of man, gifted with equal mental capacities. Women has the right to participate in minutest details and liberty as man. Women is entitled to a supreme place in her own sphere of activity as man is in his.

When a woman or a group of women start a business and all the business operations of that business are operated as well as managed by them, then it is known as Women Entrepreneur. It has been observed that Women Entrepreneurs are growing at an unprecedented rate of growth from the last few years. Instead of lockdown inside the walls of the homes, they are bold and confident enough to take the world by storm with the help of efforts and potential that they possess. As a result, Women Entrepreneur is considered as doing business operations, organize all the factors related to the production and the main focus is to maximize their profits.

The basic objective of women entrepreneurs is the creation of employment opportunities. With the development of women entrepreneurs, there can be dispersal of industries in the country. Women entrepreneurs facilitate a more equitable distribution of the national income and they ensure the achievement of technical improvements. Since the labourers do not have any disturbance in their local and social habits and customs, women entrepreneurs lead to progressive improvement in productivity.

1.1.2. Problems and challenges faced by women entrepreneurs:

The world is rapidly evolving, as are the problems that exist in it. The world's population is growing at an alarming rate making it difficult to provide them with a living. In this scenario, if they all aim to it will become a problem, if you become an employee in either the private or public sector. There will not be enough employers to go around. That is why governments all over the world are encouraging entrepreneurs to create more jobs. Furthermore, governments are providing various forms of assistance to aspiring entrepreneurs in order to help them succeed and create more jobs. However, from a gender perspective, the question of why there is no gender equality among entrepreneurs remains unanswered.

According to statistics, there are far fewer female entrepreneurs than male entrepreneurs. Discrimination against women has long been a problem, particularly in India, and little has changed in the twenty-first century. Though women are educated and some of their rights are granted to them, there are many areas where women are not given their due rights. When women want to work, they are usually not allowed to work in order to support themselves and their families. If this is the case when looking for work, they will face many challenges when it comes to starting their own business or becoming an entrepreneur.

Women entrepreneurs face numerous challenges. Societal support is an important factor in establishing a business. The most common issue that a woman face is lack of cooperation from her husband or other close family members, and the vast majority of the time, the family members do not inspire them. They also encounter problems such as mobility constraints, dual responsibility, poor management ability, risk-taking ability, and so on. They do not lack managerial abilities, but they do lack promotional abilities, which they must improve. Another issue that women entrepreneurs face is a lack of raw materials and finance. The technology used by female entrepreneurs is of poor quality, and they lack technical knowledge. Other issues they face include transportation issues, insufficient power, and telecommunications. Women entrepreneurs' primary concern is marketing. There are numerous issues that women face at various stages of their business; beginning with their initial start-up and continuing to run their business.

1.1.3 Source of motivation:

Entrepreneurial motivation is the process by which an entrepreneur is activated and motivated to exert greater effort in order to achieve his or her entrepreneurial goals. In other words, entrepreneurial motivation refers to the internal forces or drives that influence the direction, intensity, and persistence of an entrepreneur's voluntary behaviour as an entrepreneur. To put it another way, a motivational entrepreneur will be willing to exert a specific level of effort (intensity) for a specific period of time (persistence) towards a specific goal (direction).

Entrepreneurs must be self-motivated in order to persuade investors that their ideas are viable. The desire and motivation to stay focused on the tasks at hand, as well as the willingness to work hard, are the keys to becoming a successful entrepreneur. Entrepreneurial systems grant more freedom than conventional ones. Entrepreneurs want to have a working structure that ensures more flexibility. They have more freedom to make choices that they think will benefit the venture in the long run.

Entrepreneurs have more authority, which also makes them self-accountable. Since they have these business ideas, they want to be involved in every aspect of it. From product development to ensuring a sustainable customer base, entrepreneurs have the final say in each of these decisions.

Entrepreneurs are motivated by creative control, which helps them achieve their goals. Every creative decision must be in line with the entrepreneurs' vision. For example, a product is launched to appeal to a younger demographic. To attract a specific audience, every creative decision must be made, from product design to marketing strategies.

Entrepreneurs are self - directed individuals who believe in their ideas and are enthusiastic about putting them into action. They act as a change agent in existing markets by developing better or new products/services. Entrepreneurs' motivations may differ, but they all believe in providing innovative business solutions. They overturn the current system by destroying existing markets with their innovative approaches.

1.1.4 Importance of Women Entrepreneurs:

Women entrepreneurs play a crucial role in economic and social development. Here are some of the key reasons why women entrepreneurs are important:

- Economic growth: Women entrepreneurs create jobs and contribute to economic growth. By starting their own businesses, women can generate income for themselves and their families, as well as provide employment opportunities for others.
- Innovation: Women entrepreneurs can bring new ideas and perspectives to the market, leading to innovation and growth. They may also have unique insights into the needs of women consumers, which can lead to the development of new and innovative products and services.
- Empowerment: Women entrepreneurs can serve as role models for other women, inspiring them to pursue their own entrepreneurial dreams. By breaking down gender stereotypes and promoting gender equality, women entrepreneurs can empower other women to achieve their full potential.
- Social impact: Women entrepreneurs may be more likely to create businesses that have a social or environmental impact. By prioritizing social and environmental responsibility, women entrepreneurs can contribute to positive change in their communities and beyond.
- Diversity: Women entrepreneurs bring diversity to the business world, which can lead to a more inclusive and equitable economy. By providing opportunities for women entrepreneurs, we can create a more diverse and vibrant business ecosystem.

