

# CHALLENGES FACED BY WOMEN ENTREPRENEURS OF MANIPUR - A CASE STUDY

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**Abstract:** Since female entrepreneurship may alleviate poverty, create jobs, and advance gender equality, it is regarded as a crucial component of economic progress in developing nations. In contrast to earlier times, women now play a significant part in entrepreneurship and contribute to global economic progress. The government is paying more and more attention to women entrepreneurs as a result of increased research, new courses, and awareness of the field's significance. As a matter of fact, the liberalisation and globalisation that have occurred in India have created a wealth of prospects for the country's economy. The paper discusses about the role of Manipuri women in society who hold quite a prominent role from ancient period. Women in the Northeast are typically shown as managing markets and conducting trade. One of the largest marketplaces in Asia that is managed and controlled by women is the Nupi-Keithel (Women's market) in Manipur. Its role as a controlling institution of women that influences and benefits the state's whole economy gives it a unique position. The paper critically analyses the financial needs, social commitments, mobility, availability of workers, difficulties in obtaining loan etc. faced by women entrepreneurs of Manipur. Their contribution toward the economic and social enlistment of family was never given consideration. The study emphasises on the need of continuous attempt to inspire, encourage, motivate and co-operate with women entrepreneurs, awareness program should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business. Women entrepreneurship provides effective framework for sustainable development of the country. It also helps in sustainable revitalization of GDP of a country by generating the employment.

**Key words:** Women entrepreneurs, Manipuri women, Gender equality, Economic progress, State economy, Sustainable development, Globalisation, GDP revitalization

**INTRODUCTION:** The concept of women as entrepreneurs is becoming a global today. All over the world, women are playing a vital role in the business community. In India, however, women have made a comparatively late entry into the business scenario. Therefore, entrepreneurship among women in India is relatively a recent phenomenon. Realizing the importance of women entrepreneurship, the area is being given increasing attention in terms of government concern, research and new courses. In fact, with the advent of liberalization and the move towards globalization, the Indian economic environment offers immense opportunities in India. Women are the large section of the human resources of the country, can be utilised in the field of economy in most productive way. Patel said, 'One must accept the fact that entrepreneurship is not related to sex of an individual, women can be as successful entrepreneurs man can'. So, in this view it very necessary to promote establish small scale business by women to make them economically self-dependent. All over the world women are playing a vital role in the business community squatted settlements.

In the North Eastern States of India, indigenous women traditionally manage trade and commerce. Manipur, the Indian border State boasts of having one of the largest networks of women's market not only in India but in the whole of Asia. In Manipur, almost all the women agree that market plays a significant role in their socio-economic life. For majority of them it is the only means of livelihood while some of the women are beginning to make use of their leisure and consider it as good place for passing time. The women are so emotionally attached to their market that even one has commented "if I had to stop my shop, it will be like stopping my breath". Regarding the management of the family affairs, all the women agree that each of them is aware of their responsibility towards their family and children. Their involvement in the market never affects their day to day family life. Moreover, majority of the women were involved in their trade when their children had grown up. Even those who have younger children; arrangements are always made to look after needs. The role of

Manipur women in society was quite prominent from ancient period. Of course, the picture of women in North-east have traditionally been doing trade and managing markets. The Nupi-Keithel (Women's market) of Manipur, for example, is one of the biggest markets in Asia controlled and run by women. It has a distinctive position, because of its function as a controlling institution of women that affects and contributes to the whole economy of the state. It is a glaring example how women continue to play a role in the economy and society, which is a continuance of earlier form of social structure. The advent of colonialism in 1981 integrated Manipur to a worldwide capitalist system, developed transportation network where further enable the women to extend their trading activities throughout and beyond Manipur. Thus, the socio-economic role of women was gradually expanding. The present scenario perceives a complete transformation of the traditional market complex in Manipur which is undergoing a mammoth task of urban restructuring under the aegis of the state authorities. Whether or not these policies include preservation of the established ethics of the traditional market convention are only an anticipation of the public and an understand clause of the Government policies. When the furore of the market women to preserve the old market complex as a museum went unheard, it is now only nail biting situation for these women while they ponder on the activities of the state authorities.

