

Women in Entrepreneurship

Navigating the Entrepreneurial Landscape in the Northeast India



Prepared by

Seven Sisters Development Assistance (SeSTA)

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CHAPTER 1 : INTRODUCTION

Entrepreneurship is critical to the economic growth and development of a country or an area within a country. The development of entrepreneurship is critical for both national and social development. It is very important to grow our rural sector to improve the north-east region as a whole. One of the most significant and crucial features of north-east India is the economic development has been the growth of small and micro industries. The problem of unemployment and the appropriate utilization of both human and non-human resources, as well as improving the living conditions of the poor masses, is a small-scale entrepreneurship (Singh, 2009). The North Eastern region of India comprises of eight States- Arunachal Pradesh, Assam, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura. This region is one of the biodiverse regions of the entire country. A North East Indian state occupies 7.9 % of the total geographical area of the nation. Gender equality is a very important factor in the long-term growth of an economy. As traditional society prevails in the north north-east region men are more preferred and get more opportunities than women. North-east Indian states account for only 4% of total establishments by women in India, and women entrepreneur of this region provides only 3.76% of employment provided by women entrepreneurs in the whole country. Therefore, the enhancement of the entrepreneurial capabilities of women is much needed at present. Entrepreneurship development and income-generating activities are a feasible solution for empowering women. Women entrepreneurship programs have gained momentum by encouragement, appropriate awareness, training, environment, and support. This has improved the socio-economic status, which is a prerequisite of women's empowerment. Women entrepreneurs face gender based barriers to starting and growing their business, including discriminatory property, matrimonial and inheritance laws and cultural practices, limited mobility, voice, and representation, and unequal share of family and household responsibilities. These factors, combined with social exclusion based on sex mean that women entrepreneurs are less favorable position than men. Treating women with equality of opportunities is very much required. Every region has its own problems and prospects for the development of entrepreneurship, and the North-Eastern Region is not an exception to that.

Entrepreneurship is one of the most important inputs in economic development, and in the context of women, it can serve as an empowering method for socio-economic growth. A woman entrepreneur can be defined as an individual or group of women who initiate, organize, and operate a business. This research seeks to explore the landscape of women entrepreneurship in rural areas of North East India, specifically in Assam, Meghalaya, Tripura, Manipur, and Nagaland. By examining the current areas of entrepreneurship, analyzing institutional and market access, and evaluating income generation and growth potential, this study aims to shed light on the dynamics of women's involvement in both farm and non-farm enterprises.

The study will also classify enterprises based on their longevity, examining early-stage women entrepreneurs and established women entrepreneurs. The environmental and policy frameworks that support women entrepreneurs will also be examined, along with challenges and opportunities for stakeholder engagement to encourage co-creation and business sustainability.

Factors Influencing Women Entrepreneurs

- Access to Financial Resources: Evaluating the ability to obtain credit and control financial resources.
- Socio-Economic Characteristics: Including economic status, caste, religious background, education, and residence.
- Family Support: Assessing the role of family in managing business responsibilities.
- Environmental Factors: Stakeholder attitudes and external conditions impacting entrepreneurship.
- Skills Development: Analyzing the entrepreneurs' technical, managerial, and financial skills.
- Motivation and Aspiration: Factors that drive women to start and grow businesses.

Areas of Focus

- Farm-Based Entrepreneurship: Covering sectors like livestock, horticulture, sericulture, fisheries, and agriculture.
- Non-Farm Based Entrepreneurship: Including industries such as handloom, handicrafts, shops, and other small-scale enterprises.

Research Objectives:

- To map and document existing women-led entrepreneurial activities across farm and non-farm sectors, such as agriculture, livestock, and handloom in North East India.
- To analyze the economic, social, and institutional factors, including the role of civil society organizations (CSOs), markets, government institutions, and policies that impact women entrepreneurs in the region.
- To assess the growth potential and emerging opportunities available to women entrepreneurs in the region.
- To propose evidence-based policy recommendations aimed at creating a supportive and enabling environment for women entrepreneurship in North East India.