Overall, women entrepreneurs are important because they contribute to economic growth, innovation, empowerment, social impact, and diversity. By supporting women entrepreneurs, we can create a more equitable and prosperous world for all.

1.2 LITERATURE REVIEW:

Sarfaraz, Faghih & Majd (2014) have shown a statistical relationship between women entrepreneurship and gender equality. They have used a correlation analysis to investigate how gender-related economic development and women entrepreneurial activities are related.

Raghuvanshi, Agrawal & Ghosh (2017) deal with the analysis of barriers to women entrepreneurship through a DEMATEL approach. This paper includes identifying barriers from earlier studies and explores possible casualties among them.

Sharma (2013) has shown a general study on women entrepreneurs in India. They have highlighted the social norms prevailing even to this date that needed prioritization and awareness.

Akehurst, Simarro & Mas-Tur (2012) have done research on women entrepreneurship in small service firms thereby having made a report on motivations, barriers and performance. Their research was undertaken using a relatively small sample of firms in one region of Spain. The paper contributes to a better understanding of business creation by women and the actors which are instrumental in their success.

García & Capitán (2016) deals with elements that contribute to boost female entrepreneurship through a prospective analysis. Their work aims to identify what environmental modulators elements favour and contribute to enhance female entrepreneurship from a gender perspective. They have shown a qualitative study that draws on 10 interviews in depth after being tested on their contents, from a relational perspective.

Singh & Raghuvanshi (2012) deals with the issues, challenges faced and given few works for empowerment through self-help groups. Their work mainly focuses on the area in and around Himachal Pradesh. Overview of the working of Self Help Groups (SHGs) in Himachal Pradesh

particularly focuses on various issues pertaining to women entrepreneur's issues, challenges and future perspective in India.

Vossenbergh (2013) explains the gender gap and how to close it. It mainly highlights the differences in promotions. This paper addresses two questions: Why does the gender gap in entrepreneurship persist? And, what does the literature suggest to us about the best ways to promote women's entrepreneurship? Based on a feminist perspective this paper argues that current women entrepreneurship promotion policies undoubtedly benefit individual women but when the gender bias in the context in which entrepreneurship is embedded, is left intact.

1.3 RATIONALE OF THE STUDY:

The rationale behind women entrepreneurship is widespread. Firstly, women entrepreneurs have the potential to contribute significantly to the economic growth of their communities and countries. By starting and running their own businesses, they create job opportunities for others and contribute to overall economic development.

Secondly, women entrepreneurs often bring unique perspectives and skills to their businesses, which can lead to innovation and new solutions to problems. They may also have a greater understanding of the needs of women consumers or be able to provide products or services that are specifically targeted to their needs.

Thirdly, women entrepreneurs can also serve as role models for other women and young girls, encouraging them to pursue entrepreneurship as a viable career path. They can help to break down gender stereotypes and promote gender equality by demonstrating that entrepreneurship is a viable option for women.

Finally, women entrepreneurs may also have the opportunity to create businesses that align with their personal values and priorities, such as work-life balance or social and environmental responsibility. This can lead to greater job satisfaction and fulfilment.

The purpose of this study is to learn more about the financial and knowledge constraints that women business owners in Lunglei encounter despite the government's efforts to support them through various programmes. The study can identify efficient solutions to address these issues and assist women entrepreneurs in learning about various government initiatives that can be advantageous to them by examining the difficulties and barriers they experience as

business owners. The study can also shed light on the sources of inspiration for female business owners as well as the motivations for their decision to pursue entrepreneurship as a career in Lunglei. This can give policymakers and stakeholders insight into the particular characteristics that affect female entrepreneurs in the area, which can aid them in creating tailored programmes and policies to support them. Overall, by assisting women in realising their entrepreneurial potential and overcoming the obstacles that stand in the way of their growth and success, this study can advance women's entrepreneurship in Lunglei and advance gender equality.

1.4 STATEMENT OF THE PROBLEMS:

Women entrepreneurs face a unique set of obstacles that limit their success and potential. Despite progress towards gender equality, women continue to confront institutional barriers that prevent them from participating in the labour force and starting businesses. These difficulties are exacerbated by barriers such as limited access to financial and networking resources, a lack of entrepreneurial training, and the necessity for specific vocational courses to improve existing approaches. Furthermore, women entrepreneurs prefer to rely on conventional financial sources, such as bank loans and microfinance, to support their firms.

Unfortunately, due to a lack of collateral and other discriminatory lending procedures, women entrepreneurs face considerable barriers to accessing these financial resources. Overall, women entrepreneurs have a disadvantage as compared to men, limiting their capacity to develop and expand profitable firms.

This is seen in research that reveals women entrepreneurs encounter barriers to financing because lenders perceive them as weak in managerial abilities and entrepreneurial acumen. The issue in this study is the financial and knowledge constraints that women company owners in Lunglei encounter, which impede the expansion and development of their enterprises. Despite government initiatives to aid female entrepreneurs, more research is still required to understand the particular difficulties and barriers they face in Lunglei and to come up with workable solutions.

