

A STUDY OF WOMEN ENTREPRENEURS IN HNAHTHIAL TOWN

**A Project Report
Submitted for partial fulfillment of
Course No – GEOG-603**

Submitted by

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Hnahthial: Mizoram

2024

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2024

CERTIFICATE

I hereby certify that the present dissertation entitled “*A Study of Women Entrepreneurs in Hnahthial Town*” was carried out by Any Lalngaihawmi, VI Semester, Roll No. 2111BA001 VI semester student for partial fulfillment of the degree of Bachelor of Arts in Geography.

It is certified that the dissertation is a bonafide study of the student to the best of our knowledge and belief.

And, it is further recommended that the dissertation be placed before the examiner for evaluation.

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Dated: 25.04.202

Place: Hnahthial

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Lastly, my deepest thanks go to Almighty God for his numerous blessings in giving me sound physical health and opportunities to complete my work.

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CHAPTER- I

INTRODUCTION

1.1. INTRODUCTION TO WOMEN ENTREPRENEURSHIP

Women entrepreneurship is the process in which women initiate a business, gather all resources, undertake risks, face challenges, provide employment to others and manage the business independently. According to the definition given by the Government of India – “A women 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 employment generated to women” (GOI 2006)¹. Approximately 1/3rd of the entrepreneurs in the world are women entrepreneurs. The number of self-employed women has steadily increased over the past three decades. Even though female entrepreneurship and the formation of female-owned business networks are steadily rising, there are several challenges and obstacles that female entrepreneurs face.

In Mizoram, until recently the economic role of women did not attract much attention because much of women’s work was done at home or outside the formal economy. Although women constitute a significant part of the workforce in Mizoram their participation in the process of economic development was not given due importance (Lalhriatpuii, 2010).

Since the last few decades, the traditional society of India and the status of women have been undergoing a series of changes. Urbanization, education, migration and other socio-economic factors are changing the original arena of Indian society and female participation in different areas and employment pattern in India. With increased participation of women in the labor force, the economic role of women has improved over the years in India, as well as in Mizoram. Many women run small family business or micro enterprises which require little initial capital and often involve the marketing of food articles and handicrafts produced under the domestic system. They are engaged in different kinds of business activities and small entrepreneurship- handloom and handicraft, floriculture, tailoring, beauty parlor etc. In all parts of Mizoram there are more females than males to be seen managing and running shops, tea stalls, restaurants and other variety stores (Colbert, 2008).

¹ Definition of Government of India, 2006

1.2. OBJECTIVES OF THE STUDY

The main purpose of the study is to analyze and measure the status and level of women in Entrepreneurship in Hnahthial town. Certain specific objectives have been developed to guide and delineate the path of the work. The major objectives of the study are as follows:

1. To examine the status of women entrepreneurs in Hnahthial town
2. To study the economic condition of women entrepreneurs in Hnahthial town
3. To identify the problem faced by women entrepreneurs in Hnahthial town
4. To suggest suitable measures to improve and promote women entrepreneurs in Hnahthial town

1.3. SOURCE OF DATA

The study mainly depends on primary data collected during February and March, 2024. Information and data required for the study are obtained from field surveys through a well-framed schedule. However, primary source plays a more important role in this study which have been collected through scheduled and field observation.

A structured schedule has been prepared to find out specific answers and to make the results easier to analyze. Field observation is very important to find out the actual ground truth and to supplement our questionnaire.

Secondary sources of data have been collected mainly from government offices, Bulletins, and Statistics from the market office of Hnahthial town. Most of the secondary data such as the total number of shops, type of business, male and female participation, etc. are obtained from the market office of Hnahthial.

And, to get a clear picture of the study area, diagrams, figures, and Photographs are placed wherever felt necessary which have been obtained.

1.4. METHODOLOGY

Since the study mainly depends on the data collected from the survey, a total of 100 women entrepreneurs were selected for data collection which comprises 50 percent of the total women entrepreneurs in Hnahthial town (200). The stratified Random Sampling Method was used for the selection of samples. Firstly, the total 200 populations are stratified into 11 Stratus based on the type of business such as Market, Home appliance, Clothing, Wholesale, Grocery, Electronic, Tailoring, Makeup, Drug

store, Restaurant and Hawker. Secondly, from each Strata, 50 percent of the strata population is taken for the sample as shown in Table 1.1.

Table 1.1 Sample size

Types of Business	Total Entrepreneurs	Total Sample
Market	52	26
Home appliance	2	1
Clothing	22	11
Wholesale	10	5
Grocery	24	12
Electronic	2	1
Tailoring	16	8
Makeup	12	6
Drug store	10	5
Restaurant	22	11
Hawker	28	14
Total	200	100

Source: Field Survey, 2024

Various methods and techniques have been employed for the calculation and tabulation of data about Women Entrepreneurs. Different techniques of correlation have been used for analyzing the relationship of various variables such as income and education, income and family structure, etc. Different statistical techniques like simple mean, percentile, and average have been employed for tabulating and analyzing data. For determining the total residential area of the region, a Digital Planimeter has been employed. Likewise, various G.I.S techniques have been employed for the construction of the study area map.

1.5. LITERATURE REVIEW

Hagen (1962)² attempted to study the origin of entrepreneurs in many countries. He noted that the entrepreneurs have emerged mainly from a particular socio-economic class. Further, in the Indian context, the leading business communities like Parsis, Marvaris and Sindhees have been found to have a deep desire to engage in industrial activities.

² Hagen, E. (1964): On the Theory of Social Change.

Tambunan (2009)³ focused mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing countries SMEs are gaining overwhelming importance; more than 95 percent of all firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints, and most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes.

Women Entrepreneurship: Issues and Policies, Promoting Entrepreneurship and Innovative SMEs in A Global Economy: Towards A More Responsible and Inclusive Globalization (June 2004)⁴. The report depicts that women entrepreneurs play an important role in the entrepreneurial economy, both in their ability to create jobs for themselves and to create jobs for others. Specific obstacles to women entrepreneurship specified in this study were: type of education, lack of role models in entrepreneurship, gendering of entrepreneurship, weak social status, competing demands on time and access to finance. This report suggests the by improving the position of women in society and promoting entrepreneurship will increase the ability of women to participate in the labor force by ensuring the availability of affordable child care and equal treatment in the work place.

Cphoon, Wadhwa and Mitchell (2010)⁵ presented a detailed exploration of men & women entrepreneurs' motivations, 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, a long-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 & financial support of business partners, experiences & well-developed professional network.

³ Tambunan, T, (2009): Women entrepreneurship in Asian developing countries: Their development and main constraints.

⁴ 'Women Entrepreneurship: Issues and Policies, Promoting Entrepreneurship and Innovative SMEs in a Global Economy: Towards a More Responsible and Inclusive Globalization.

⁵ Cphoon, Wadhwa & Mitchell, (2010): The Anatomy of an Entrepreneur- Are Successful Women Entrepreneur Different from Men.

Krishnamoorthy and Balasubramani (2014)⁶, identified the important women entrepreneurial motivation 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.

Surinder (2008⁷) 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.

Dasgupta (2005)⁸ revealed that women labor force participation rate in rural India was negatively influenced by education, ownership of land, age and number of young (below 5 years) in household. Monthly per capita expenditure negatively affected the decision to participate in the labor force and was of greater significance for BPL households. Also, wage rate had a negative effect on women labor force participation, but was only significant for BPL households.

Sinha depicts the various problems which are faced by the women entrepreneurs from the starting to the functioning of the enterprise. Some of the problems analyzed in this article are over burden with family responsibilities like extra attention to husband, children and in laws which take away a lots of their time and energy, Male dominated society, lack of proper education due to which women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish, Social barriers, Shortage of raw materials, Tough competition and Lack of self-confidence. Due to the corrupt government officials there were procedural delays

⁶ Krishnamoorthy, V and Balasubramani, R (2014): Motivational factors among women entrepreneurs and their entrepreneurial success.

⁷ Surinder, S (2008): An Insight into The Emergence Of Women-owned Businesses as An Economic Force in India.

⁸ Dasgupta, P. (2005): Female Labor Supply in Rural India: An Econometric Analysis.

for various licenses, electricity, and water and shed allotments legal formalities have also become a major barrier for women entrepreneurs⁹.

Bhardwaj *et al.* (2004)¹⁰ in their study revealed the major hurdles that the women face during starting and running a company generally come from financing and balancing of life. The other hindering external factors include gender discrimination, inaccessibility to information, training opportunities, infrastructure etc. Some internal factors like risk aversion by women, lack of confidence, lack of vision of strategic leader etc. can also create obstacles for the women entrepreneurship development. This study suggested that government should set some priorities for women entrepreneurs for allocation of industrial plots, sheds and other amenities, and precautionary measures should be undertaken to avoid the misuse of such facilities by the men in the name of the women.

1.6. CHAPTERIZATION

To have a better understanding, the present work has been divided into different chapters having different chapter titles. The first chapter as the title name 'General Introduction' suggests, is mainly concerned with the introduction of the study. In the introduction chapter, a general description of Women entrepreneurs, the main objectives of the study, source of data, methodology, literature review, and organization of the study have been included.

The second chapter deals with the geographical aspects of the study area which includes location and extent, history, physiography, drainage, climate, and demography. These geographical features have a huge impact on the economic activity of the study area.

The third chapter deals with the analysis of profiles of Women entrepreneurs including the number of women entrepreneurs, their age, marital status, their social status, their motivation, their family structure etc.

Chapter four concentrates on the economic conditions of women entrepreneurs in the study area such as their income, expenditure, and factors that affect the income of women entrepreneurs in the study area.

⁹ Sinha, A. (2015): What are the problems faced by Women Entrepreneur in India?

¹⁰ Bhardwaj, G, N., Parashar, S., Pandey, D., and Sahu, P. (2004): Women Entrepreneurship in India: Opportunities and Challenges.

The fifth covers the major problems faced by Women Entrepreneur in the study area. Suggested solutions provided for those problems have been discussed in this chapter.

The sixth and last chapter is devoted for highlighting the major findings of the study and finally, a brief conclusion has been presented in the last chapter.