CHAPTER 2: RESEARCH METHODOLOGY

The study deployed a mixed-methods research design, integrating both quantitative and qualitative techniques to understand the entrepreneurs in the north-east region.

- Quantitative Data: Collected through surveys to provide a broad understanding of entrepreneurship trends, challenges, and financial data.
- 2. Qualitative Data: Through interviews, taking into account each woman entrepreneur's challenges, motivation, and aspirations.

Sampling Methodology:

- Survey Questionnaire: A structured survey is created to collect data from women entrepreneurs in various sectors.
- Interviews: Through interviews, document successes, failures, and challenges faced by women entrepreneurs.

Sample Distributions: The survey covered 263 women-led enterprises across six districts in the Northeast. Of these, 83 are farm-based and 175 are non-farm-based, with the remaining 263 recorded as the total count of businesses per location. The highest concentration of enterprises is in Tripura's West Tripura district (82 enterprises), followed by Nagaland's Peren district (51 enterprises) and both Assam's Goalpara district and Manipur's Churachandpur district (42 enterprises each). Meghalaya's Ri-Bhoi district (27 enterprises) and Assam's Chirang district (18 enterprises) have relatively fewer enterprises. Farm-based activities are more prominent in districts like Goalpara and Churachandpur, while non-farm enterprises dominate in areas such as Tripura and Nagaland. This distribution shows significant regional variation, reflecting differences in livelihood patterns, resource availability, and market opportunities.

State	District	Block	Village Covered	Farm-Based	Non-Farm Based	Total
Assam	Chirang	Borobazar	13	9	9	18
Assam	Goalpara	Balijana	26	11	32	42
Nagaland	Peren	Jalukie	9	14	37	51
Meghalaya	Ri-Bhoi	Umling	7	11	16	27
Tripura	West-Tripura	Jirania/Mandai	8	18	64	82
Manipur	Churachandpur	Tuibong	20	25	17	42
Total			83	88	175	263

Table 1 : Sampling Distribution Across Five States of North-East

Chapter 3: SOCIO-DEMOGRAPHIC PROFILE OF WOMEN ENTREPRENEURS

The data spans over five states: Assam, Nagaland, Meghalaya, Tripura, and Manipur. The following table shows the socio-demographic profile of the women entrepreneurs surveyed in the study. The table summarizes demographic details - age, education, caste, and marital status of respondents from five states.

Indicator	Variable	Assam	Manipur	Meghalaya	Nagaland	Tripura	Total
Age Group	Below 31 years	21	12	26	10	29	21
	31 to 46 years	61	36	52	55	52	52
	Above 46 to 61 Years	16	50	15	29	18	25
	Above 60 years	2	2	7	6	0	3
Education	Illiterate	5	2	7	6	6	5
	Primary	20	43	26	29	39	32
	Middle	41	31	33	33	28	33
	Higher Secondary	23	14	26	10	24	20
	Graduation	10	10	7	20	2	9
	MA	2			2		1
Caste Distribution	ST	38	100	100	98	13	58
	SC	18	0	0	0	14	8
	OBC	36	0	0	2	73	32
	General	8	0	0	0	0	2
Marital Status	Married	97	83	70	76	99	89
	Single	3	7	4	16	1	6
	Widowed	0	10	26	4	0	5
	Divorced	0	0	0	4	0	1
	Total W.E. (N)	61	42	27	51	82	263

Table 2 : Socio-demographic Profile of Women Entrepreneurs

Most respondents (52%) are between 31 and 46 years old, showing the group is largely in their active working years, while 25% are above 46 and just 1% are over 60. In terms of education, 33% have completed middle school, 32% have primary education, 20% have reached higher secondary education, 9% have graduated, 5% are illiterate, and only 1% hold a master's degree. Scheduled Tribes make up the largest group at 58%, OBCs are 32%, SC are 8%, and General is just 2%. Nearly everyone is married (89%), with singles at 6%, and widowed or divorced at 5%. The sample is predominantly a married, mid-aged working group, and mostly comprises individuals from the Scheduled Tribe, with a moderate level of education.