1.5 OBJECTIVES OF THE STUDY:

1. To study the problems and challenges faced by women entrepreneurs.

2. To identify the source of motivation of women entrepreneurs.
3. To study the socio-economic condition of women entrepreneurs.
4. To identify the benefit of government scheme to women entrepreneurs.

1.6 RESEARCH METHODOLOGY:

1.6.1 Scope of the study:

The research is carried out in Lunglei, Mizoram. There are 78,537 inhabitants, 4,536 square kilometres of land, 56,607 literate people, and 62,103 major employees. (Directorate of Economic and Statistic, Mizoram, 2020).

1.6.2 Sampling:

The sample size indicated the number of elements selected for the investigation. In this study, 21 participants who agreed to participate and share their opinions on the topic were chosen.

Data collection:

Primary data:

The primary data were gathered using a structural questionnaire that was distributed via Google Form.

Secondary data:

Multiple secondary sources were used to compile the data. Understanding the idea and achieving the goals was made much easier by published journals, existing research articles, and numerous websites on the internet.

1.7 LIMITATION OF THE STUDY:

- The study is based only on the responses of 40 people.
- There is extremely little time for data collection
- The data collected may be biased.

CHAPTER 2

ANALYSIS AND INTERPRETATION OF DATA

The present research focuses on the challenges faced by women entrepreneurs and how effective they are in dealing with such challenges based on the influence of internal and external surroundings. In order to do this the primary data was collected from the women entrepreneurs. The next stage was to analyse the data in light of the current research's goals. In this chapter, the analysis and a thorough description of it are presented.

2.1 Demographic profile:

A demographic profile provides details about research participants and is necessary to assess if the participants are a representative sample of the target population for the purposes of generalisation.

Table 2.1. Demographic profile of the respondents.

Particulars	Classification	No. of respondents	Percentage %
1. Age group	15-29	12	57.2
	30-44	7	33.3
	45-59	2	9.5
	Above 60	0	0
2. Educational status	Illiterate	0	0
	Class 1-5	1	4.8
	Class 10	4	19
	Class 12	4	19
	Under-Graduate	9	42.9
	Post-Graduate	3	14.3

3. Marital status	Single	13	61.9
	Married	5	23.8
	Divorced	2	9.5
	Widowed	1	4.8
4. Experience	0-3	10	47.6
	3-5	5	23.8
	6-9	2	9.6
	Above 10	10	19
5. Business sector	Manufacturing	7	33.3
	Services	1	4.8
	Distribution	6	28.6
	Others	7	33.3

Source: Primary data

Interpretation:

The demographic profile of the respondents is created for this study based on their age, level of education, marital status, work experience, and industry. The data above show that the age range of the majority of respondents (57.2%) is between 15 and 29. This shows that there is no set age at which one cannot start a business. This indicates there is no particular age limit for starting a business. A young individual or an older person could be an entrepreneur.

42.9% of respondents indicated that they are undergraduates, indicating that the majority of them started their businesses before completing their education. Additionally, 19% of respondents each successfully completed HSSLC and HSLC. The remaining 14.3% and 4.8% of the sample are made up of respondents who are post-graduate and in classes 1–5. The absence of illiterates among the respondents is a promising development.

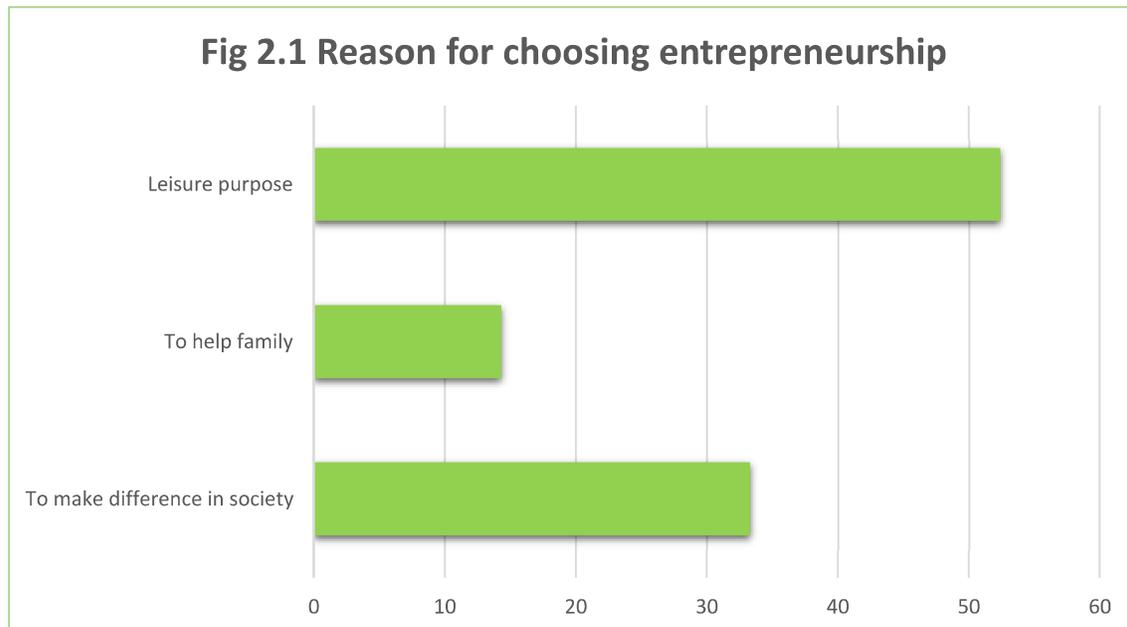
The majority of respondents (61,9%) are single, followed by married people (23,8%), divorcees (9.5%), and widows (4.8%), it can also be revealed.