REVIEW OF LITERATURE Literature on women studies is voluminous. It embraces all walks of women's life. As a part of the research work, numerous literatures have been consulted. These literatures include books written on the subject by experts and also journals, manuals, newspaper, etc. In fact, there are very few literature available, regarding entrepreneur. Many scholars have shown great interest in studying the various aspects of entrepreneurship in India. Therefore, it would be appropriate to have a brief review of some done so far in this field. The main focus of this chapter is to present a review of literature pertaining to research findings drawn from a various literature relevant to this study. Topic of women entrepreneurship has been investigated with different angles women entrepreneurs; approach to handle individuals enterprises, barriers to women on small and micro enterprises, access to capital and technology, personality traits, demographic and related characteristic, the pull and push factors associated with their entrepreneurial decisions and government's role in their development, problems faced by them, dual role of women, absence of control over resources and copying mechanism adopted by the women entrepreneurs. The emerging worldwide literature examine how different women come to own business enterprise from perspectives ranging from market models of business economic development and feminist studies of women's leadership, challenges strategies for success (Gay 1997, Robertson, 1997, Thraser and Smid, 1998, Fenwick, 2000). The literature on women in business has, in general focused extensively on women's social aspect, social aspect, for instance their education, marital status motivational factors, personality traits social problem etc. While must have been research upon the subject of self-employment and business ownership from a number of different perspectives, most of the studies have concentrated upon the male-owned enterprises. Issues related to women have been attracting some attention in recent years, especially in the context of social change and economic development involving women in the development process has been engaging attention of our policy makers in re not recent year not only for hastening the pace of economic development but also for achieving a wider spread of the benefit of development (Swarajalakshmi, 1998). Till recently 28% of female population (Swarajalakshmi, 1998) are reported to be employed in unorganised sectors and are to activities such as garments, handicrafts and food processing. For women entrepreneurs starting and operating a business involves consideration risks and difficulties because the society believes women are not serious as men in managing business. Women are still considered to be inferior sex in India. In a situation characterised by deeprooted age-old sex discrimination, women have occupied a place much below men. But in recent years, the area of women entrepreneurship is being given increasing attention in terms of government concern, research and new courses. However, a limited work has been done in the area of women entrepreneurship in India (Swarajalakshmi, 1998). Entrepreneurship, till a decade or two ago was considered totally a males' prerogative (Dhillon,1993) but now females are considering it as a challenge Consequently, it is important to review the research literature that is available on entrepreneurs, which would help to point out the relevance of the research field and provide a background for further research. The present study highlighted on some of the relevant areas of women entrepreneurs such as women entrepreneur's family background, their motivational factors, problems faced by them, the support systems and the coping strategies they adopted to handle the stressful situations. There are the number of studies (Joyce, 1998; Akhouri & Sengupta 1998; and Singh & Sengupta, 1985; Hisrich & Brush, 1986; McClelland, 1961, etc.,) in the recent past have shown keen interest in the study of entrepreneurs, particularly focusing their attention on women entrepreneurs and examining different problems faced by them. The studies,

some of which are referred below, pointed towards the increasing interest of researchers in understanding a complex phenomenon such as promoting entrepreneurship among women, their role and contribution to national economy.

### OBJECTIVE OF THE STUDY:

1. To study the problem faced by women entrepreneurs.
2. To study the financial challenges of women.
3. To study motivational factors of the women entrepreneur.
4. To expose the challenges and future prospects of women entrepreneurs in Manipur.
5. To give suggestion on women entrepreneurship development.