Chapter 4: WOMEN-ENTREPRENEURS IN THE NORTHEAST - ENTERPRISE CHARACTERISTICS

A. Type of Entrepreneur Activities: The study has covered farm and non-farm-based entrepreneurship activities, which reflect the diverse options in the rural settings of the Northeast state. The following diagram shows the distribution of different entrepreneurial activities covered in the study.

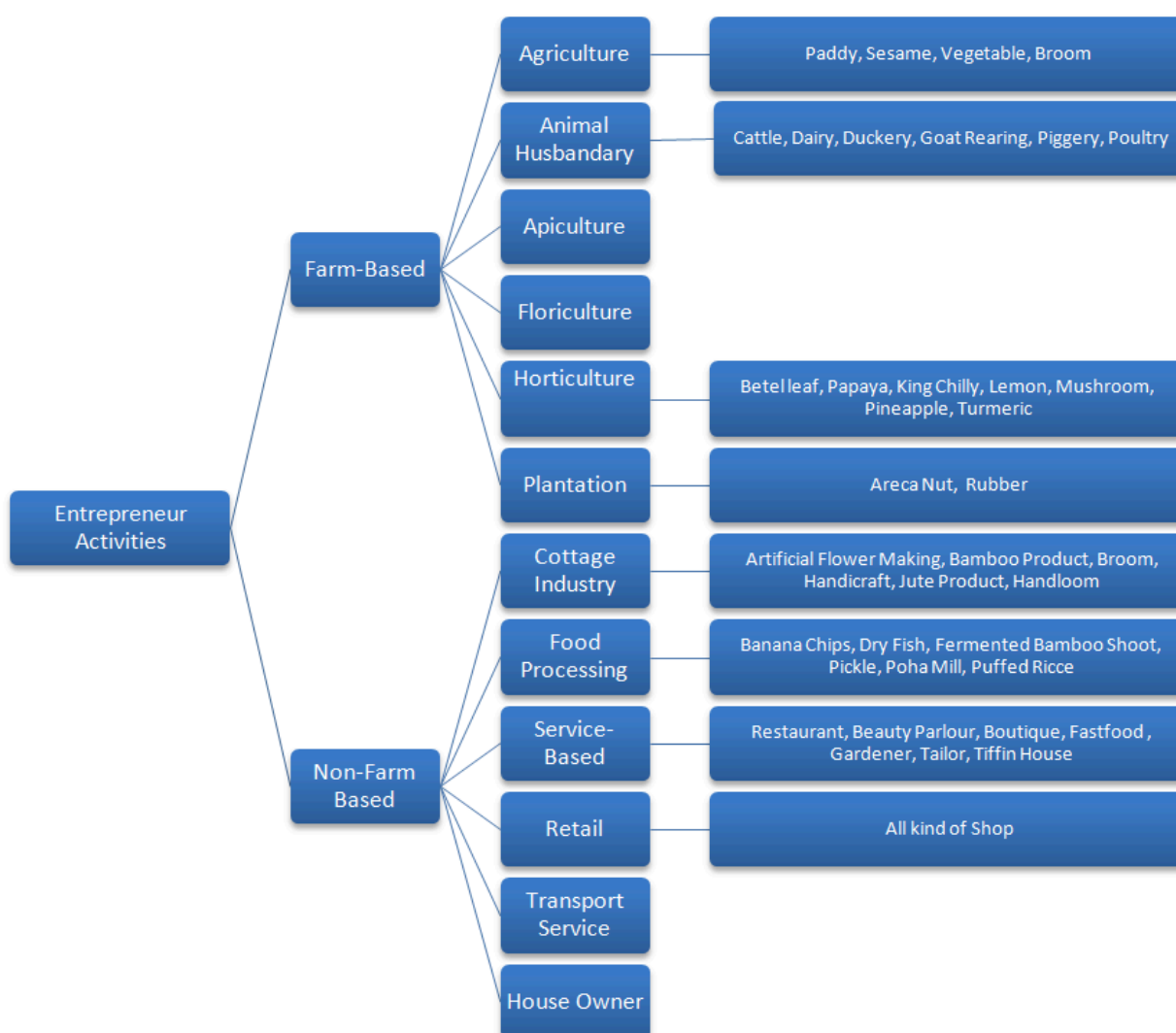


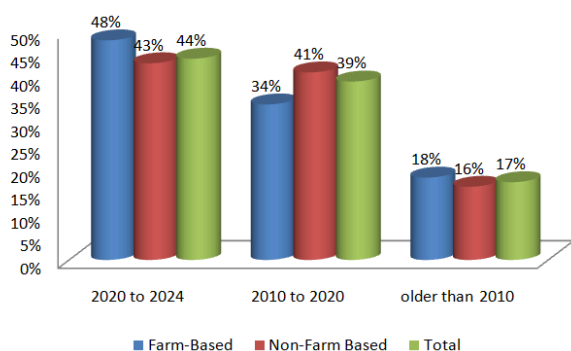
Diagram 1: Farm and Non-Farm Based Entrepreneur Activities

The farm-based entrepreneurs engage with six different types of activities, i.e., Agriculture, Animal Husbandry, Apiculture, Floriculture, Horticulture, and Plantation. There are sub-categories under each activity that describe the different types of focused entrepreneurship. The non-farm entrepreneurship activities are divided into six different categories, i.e., Cottage Industry, Food Processing, Service-Based, Retail, Transport, and