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# A Study on Prospects and Problems Faced by Women Entrepreneurs in Rural Areas with Respect to Tura, West Garo Hills

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## INTRODUCTION OF WOMEN ENTREPRENEURS

Women entrepreneurs who want to start and grow their own businesses.

A "woman entrepreneur" is a female individual who actively starts, develops, and manages her own business, often taking on the role of founder or owner, demonstrating leadership qualities and utilizing creativity to navigate the entrepreneurial landscape. Key characteristics include resilience, empathy, strong communication skills, and the ability to balance work and family life.

The Government of India has defined a woman entrepreneurship as "an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women".

Women are engaged in business due to many factors which encourage them to have their own dignity and self esteem in the society. Self dependence, career consciousness and self respect are the key factors which motivate women entrepreneurs to choose a profession as a challenge. These are generally said as pull factors. But sometimes women join the business enterprise due to family circumstances and take up the responsibility of business. These are called as push factors. Thus pull and push factors encourage women to set up a new business or take up the existing one and stand on their legs.

## HISTORY OF WOMEN ENTREPRENEURS

### Women Entrepreneurs – Ancient to Modern Period

The concept of entrepreneur emerged in the nineteenth century, specifically the term "women entrepreneurs." The origins of entrepreneurship may be traced back to ancient India.

#### **18<sup>th</sup> Century**

In the mid-eighteenth century, Indian women managed retail shops, small handloom enterprises, and other businesses. More women broke free from society's constraints and began to soar into the spotlight during the 18th and 19th centuries. However, prior to the twentieth century, women supplemented their income by creating a business.

#### **19<sup>th</sup> Century**

Women were encouraged to start small companies from the comfort of their own homes during this time period. Many of them started some of their own enterprises. To boost their income, they took up jobs like making papads (wafers), pottery, and bangles. During this historical period, there was also a need for children to be educated. In certain locations, families began sending their daughters to school alongside their male children.

#### **20<sup>th</sup> Century**

Women's participation and contribution were highly noticeable in the early twentieth century. The number of businesswomen has grown, notably during the 1990s. Women stepped up to apply new skills, invest, locate a market niche, and generate significant employment or other possibilities. Females began to operate small businesses such as xerox shops and grocery stores. This decade witnessed tremendous advancements as well as the greatest triumph for women in business.

**Madam C.J. Walker (1867-1919):** A pioneer in the cosmetics industry, she built a multi-million dollar business and became one of the richest women in America.

**Goco Chanel (1883-1971):** French fashion designer who founded the Chanel brand. Iconic Chanel suit revolutionized women's fashion in the 20<sup>th</sup> century.

**Kalpana Saroj:** The original "Slumdog Millionaire" who steered a distressed company back to profitability, inspiring many women entrepreneurs.

**Eliza Lucas Pinckney (1744):** Plantation owner in South Carolina, who cultivate indigo, making it the second cash crop export of the colony.

**Kiran Mazumdar-Shaw (1978):** A self-made billionaire and founder of Biocon, one of India's top biotech firms.

**Sara Blakely (1971):** Founder of Spanx, a shapewear brand that revolutionized the fashion industry.

They were the few very first successful women entrepreneurs globally, several historical figures and modern-day leaders stand out as early and influential pioneers.

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## TWO CASE STUDIES OF SUCCESSFUL WOMEN ENTREPRENEUR IN INDIA

The history of women entrepreneurs has seen a notable increase in women's participation in business, particularly in the 1990s. Women have used modern techniques, investments, and market niches to create employment opportunities.

The history of courageous female entrepreneurs in India, started quite early with Kalpana Saroj known as India's first female entrepreneur and the original "Slumdog Millionaire." Kalpana bought the distressed assets of Kamani Tubes Company and steered the company back to profitability back in 2001.

**Kalpana Saroj** is an Indian business woman, entrepreneur and a TEDx speaker, and the chairperson of Kamani Tubes in Mumbai, India.



Saroj was born in 1961 in [Roperkheda](#) village in [Akola, Maharashtra](#), India, to a Marathi Buddhist family, the eldest of three daughters and two sons.

She started working in a garment factory to support her family. Using government loans for scheduled caste people, she successfully started a tailoring business and then a furniture store. Kamani Tubes Ltd. Was established in the year 1959-60 at Kurla, Bombay by the Kamani Group of Industries for the production of non-ferrous metal tubes and rods.

This company which made brass rods and tubes for use in refrigerator and sugar plants, was leading firm till the middle of the 1970s, controlling 60% of the market in terms of total domestic production of non-ferrous tubes and rods.