**RESEARCH METHODOLOGY:** The study is basically based on primary data. The primary data has been collected through questionnaire and several structure and unstructured personal interviews were also conducted to elicit fast hand information with the theme of the research work. The whole analysis of the present study depends solely on primary sources. However, secondary data is collected from various sources like journals, books, manuals and reports of the state concerned literatures. The collected data is analysed with help of various statistical tools, charts, diagrams and graphical representations. Imphal West District of Manipur has been selected purposively for investigation of the study because the women's market is situated in the Imphal West of Manipur. Ima market is considered as the biggest market in Asia dominated by women traders. In the present study agro-based products or agricultural related enterprises were selected purposively. The selected agro-enterprises consisted of fish, indigenously processed foods, vegetables and fruits, handlooms and textiles, seeds and planting materials, agricultural implements and inputs and other agricultural products. Total a simple size of 150 respondents was selected through proportional random sampling from the seven categories of enterprises of the population. The collected data were subjected for analyzing by using appropriate statistical tools namely, frequency, percentage, mean, standard deviation simple correlation coefficient and multiple regressions.

### DATA ANALYSIS AND INTERPRETATION

**Table no. 1: Do you face financial problem being a women entrepreneur?**

Scale	No. of Respondent	Percentage	Cumulative Frequency
(A) Lack of encouragement by financing agencies in extending loans or credit	2	28	28
(B) Lack of sufficient safeguard or monetary	3	41	69
(C) Harsh and hard repayment rule	1	14	83
(D) No specific government policy to create and awakening in generating extra income	2	17	100
TOTAL	8	100	

**INTERPRETATION:** Table no. 1 shows that out of total respondents lack of encouragement by financial agencies 41% of the respondent are faced financial problem due to lack of sufficient safeguard or monetary, 17% lack of encouragement, 14% harsh and hard repayment rule, and 28% no specific Government rule.

**Table no.2: Do you have domestic and social commitments problem?**

Scale	No. of respondent	Percentage	Cumulative Frequency
(A) Objection by husband or family members at the time of launching the project	1	15	15
(B) Dual kind of duties	4	57	72
(C) Indifferent attitude of the society	2	14	86
(D) Limited liberty of the society	1	14	100
<b>TOTAL</b>	<b>8</b>	<b>100</b>	

**INTERPRETATION:** Table no. 2 reveals that 57% of the respondents have domestic and social commitments problem that they have dual kind of duties, while 15% are objection by husband or family, indifferent attitude and limited liberty of the society are 14% for each.

**Table no.3: are there problems coming in the way of professional/social/occupational mobility as a woman entrepreneur?**

Scale	No. of respondent	Percentage	Cumulative Frequency
(A) Multiple duties	3	62	62
(B) Limited resources	2	15	77
(C) Lack of self confidence	1	8	85
(D) Lack of fully grown up business	2	15	100
<b>TOTAL</b>	<b>8</b>	<b>100</b>	

**INTERPRETATION:** table no.3 shows that 62% respondents have problem on multiple duties, 15% on limited resources, 8% on lack of self-confidence and 15% on lack of fully grown up business.

**Table no.4: What are the problems in availing of the government's help?**

Scale	No. of respondent	Percentage	Cumulative Frequency
(A) Delay of tactics by concern government department	3	62	62
(B) A large number of official formalities	2	15	77
(C) Unnecessary government interference	2	15	92
(D) Ignorance of law, procedures by women entrepreneurs	1	8	100
<b>TOTAL</b>	<b>8</b>	<b>100</b>	

**INTERPRETATION:** Table no. 4 highlights 62% of women entrepreneurs have found delay of tactics by concern government department, 15% due to large number of official formalities and unnecessary government interference, and 8% by ignorance of law, procedures by women entrepreneurs.