House-owner. The categorization reflects a broad spectrum of livelihood strategies adapted to the socio-economic and environmental context of the region. The lists of different activities can help in designing interventions for enhancing rural income, skill development, and market access to both farm and non-farm enterprises. The study has covered 88 farm-based activities and 175 non-farm-based activities.

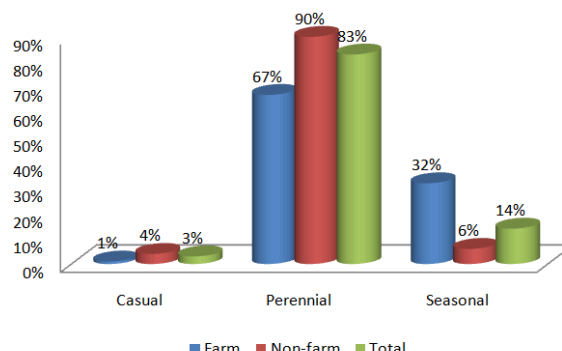
Activity	Total No. of Women Entrepreneurs	Percentage
Farm-Based	88	33
Non-Farm Based	175	67
Total	263	100

Table 3: Women Entrepreneurs Type

Year of Business: The graph shows the number of years of entrepreneurship, categorized into farm-based and non-farm-based enterprises. The dataset spans businesses operating for 1 to 63 years. The graph shows that both farm-based and non-farm-based enterprises have been established recently, with 48% and 43% respectively.