**Figure: 1.1**

Also Kalpana Saroj started KS Film Production and produced her first movie which was dubbed in English, Telugu and Hindi, Khairlanji Movie is produced by Deelip Mhaske, Jyoti Reddy and Mannan Gore under Kalpana Saroj's banner. Kalpana, Deelip and Mannan Gore at Khairlanji movie shoot in Akola. She built up a successful real estate business and came to be known for her contacts and entrepreneurial skills. She was on the board of Kamani Tubes when it went into liquidation in 2001, and after taking over the company, she restructured it and brought it back to profit. According to her own estimates, she has personal assets worth \$112 million.

### Awards and recognition

- Kalpana Saroj was awarded the Rajiv Gandhi Award for Women Entrepreneurs by the Government of India in 2006 in recognition of outstanding achievement as an entrepreneur. Her life as an entrepreneur symbolizes the true face of the indomitable spirit of women in the face of adversity. Her work was recognized by Govt. of India and felicitated her with Highest Civilian Award Padma Shri Award in year 2013 in field of Trade and Industry. And Nari Shakti Award in year 2018.
- She was appointed to the board of directors of Bhartiya Mahila Bank, a bank primarily for women, by the Government of India.
- She also serves on the board of governors of Indian Institute of Management Bangalore.

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## CONTRIBUTIONS

Entrepreneur, industrialist, philanthropist, Dr. Kalpana Saroj is widely acknowledged for her success in creating and growing diverse enterprises across sectors: industrial components and machine tools, aviation, infrastructure realty, film production, generic sugar and micro developmental banking. A committed nationalist, Dr. Saroj is equally well regarded for several initiatives beyond business. A consistent aspect of her developmental work is commitment to fostering skills and creating opportunity for the most disadvantaged sections of society. From healthcare to education to micro finance, Kalpana Saroj Foundation pursues the agenda of positive change, enriching India's human capital.

Her story reflects a life that dealt with countless problems with courage and refused to give up. From humble beginnings in a large family of eight, she went on to become a legend in society. Justifiably, she has been referred to as the original 'Slumdog Millionaire of India' in every sense.

**Falguni Nayar** is an Indian billionaire businesswoman, who is the founder and CEO of the beauty and lifestyle retail company [Nykaa](#), transitioned from a successful investment banking career at Kotak Mahindra Capital to launching an online beauty platform. Nayar is one of the self-made female Indian billionaires.



**Figure: 1.2**

Falguni Nayar was born in 19 february,1963 Mumbai to a Gujarati business family, her father ran a small bearings company. She pursued a Bachelor of Commerce from Sydenham College and an MBA from the Indian Institute of Management, Ahmedabad.

In 1993, Nayar joined Kotak Mahindra Group after leaving her consultant job at A. F. Ferguson & Co. At Kotak Mahindra, she was initially the head of mergers and acquisitions (M&A) team, before going on to open institutional equities offices in London and New York City. In 2001, she returned to India. In 2005, she was appointed as the managing director of Kotak Mahindra Capital, the investment banking unit, and director of Kotak Securities, the institutional equities arm. She quit her job in 2012. Falguni Nayar started her entrepreneurial journey in 2012 at the age of 50, by introducing Nykaa. She is the CEO and founder of the company. She founded Nykaa with \$2 million of her own money. Nykaa was worth \$2.3 billion as of 2021 bringing Nayar's net worth to an estimated \$1.1 billion. Nayar is one of two self-made female Indian billionaires, the other being Kiran Mazumdar-Shaw. Nykaa listed at \$13 billion valuation on 10 November 2021. Soon after Nykaa went public, Nayar became the wealthiest self-made Indian woman, with her net worth rising to \$6.5 billion.

#### ***Challenges and Growth:***

- Falguni Nayar faced challenges like lack of initial financial resources, which she addressed by using personal savings and seeking loans from friends and family.
- She also faced gender discrimination in the business world.
- Despite these challenges, Nykaa grew rapidly and achieved a \$13 billion valuation by 2021.
- Falguni Nayar's net worth soared to \$6.5 billion post-IPO, making her one of India's richest self-made women.
- As per Forbes list of India's 100 richest tycoons, dated OCTOBER 09, 2024, Falguni Nayar & family is ranked 89th with a net worth of \$ 3.64 Billion.

Falguni Nayar, founder and CEO of Nykaa, has significantly contributed to the development of India, particularly in the beauty and lifestyle sector. Nykaa, under her leadership, has revolutionized the way Indians shop for beauty and lifestyle products, creating a successful e-commerce platform and expanding into physical retail. Her entrepreneurial journey has also inspired women and demonstrated the potential for growth and innovation in India's digital landscape.