The majority of respondents (47.6%) have worked for at least three years, followed by those with four to five years of experience (23.8%), according to another finding. The vast majority of respondents (33.3%) run businesses in both the manufacturing and other industries.

2.2 Reason for choosing entrepreneurship

Table 2.2. Reason for choosing entrepreneurship

Particulars	No. of respondents	Percentage %
Make a difference in society	7	33.3
To help family	3	14.3
Leisure purpose	11	52.4
Total	21	100



Source: Primary data

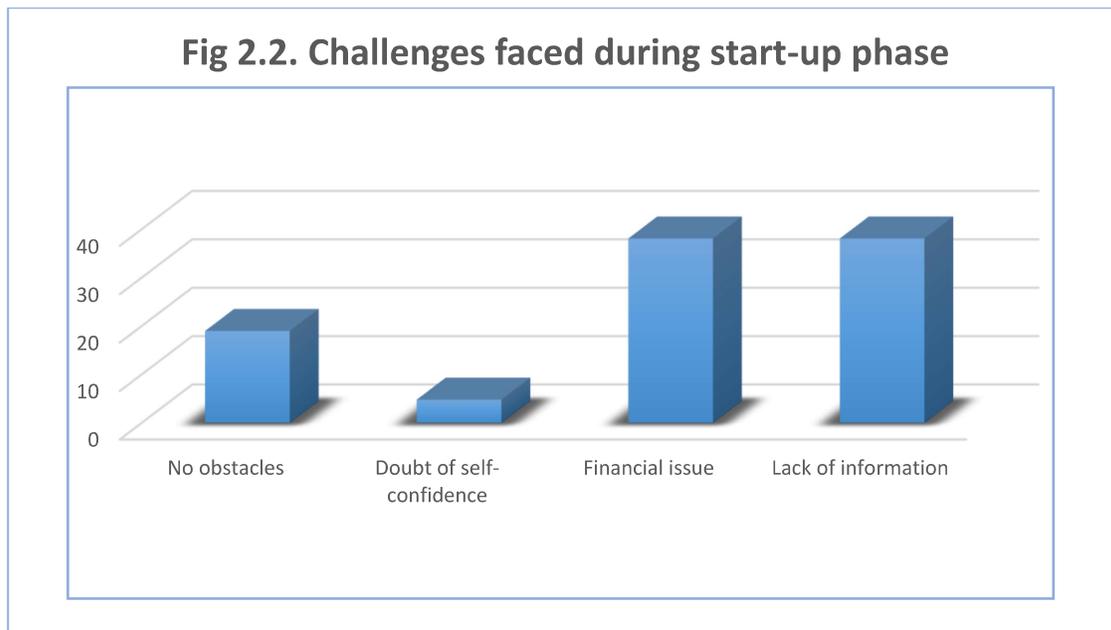
Interpretation:

Table 2.2 and Fig. 2.1, which are shown above, show that the majority of respondents—52.4%—pursue entrepreneurship for leisure, 33.3%—do so in order to make a difference in society, and 14.3%—do so in order to support their families.

2.3. Challenges faced during start-up phase

Table 2.3 Challenges faced during start-up phase

<i>Particulars</i>	No. of respondents	Percentage %
<i>No obstacles</i>	4	19
<i>Doubt of self-confidence</i>	1	4.8
<i>Financial issue</i>	8	38.1
<i>Lack of information</i>	8	38.1
Total	21	100



Source: Primary data

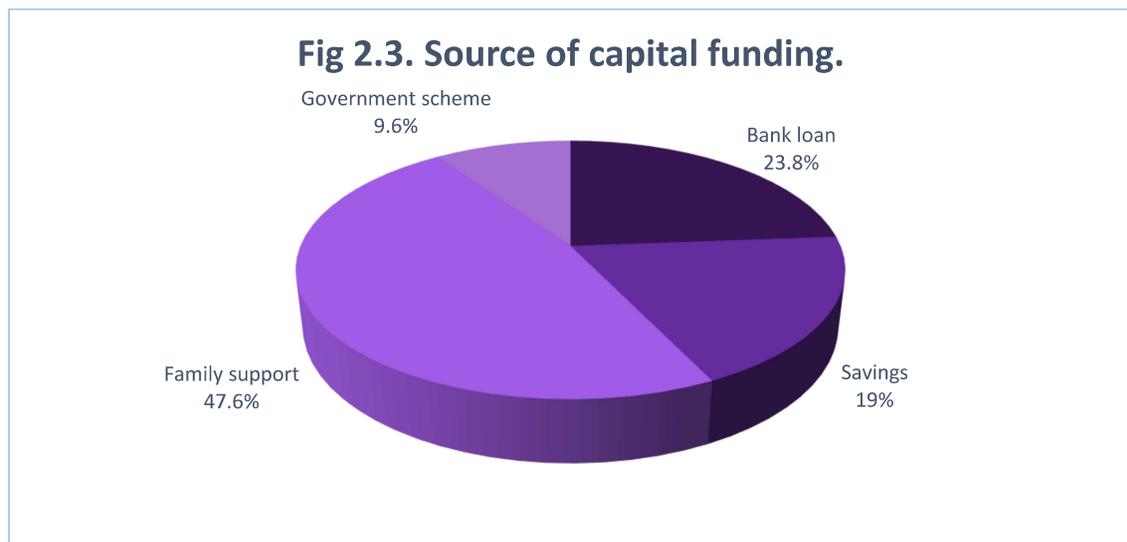
Interpretation:

According to Table 2.3 and Fig. 2.2, the respondents encountered a variety of challenges as their firms got off the ground. Financial difficulties and information gaps rank as the two most difficult concerns, with a proportion of 38.1% each. Self-confidence issues make up the remaining 4.8%. Fortunately, 19% of the respondents said they had not had any difficulties.