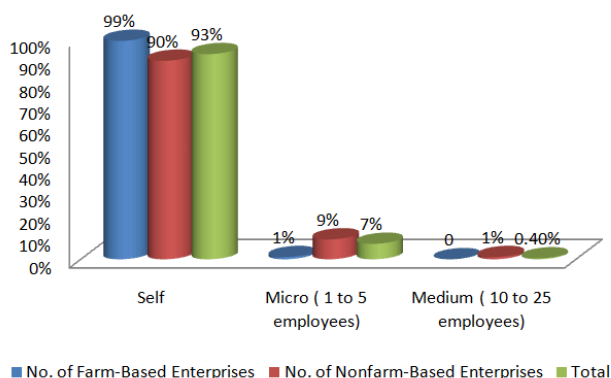


Graph 1: Year of Business

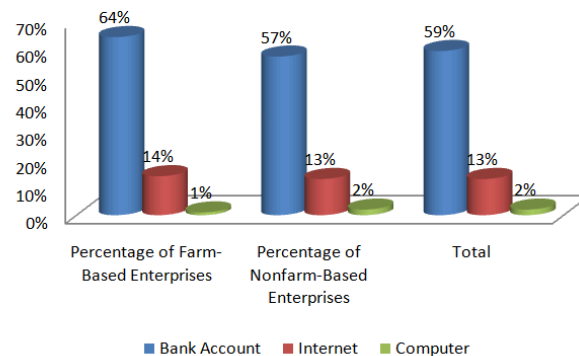


Graph 2: Nature of Enterprise

Nature of Enterprise: The graph categorizes women-led enterprises based on their operational nature, casual, perennial, and seasonal, across farm and non-farm. The graph indicates a strong inclination among enterprises toward stable, year-round enterprises, especially in non-farm sectors. In the farm-based activities, the presence of seasonal enterprises is also a large percentage. This also shows that women entrepreneurs tend to invest in enterprises that require a more structured and consistent approach, rather than occasional and casual activities.



Graph 3: Scale of Enterprise



Graph 4: Infrastructure Facilities at Enterprises

Scale of Enterprise and Registration: The graph scale of enterprise shows that only 7.4% of the surveyed have hired employees. There are only 1% that are micro farm-based enterprises, and 7% are micro non-farm-based enterprises. Only one enterprise is medium-scale. There are only 16 non-farm-based enterprises registered under different institutions. Businesses are registered under ADCC, Commerce & Industry, CSC certificate, FSSAI, AGIA, Handloom Department.

Infrastructural Facilities: The graph shows that about 59 percent have access to bank accounts, 13 percent have internet facilities, and only 2 percent have a computer. It shows that there is very limited access to the internet and minimal computer usage to operate; other than this, bank facilities are also limited.

Location of Enterprises: The study covered the locations of enterprises, and out of the total enterprises, approximately. 60 percent operate within household premises, 13% outside premises without a fixed location, and 28% outside household premises with a fixed location. The trend is common to both sectors.

The characteristics of women-led enterprises in rural regions indicate that women entrepreneurs are moving toward structures, year-round structures, especially in non-farm sectors, while farm enterprises remain largely seasonal. Most ventures are micro-scale, and the fact that very few are formally registered indicates the need for simplified processes, awareness, and stronger incentives for registration. Infrastructural access is minimal, reflecting a broader digital divide that directly impacts productivity, competitiveness, and growth potential. While women entrepreneurs are willing to invest in consistent, year-round enterprises, their ventures remain micro-scale, under-registered, and under-resourced.

B. Linkages with Market

Source of Raw Material: The table states that the source of raw materials used by women entrepreneurs in enterprises is mainly from the local market (68%). Although there are about 19 percent of farm-based enterprises self-produce raw materials. This reliance on self-production aligns with the nature of agricultural and allied activities, such as crop cultivation, poultry, or dairy, where raw materials like grains, milk, or fodder are generated directly by the business. In the non-farm-based enterprises, there is a source of regional market that consists of about 21 percent. Non-farm businesses, such as those involved in boutique production, grocery retailing, or cosmetic sales, often require specialized or processed raw materials that are not readily available in local markets.

Source of Raw Material	Percentage Farm-based	Percentage Non-Farm based	Total
Local Market	64	40	68
Regional Wholesalers	7	21	16
Self-Produced	19	5	10
Others	10	5	6

Table 4: Source of Raw-Materials

Frequency of Procurement of Raw Materials: The frequency of raw material procurement varies between farm and non-farm enterprises. Farm businesses mostly buy materials seasonally, 42 percent, which makes sense given agriculture's dependence on planting and harvest cycles. Only a few source inputs daily, 7 percent, or weekly, 15 percent, while the rest manage on a monthly or irregular basis. Non-farm businesses work very differently; 42 percent buy materials daily, and 23 percent weekly, showing they need a steady flow of inputs to keep production running throughout the year. When looking at all enterprises together, about 30 percent procure daily, 20 percent weekly, and 23 percent seasonally, highlighting that farm work is seasonal while non-farm work is more continuous and routine.