**Table no. 5 Are there some marketing problems also?**

Scale	No. of respondent	Percentage	Cumulative Frequency
(A) Competitive challenge	4	67	67
(B) Lack of encouraging response from the customer	1	8	75
(C) Delay in collection of payment	2	17	92
(D) Lack of travelling mobility and facility	1	8	100
TOTAL	8	100	

**INTERPRETATION:** It found that women entrepreneurs face many problem of competitive challenges, lack of attracting customer, delay payment and travelling mobility and facility are 67%, 8%, 17% and 8% respectively

**Table no.6: Do you face various weaknesses to set-up the enterprise?**

Scale	No. of respondent	Percentage	Cumulative Frequency
(A) Lack of indepth-knowledge	3	62	62
(B) No idea of business	1	8	70
(C) Idea generation less due to less of interaction	2	15	85
(D) Can't bear risk	2	15	100
TOTAL	8	100	

**INTERPRETATION:** Table no.6 highlights 62% of women entrepreneurs have weakness to set up the enterprise because of lack of in-depth knowledge, 8% of no ideas of business, 15% of idea generation less and can't bear risk for each.

**Table no.7: What was the nature of self-finance for starting the enterprise?**

Scale	No. of respondent	Percentage	Cumulative Frequency
(A) Personal saving	3	62	62
(B) Dowry sale of property	4	30	92
(C) others	1	8	100
TOTAL	8	100	

**INTERPRETATION:** The above table showed that 62% of personal saving is the nature of self-finance for starting the enterprise by women entrepreneurs, dowry sale of property and others are 30% and 8% respectively.

**Table no. 8: which were the compelling reasons for starting the enterprise?**

Scale	No. of respondent	Percentage	Cumulative Frequency
(A) Unemployment	4	67	67
(B) Dissatisfying job	2	17	84
(C) Use of ideal fund	1	8	92
(D) Use of technical skills	1	8	100
<b>TOTAL</b>	<b>8</b>	<b>100</b>	

**INTERPRETATION:** Table no.8 highlight 67% of women entrepreneurs are doing business due to unemployment, where as 17% are dissatisfying job, only 8% are doing business as a means of ideal find and technical skills for each.

**Table no. 9: What were the ambitions of women entrepreneur?**

Scale	No. of respondent	Percentage	Cumulative Frequency
(A) Millionaire	2	24	24
(B) Highly educated	3	37	61
(C) Successful entre	2	24	85
(D) Political leaders	1	15	100
<b>TOTAL</b>	<b>8</b>	<b>100</b>	

**INTERPRETATION:** Table no. 9 shows 37% of highly educated, 24% of millionaire successful entrepreneurs for each and 15% of political leader.

**Table no.10: What measures you have taken for preventing of spoilage of raw material?**

Scale	No. of respondent	Percentage	Cumulative Frequency
(A) Immediate use	3	37	37
(B) Periodical checking	2	24	61
(C) Use of cold storage	2	24	85
(D) Others	1	15	100
<b>TOTAL</b>	<b>8</b>	<b>100</b>	

**INTERPRETATION:** The above table reveals that the prevention of women entrepreneurs towards raw materials problem are immediate use, periodical checking use of cold storage and others are 37%, 24%, 24% and 15% respectively.

**Table No. 11: Do you face the shortage of raw-material?**

Scale	No. of respondent	Percentage	Cumulative Frequency
YES	5	61	61
NO	3	39	100
<b>TOTAL</b>	<b>8</b>	<b>100</b>	

**INTERPRATION:** 61% of the respondent faced the shortage of raw materials and 39% are not faced.

**Table No. 12: Do you have any problem about workers?**

Scale	No. of respondent	Percentage	Cumulative Frequency
About remuneration	3	41	41
About leave policy	2	28	69
About processing of food	1	14	83
Others	2	17	100
<b>TOTAL</b>	<b>8</b>	<b>100</b>	

**INTERPRATION:** Table no. 12 explains the problems of worker about remuneration are 41%, leave policy are 28%, processing of food 14% and others are 17%.