2.4 Source of capital funding

Table 2.4. Source of capital funding.

Particulars	No. of respondents	Percentage %
Bank loan	5	23.8
Savings	4	19
Family support	10	47.6
Government scheme	2	9.6
Total	21	100



Source: Primary data

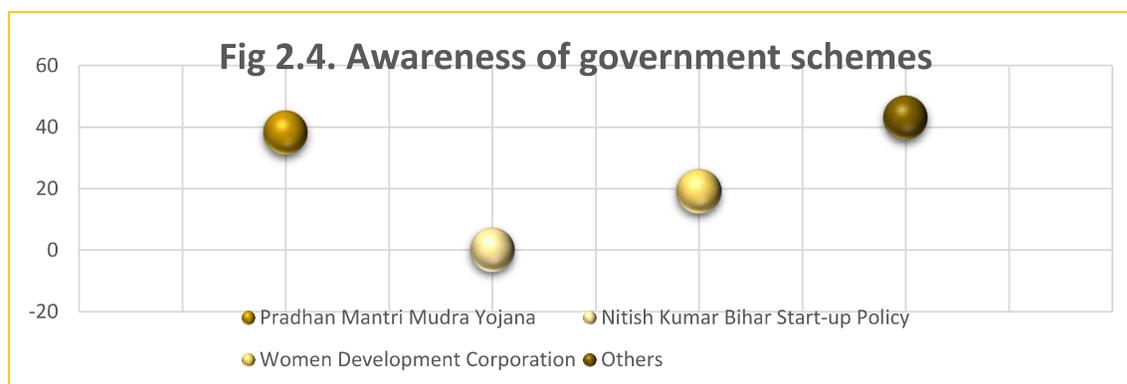
Interpretation:

According to Table 2.4 and Fig. 2.3, the majority of respondents (47.6%) receive their capital funding from their families. The remaining respondents (9%), 19%, and 23.8% acquired their capital funding through bank loans and government programmes, respectively.

2.5 Awareness of government schemes

Table 2.5. Awareness of government schemes

Particulars	No. of respondents	Percentage %
Pradhan Mantri Mudra Yojana (PMMY)	8	38.1
Nitish Kumar Bihar Start-up Policy	0	0
Women Development Corporation (WDC)	4	19
Others	9	42.9
Total	21	100



Source: Primary data

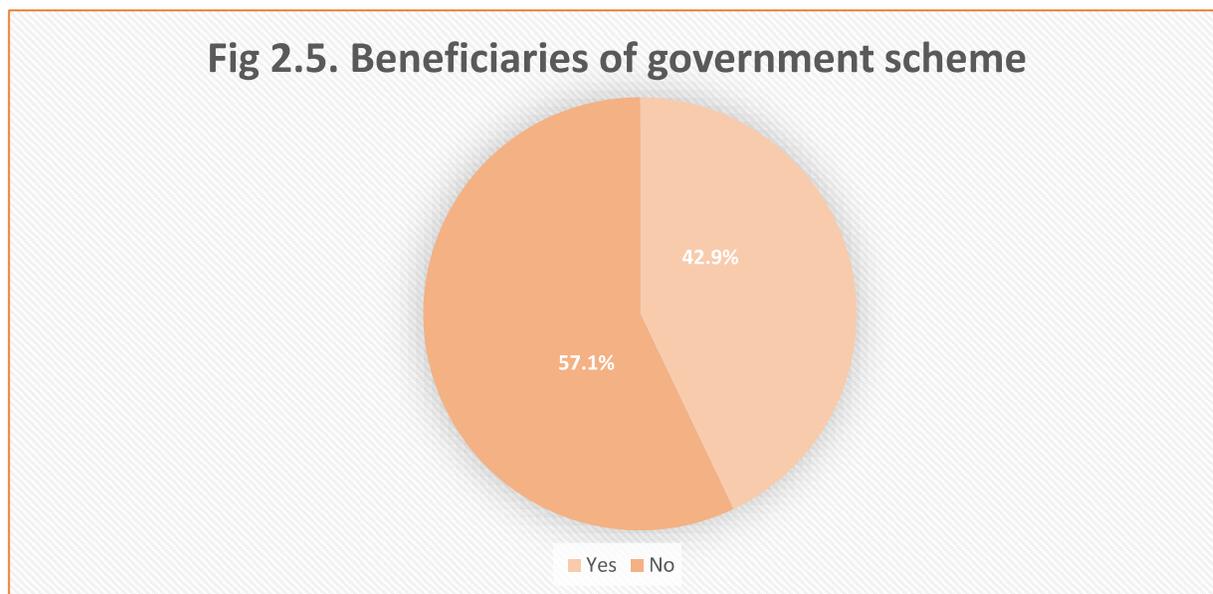
Interpretation:

The government programme that the respondents are aware of is listed in Table 2.5 and Fig. 2.4. Of those, 19% are aware of the Women Development Corporation (WDC), and 38.1% are aware of the Pradhan Mantri Mudra Yojana (PMMY). The remaining 42.9% are aware of additional government initiatives.