Frequency of Procurement of Raw Materials	Percentage Farm	Percentage Non-farm	Percentage Total
daily	7	42	30
monthly	15	15	15
other	23	6	12
seasonally	42	13	23
weekly	15	23	20

Table 5: Percentage Frequency of Procurement of Raw Materials

Frequency of Procurement of Raw Materials: The main challenge in sourcing raw materials for both farm and non-farm enterprises is high cost, affecting 61 percent of farm businesses and an even higher 81 percent of non-farm businesses, making it an important issue overall at 75 percent. Transportation costs are the next major concern, with 25 percent of farm and 17 percent of non-farm enterprises reporting it as a problem. Issues like poor quality of inputs, irregular supply, lack of availability in local markets, and insufficient storage facilities affect smaller proportions, generally below 10 percent each. Dependency on middlemen is relatively minor at just 3 percent overall. Approx. 17 percent of farm enterprises mentioned other challenges, compared to only 2 percent of non-farm enterprises, showing that farm-based activities face more diverse and context-specific obstacles. The analysis suggests that while cost is the universal burden, farm enterprises also grapple with transport and varied local issues, whereas non-farm businesses mainly struggle with consistently high input prices.

Challenges in Procurement of Raw Materials	Farm (%)	Non-farm (%)	Total (%)
High Cost	61	81	75
Poor Quality	8	8	8
Irregular Supply	3	10	8
High Transportation Cost	25	17	19
Dependency on Middlemen	5	2	3
Lack of availability in Local Markets	5	11	9
Lack of Storage Facilities	6	5	5
Others	17	2	7

Table 6: Challenges in the Procurement of Raw Materials

Government/NGO support in Raw Materials: The data clearly shows that most women entrepreneurs receive no government or NGO support for procuring raw materials. Among farm enterprises, 88 percent reported receiving no assistance, while this figure is even higher for non-farm enterprises at 95 percent, resulting in an overall lack of support for 92 percent of respondents. Only a small fraction, 12 percent in farm-based businesses and 5 percent in non-farm ventures, just 8 percent, have accessed any form of institutional help. This highlights a significant gap in outreach and support programs, indicating that existing schemes either do not reach these women or are not easily accessible to them.

Government/NGO support for Raw Materials	Farm (%)	Non-farm (%)	Total (%)
No Support	88	95	92
Received Support	12	5	8

Table 7: Government/NGO support in Raw Materials

Sustainability of Raw Materials: Only a handful of women-led enterprises are taking steps to make their raw material sourcing more sustainable. Out of all the businesses surveyed, just nine, five farm-based and four non-farm-based, reported doing anything in this direction. These few are making efforts such as using organic materials, preserving indigenous seeds, practicing organic pest control, recycling by-products, and maintaining livestock or dairy cattle to secure future resources. While these examples show that some women are aware of the need to protect and sustain their raw material base, the numbers are still very small. Most enterprises have yet to adopt such practices in any meaningful way. This points to a clear opportunity: with better guidance, awareness, and support, more women entrepreneurs could integrate sustainable methods into their work, strengthening both their businesses and the resources they depend on.

Market Places for the Sale of Produce: The data shows that women entrepreneurs rely heavily on local markets, with 81 percent of farm-based and 79 percent of non-farm enterprises selling their products there, making it the main marketplace overall at 79 percent. A significant share also sells within their own villages, 57 percent of farm businesses and 43 percent of non-farm businesses, reflecting the highly localized nature of these enterprises. Sales through shops or retail outlets are limited to just 10 percent overall, while online platforms and wholesale markets barely feature at all, each used by only 2 percent of non-farm businesses. Cooperatives, self-help groups, and government markets account for very small shares, all under 5 percent. This indicates that most women entrepreneurs operate in informal, nearby markets with minimal linkages to formal, larger, or digital marketplaces, limiting their reach and opportunities for scaling up.