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## **REVIEW OF LITERATURE**

Punitha et.al (1991) this study conducted to examined the problems and constraints faced by women entrepreneurs in India. The major problems faced by rural women entrepreneurs are competition from better quality products and marketing problems. This study is an explanatory research. The data is used primary data as well as secondary data. The least problems faced by both rural and urban women entrepreneurs are ignorance about schemes, distance from market and ignorance about agency and institutions.

Dhanabakyam M. et.al (2012) has published a research paper on "A Study on Women Entrepreneur in Micro, Small and Medium Enterprises in India". The research paper focused on analysing the industrial profile of the women also stated to identify the motivating factors of women entrepreneurs and contributing factors to the success and also mention to analyse the relationship between industries related factors and success of entrepreneur and it is observed that nearly half of the respondents are selling their products with the state and more than 50% respondents are engaged in sole proprietorship.

The research paper has done through statistical tools such as percentage analysis, weighted average rank analysis and chi-square are used for the purpose. The primary data was collected through a questionnaire using convenience sampling methods.

Pachuri D. (2012) conducted study that based on the emergence of women entrepreneurship making significant impact in all segments of the problems faced by them in setting up and running their business. The study was conducted in various training centres, MSMEs to collect data and number of women entrepreneur trainees. A majority of women entrepreneurs are from middle class families have low technical education but desire to become entrepreneurs. At this juncture effective steps are needed to provide entrepreneurial orientation and skill awareness to women.

Tiwari K. Et., al (2013) presented the overview on women entrepreneur in Micro, Small and Medium Enterprises in India. The research paper is attempted with main objectives to study the number of MSMEs working in India and their impact on employment opportunities, production and export potential. It is also observed that there is steady in the number of working MSMEs and it also clear that there is steady increase in the employment opportunities with the increase in the number of working MSMEs from 2001- 2011. There is increase in export from 2001-2008. And it found that study has been used from secondary sources. In agreement to the objectives of study, the secondary has been collected from the published annual reports of the MSMEs and from the government websites. The tabulated data as per the requirement of the objectives of the study has been done analysed with appropriate methodology.

Kaushik S. (2013) conducted to analyse the importance of women entrepreneurs in India and also identify the challenges faced by the women entrepreneurs. Entrepreneurship is crucial for economic growth and women are an important part of this. According to the survey in the paper, the majority of women entrepreneurs are 36 year or order making of 53% of the total. Women aged 26-35 account for 26%. The paper highlighted that women who want to start their own business are not influenced by their educational background. The paper also highlighted the challenges faced y women entrepreneurs. The faced issues related to finance, marketing wellbeing, and fitness family. They also lack technical, management and training abilities.

Veena M and Nagaraja N. (2014) this paper made an attempt to investigate the problems faced by women entrepreneurs in Mysore District. The objective was gathered from primary sources i.e. structured questionnaire and secondary data was collected from the research paper, journals etc. From the study it was identified the major problems faced by women entrepreneurs in Mysore district. Financial constraints, inadequate, institutional support, problems in marketing, social attitude non-availability of good workers/employees are the major problems to carry out their entrepreneurial activities in efficient and effective manner.

Limbu S. and Bordoloi N. (2015) presented the overview on women entrepreneurship: Problems and Prospects in Rural Assam, India. According to census 2011 rural Assam constitutes around 85.92% of state population. In contrast to urban female folk, majority of rural women folk are engaged in agricultural activities along with male member of the society. Women in rural areas suffered with many problems that create hurdles in their entrepreneurial activities. Many could not start their venture. Failure rate was also very high in rural areas. The research paper attempted with the major objectives to study the prospects for the development of women entrepreneurship in rural Assam and to identify the factors responsible for slow growth of women entrepreneurial activities in rural Assam. The study was conducted both explanatory as well as descriptive in nature. The data has been collected from primary as well as secondary sources. Through this study, the researchers have tried to throw some lights on problems and opportunities for rural women in the area of entrepreneurship.

Rao and Mohan (2016) highlighted that women's participation in entrepreneurship is growing today. The Indian economy is taking steps to provide equal opportunities to women in all aspects of life, including politics, education, and employment. The government is also working to encourage women entrepreneurship but according to research only a small group of women, namely the urban middle class have benefited from government sponsored development initiatives. The paper identifies the gender gap education, heavy household responsibilities, a lack of family support, low self-confidence and conflicts between job and domestic commitments as some of the major obstacles that women entrepreneurs face.