2.6 Beneficiaries of government scheme

Table 2.6. Beneficiaries of government scheme.

Particulars	No. of respondents	Percentage %
Yes	9	42.9
No	12	57.1
Total	21	100



Source: Primary data

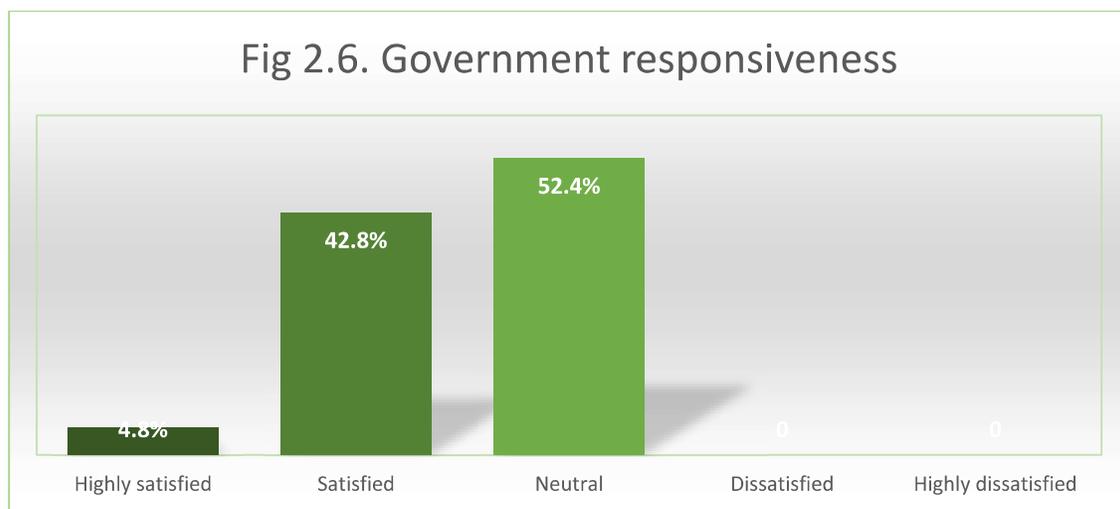
Interpretation:

The respondents who have benefited from any government programme are listed in Table 2.6 and Fig. 2.5. 42.9% of respondents reported receiving government benefits, while 57.1% of respondents said they did not.

2.7 Government responsiveness

Table 2.7. Government responsiveness

Particulars	No. of respondents	Percentage %
Highly satisfied	1	4.8
Satisfied	9	42.8
Neutral	11	52.4
Dissatisfied	0	0
Highly dissatisfied	0	0
Total	21	100



Source: Primary data

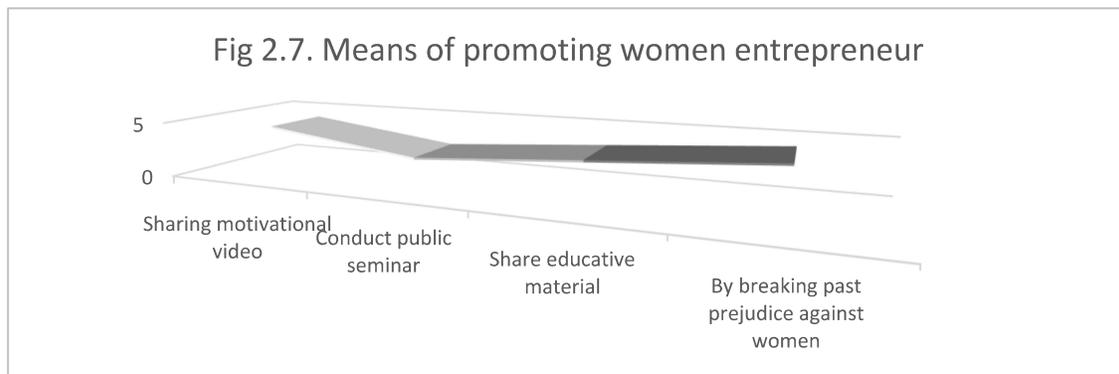
Interpretation:

The percentage of government measures to encourage female entrepreneurs is shown in Table 2.7 and Fig. 2.6. 52.4% of those who responded do not have an opinion, 42.8% are pleased with how the government is performing its duties, and 4.8% are very or highly satisfied. No respondents express dissatisfaction with the role of government, which could be seen as a positive trend.

2.8 Means of promoting women entrepreneur

Table 2.8. Means of promoting women entrepreneur.

Particulars	No. of respondents	Percentage %
Sharing motivational video	5	23.8
Conduct public seminar	7	33.3
Share educative materials (presentation and books)	6	28.6
By breaking past prejudice against women/girls	3	14.3
Total	21	100



Source: Primary data

Interpretation:

The educational system that respondents want to employ to educate other women in order to help women entrepreneurs is shown in Table 2.8 and Fig. 2.7. The majority of respondents, 33.3%, want to hold open seminars. This is followed by 28.6% of respondents who want to share educational information with others via presentations and publications, and 23.8% of respondents who want to share motivational movies. 14.3% of respondents wish to remove prejudice against women so they have more choices.