CHAPTER-2

GEOGRAPHY OF THE STUDY AREA

Hnahthial Town is the district capital and administrative headquarters of Hnahthial District. The district is bounded on the north by Serchhip and on the south by Lawngtlai district, on the southeast by Saiha district, on the east by Myanmar. Hnahthial town is the administrative headquarters of the district. Hnahthial district is one of the 11th district in Mizoram with the least population

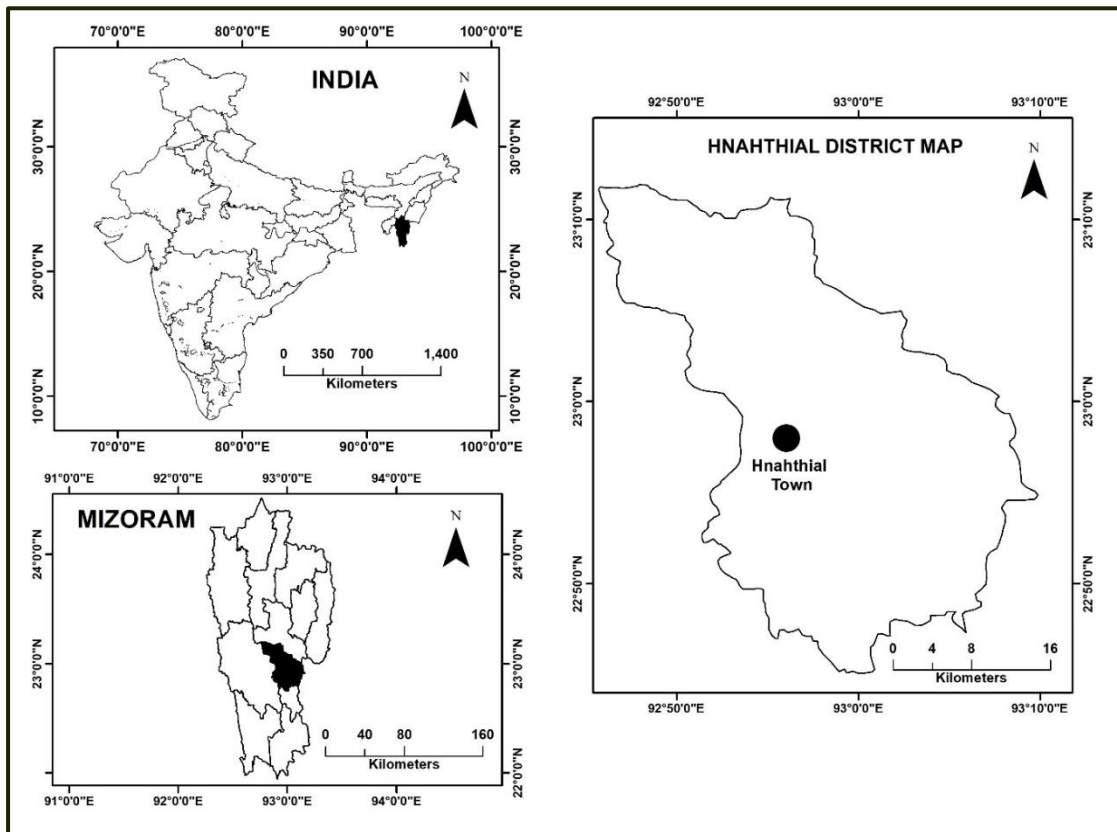
Hnahthial district is one of the eleven districts of Mizoram state in India. The creation of Hnahthial District was first notified on 12 September 2008 but until 2020, it remained non-functional despite several promises made by top political leaders and an all-out effort by the Hnahthial District Function Demand Committee to let the state government make it functional. Hnahthial district was made functional only 12 years later on 3 June 2019 with the creation of the office of the Deputy Commissioner.

2.1. HISTORY

For two decades from 1998 to 2018, the people of Hnahthial demanded for the creation of Hnahthial District through the District Demand Committee later in 2009 renamed as Hnahthial District Function Demand Committee which resorted to various means including Long March from Hnahthial to Aizawl, indefinite fasting, processions, public prayer meetings, Total Bandh (Vanglaini, 2019), Public Meetings (Vanglaini, 2019) memorandum and resolutions submitted to the Chief Minister (oneindia, 2019, the telegraph, 2019) blockade of NH 54, (ToI, 2019) holding press conferences (Vanglaini, 2020) and a series of talks held with the Chief Minister of Mizoram.

The Government of Mizoram had ordered creation of office of the Deputy Commissioners of Hnahthial District vide a notification dated 3 June 2019, after which the District started becoming operational and since then Hnahthial has become the headquarters of Hnahthial District. The newly formed Hnahthial District held a grand function on 18 October 2019 at the District Headquarter's HBSC Ground No 1 to celebrate creation of the long-awaited District.

2.2. LOCATION AND EXTENT



Map.2.1 Map Showing Location of the study area

2.3. PHYSICAL ASPECTS

Physiography: The longitudinal and latitudinal extent of Mizoram falls between $22^{\circ} 58' 57.36''$ N Latitude and $92^{\circ} 54' 40.68''$ E Longitude. The district is bounded on the North by Serchhip and on the west by Lunglei on the south by Lawngtlai district and on the East by Myanmar. The district is represented by a parallel to sub-parallel hill range trending North to South direction. The hills are steep and separated by rivers which flow either north to south creating deep gorges. Numbers of perennial streams flow through the districts from North to South and join the Kaladan River.

Climate:

Hnahthial town is located at an elevation of 818 meters above sea level, Hnahthial has a Humid subtropical, dry winter climate (Classification: Cwa). The district's yearly temperature is 25.42°C (77.76°F) and it is -0.55% lower than India's averages. The annual average humidity is 76.7%. Hnahthial typically receives about 241.09 millimeters (9.49 inches) of precipitation and has 198.62 rainy days (54.42% of the time) annually. The summers are much rainier than the winters in the town. The climate here is classified as Cwa by the Köppen-Geiger system. Precipitation is the lowest in January, with an average of 13.22 mm. The greatest amount of precipitation occurs in July, with an average of 584.59 mm. With an average temperature of 34.69°C, April is the hottest month of the year. The lowest average temperatures in the year occur in January when it is around 7.78°C. Between the driest and wettest months, the difference in precipitation is 666 mm. The variation in temperatures throughout the year is 7.5 °C¹¹.

Drainage:

The study area is drained by three major rivers and several streams and rivulets. Most streams originated from the highlands. Hnahthial town is surrounded by the Tuichang River in the eastern part, the Mat River in the western part, and the Koladyne River in the southeastern part.

2.4. HUMAN ASPECTS

There are twenty-seven inhabited towns and villages in the district with 5,846 families comprising 28,468 people. There are 14,208 men and 14,260 women. The district capital has 1,548 families with a population of 7,187 (Khangte, 2019). Hnahthial district has a population of 28,468 of which 7,187 (25.25%) live in urban areas. Hnahthial has a sex ratio of 1004 females per 1000 males. Scheduled Tribes make up 28,084 (98.65%) of the population. Christians are 28,217 (99.12%) while Muslims are 139 (0.49%) (Handbook, 2011) Mizo is the predominant language, spoken by 98.76 percent of the population as their first language (Census, 2011).

The human aspects of the whole town are beyond the main concern of the study topic, which is why data on human aspects of the whole town is obtained from

¹¹ Wikipedia contributors, "Lunglei," Wikipedia, The Free Encyclopedia, <https://en.wikipedia.org/w/index.php?title=Lunglei&oldid=889574487> (accessed May 28, 2019).

¹¹ K. C. Kabra (2008). Economic Growth of Mizoram: Role of Business & Industry. Concept Publishing Company

secondary sources. The below figures are based on the District Census Book (2011) Hnahthial sub- District, prepared by the Directorate of Census Operation, Mizoram. nahthial town population is dominated by the Mizo Tribe. Mizo (Duhlian Tawng) is the local speaking language of the town.

In 2011, there were 1,548 households in Hnahthial town with a total population of 7,187 persons. The sex ratio of the town is 988 females per 1000 males with a total Male population of 3,573 persons and a female population of 3,614 persons. Sex Ratio is an important determinant of population dynamics. There are 41 deficit females in every 1000 couples. The sex ratio of the study area is 0.6 percent higher than the State Sex Ratio (976).

Table 2.1. Population composition of Hnahthial town

NO OF HOUSEHOLDS	TOTAL POPULATION			SEX RATIO	POPULATION DENSITY
	Males	Females	Total		
1,548	3,573	3,614	7,187	988 females/ 1000 males	26.5 persons/ sq. km (Estimate)

Source: District Census Book (2011) & Indian Village Directory, 2024

According to census 2011 information the sub-district, the Total area of Hnahthial subdivision is 985 km² including 975.39 km² rural area and 10.00 km² urban area. Hnahthial subdivision has a population of 26,113 people, out of which the urban population is 7,187 while the rural population is 18,926. Hnahthial subdivision has a population density of 26.5 inhabitants per square kilometer. There are about 5,382 houses in the sub-district, including 1,548 urban houses and 3,834 rural houses.

When it comes to literacy, 82.22 percent population of the Hnahthial subdivision is literate, out of which 82.71 percent of males and 81.73 percent of females are literate. There are about 25 villages in Hnahthial subdivision

Table-2.2. Literacy Rate of Hnahthial Town

Males	Female	Total
82.71%	81.73%	82.22%

source: Indian village directory, 2024

As shown in Figure 2.1, Males are more literate than Females in the Hnahthial Sub-Division. The Male literacy rate (82.72%) is 1.19 percent higher than the female literacy rate (81.73%). It shows the study area needs to take steps to improve female education.

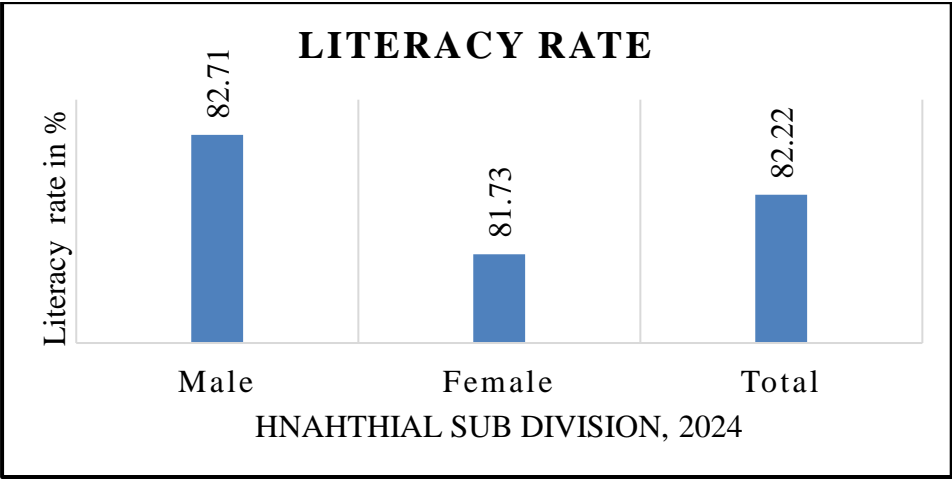


Figure 2.1. Comparative figure showing literacy rate

CHAPTER-3

PROFILES OF WOMEN ENTREPRENEURS

This chapter will deal with the profiles, nature, and characteristics of women entrepreneurs in Hnahthial town. This includes various aspects such as the number, age, marital status, education, family structure, family support, time spent for business, source of funds, and motivating factors of Women entrepreneurs. These different aspects and profiles of Women Entrepreneurs will give us a deep understanding of them and lay a foundation for analyzing and studying the conditions of women entrepreneurship in the Market of the Hnahthial district.