Saikia P. et.al (2017) different research studies have shown that more number of women are involved in micro enterprise than small and medium enterprises. Therefore, an effort has been made to study "Entrepreneurship development through Micro Enterprise and its impact on women empowerment- A study of Assam". This study was conducted in three districts namely Kamrup, Lakhimpur and Jorhat district of Assam. The total number of sample was 120 which included both registered and unregistered women. The research paper is attempted with the main objectives to study socio-personal and economic characteristics of the women entrepreneurs engaged in micro enterprises and to asses impact of the micro enterprise on economic empowerment of women entrepreneurs.

Kumar S. and Singh N. (2021) published a research paper on "Entrepreneurial prospects and challenges for women amidst COVID-19: A case study of Delhi, India". This paper aims to encapsulate the gendered support and hindering factors along with the role of the state experienced by Delhi-based women entrepreneurs in setting up their enterprises amidst the challenges posed by the corona virus disease 2019 pandemic. From the study has found that low budget/very small scale women entrepreneurs face common as well as gender based challenges in the context of the market, finance, social capital, family support and awareness in addition to accessing the state's resources in both start ups and crisis situations such as the COVID-19 pandemic. The study was limited to exploring the challenges and prospects of Delhi based women entrepreneurs at the beginning of their enterprises and amidst the COVID-19 pandemic.

Sharma P. (2021) present paper tries to highlight the problems and prospects of women entrepreneurs with special reference to Guwahati city. The researcher has conducted its study on the basis of primary data where the information were collected through well framed questionnaire meant for women entrepreneurs and secondary sources like journals, books, articles, websites etc. This paper also provided certain suggestions for improving the status of women entrepreneurs in the city.

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## OBJECTIVE OF THE STUDY

1. To study challenges faced by the women entrepreneurs.
2. To study the factors contributing towards the financial growth of women entrepreneur in Tura.
3. To understand necessity of women entrepreneurs in Tura.
4. To study about the satisfaction level of women entrepreneur with regards to Government Schemes and initiatives.

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## METHODOLOGY OF THE STUDY

1. **Area of study:** Area of the study is Tura, Meghalaya.
2. **Nature of Data:** Both primary and secondary data have been used for the present study.
  - Primary data: Primary data is also known as raw data which is collected from a source. Questionnaire was used in this study to collect primary data.
  - Secondary data: Secondary data is referred to as those data which is collected by someone other than the person using it. Websites, journals, articles were used in this study to collect secondary data.
3. **Sampling Technique:** Simple sampling was applied to collect primary data
4. **Sampling Size:** Sample size refers to the number of respondents to be selected for the purpose of getting primary data. The sample size of this study is 100.
5. **Tools of data analysis:** Pie chart and Tables
6. **Method of data collection:** Questionnaire

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## PROBLEM FACED BY WOMEN ENTREPRENEUR

Women entrepreneurs faced many problems in their efforts to develop the enterprise they have established. Basically, women entrepreneurs encounter two types of problems: general problems of entrepreneurs and problems specific to women entrepreneurs. The main problems faced by women entrepreneurs may be analyzed as follows:

**Family Responsibilities:** In India, it is mainly a duty of women to look after the kids and other members of the family. Women are considered as the primary caretakers of the family and home. In case of married women, women are constantly under pressure to manage their work and life she has to maintain a balance between her business and family. Without the support and approval of husband, the female entrepreneur cannot succeed. Accordingly, the educational level and family background of husband positively influence women entry into business.

**Lack of Education:** In India literacy percentage among women is very low. Due to lack of proper education majority of women are not aware about the latest technological developments, marketing knowledge, innovative schemes, alternative markets etc. Lack of information and experience creates problems in setting up and running of business enterprises.

**Competition:** One of the major problems faced by women entrepreneurs in India is fierce competition among the businesses in market. Women faced challenges from their competitors in the market and internal competition for leadership. Women find it difficult to manage the business with limited resources.

**Scarcity of Raw material:** Women entrepreneurs find it difficult to obtain raw materials and other necessary inputs. The failure of many co-operatives, such as those engaged in business basket making was mainly due to the insufficient availability of forest-based raw material. High prices of raw materials and getting raw material at the minimum of discount are the major problems which are faced by entrepreneurs.

### Gender-Based Discrimination:

Women entrepreneurs may encounter discrimination in various aspects of business, including access to markets, contracts, and even basic business support services.

**Lack of Social and Institutional Support:** Most women entrepreneur owners don't get the social support they require to kick start their business from families, peers, and immediate ecosystems. Lack of mentorship from the business community is also one of the main challenges faced by women entrepreneurs in the country. Though there are schemes for promoting female entrepreneurship, many women don't receive timely guidance or help from authorities. The absence of a proper support network adversely impacts their confidence and ability to take risks.