2.9 Difficulties in balancing professional and family life

Table 2.9. Difficulties in balancing professional and family life.

Particulars	No. of respondents	Percentage %
Very difficult	3	15
Difficult	4	20
Manageable	6	30
Easy to manage	6	30
Extremely manageable	1	5
Total	21	100

Source: Primary data

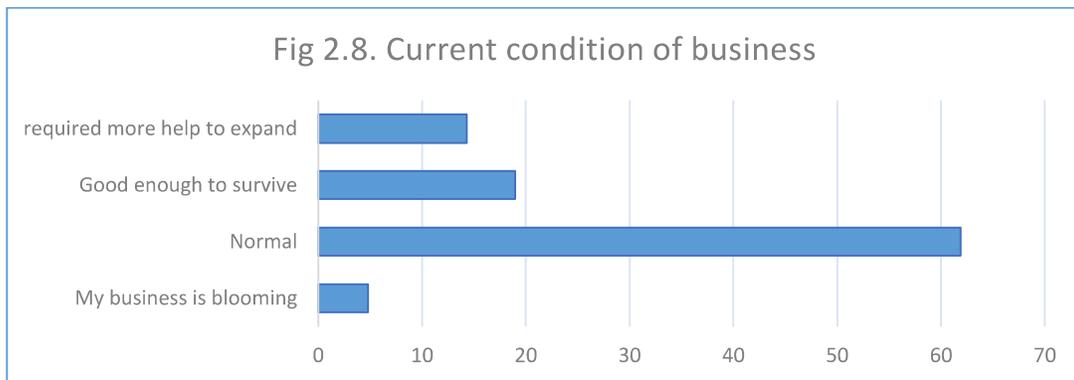
Interpretation:

Responses to the question of how challenging it is to balance work and family life are displayed in Table 2.9. 30% of respondents said they could do both simultaneously, 30% said it was simple to handle both, and 5% said it was very simple to handle. 20% of respondents believe they struggle to handle both, while 15% say they are unable to complete either.

2.10 Current condition of business

Table 2.10. Current condition of business.

Particulars	No. of respondents	Percentage %
My business is blooming	1	4.8
Normal	13	61.9
Good enough to survive	4	19
Required more help to expand	3	14.3
Total	21	100



Source: Primary data

Interpretation:

The respondents' current situation and the productivity with which their business is operating were shown in Table 2.10 and Fig. 2.8. 61.9% of respondents say their companies are producing a usual profit, 19% say their profits are enough to keep them alive, and 4.8% say their companies are at their peak or highest point. Unluckily, 14.3% of the responders required more help to expand.

CHAPTER 3

RESULTS AND DISCUSSIONS

The findings and debates related to "Problems and challenges faced by women entrepreneurs in Lunglei, Mizoram" are presented in this chapter. It looks at the issues and difficulties that women entrepreneurs encounter as well as their sources of inspiration. It also covers the socioeconomic status of female entrepreneurs and the advantages of government programmes for them.

57.2% of the respondents are between the ages of 15 and 29. This shows that there is no set age at which one cannot start a business. An entrepreneur could be a young person or an elderly person. Additionally, 61.9% of the population is single, followed by married people (23.8%), divorcees (9.5%), and widows (4.8%).

Regarding their educational status, the respondents have successfully completed HSSLC and HSLC (19% each) classes, making up 42.9% of the total. The remaining 14.3% and 4.8% of the sample are made up of respondents who are post-graduate and in classes 1–5. The absence of illiterates among the respondents is a promising development.

The majority of respondents (47.6%) had worked for at least three years, followed by those with four to five years of experience (23.8%), according to another report. The vast majority of respondents (33.3%) run enterprises in both the manufacturing and other industries.

Many of the respondents prefer to become entrepreneurs because of the following factors: 52.4% pursue entrepreneurship for pleasure, 33.3% do so to improve society, and the remaining 14.3% do so to support their families.

The responders' state at the moment 61.9% of respondents say their companies are producing a regular profit, 19% say their profits are enough to ensure their existence, and 4.8% say their companies are at their peak or highest point. Unluckily, 14.3% of the responders required more help to expand.

Financial difficulties and informational disparities, which together account for 38.1% of the hurdles experienced by women entrepreneurs, are followed by self-confidence issues, which make up the remaining 4.8%. The respondents also reported difficulty juggling work and family obligations, with only 30% of them able to do so simultaneously, 30% finding it

easy to do so, and 5% saying it was very manageable. 20% of respondents believe they struggle to handle both, while 15% say they are unable to complete either. Fortunately, 19% of the respondents said they had not had any difficulties.

It is also found that the respondents (47.6%) get their capital fund from their families, while 23.8% obtained it through bank loans, and the remaining respondents 19% and 9.6% obtained it through savings and government scheme.