3.1. NUMBER OF WOMEN ENTREPRENEURS

As mentioned earlier in the introduction part, due to urbanization, education and various changes in Indian society. Even in a Mizo society, there are more females than males to be seen managing and running shops, tea stalls, restaurants, and other variety stores. This fact was proved by the data we collected from the Hnahthial town that more females had been seen managing and running various shops, tea stalls, restaurants, and other variety stores.

Table 3.1. shows the number of women entrepreneurs and their differences from men entrepreneurs categorized in different layers based on the type of their business.

Table 3.1. Number of Women Entrepreneurs

Types of Business	Total Entrepreneurs	Total Sample
Market	52	26
Home appliance	2	1
Clothing	22	11
Wholesale	10	5
Grocery	24	12
Electronic	2	1
Tailoring	16	8
Makeup	12	6
Drug store	10	5
Restaurant	22	11
Hawker	28	14
Total	200	100

Source: Field Survey, 2024

Figure 3.1 reveals that the number of women entrepreneurs is highest in the market where various types of daily food items are sold. The second highest number is hawker i.e. 14 which is followed by Grocery (12), Clothing (11), Restaurant (11), Tailoring (8), Makeup (6), Wholesale (5), Drug store (5), Home appliance (1) and Electronic (1)

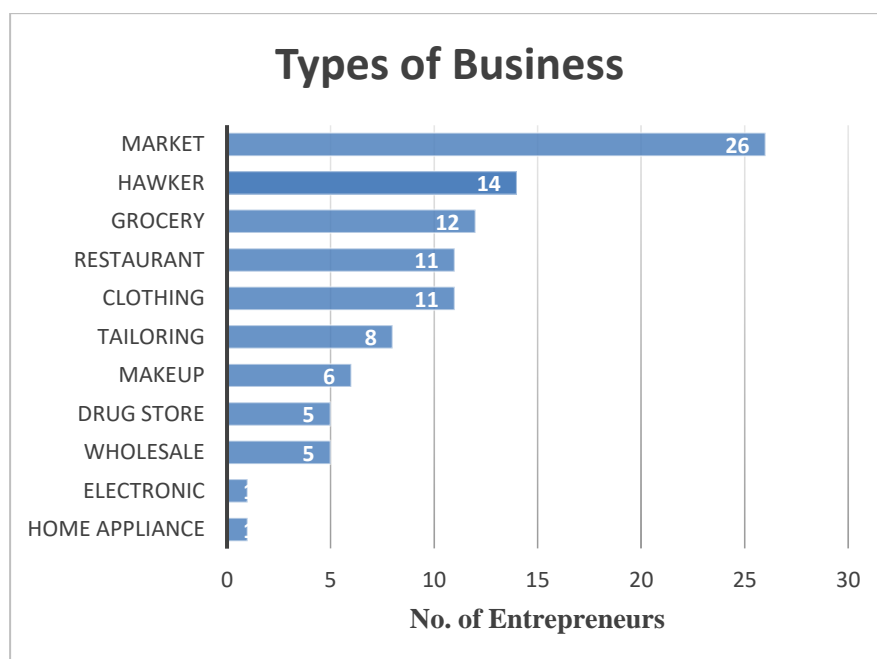


Figure 3.1. Number of Women Entrepreneurs

However, the most common reason is that, usually, Market business in Mizoram is not a big business like a big company which involves a huge amount of capital, the fund involved and the income is not very huge, specifically below Rs 50,000, therefore, it is not enough for a family to solely depend on. So, the women run the Market Business and the men work another job to supplement the Family Income or may earn a larger income than a Woman.

Among different shops and businesses, there are some businesses, that are wholly dedicated to Women, where men are not participating such as a Cosmetics Shop, beauty parlor, and a Flower shop. Generally, in different business categories, females are more engaged than males. However, in some businesses like Meat shop, Drug stores, bakery, Shoe Stores, and hawkers, men are highly participating and dominate this type of Business.

3.2. AGE

“Everyone would assume that it's our 20s when we are at our most energetic. But in reality, while you may have age on your side, busy social lives, late nights and a pretty poor diet can mean the opposite is true. In your 30s, you have more on your plate with juggling work and your family lives, but this can boost your energy with many people saying the more they have to do, the more energy they have to keep going." A spokesman for Vitamin Firm Health Span¹². From the above research findings, we can assume that Women entrepreneurs in their early 30s will be more energetic and may probably earn a larger income. And, we got the highest number of women entrepreneurs in that age range which can be seen in table 3.2.

Table 3.2. Age of Women Entrepreneurs

Age Range	No. of Women Entrepreneurs
25 and below	9
26-30	8
31-35	15
36-40	21
41-45	18
46-50	12
51 and above	17
TOTAL	100

Source: Field Survey, 2024

All the women entrepreneurs of Hnahthial town are mature. The average age of women entrepreneurs in Hnahthial town is 40 years. The youngest of them is 18 years old, while the oldest is 68. There are 9 women entrepreneurs aged below 25 years, 8 entrepreneurs between 26-30 years, and 15 of them between 31-35 years, the age range which is considered the most energetic age. The total 21 entrepreneurs are in the age range of 36-40, 18 persons are in the age range of 41-45, 12 persons in 46-50 and 17 women entrepreneurs are in the aged above 50 years.

¹² Gemma Francis (2015): *This is the age when you have the most energy - and it's older than you might think*, Mirror News, 30 NOV, <https://www.mirror.co.uk/news/technology-science/science/age-you-most-energy-its-6930938>

3.3. MARITAL STATUS

Marital status refers to whether an individual is married, single, divorced or widowed; it is an important variable in demographic segmentation¹³. This can highly influence the performance of the business. Married women are considered to be more experience but busier and more responsible for her family as compared to unmarried one. While, divorced and widowed women got some different social views on them, which may have an impact on their business.

Table 3.3. Marital Status of Women Entrepreneurs

Types of Business	No of Married	No of Unmarried	No of Divorced	No of Widowed
Market	19	6	1	0
Home appliance	0	1	0	0
Clothing	6	5	0	0
Wholesale	5	0	0	0
Grocery	6	6	0	0
Electronic	0	1	0	0
Tailoring	3	4	1	0
Makeup	1	4	1	0
Drug store	4	1	0	0
Restaurant	7	1	2	1
Hawker	11	1	2	0
TOTAL	62	30	7	1

Source: Field Survey, 2024

From Table 3.3, 62 percent of the total female entrepreneurs in the study area are married, 30 percent are unmarried and 7 percent are divorced with only 1 percent widowed entrepreneurs. This figure shows that, the market business in Mizoram is more suited for married women rather than unmarried one. Thus, divorce rate of the study area is 30 percent.

¹³ Definition of Market Dictionary, Monach University, Australia

3.4. FAMILY STRUCTURE

Family Structure refers to the size and composition of the family. This aspect is represented simply by the number of children of the female entrepreneurs. The number of children can highly influence the business of the entrepreneur because a bigger family size will have a higher workforce as compared to a smaller size and fewer family members.

Table 3.4. Family Structure

No of Children	No of Entrepreneur
0	33
1	7
2	14
3	36
4	10
TOTAL	100

Source: Field Survey, 2024

Table 3.4 shows the number of children that a woman entrepreneur in the study area has. It shows that 33 entrepreneurs have no children which are unmarried entrepreneurs. And 7 entrepreneurs have only 1 child, 14 entrepreneurs have 2 children, 36 entrepreneurs the largest one has 3 children, 19 entrepreneurs have 4 children, no women entrepreneurs have more than 4 children in the study area.

The ten women entrepreneurs have 4 children having a family can be considered a big family and there will be a busy mother taking care of her children. However, all her children aged above more than 20 years which means they not only can take care of themselves but also can help their mother a lot and they are not a problem for their entrepreneur mom.

3.5. EDUCATION

Education is considered to be one of the most important factors affecting women entrepreneurs in the study area. In this section, we will deal only with the educational attainment of women entrepreneurship. The economic impact of education on women entrepreneurs will be analyzed in the next chapter. It is worth

mentioning that no entrepreneur in the study area is illiterate and no entrepreneur of the study area has a Master degree.

Women entrepreneurs in Hnahthial town are classified into four groups based on their level of educational attainment. The first classification is below HSLC which includes the one who did not pass class 10, which can also be said as under matric. The second classification is HSLC, which includes the one who passed Class 10 but did not pass Class 12. The third Classification is HSSLC, this group includes those who pass HSSLC but do not have a degree. The fourth and last classification is BA, this group includes the ones who have a degree.

Among different businesses, Clothing, Grocery, and Hawker attained the most educational job where most of them passed BA or above. Whereas the lowest education attainment is found in Market entrepreneurs. The other businesses are run by a women entrepreneur who has a medium level of educational attainment.

Table 3.5. Education

Type of Business	Below HSLC	HSLC	HSSLC	BA & Above
<i>Market</i>	13	9	3	1
<i>Home appliance</i>			1	
<i>Clothing</i>	1	3	4	3
<i>Wholesale</i>	1	3	1	
<i>Grocery</i>	5	3	1	3
<i>Electronic</i>			1	
<i>Tailoring</i>	3	4		1
<i>Makeup</i>	1	2	2	1
<i>Drug store</i>		2	2	1
<i>Restaurant</i>	4	6		1
<i>Hawker</i>	6	4	1	3
TOTAL	34	36	16	14

Source: Field Survey, 2024

A remarkable fact that we can see from Table 3.5 is that, 34 percent of the total women entrepreneur in Hnahthial town are Under Matric, whereas 14 percent

have a bachelor's degree or above. Meanwhile, 36 percent of them passed matric and 16 percent have pass class 12.