**The Problem of Securing Money:** Women entrepreneurs in the MSME sector often face problems in securing money for their businesses. Women are often not able to access the same opportunities as men and they often lack the necessary collateral security in order to secure loans from banks or other formal sources of finance.

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## CONTRIBUTIONS OF WOMEN ENTREPRENEURS TOWARDS THE DEVELOPMENT OF TURA, MEGHALAYA.

Women entrepreneurs in Tura, Meghalaya are increasingly contributing to the local economy and development through various initiatives, particularly in areas like handicrafts, textiles, and agriculture. They are empowering themselves and other women by providing employment, generating income, and promoting traditional skills. Government programs and initiatives are also supporting women entrepreneurs in Tura by providing training, financial assistance, and access to markets.

**Handicrafts and Textiles:** Women in Tura are known for their skills in weaving, crafting, and producing various traditional textiles and handicrafts. Some entrepreneurs are focusing on integrating modern and traditional styles to promote these products.

- **Agriculture and Food Processing:** Women are actively involved in farming and food processing, contributing to local food security and creating income opportunities.
- **Government Support:** Programs like PRIME (Promotion and Incubation of Market-driven Enterprises) and Swavalambini (a women entrepreneurship program) are providing support to women entrepreneurs in Meghalaya, including training, financial assistance, and mentorship.
- **Digital Empowerment:** Initiatives like the "Empowering women in Tura" program are helping women entrepreneurs utilize technology to improve their businesses and connect with wider markets.
- **Networking and Collaboration:** Networking events, exhibitions, and participation in government schemes help women entrepreneurs connect with each other and access resources.

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## PROSPECTS OF WOMEN ENTREPRENEURS IN TURA

Women entrepreneurs in Tura, Meghalaya have significant prospects, particularly within the context of government support programs like PRIME (Promotion and Incubation of Market-driven Enterprises) and the Chief Minister's E-Championship Challenge. These initiatives provide access to funding, mentorship, and incubation, facilitating the growth of businesses, especially in areas like handicrafts, fashion, and tourism. The Promotion and Incubation of Market-Driven Enterprises (PRIME) program inaugurated by the Honourable Chief Minister of Meghalaya Conrad K. Sangma in January 2020 seeks to create and promote a robust entrepreneurial ecosystem in the state. Aspiring entrepreneurs, start-ups, and early-stage enterprises are nurtured to translate their innovative ideas into business and sustain them in the long run by providing a host of support mechanisms. The PRIME program, initiated by the Government of Meghalaya, is working towards implementing the initiatives outlined in the Meghalaya Startup Policy. PRIME aims to make entrepreneurship a preferred career choice for the youth of the State through the creation of a dynamic and collaborative ecosystem that enables easy availability of credit, relevant technology, skilling and mentoring support and access to high leverage markets.

- **Government Support:** The Meghalaya Government actively supports women entrepreneurs through programs like PRIME, which offers incubation, mentorship, and access to funding via schemes like the Meghalaya Any Business Venture Scheme.
- **PRIME Startup Hubs:** PRIME Startup Hubs in Shillong and Tura provide a space for incubation and mentorship, further fostering the growth of local entrepreneurs. PRIME, a government initiative, provided various funding options, including Kickstart Grants and Scaleup Innovation Loans, to support entrepreneurs in Tura. They also conducted funding awareness programs and collaborated with organizations like the Meghalaya State Rural Livelihoods Society (MSRLS) to reach more women.
- **Chief Minister's E-Championship Challenge:** This annual challenge recognizes and supports promising startups, including those led by women, providing them with additional resources and recognition.
- **Entrepreneurship Development Programs:** Startup India conducted entrepreneurship development programs, including design thinking workshops, at institutions like the College of Community Science, Central Agricultural University in Tura.

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## LEADING WOMEN ENTREPRENEURS OF WEST GARO HILLS, TURA SEMADA MARAK, FOUNDER OF SEVEN CHERRI

Semada Marak, one of the Top 25 Entrepreneurs of Chief Ministers E-Championship Challenge 2019, is a software engineer and left a well-cushioned corporate job to pursue her childhood dream of working in the fashion industry and providing training and gainful employment opportunities to the local underprivileged women in her state. Semada was awarded with Rs. 6 lakhs PRIF Grant, a program run by IIM Calcutta Innovation Park (IIMCIP) and funded by Pernod Ricard Foundation India. With the PRIF Grant of 6 Lakhs, she is intending to expand and strengthen the team, upgrade storage facilities,

infrastructure, develop new products, improve packaging, create a website, invest in marketing, and boost overall business to create new training and livelihood opportunities for the women of the state.