**Table no. 13: Did you find any difficulties of obtaining loan?**

Scale	No. of respondent	Percentage	Cumulative Frequency
Slow Processing	3	37	37
Too many document are required	2	24	61
Higher rate of interest	2	24	85
Others	1	15	100
<b>TOTAL</b>	<b>8</b>	<b>100</b>	

**INTERPRETATION:** Table no. 13 shows that 37% of the respondents have difficulties of obtaining loan by slow processing, 24% of too many documents, 24% of high rate of interest and 15% of others.

**Table no. 14: Were you being pressurized by any of the following circumstance to start/joint your present venture?**

Scale	No. of respondent	Percentage	Cumulative Frequency
Financial Pressure	2	25	25
Social Pressure	3	38	63
Natural Calamity	2	25	88
Any Other	1	12	100
<b>TOTAL</b>	<b>8</b>	<b>100</b>	

**INTERPRETATION:** This table highlight that 38% of women entrepreneurs are pressurized to start their present venture by social pressure, financial pressure, natural calamity and others are 25%, 25% and 12% respectively.

**Table no. 15: What pulled you toward this particular activity?**

Scale	No. of respondent	Percentage	Cumulative Frequency
(A) Individual initiative Manifested	3	37	37
(B) Favorable Economic Environment in the Market	2	24	61
(C) Favorable Economic Environment Created by the State	2	24	85
(D) Available of machinery on hire purchased by govt. sponsored Institution	1	15	100
<b>TOTAL</b>	<b>8</b>	<b>100</b>	

**INTERPRETATION:** The above table explains that maximum women entrepreneurs are pulled by individual initiative manifested i.e. 37% favorable economic environment in the market and created by the state are 24% each and remaining 15% by availability of machine.

**Table no. 16: From whom you got the motivation for woman entrepreneur.**

Scale	No. of respondent	Percentage	Cumulative Frequency
Family Members	1	12	12
Friends/Relatives	2	25	37
Self-Wish	4	50	87
Others	1	13	100
<b>TOTAL</b>	<b>8</b>	<b>100</b>	

**INTERPRETATION:** Table no. 16 reveals that 50% of women entrepreneurs are motivated by self-wish, are being bound to do the business and 12% by their family, 25% by friends and relatives and 13% by others.

### FINDINGS OF THE STUDY

1. Major respondents are facing financial problem due to lack of sufficient monetary.
2. It is found that women entrepreneurs face many problems of competitive challenges, lack of attractive customers, delay of payment, travelling mobility and facility.
3. Selected women entrepreneur's investment came from personal saving or they preferred to take loan.
4. Major respondents of the sample asserted that they obtained no benefits from government. This may be because either they are unaware of various government schemes.
5. Majority of entrepreneurs felt that obtaining loan was slow process. Entrepreneurs also complained of high interest rates and procedural delay such as documents and securities.
6. Selected women entrepreneurs engaged in food processing preferred to check their food item immediate use compare to those who preferred to use them periodically checking, use cold storage for prevention of spoilage.
7. Most of the selected women sample, the source of motivation was none other than self, followed by motivation by family, friends and relatives.
8. Major women entrepreneurs started enterprise to generate income. Quite a few stated because of interest or a sense of adventure.

**BENEFITS OF THE STUDY :** To study the problems of the women entrepreneur, there is increasing evidence that more and more women are becoming interested in small business ownership and/or actually starting up in the business. Empowerment of women is essential as their value system lead to the development of a good family, good society and ultimately a good nation. Hence, development of women entrepreneurship essential to provide economic opportunities to women.



**LIMITATIONS OF THE STUDY:**

- a) Time and budget limitation.
- b) The study was limited to the selected four districts namely- Bishnupur, Thoubal, Imphal East and Imphal West of Manipur.
- c) Some of the respondent are reluctant the questionnaire.
- d) The data gather and the result interpreted are done in the time frame of few. e) Months and hence not reveal the depth of the situation.

**CHALLENGES FACED BY WOMEN ENTREPRENEURS:** Definitely, there are a number of problems regarding women entrepreneurship in India, researchers having identified issues relating to social aspects, economic life, skill problems, problems of family support, courage etc.