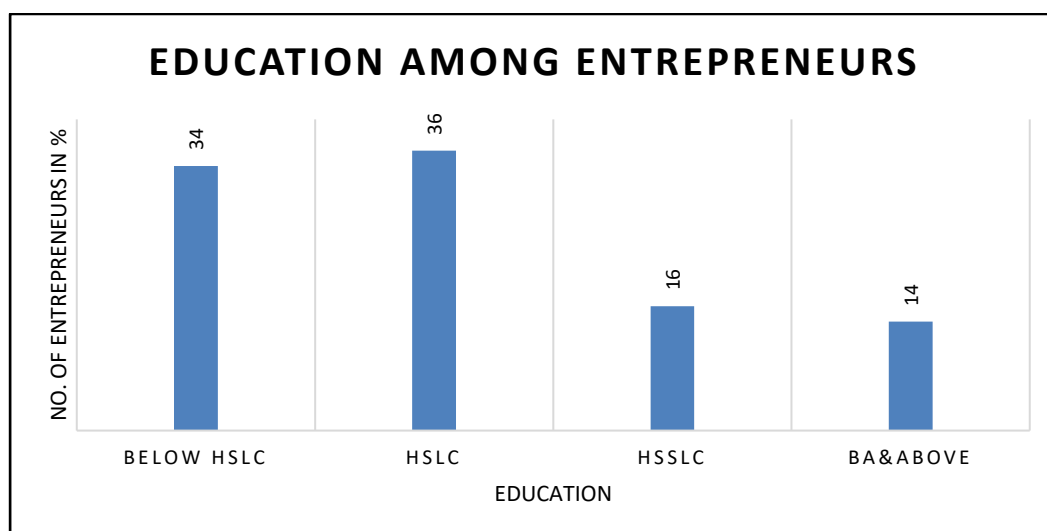


Figure 3.2. Education

3.6. FAMILY SUPPORT

Every Women entrepreneur of Hnahtial town receives some type of support from their family either in terms of financial, manual, emotional, and advice help. The value, frequency, and intensity of the help they received may differ from one entrepreneur to another. But, as a Mizo family, the children, parents, and husband never let their daughter, mother or wife work alone, they support as much as they can.

Table 3.6. Form of Family Support

Form of support	No of Entrepreneur
Manual help	62
Emotional help	52
Financial help	23
Advice	49
Average	47.25

Source: Field Survey, 2024

The form of Support is classified into four types which are Manual help, Emotional help, Financial help and Advice. Neither emotional help nor advice is less importance to financial and manual support because huge emotional support and good

advice can solve the problem of women entrepreneur and can make her a better entrepreneur.

Table 3.6 shows that most of the support that the women entrepreneurs in Hnahthial town received is in the form of Manual help in which 62 percent While 52 percent of them get support in the form of emotional help and 49 percent of them get in the form of advice. Only 23 percent of them get support in the form of financial help because the business is mainly run to support the family financially so getting financial support instead is unlikely. Mostly, few younger unmarried entrepreneurs get financial support from their family or parents.

3.7. TIME SPENT DAY

Time (in hours) spent by women entrepreneurs of Hnahthial town for their business in one day may vary from one entrepreneur to another and from one business to another. Some businesses such as grocery may need not to open for the whole day while, restaurants, tea stalls, and various shops may need to be open longer periods in a day for their customers.

Table 3.7. Time spent

Time spend/day	No of Entrepreneur
Up to 6 hours	7
6-8 hours	54
8-10 hours	19
10-12 hours	14
More than 12 hours	6
TOTAL	100

Source: Field Survey, 2024

The total 7 percent of the total women entrepreneurs in Hnahthial town do work up to 6 hours a day. 54 percent work less than 6 to 8 hours a day, 19 percent do work at least 8 to 10 hours per day and 14 percent do work for 10 to 12 hours per day. Half of the day i.e., more than 12 hours of work done by 6 percent of the total women entrepreneurs in the study area which shows that they work hard. In a typical Mizo society, a day work starts from 9 AM to 4 PM with working hours of 7. While, more

than half of the women entrepreneurs of Hnahthial town do works more than the normal working hour in Mizo society.

For them, working hours starts from 6 AM in the morning to 6 PM or more in the evening. As they work in the super market, the trading center of the town, where the action starts early in the morning, where people are buying things in the morning before they go to work, the entrepreneurs of Hnahthial town needs to open their shops and business early in the morning and work for longer period in order to maintain regularity and to support a wide ranges of customers timing.

3.8. SOURCE OF FUND

The source of funds is the capital of the business. It refers to the source of starting money for the women entrepreneurs of Hnahthial town. The source of funds is differentiated into 4 sources namely Owned funds only, Borrowed from family, borrowed from other persons, and Bank loans. Owned funds refer to the money that the women entrepreneur. Borrowed funds are starting money that they borrowed from banks as a loan or from others. Owned and borrowed is a starting money combined of owned money and borrowed money. And lastly, other funds are mainly starting money from their parents or the government.

Table 3.8. Source of Fund

Source of fund	No of Entrepreneur
Own funds only	55
Borrowed from family	31
Borrowed from other	4
Bank loan	10
TOTAL	100

Source: Field Survey, 2024

As shown in table 3.8, the main source of capital finds to start entrepreneurship among women entrepreneurs in Hnahthial town is personal funds where more than half (55%) of total women entrepreneurs commence their business from their own owned funds. While only 10 percent of them borrowed starting money from banks. 31 percent of them obtain their starting money from borrowing of family

members. The total 23 percent of the women entrepreneurs are running business from borrowing of funds from other persons.

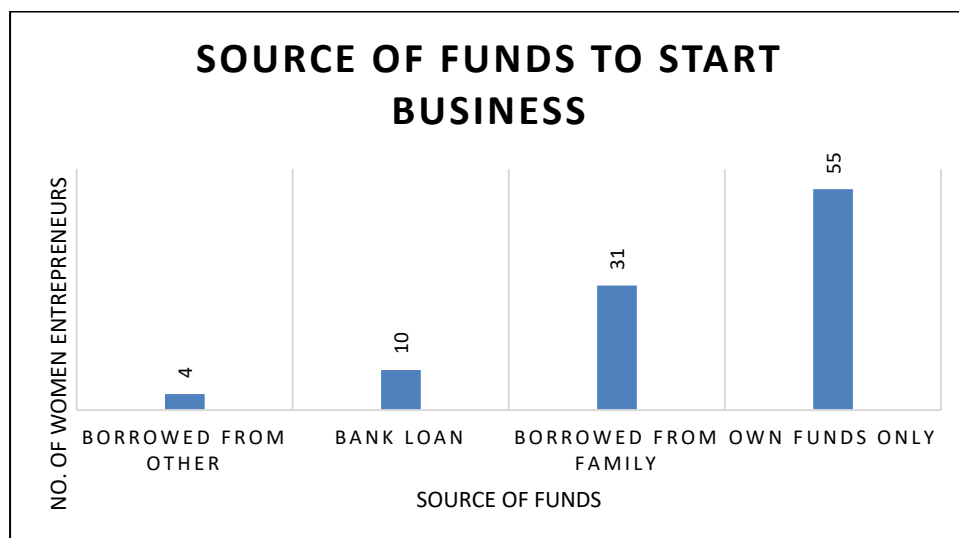


Figure 3.5. Source of Funds to start Business

3.9. MOTIVATING FACTORS

Women entrepreneurs of Hnahthial town are motivated to run and manage their businesses by different factors as tabulated in table 3.9. In other words, the motivating factor is the cause of why the women entrepreneurs of Hnahthial town run their businesses. From the table No. 3.9, we can see that more than one-fourth (63%) of the entrepreneurs started their job due to the unavailability of Jobs both in private or government. Dissatisfaction is due to different reasons but the most common is dissatisfaction with income.

Table 3.9. Motivating factors

Motivating factors	No of Entrepreneur
Personal interest	46
Unavailability of Job	63
Hope for Benefit	23
Availability of space	13
Family suggestion	3

Source: Field Survey, 2024

The primary factor in starting entrepreneurship among women in Hnahthial town is the unavailable of Jobs (i.e., 63 %). Personal interest is the second factor which counts 46 percent of the total entrepreneurs. The 23 percent of women run the business because they have hope for profits. The other 13 percent start their business as per family suggestions. Unemployment is a big problem in Mizoram especially for educated persons. Even a bachelor's degree holder has to run a small market business as seen in the study area.

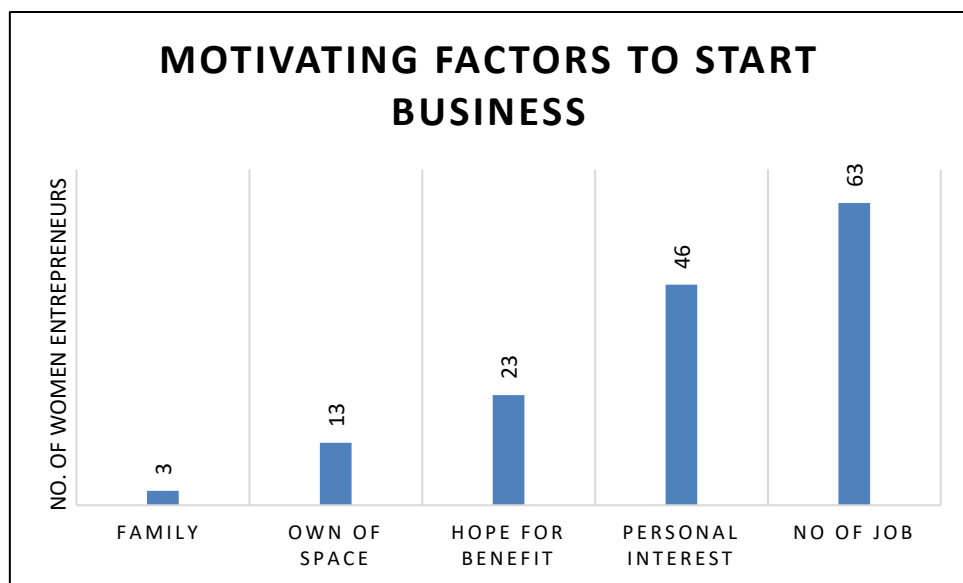


Figure 3.6. Motivating Factors to start Business

CHAPTER-4

INCOME OF WOMEN ENTREPRENEURS

Income is money (or some equivalent value) that an individual or business receives in exchange for providing goods or services or through investing capital. Income is used to fund day-to-day expenditures. For individuals, income is most often received in the form of wages or salary (Kagan, 2019)¹⁴. Therefore, income is an important indicator of a family's economic condition. Income can also reflect the condition of a business where higher income means success and lower income means failure.