**Figure: 1.3**

**Seven Cherri** was started in the year 2017 by founded Semada Marak, is based out of Tura in West Garo Hills, are a thriving design house that is entirely run by an army of skilful local women. It is a brand of handmade manufactures jewellery and accessories that combine traditional and contemporary styles. The founder Semada is strongly promoting the cultural heritage of the Garo Hills to customers outside of Meghalaya.



Necklace, earrings and hairclips

**Figure: 2.2**

Such innovative products mark the fusion of traditional motifs, signifying the tribal culture of Meghalaya. Extensive research and designs of locally found resources like bamboo and rikwareng (local fern) would be carried out with the support of PRIME.

#### **KRESENI MARAK**

Kreseni Marak is a successful entrepreneur from Gokulgre village in the West Garo Hills district of Meghalaya. She runs a flower and fruit sapling nursery, utilizing organic methods like manure instead of chemical fertilizers. She produces over 2000 seasonal and non-seasonal saplings. She gets her fruits and flower saplings from the Daffodil Nursery in Guwahati. She travels to the Daffodil Nursery once a month but during peak season her travel increases to two or three times in a month.

In 2014 she was introduced to the Meghalaya Basin Development Authority (MBDA) by former MRDS staffs who informed her that she could get further support to scale up her work. In October 2014, she registered herself at an Enterprise Facilitation Centre (EFC) in Resubelpara and soon after she was sent for 15 day training to Solang in Himachal Pradesh with support from the Integrated Basin Development and Livelihood Promotion Programme (IBDLP) in collaboration with Horticulture Department. Upon her return, she availed funds of Rs. 1 Lakh from Horticulture Department to scale up her activity. Using this fund, she first diversified her flowers, adding Daffodils and Orchids to the inventory. Next, she rented half a Bigha (approximately 600 square metres) of land along the Guwahati-Tura highway and there she set up a new flower nursery. She engaged four daily wage workers who spent four days to clear the land and build a fence around it. It took another four months before the nursery had its first production. Today, Kreseni produces more than 2,000 seasonal as well as non-seasonal saplings including flowers, fruit trees, nuts and others.

Presently, she earns a profit of approximately Rs. 70,000 per year from her nursery. She is quite happy with the way her business is shaping up and she firmly believes that she can take this profession to new heights. For now, she plans to stay focussed and give all her energy to her flower nursery and her family.



**VIVIAN A SANGMA**

Visionary entrepreneur Vivian A Sangma is the driving force in the local eri silk industry, taking it to the next level. She has established a cocoon processing unit converting eri and muga cocoons into yarn, making her the sole player in this sector. Besides training and mentoring other women and cooperatives, the enterprise produces Garo traditional dresses, dhara, and jainsem, reflecting Vivian's indomitable spirit and dedication.

**Figure: 1.4**

**V.A SILK INDUSTRY**

V.A. Silk Industry was located in Daldagre West Garo Hills. Weaving in Meghalaya local brands and fashion house initiatives by the Department of Product Catalog.



**Figure: 1.5**

**CHONKAME R MARAK**

Chonkame R Marak, founder of City Flora, a forest officer turned entrepreneur is now a full time event planner and a florist. Since Tura is a small town with limited resources for good event decors, she decided to start City Flora to meet the decor needs for the events that took place in the town. This entrepreneur from Tura started her own Multi-store startup offering an amazing wedding décor and flowers for events.

**Figure: 1.6**

In her entrepreneurial journey, she came across many challenges, one of which was making people understand the concept of wedding planning and event rentals. Since these concepts were new to the people, handling rentals and the repairing costs were difficult to manage.

**City Flora** is headquartered in Tura, Meghalaya. City flora has had its own share of highs and lows. Tura is a one-stop-shop for all types of event planning, fresh flowers and party rental shop in a small town of Tura. Also delivers fresh flowers and dried.





Figure: 1.7

*Scheme*

## GOVERNMENT SCHEMES TOWARDS PROMOTION OF WOMEN ENTREPRENEURS IN TURA, INDIA

Several government schemes in India aim to promote women entrepreneurs, and while Tura falls within Meghalaya, these schemes are generally applicable across the country. Key schemes include Pradhan Mantri Mudra Yojana (Mudra loans for micro and small enterprises), Mahila Coir Yojana (supporting coir industry entrepreneurs), and the Stree Shakti Package. Additionally, the Women Entrepreneurship Platform (WEP) provides a centralized hub for information and services, including funding, incubation, and mentorship.