The role of government in empowering women entrepreneurs and the benefits they receive from them are also studied, with the finding or result that government made many schemes, among which women entrepreneurs are aware of 38.1% of the Pradhan Mantri Mudra Yojana (PMMY) and 19% of the Women Development Corporation (WDC). Also aware of other government initiatives are the remaining 42.9%. While 42.9% of respondents received government benefits, 57.1% of respondents said they did not. 4.8% of whom are very or highly satisfied with how the government is performing, making the overall satisfaction rate for the government at 42.8%. The fact that no respondents are dissatisfied with the function of government, despite the fact that 52.4% of respondents lack an opinion, could be seen as a positive trend.

The respondents' responses on the educational system that women entrepreneurs want to have to support other women business owners show that 33.3% of them want to hold public seminars, followed by 28.6% who want to provide educational materials through presentations and books, and 23.8% who want to share motivational videos. 14.3% of respondents wish to remove prejudice against women so they have more choices.

CHAPTER 4

SUGGESTIONS AND CONCLUSIONS

SUGGESTIONS:

Here are a few suggestions for women entrepreneurs:

- Start an E-commerce Business: With the growth of the internet and online shopping, starting an e-commerce business is a great opportunity for women entrepreneurs in India. They can launch a multi-product online store or a niche e-commerce site selling goods they are enthusiastic about.
- Set up a Home-based Business: Another option for women entrepreneurs is to set up a home-based business. This could include starting a catering service, designing and selling hand-made products, or offering freelance services such as graphic design or content writing.
- Become a Social Media Influencer: If a person is active on social media, they may use their fan base to establish themselves as an influencer. This might entail producing content, promoting companies and goods, and generating income through sponsored postings.
- Start a Health and Fitness Business: The need for health and fitness facilities is expanding. A person can open a yoga or fitness studio, offer nutrition consulting services, or sell health and fitness products.
- Become a financial advisor: There is a significant chance for women entrepreneurs to enter this field due to the growing demand for financial planning and management. This could be providing services for financial planning, tax planning, or investment counselling.

The most crucial thing to keep in mind is to locate a business concept that fits with your passion and hobbies, then put in a lot of effort to make it profitable.

CONCLUSIONS:

This study sheds light on the challenges experienced by female business owners in Lunglei. In conclusion, it is crucial to acknowledge the essential role that female entrepreneurs play in the business sector. Despite obstacles including a lack of capital and gender bias, female entrepreneurs are shattering stereotypes and creating prosperous companies. They launch and grow businesses more quickly than their male counterparts, creating money and jobs in their local communities. Additionally driving innovation and social change, women entrepreneurs are addressing societal issues and promoting inclusive economic growth.

To support women entrepreneurs, policymakers and stakeholders need to adopt a holistic approach that takes into account the various factors that shape women's entrepreneurship. This includes creating an enabling environment that fosters women's entrepreneurship, promoting access to financing, building supportive networks and mentorship programs, and addressing gender-specific barriers that women face in starting and growing businesses.

By granting them access to funding, mentorship, and networking opportunities, governments and other organisations need to do more to support and promote female entrepreneurs. By doing this, we can build a more diverse and inclusive business environment that is advantageous to everyone.

Overall, promoting women's entrepreneurship is not just an issue of social fairness but also a necessity for the economy. By supporting women entrepreneurs, we can unleash their potential and provide huge economic and social benefits for society. In the end, the economy as a whole gain from the success of female entrepreneurs in addition to the individuals who are involved.

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QUESTIONNAIRE- 1

1. Which age group do you belong to?
 - a) 15 – 29 years
 - b) 30 – 44 years
 - c) 45 – 59 years
 - d) 60+ years

2. What is your highest qualification?
 - a) Uneducated
 - b) Class 1st to 5th
 - c) SSC (10th)
 - d) HSC (12th)
 - e) Under-Graduation

3. What is your Marital Status?
 - a) Single
 - b) Married
 - c) Divorced
 - d) Widowed

4. How long you have been running your business?
 - a) 0-3 years
 - b) 3-5 years
 - c) 6-9 years
 - d) 10+ years

5. In which sector you are doing business?
 - a) Manufacturing
 - b) Services.
 - c) Distribution
 - d) Other

6. What made you choose doing your own business?

- a) Make a difference in society.
- b) To help family
- c) Leisure purpose

7. What were the challenges you faced during the start-up phase in your business?

- a) No obstacles
- b) Doubt of self-confidence.
- c) Financial issues
- d) Lack of information

8. How did you fund your business?

- a) Bank Loan
- b) Savings
- c) Family support
- d) Government schemes

9. Mark the government schemes you are aware of?

- a) Pradhan Mantri Mudra Yojana (PMMY)
- b) Nitish Kumar Bihar Start up Policy
- c) Women Development Corporation (WDC)
- d) Others

10. Are you a beneficiary under any of the government scheme?

- a) Yes
- b) No

11. Rate the role of government in promoting women entrepreneurship.

- a) highly satisfied
- b) satisfied
- c) neutral
- d) dissatisfied
- e) highly dissatisfied

12. How would you like to educate other women take up entrepreneurship roles?

- a) Sharing motivational videos.
- b) Conduct public seminars.
- c) Share educative materials (such as presentations and books)
- d) by breaking past prejudice against women/girls

13. Please indicate your response up to what extent do you agree on how difficult it is to balance professional and family life?

- a) Very difficult
- b) Difficult
- c) Manageable
- d) Easily manageable
- e) Very easily manageable

14. How well is your business operating currently?

- a) My organization is blooming
- b) Just running.
- c) Normally
- d) Good enough to survive
- e) Require more help to expand business