Table 4.1. Income

Income range (in Rupees)	No of Entrepreneur
Less than 10,000	42
10,000 – 20,000	26
20,000 – 30,000	14
30,000 – 40,000	8
40,000 – 50,000	7
More than 50,000	3
TOTAL	100

Source: Field Survey, 2024

The average monthly income from their business among women entrepreneurs in Hnahthial town is Rs. 15,530. The lowest earners earn Rs. 2,000 and the highest earners earn Rs. 70,000. 42 entrepreneurs earn less than Rs. 10,000 per month. The 26 entrepreneurs earn Rs 10,000-20,000 per month. The 14 entrepreneurs earn between 20,000 to 30,000 rupees, 8 entrepreneurs earn between 30,000-40,000 and 7 entrepreneurs earn rupees 40,000 to 50,000. There are only 3 Women entrepreneurs who earn more than 50,000 rupees per month in Hnahthial town.

The above income facts clearly show why everyone tries to get government jobs rather than self-employment because even the lowest Govt Jobs like 4th grade,

¹⁴ <https://www.investopedia.com/terms/i/income.asp>

Driver, Security, etc. earns more than Rs 35000 monthly as compared Rs 30000 a month -the highest income earners of Women entrepreneur in Hnahthial town.

4.1. INCOME AND BUSINESS TYPES

This section will try to analyze the relationship between Income and Type of Business in Hnahthial town. we will try to figure out what type of Business is the most profitable and earn high Income and What type of Business is the least profitable. As mentioned earlier in the methodology part, Business of Hnahthial town are classified into 20 different business where women are engaged.

Table 4.2. Income and Business type

Business Type	Average Monthly Income (in Rs.)
Market	14,038.46
Home appliance	20,000
Clothing	15,909.09
Wholesale	29,400
Grocery	18,916.67
Electronic	10,000
Tailoring	16,375
Makeup	14,166.67
Drug store	15,900
Restaurant	15,136.36
Hawker	10,500
AVERAGE	15,530.00

Source: Field Survey, 2024

Table 4.2 shows average monthly income of women entrepreneurs in different types of business. Among these 11 different businesses, Wholesale earns the highest average income with 29,400 rupees per month. Followed by Home appliance (Rs.20,000), Grocery (Rs.18,916.67), Electronic (Rs.10,000), Tailoring (Rs.16,375), Clothing (Rs.15,909.09), Drug store (Rs.15,900), Makeup (Rs.14,166.67), Drug Store (Rs.15,900), Restaurant (Rs.15,136.36) and Hawker (Rs.10,500).

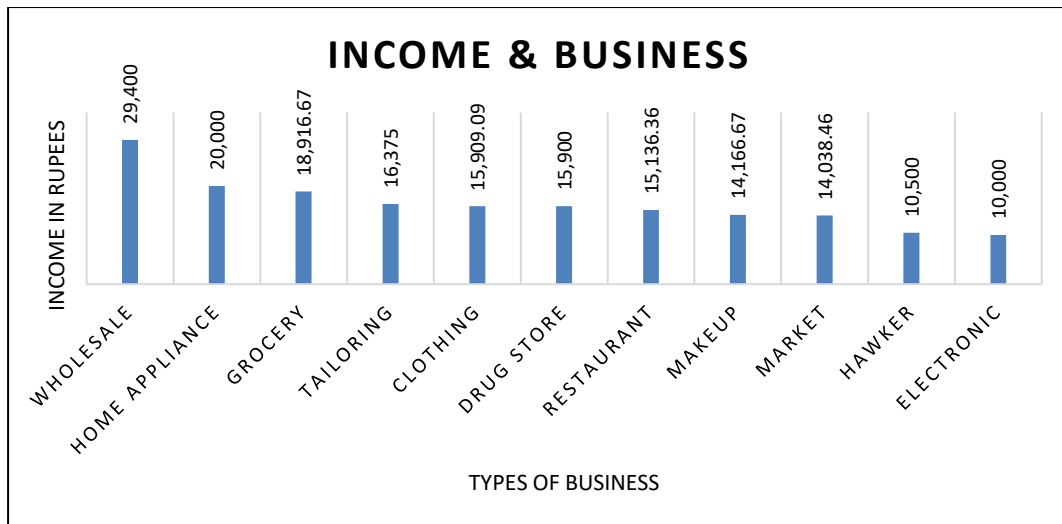


Figure 4.1. Income and Type of Business

The least profitable business is Electronic stores with an average income of Rs 10,000 per month, followed by Hawker and Market with an average income of Rs 10,500 and 14,038.46.67 rupees respectively. These types of businesses are the smallest businesses among them, they don't even have a permanent place. The maximum earning of profit found among wholesalers in which the average monthly income crossed 29,400 rupees.

4.2. INCOME AND MARITAL STATUS

For this purpose, the marital status of the study area is classified into four groups- unmarried, married, divorced, and widowed. This section will try to analyze the relationship between the marital status of women entrepreneurs and their income and will try to find out whether marital status has an impact on the income of women entrepreneurs in Hnahthial town.

Table 4.3. Income and Marital Status

Marital Status	Average Monthly Income (in Rs.)
Married	16,564.52
Unmarried	15,032.26
Divorced	8,333.333
Widowed	10,000
Average	15,530.00

Source: Field Survey, 2024

From the average monthly income stated in table 4.3, we can know that the highest average monthly income is earned by married women entrepreneurs with an average monthly income of Rs 16,564.52. It is followed by Unmarried entrepreneurs with an average monthly income of Rs 15,032.26. Divorces women entrepreneurs earn the least with an average monthly income of Rs 8,333.33 and widowed women entrepreneurs earns an average monthly income of Rs 10,000.

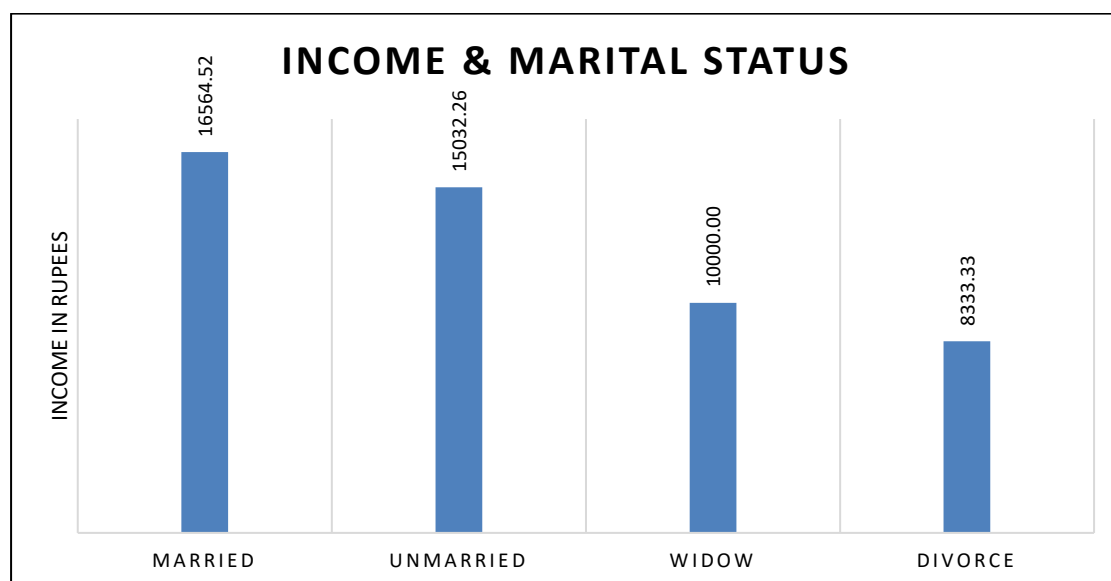


Figure 4.2. Income and Marital Status

Therefore, we can that in a modern Mizo society, there is no such type of social discrimination on the grounds of relationship status, which was however very common in a traditional society. Married and unmarried women entrepreneurs earn a higher average monthly income than a widows and divorce women entrepreneur. It seems that, in some case, there would be some type of social discrimination from the customers and this may have some impact on the income of Women entrepreneurs. But the data collected during field survey clearly shows that in a Mizo economy as depicts in Hnahthial town, income of a women entrepreneurs is not influence by the relationship status of the entrepreneurs as it seems it would be.

4.3. INCOME AND FAMILY STRUCTURE

In this section, Family structure mainly focus on family size which is indicated by the number of children that a women entrepreneur in Hnahthial town has. We therefore try to analyze the relationship between number of children and Income

earned by the women entrepreneur. We will try to find out whether family size is influencing the income.

Table 4.4. Income and Family Structure

No of Children	Average Monthly Income (in Rs.)_
4	23,055.56
3	17,388.89
2	9,892.86
1	7,142.86
0	15,617.65
Average	15,530.00

Source: Field Survey, 2024

Table 4.4. shows that the largest average income (Rs. 23,055.56) is earned by the largest family size (4 children including their parents) and the lowest average income (Rs. 7,142.86) is earned by the single children. From a simple observation of the table, we can see that the higher the number of children, the higher the average income. As we mentioned in the previous chapter, most of the support received by the women entrepreneurs in Hnahthial town is in the form of manual help. Therefore, it is becoming meaningful that a larger family size will have a higher workforce and labor, which ultimately could increase the business size and raise the income level.

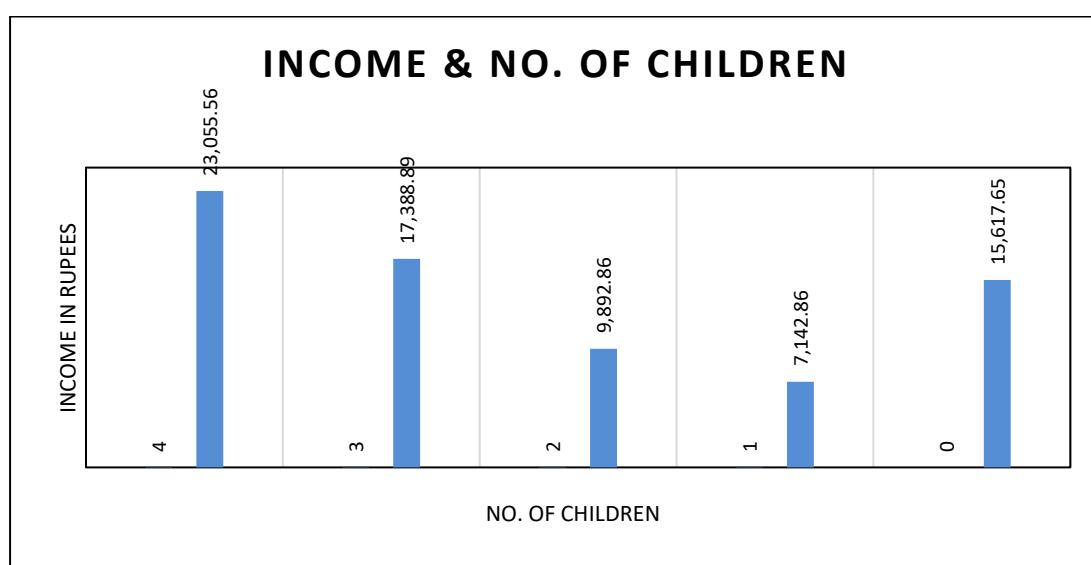


Figure 4.3. Income and Number of Children

This positive relationship is also supported by the correlation technique. When these two variables i.e. number of children and Average Income are correlated by using Pearson's Product Moment Correlation Coefficient, we find out that there is a strong positive correlation (0.6) between them. This means that the larger the number of children, the higher the Income earned by Women entrepreneurs of Hnahthial town.