**Pradhan Mantri Mudra Yojana (PMMY):** This scheme provides easy-access loans (up to ₹10 lakhs) for micro and small enterprises, with special consideration for women entrepreneurs.

### **Mahila Coir Yojana (MCY):**

This scheme aims to empower women in the coir industry by providing training and subsidized equipment. The Mahila Coir Yojana (MCY) offers various financial assistance components. Trainees receive a monthly stipend of ₹1,000, while trainers get a monthly honorarium of ₹6,000.

Additionally, training sponsoring agencies receive ₹400 per head per month as financial assistance. Subsidy is also provided for motorized coir equipment, with 75% of the cost covered, up to a maximum of ₹7,500 for motorized Ratt and ₹3,200 for motorized traditional and Electronic Ratt.

**Stree Shakti Package:** The Stree Shakti Yojana, launched by the government in October 2000, is a flagship scheme designed to empower women entrepreneurs nationwide. The scheme provides financial aid and support to women who aspire to start or expand their businesses. Through this initiative, women can achieve economic independence, contribute to job creation, and drive community socio-economic development. This package offers financial assistance, training, and equipment to support women entrepreneurs in various sectors.

### **Amount of Loan-**

Loan in the form of term loan or working capital can be provided under the Stree Shakti package. The quantum of loan provided would be based on the borrower profile and the following guidelines:

- Retail traders: Rs. 50000 to Rs.2 Lakhs
- Business enterprises: Rs. 50000 to Rs.2 Lakhs
- Professionals: Rs. 50000 to Rs.25 Lakhs
- SSI: Rs. 50000 to Rs.25 Lakhs

**Women Entrepreneurship Platform (WEP):** This platform, launched by NITI Aayog, acts as a central hub for women entrepreneurs to access information, resources, and support services. The Women Entrepreneurship Platform (WEP) provides loans and other support to women entrepreneurs. Loans are available up to Rs 10 lakh, and eligibility criteria includes Indian nationality, women-owned businesses (at least 51% ownership), and businesses in various sectors like manufacturing, services, and more.

**PRIME (Promotion and Incubation of Market-driven Enterprise):** Launched in 2019 by the Government of Meghalaya, PRIME is here to support entrepreneurs with incubation, mentorship, training, funding, and networking. This program, initiated by the Meghalaya State Government, aims to create a supportive ecosystem for local entrepreneurs, including women.

**Specific schemes under PRIME:**

- **Meghalaya Tourism Homestay Scheme:** Provides assistance for setting up new tourism-related projects, including home stays and resorts.
- **Meghalaya Pig Farming Initiative:** Supports entrepreneurs in pig rearing through financial assistance, training, and market linkages.
- **Meghalaya Poultry Farming Initiative:** Offers financial assistance to entrepreneurs involved in the animal husbandry sector.
- **Meghalaya Any Business Venture Scheme:** Provides financial assistance for various business ventures, including training centers, music studios, processing units, and more.
- **Meghalaya Sports & Wellness Centre Scheme:** Supports the establishment of fitness and wellness centers.
- **Meghalaya Motorcaravan Scheme:** Offers financial assistance for setting up motorcaravan businesses.

These schemes offer a range of support, including financial assistance (loans and grants), training, mentorship, and access to a network of resources, all aimed at fostering a more inclusive and supportive environment for women entrepreneurs across India.

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## **FINDINGS, SUGGESTIONS AND CONCLUSIONS**

***FINDINGS OF THE STUDY*****General Findings:**

- From the study it is observed that majority of respondents fall within the below 25 age group, followed by the 26-35 age group. There is no available information for the above 45 age group.
- Based on the provided data, the majority of respondents have an undergraduate educational qualification i.e 37%, followed by other qualification and post-graduation.
- From the study it is observed that majority of respondents fall within unmarried category i.e 63%, followed by married category i.e 32%.
- According to the data collected, majority of respondents have earned annual income below 2 lakh and 26% of respondents fall into the income range between 2 lakh to 5 lakh.
- From the information collected it shows that majority of respondents are engaged in others business activities i.e 60%. Additionally, 16% are involved in both agriculture and manufacturing and 8% are involved in retail.
- From the given data, the majority of respondents have experienced of 1 year (52%) and there is no available information for the above 9 years of experience.
- From the study it is observed that 52% of respondents are motivated to start business to get economic independence, 22% of respondents motivated to support the family. 16% of respondents by utilised own talent.
- From the information collected it shows that majority of respondent i.e 54% started business with personal saving money and 26% get support from the family and friends, followed by financial support from the banks.