1. Absence of definite agenda of life
2. Absence of balance between family and career obligations
3. Poor Degree of Financial Freedom
4. No Direct Ownership of the Property
5. Paradox of Entrepreneurial skill & Finance
6. No awareness about Capacities
7. Low Ability to Bear Risk
8. Problems of work with Male Workers
9. Negligence by Financial Institutions
10. Lack of self confidence
11. Lack of Professional Education
12. Mobility Constraints
13. Lack of Interaction with successful entrepreneurs

**PROBLEMS OF THE ENTREPRENEURS AT PRESENT IN THE STATE**

1. Socio-environment Problems
2. Electric-Power Shortage
3. Marketing Problems
4. Capital constraints
5. Technological Adaptation
6. Lack of Infrastructure

In Manipur, many researchers carried out studies related to the problems faced by the women handloom entrepreneurs and tried to find the ways of reducing their problems in managing their enterprise. The problems of women entrepreneurs were analyzed in four aspects. They were co-operation, Responsibilities, work related problems and personal problems. Each sample was asked to relate to problems guided the researcher to following conclusion:

1. It was found that problems related to co-operation were faced for least times whereas personal problems were faced by maximum women.
2. It was seen that no selected sample was faced the problem due to great extent as there were few women who marked in column of highly dissatisfied.
3. On other hand, there was little number of women highly satisfied in personal, work related, co-operation and responsibility aspects.
4. It was observed that high majority of women faced these problems to a smaller extent. Thus, there was highest number of women entrepreneurs in the center of distribution.
5. The researcher found out that highest number of problems were faced with respect to co-operation, followed by the personal problems and work problems respectively.
6. The finding also highlighted that number of women facing different problems did not change very much with type of entrepreneurship. This means that all selected women engaged in food processing unit faced problems of similar kind and extent.

7. In the area of co-operation highest problems were faced by women engaged in snacks (1-60). The women engaged in papad (181-240), faced minimum responsibility related problems, work related problems were faced least by women in khakhara/thepla(121-180), whereas personal problems were faced least by women engaged in papad (181-240). Thus no fixed distribution with respect to above aspects can be seen.

### SUGGESTIONS:

From this study it is found that the collected data would be of great importance as data base. Entrepreneurs need to take benefit of loan/schemes of C.E.D (Center of Entrepreneur's Development). E.D.P (Entrepreneur Development Program). Analysis of women entrepreneur according to their social strata is very important for formulating suitable government policies. Thus, Government should engage and consult with representative association, including association of women entrepreneurs, while holding investment and business for and when formulating enterprise development policies. There is a need to provide more sophisticated marketing support mechanisms, such as design center packaging assistances etc. And need to promote positive image of women and women entrepreneurs, in particular as partners and contributes to economic and social development. Encouragement for women entrepreneurship is one of the ways for that. But unfortunately it is seen that the traditional mind set of the society and negligence of the state and respective authorities are important obstacles in the women entrepreneurship development in India. Apart from the responsibility of the state and society, absence of a definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence of direct ownership of the property to women, paradox of entrepreneurial skill & finance in economically rich and poor women, no awareness about capacities, low ability to bear risks, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are problems of women entrepreneurship development in India.

### CONCLUSION:

Women are an important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. Studies on status on women highlight the fact that since ancient times women were unable to enjoy the deserved status. They were regarded as stereotype home makers in most cases. But their contribution toward the economic and social enlistment of family was never given consideration. Therefore, there is need of continuous attempt to inspire, encourage, motivate and co – operate with women entrepreneurs, awareness program should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business. Women entrepreneurship provides effective framework for sustainable development of the country. It also helps in sustainable revitalization of GDP of a country by generating the employment. With setting of the research objectives in a clear manner and defining the relevant issues, the scope of the research problem has become clear and well – focused. The study has been designed to understand the problems and challenges faced by women entrepreneurs and evolve a framework for women entrepreneurship.

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