4.4. INCOME AND EDUCATION

In every sector and every field, Education is always one of the most important factors that affect various human aspects, for example, education and age of marriage, education and fertility rate, education and gender difference, education and urbanization, etc. It is one of the most important aspects of human life that influences the others. Therefore, in this section, we will try to analyze the influence and relationship of education and income of women entrepreneurs of Hnahthial town.

Table 4.5. Income and Education

Education	Average Monthly Income (in Rs.)
BA	11,071.43
HSSLC	2,0875
HSLC	16,583.33
Below HSLC	13,735.29
Average	15,530.00

Source: Field Survey, 2024

Table 4.5 clearly shows that higher education promises higher income among women entrepreneurs of Hnahthial town. It is shown that women entrepreneur who is BA and above earns an average monthly income of Rs 19074, earning the lowest among them. Women entrepreneurs who pass class XII earns the highest average monthly income which is 2,0875 rupees. Women entrepreneurs who pass Class X earns the second highest earning rupees 16,583.33. Women entrepreneurs under Matric attained the second lowest average monthly income which is rupees 13,735.29. In some cases, highest average monthly income earners are those women entrepreneurs who have a bachelor's degree. Furthermore, from the above figure, Levels of education do not effected largely in the income generation in the study area.

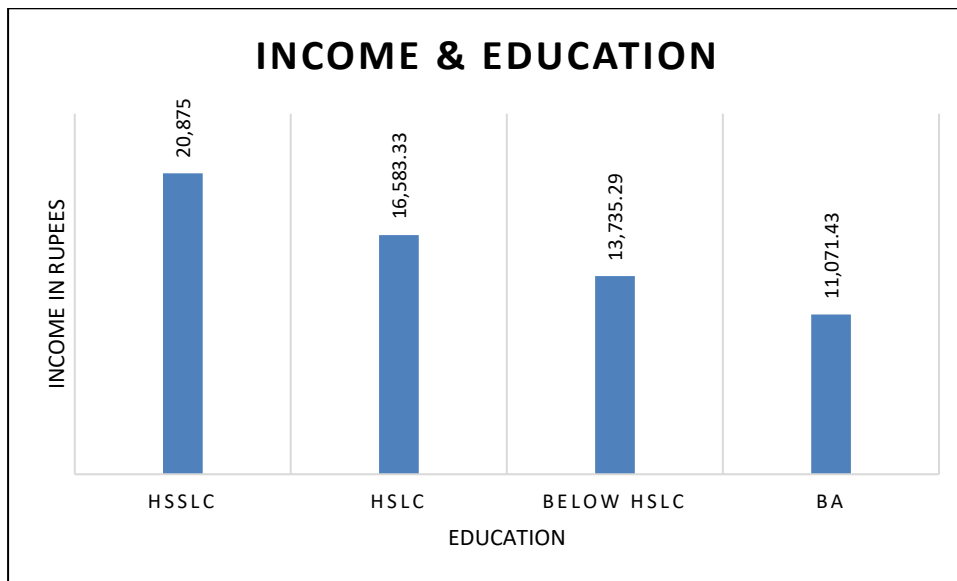


Figure 4.4. Income and Education

In any business, even from simple small-scale business-like hawkers, to the most sophisticated business-like big companies, education of the entrepreneur is always an important aspect that influence the condition, status and even profit of the business.

4.5. INCOME AND TIME SPEND

In more developed countries, salaries and wages are paid based on their work hour, but in India, most wages and salaries are paid based on daily. Due to that case, there can be a situation when a person's income may be similar even if their working hours are different. Let's see if the case has existed among the women entrepreneurs of Hnahthial town. The study reveals that income does not fully depend on time spent per day as shown in table 4.6. The highest income group belongs to persons who spent 10-12 hours per day and followed by 8-10 hours and 6-8 hours. Whereas the lowest income groups are the persons who spend more than 12 hours in a day. And the second lowest income group belongs to people who spend up to 6 hours per day. Generally, the persons who spend very long which is more than 12 hours per day are hawkers and Marketers their income is low as compared to other kinds of business. The business like Grocery and wholesale spend almost half a day and their income is higher.

Table 4.6. Income and Time spend

Time spent/day	Average Monthly Income (in Rs.)
Up to 6 hours	8,500
6-8 hours	15,740.74
8-10 hours	15,973.68
10-12 hours	20,785.71
More than 12 hours	8,166.67
Average	15,530.00

Source: Field Survey, 2024

As the bible say, ‘No work, no harvest’, it can be seen that, women entrepreneurs who work the longest hour a day earns the highest income and who work the shortest hour earns the smallest income. While, there is a very little difference between Women entrepreneurs who work less than 6 hours a day and who work between 10-12 hours a day with an average monthly income difference as shown in the figure 4.5.

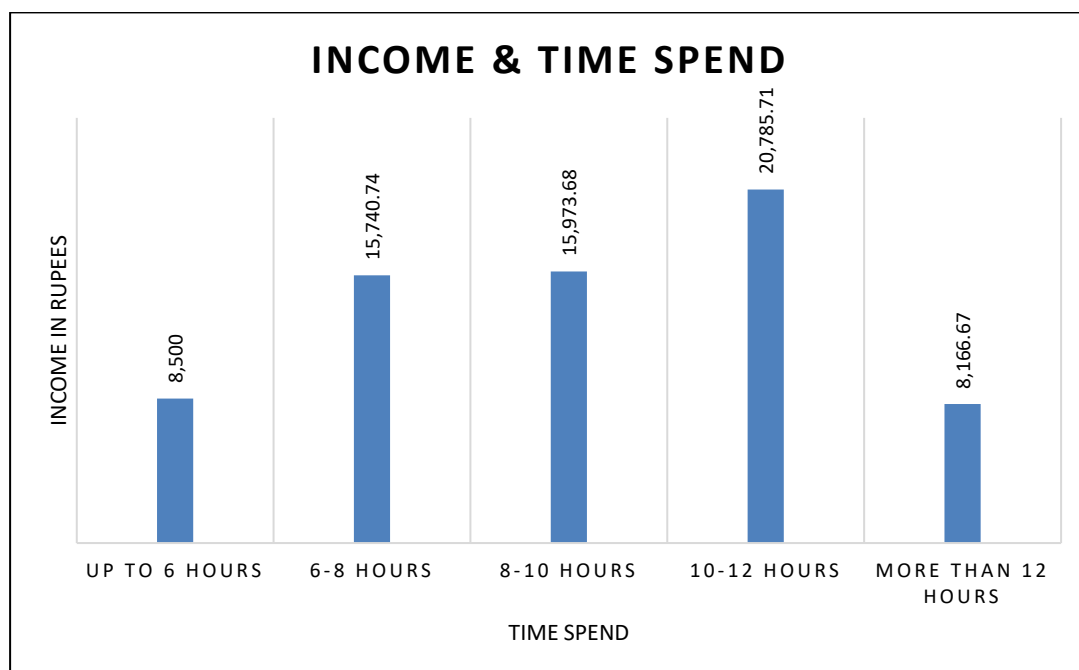


Figure 4.5. Income and Time Spend

CHAPTER-5

PROBLEMS AND SUGGESTIONS

This chapter will deal with the analysis of various personal constraints, major problems, and specifically, financial problems faced by Women entrepreneurs of Hnahthial town. Some suggestions in order to tackle those problems will be suggested as well.

5.1. PERSONAL CONSTRAINTS

Personal constraints are the problems of Women entrepreneurs that lies within them and can solve by themselves. Most of them can be solved by improving their personalities, confidences and attitude through some trainings, education and awareness campaigns. Seven types of personal constraints have been mentioned in this section. Among these seven types of personal constrains, the most common type is a fear of failure. This problem is very common in Mizo society. This type of personal constraints makes a person unable to achieve thing that he or she is able to, it also pulls down from where they already reach or achieved.

Table 5.1. Personal Constraints

Personal Constraints	No of entrepreneurs
Fear of failure	70
Fear of criticism	13
Decision making	6
Lack of security	4
Lack of confidence	3
Conflict with family	2
Lack of family support	2
TOTAL	100

Source: Field Survey, 2024

70 percent of Women entrepreneurs of Hnahthial town are afraid of failing in their business, so they are afraid to take a risk and lose even what they are supposed to get. This fear of failure may occur in a person due to some high responsibilities if the prize of failure is too much then, the fear of failure will be very high. It can also occur

due to lack of self-confidence too. The second most common constraint is a fear of criticism. This personal constraint is also common in Mizo society. Many people are afraid of doing the right thing because of the fear of criticism from the society.