**Findings related to objective no.1:** To study challenges faced by the women entrepreneurs.

- Based on the information collected, 26% of respondents highlighted that accessing finance is one of the challenges when starting business, followed by lack of demand in the market i.e 22% and 19% of respondents face problems because of lack of knowledge and competition.
- According to the data collected, majority of respondents face problems in maintaining a budget, selecting a service and product i.e 52% when running a business.
- From the study it shows that gender bias and limited financing opportunities are identified as the main reasons for slow growth in business, accounting for 26% of the responses.
- It is also observed that most of the respondent i.e 41% faced problems while applying for the government schemes because of lack of awareness, followed by limited availability of funds.
- From the information collected most of the respondent i.e. 53% faced difficulty in accessing finance.
- According to the data collected, majority of respondent i.e 50% are sometimes struggle to balance professional work and personal life as a women entrepreneur.
- Based on the information collected, majority of respondents i.e 55% are faced problems related to transportation and logistics.

- From the study it shows that most of the respondent i.e 54% sometimes faced resistance from their family members.
- From the given data, most of the respondent i.e 86% indicated they face more difficulty in securing funding as compared to male responsibilities.

**Findings related to objective no. 3:** To understand the necessity of women entrepreneur

- Based on the information collected, a majority of the respondents selected all mentioned category of support, followed by training and development and affordable funding options.
- From the study it is also observed that training skills and development opportunities are necessary to the respondents, specifically, 66% of respondents positively affirmed these opportunities for their success as entrepreneurs.
- Based on the information given, various types of training and skills development are necessary to become a successful entrepreneur. According to the respondents business skills development, technical skills are major necessities resources needed to succeed.

**Findings related to objective no.4:** To study about the satisfaction level of women entrepreneur with regards to Government Schemes and initiatives.

- According to the data collected, most of the respondent i.e 68% are aware about the government schemes/assistance available to them.
- From the study it also observed that majority of respondents get support from the schemes with 53% of respondents are applied, showing a fair level of engagement with available support.
- It is also observed most of the respondents thought that government schemes provided to them are sufficient.
- From the information given, regarding satisfaction level with government schemes, 45% of respondents expressed a neutral, followed by 18% were satisfied and 9% were very satisfied, another 19% were dissatisfied.

### **SUGGESTIONS**

- Many respondents cited that lack of market demand and competitions is primary challenges, market training development and competitive strategies should be made more accessible.
- Transportation and logistics were reported as a significant hurdles of respondents, especially in areas where access or difficult to supply, improving infrastructure and offering logistical can help better plan to supply efficiently.
- Programs should not only focus on skill development but also work towards removing gender bias and ensuring that both male and female have equal access to funding and mentorship opportunities.
- It is clear that respondents require diverse forms of support. Policy makers and business development programs should focus on offering a holistic package of assistance include training, mentorship, networking opportunities and affordable financing options.
- Since some respondents are not ware about schemes available for women entrepreneurs. It is important to stay updated with government initiatives, explore available resources and seek information from relevant authorities or organization to take advantage of these organizations.
- The Government agencies should steps to raise awareness about the various schemes available for women entrepreneurs. These schemes can help women overcome financial constraints and support their business growth. By promoting and advertising these schemes, the government can play a crucial role in empowering women entrepreneurs and promoting their success in the business world.

### **CONCLUSIONS**

The study highlights several key challenges faced by women entrepreneurs in Tura, West Garo Hills. A significant portion of respondents identified access to finance as a major hurdle when starting a business. During business operations, reported difficulties in managing budgets and selecting appropriate products or services. Gender bias and limited financing opportunities were also seen as major barriers to business growth citing these issues. Furthermore, many respondents faced problems in accessing government schemes, primarily due to lack of awareness and limited availability of funds. In West Garo Hills, women have demonstrated resilience and determination by overcoming challenges and successfully establishing businesses in agriculture, handloom, handicrafts, and service-oriented industries. Their efforts also contribute to preserving and promoting the region's rich cultural heritage. Despite their achievements, women entrepreneurs continue to face several obstacles, such as limited access to finance, societal biases, and the challenge of balancing business with family responsibilities.

The study indicates that a majority of respondents expressed a need for comprehensive support, including training and development, as well as affordable funding options. Among these, training and skill development opportunities were particularly emphasized, half of respondents affirming their importance for entrepreneurial success. Respondents identified business skills development and technical training as essential resources for growth and sustainability. In relation to the objective of evaluating satisfaction with government schemes and initiatives, most participants considered the government schemes to be sufficient; however, satisfaction levels varied. These results suggest that although awareness and participation are relatively high, the effectiveness and satisfaction with the schemes still have room for improvement, particularly in terms of accessibility and impact.

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