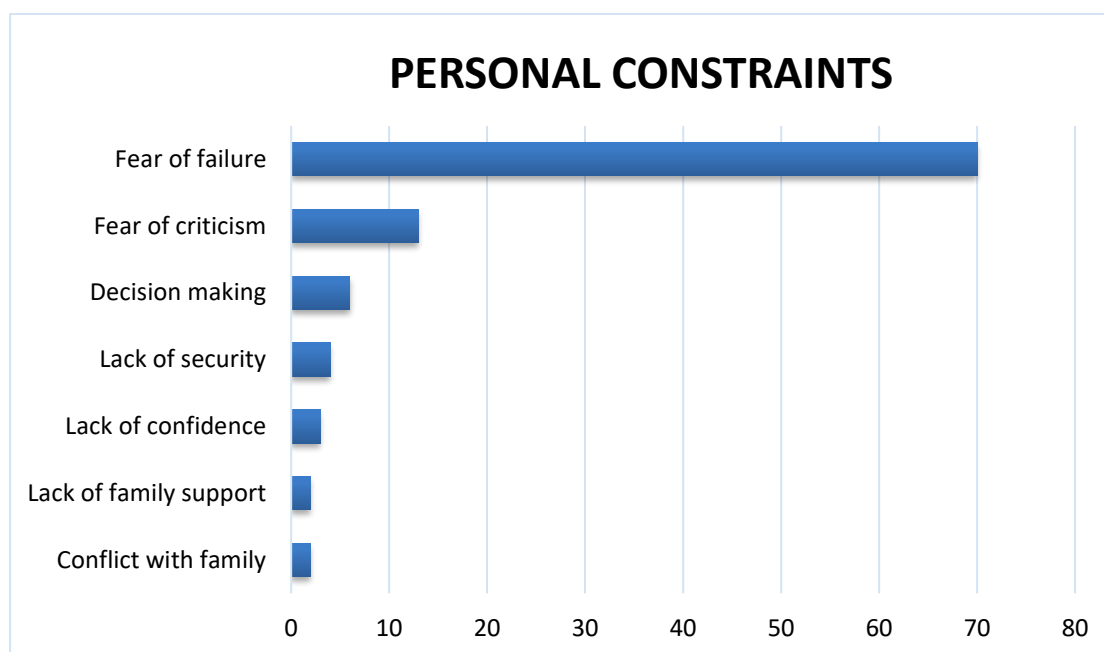


Figure 5.1. Personal Constraints

Some other personal constraints like decision-making, lack of security, lack of confidence, lack of family support, and conflict with family are not serious personal constraints among women entrepreneurs of Hnahthial town.

5.2. MAJOR PROBLEMS

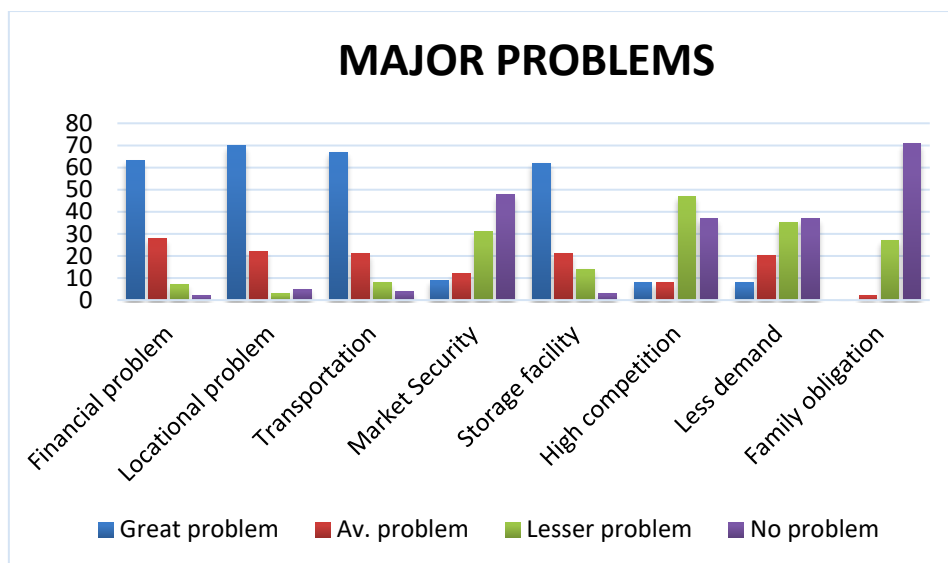
In this section, we will analyze the problem faced by women entrepreneurs of Hnahthial town from external threads. In the business activities of Mizoram, the major problems are always finance and transportation. Even in this study, they are the major problem for women entrepreneurs of Hnahthial town. For analyzing major Problems, the strategic analysis technique is used where major identified problems are ranked on the basis of their intensity as Great problem, Average problem, Lesser Problem, and No Problem. Therefore, every single problem gets 100 remarks from 100 women entrepreneurs either of the four remarks.

Table 5.2. Major Problems

Major Problems	Great problem	Average problem	Lesser problem	No problem
<i>Financial problem</i>	63	28	7	2
<i>Locational problem</i>	70	22	3	5
<i>Transportation</i>	67	21	8	4
<i>Market Security</i>	9	12	31	48
<i>Storage facility</i>	62	21	14	3
<i>High competition</i>	8	8	47	37
<i>Less demand</i>	8	20	35	37
<i>Family obligation</i>	0	2	27	71

Source: Field Survey, 2024

Starting from the first one, as mentioned earlier, the financial problem is one of the biggest problems for women entrepreneurs of Hnahthial town. More than half (63%) of the entrepreneurs found financial problems as a great problem. And 28 percent of them considered it an average problem, while only 2 percent of them say financial problems as non-problematic. Secondly, locational problem refers to the location of the business. In this case, 82 percent of women entrepreneurs of Hnahthial town are not satisfied with the location of their shops or stalls. Only 5 percent of them are satisfied with their shop location. This depicts that everyone wants a better situation, no one is satisfied with their current status and levels.

**Figure 5.2. Major Problems**

Transportation is again a big problem in Mizoram transport network for a business entrepreneur who needs to transport their goods and commodities from their source to the market. That is why, 88 percent of women entrepreneurs say that it's a problem for them. Market security refers to the safety of their shops, commodities, and even themselves from thieves and criminals. In this case, 48 percent of women entrepreneurs say Market security is not a problem at all and 31 percent say that it is a lesser problem. So, we can say that Hnahthial town is a secure place for women entrepreneurs.

Storage facilities are the facilities we need the most in every market of Mizoram. Due to the lack of these facilities, many goods and commodities are broken and damaged which can lead to a huge loss for the entrepreneurs. Similar to other parts of Mizoram, Hnahthial town has a bad storage facility, and many women entrepreneurs are dissatisfied with it and say as one of their biggest problems for them.

Usually in many markets and every business activity, there is always a high level of competition between entrepreneurs where the weaker ones fall or bankrupt and the stronger ones survive. However, this type of competition seems to be non-problematic at all for women entrepreneurs of Hnahthial town. This is because every one of them manages to survive that competition through mutual understanding among themselves.

Demand is the most important thing that needs to exist to start supply. There cannot be a business if there is no demand, and if there is a higher supply than demand, the business will not be very profitable. This means that there should be higher demand than supply to run a business. In this case, demand is not a problem in Hnahthial town, where there is enough population and every business has enough customers to supply.

Family obligation is not a problem for women entrepreneurs of Hnahthial town as 98 percent of women entrepreneurs say as not a problem or a lesser problem. This is because, as mentioned in the previous chapter, women entrepreneurs of the study area received various forms of support from their families rather than obligations because their business is important for the family economy.

5.3. FINANCIAL PROBLEMS

Financial problem is further analyzed in detail because it is one of the most common problems among women entrepreneurs of Hnahthial town. Different types of problem can exist under financial problems as mention in Table 5.3 such as transport costs, Lack of payment, Shortage of Capital, Bank Obligations, No family and Government support.

Table 5.3. Financial problems

Financial Problems	Great problem	Average problem	Lesser problem	No problem
<i>Transportation Cost</i>	65	31	4	0
<i>Lack of payment</i>	51	24	12	13
<i>Shortage of capital</i>	59	25	14	2
<i>Bank obligations</i>	42	31	19	8
<i>No Government support</i>	9	17	22	52
<i>No Family support</i>	2	13	14	71

Source: Field Survey, 2024

Due to the absence of cheaper transport networks like train and ship services, and road transportation as a medium of transport, transportation cost is very high in Mizoram. For the business entrepreneur, who needs to travel from one place to another and needs to transport their commodities from the source to the Market, a huge amount of money is needed to spend on transportation cost. That is why the majority of Women entrepreneurs of Hnahthial town say that transportation cost is a great problem for them.

Another common financial problem for women entrepreneurs of the study area is that payment problem. As Mizoram's economy and money movement is highly depend on government employees, money movement in the Market is at its highest when the govt employees receive their salary usually on the first week of every month. Then, the money flow is gradually reduced from the early days of the month towards the end of the month. Therefore, credit and installment systems are very common from the middle to the end of the month in Mizoram Market Business. The same case is prevailing in Hnahthial town where credits system is very common which causes serious problem for women entrepreneurs.

Shortage of capital is also a common financial problem for a poor women entrepreneur in the Market areas of Hnahthial town. Many entrepreneurs did not have enough capital when they started their business and even to expand it. So, their business cannot be as profitable as it could be. Investment system does not existed in Hnahthial town market. This problem is caused mainly by bank obligations. Getting a bank loan for starting a business for a self-employed entrepreneur is very difficult in Mizoram while getting a bank loan for buying cars for Govt employees is very easy.

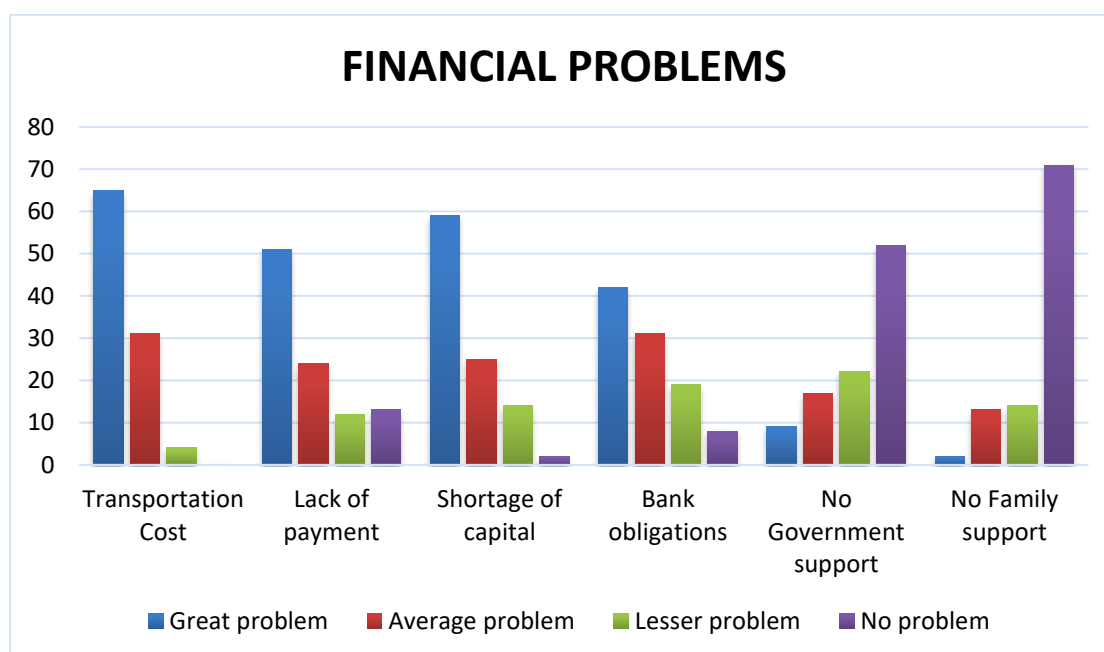


Figure 5.3. Financial Problems

No Government and Family support is said as not a problem by the women entrepreneurs of Hnahthial town. the latter one is because every women entrepreneurs received family support. While the case of the former one is in the opposite way to the latter one. There is no support from the government for this type of women entrepreneurs. Therefore, women entrepreneurs of the study area say that no government support is not a problem because they don't even expect a support from them.

5.4. SUGGESTIONS

In order to improve Women entrepreneurship not only in the study area but also for the whole Mizoram, there are many steps to be taken and follow for the

government, people and for even the women entrepreneur themselves. Various Suggestions are as follows:

Suggestion for the Government

1. Improve transport network and hopefully making railway service available.
2. Financial Support for poorer women entrepreneurs.
3. Improving banking facility for women entrepreneurs.
4. Constructing storage good facilities in the market.

Suggestion for the People

1. Avoid practicing installment and credit system.
2. Obeying the market rules and regulation.

Suggestion for the Entrepreneur

1. Improving their personalities and confidence through education and others.
2. Maintain regularity for their customers.
3. Providing authentic products.
4. Avoid unfair pricing and price control.

CHAPTER-6

MAJOR FINDINGS AND CONCLUSIONS

6.1. MAJOR FINDINGS

The study entitled “A study of Women Entrepreneurs in Hnahthial Town,” has been completed and various interesting and important facts and figure has been found out. Some of the major finding are mentioned in this chapter as follows:

1. There are more females being seen managing and running various shops, tea stalls, restaurants and other variety stores in Hnahthial town.
2. Business like Cosmetics Shop and a Flower shop are wholly dedicated for Women, men are not participated. Even in the Sobji Market, Women comprise 90 percent of the total entrepreneurs.
3. All the women entrepreneurs of Hnahthial town are matured and their age varies from 18-60 years.
4. The process of preparing and chopping a meat is more suited for married entrepreneurs and none of unmarried entrepreneurs are participated in this business.
5. No women entrepreneur in the study area is illiterate and no entrepreneur of the study area has master degree. Only 16 percent of the total women entrepreneur are Under Matric and 14 percent attained a bachelor degree.
6. Every women entrepreneur in Hnahthial town receive some type of support from their family either in terms of financial, manual, emotional and advice help. And most of the support that they received are in the form of Manual help.
7. Generally, the women entrepreneurs in Hnahthial town spend a longer time in a day for their business. Only 7 percent of the total entrepreneurs spend 6 hours or less per day. Some of them (6%) spend the whole day i.e., more than 12 hours. However, the majority of the entrepreneurs spend 8-12 hours per day.
8. A woman entrepreneur in Hnahthial town earns an average income of rupees 15,530 monthly which is not so high as compared to government jobs.
9. Among 20 different businesses, Wholesale earns the highest average income with 29,400 rupees per month and it may be considered to be the most profitable business in Hnahthial town. The least profitable business is a Hawker with an average income of Rs 10,500 a month only.

10. In the study area, there is no such type of Social discrimination on the grounds of relationship status in business, which was however very common in a traditional society.
11. The larger the number of children, the higher the average monthly income of women entrepreneurs in Hnahthial town.
12. Higher education promises higher income among women entrepreneurs in some degrees but not whole.
13. Generally, women entrepreneurs who work the longest hour a day earn the highest income and those who work the shortest hour earn the smallest income.
14. The most common personal constraint of women entrepreneurs of Hnahthial town is afraid of failing in their business, so they are afraid to take a risk and lose even what they are supposed to get.
15. Among various probable problems, financial, locational, transportation, and Storage facilities are a bigger problem, while, Market security, high competition, less demand, and family obligation are lesser or not a problem for women entrepreneurs in the study area.
16. Among various probable financial problems, Transportation Cost, Lack of payment, Shortage of capital, and Bank obligations are bigger problems, while, no government support and lack of family support are lesser or not problems.

6.2. CONCLUSION

In the traditional Mizo society, women were generally discriminated simply on the ground of sex. The Mizo society is a patriarchal and patrilineal society. They follow the patrilocal rule of residence after marriage. Inheritance is always on the paternal line. Women do not have any say in any decision making whether at home or outside. However, due to urbanization, education and various socio-economic changes, the status of Women in a Mizo society is rapidly increasing and they are more or less treated equally as men. As our study finds out, there is no longer discrimination on the grounds of sex in a modern Mizo society.

As the study shows, women are more suited and expertise than men in running and manage various types of Business in Mizoram. From the working hour mentioned before, men are more energetic than women, but women are far more durable and diligent than Men if the situation requires.

To conclude, in our present society, where the price of living is getting higher and higher, in order to have a better life for us and for our family, we need to work, we need to earn a money, earning money is no longer a male job anymore as it was in the past. Women can now earns a huge amount of money and can participate and compete with men in various business activities.

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APPENDIX I

Questionnaires for Women Entrepreneurship in Hnahthial Town

Location: _____ Total Entrepreneurs: _____ M: _____ F: _____
Type of Business _____

Gender : Male ☐ Female ☐ Age _____

Marital Status: Married ☐ Unmarried ☐ Divorce ☐ Age of marriage _____

No. of children if married: _____

Education : Below HSLC ☐ HSLC ☐ HSSLC ☐ BA & Above ☐

Monthly Income - Individual _____ Monthly Income - family _____

No. of family member: _____, Male _____ Female _____

Age of oldest family member _____ Age of youngest family member _____

Family Occupation: Govt. Servant _____ Daily Labour _____ entrepreneurs _____
Students _____, other _____

Engtik kum atangin nge i hna hi i tan:

Engvangin nge he hna hi i thawh: Tui ve hrim hrim vang ☐ Hna dang hmuhloh vang ☐
Chhungte in rochun ☐ A hmun neih sa vang ☐
Pawisa neih vang ☐ A hlawk rin vang ☐
Other _____

I eizaw nna bultanna enge : Mahni pawisa ☐ Chhungte pawisa ☐
Midang te ta puk ☐ Bank Loan ☐

I hna hi engtik hunah nge I thawh/Kal thin: Nitin ☐ Ni tin nilo ☐ A rem hun hun ☐

Ni khatah engtia rei nge I thawh thin: Nileng ☐ Chawhma ☐ Darkar: _____

I chhungte atangin hengte hi i dawng em? Hna thawh pui ☐ Pawisa pek ☐
Fuihna ☐ Thurawn ☐
Adang: _____

I hlawn hi in chhungkua inngahna ber a ni em: Aw ☐ Aih ☐ A ber chu a ni lo ☐
I hlawn hian chhungkua I chawm zovem : Aw ☐ Aih ☐
I hna ah hian I lungmawi taw em : Aw ☐ Aih ☐
I hna ang hi I fate thawh zel atan I duh em : Aw ☐ Aih ☐
Tuna I dawr hi nangmahni ta a ni em : Aw ☐ Aih ☐
Luah anih chuan thla khatah engzat man nge: _____
Dawr bungrua khawi ami nge I lak ber thin : _____

Thlai hnah -
Tomato -
Zikhlum -
Khawi atangin nge zawrh tur I lak ber thin : Thei lam pang -
Arsa -
Sangha -

	: Bungrua/ Thlai lak luhna ah	<input type="checkbox"/>
	: Bungraw phurhna kawng ah	<input type="checkbox"/>
	: A hralhna ah	<input type="checkbox"/>
	: Sum-lu ah	<input type="checkbox"/>
	: Dawr/ thutna hmun ah	<input type="checkbox"/>
	: Chhungte puihna ah	<input type="checkbox"/>
Heng ah hian harsatna I tawh em	: A zuarve dang te ah	<input type="checkbox"/>
	: Pawisa khawl theih loh	<input type="checkbox"/>
	: Bungrua dah that na tha lo	<input type="checkbox"/>
	: Building a him tawh lo	<input type="checkbox"/>
	: Rukru lakah him lo	<input type="checkbox"/>
	: Boruak rim chhia a tam	<input type="checkbox"/>
	: In hralh theih loh fo	<input type="checkbox"/>
	: Thutlukna siam kawng ah	<input type="checkbox"/>
	: A leitu lungawi lo	<input type="checkbox"/>
	: Hlep awmlah vanga rilru hah	<input type="checkbox"/>

Harsatna dang sawi tur I nei em : 1.
: 2.
: 3.

Harsatna siam that dan tur ngaihdan i nei em: 1.
: 2.
: 3.

I dawr/Bungrua i chan tawh em	: Aw <input type="checkbox"/>	Aih <input type="checkbox"/>	Chan fo tawh <input type="checkbox"/>
I chan tawh chuan eng vang nge	:		
Pawisa engzat hu nge I chan	:		
Zangnadawmna I hmu em	: Aw <input type="checkbox"/>	Aih <input type="checkbox"/>	
Hmuh chuan engzange	:		
Khawi atangin nge I hmuh	:		
Chhiatrupna laka lo invent dan I zir tawh em	: Aw <input type="checkbox"/>	Aih <input type="checkbox"/>	Zir fo tawh <input type="checkbox"/>
Thil zawrh dan vel training I kal tawh em	: Aw <input type="checkbox"/>	Aih <input type="checkbox"/>	Kal fo tawh <input type="checkbox"/>

In In ah heng te hi in nei em?

TV <input type="checkbox"/>	Fridge <input type="checkbox"/>	Washing Machine <input type="checkbox"/>	Computer <input type="checkbox"/>	Laptop <input type="checkbox"/>
Phone <input type="checkbox"/>	Internet <input type="checkbox"/>	Long Chair <input type="checkbox"/>	Sofa Set <input type="checkbox"/>	LPG <input type="checkbox"/>
Motor <input type="checkbox"/>	Car <input type="checkbox"/>	2 Wheeler <input type="checkbox"/>	Ration card <input type="checkbox"/>	Machine <input type="checkbox"/>

In In chu eng ang nge : Assam Type ☐ Semi Permanent ☐ Concrete ☐

In in chu chawng engzatnge : _____

Room engzatnge awm : _____

Nangmahni in a ni em : Aw ☐ Aih ☐

Luah a nih chuan engzat man nge : _____ (Rs per month)

PLATE 1



A survey conducted at Main Market

PLATE NO.2



A survey conducted at Grocery Shop