Market Place	Farm (%)	Non-farm (%)	Total (%)
Local Market	81	79	79
Shops/Retail Outlets	6	12	10
Within Village	57	43	47
Online Platforms	0	2	2
Cooperatives/SHGs	1	1	1
Government Markets	5	2	3
Wholesale Markets	0	2	1
Others	6	3	4

Table 8: Market Place for the Sale of Produce

C. Financial Aspects

Access to Financial Institutions: The data shows that most women entrepreneurs have little or no access to financial institutions. Among farm-based enterprises, 68 percent lack access, while the situation is even worse for non-farm enterprises, where 85 percent report no access. Only 21 percent of all businesses surveyed have any link to banks or formal financial services. This highlights a major barrier to growth, as limited access to finance restricts women from expanding their enterprises, investing in better infrastructure, or coping with unexpected costs.

Access to Financial Institutions	Farm (%)	Non-Farm (%)	Total (%)
No	68	85	79
Yes	32	15	21

Table 9: Access to Financial Institutions

SHG Members: The data indicates that a majority of women entrepreneurs are members of self-help groups (SHGs), though the extent of participation differs by sector. Among farm-based enterprises, 73 percent of women are SHG members, compared to 52 percent in non-farm enterprises. About 59 percent of all respondents are part of an SHG, showing that these groups play an important role in supporting rural women, particularly those engaged in farm activities. However, the lower participation among non-farm entrepreneurs suggests there is room to strengthen SHG linkages beyond agriculture.

Member of SHG	Farm (%)	Non-Farm (%)	Total (%)
No	27	48	41
Yes	73	52	59

Table 10: Government/NGO support in Raw Materials

Initial Funding for Enterprises: The data shows that most women entrepreneurs start their businesses using personal or family savings, with 74 percent of farm-based and 87 percent of non-farm enterprises self-funded, making this an important source, at about 83 percent. Self-help group (SHG) loans are the next most common source, supporting around 21 percent of enterprises across both sectors. NGO or CSO support is significant for farm businesses (23 percent) but minimal for non-farm enterprises (2 percent). Very few entrepreneurs access government assistance (1 percent), bank loans (3 percent), or borrow from moneylenders (2 percent). These findings highlight that women primarily rely on informal and community-based financing, with very limited access to formal financial institutions or government schemes.

Initial Funding	Farm (%)	Non-farm (%)	Total (%)
Self-funded/Family Support -Savings	74	87	83
Financial Assistance from government sources	1	1	1
Borrowing from Financial Institutions (Bank Loan)	2	3	3
SHG Loan	22	20	21
NGO/CSO Support	23	2	9
Borrowing from Non-Institutions/Money Lenders	0	2	2
Other	0	1	1

Table 11: Initial Funding Sources for Business

Credit and its Challenges: The data shows that only a small proportion of women entrepreneurs have received loans to support their businesses. Among farm-based enterprises, just 9 percent have accessed loans, while non-farm enterprises fare slightly better at 18 percent. Only 15 percent of all respondents reported receiving any kind of loan, indicating that the vast majority of women entrepreneurs continue to operate without formal credit support. This underlines a significant financing gap that limits opportunities for business expansion and investment in better infrastructure or equipment.

Received Loan	Farm (%)	Non-farm (%)	Total (%)
No	91	82	85
Yes	9	18	15

Table 12: Loan Taken for the Business

Credit Amount: The loan data shows that most women entrepreneurs receive relatively small amounts, reflecting the micro-scale nature of their businesses. Out of 39 loan recipients, 30 are non-farm enterprises and only 9 are farm enterprises, highlighting better credit access for non-farm activities. The most common loan sizes are 50,000 (5 respondents) and 20,000 (4 respondents), with other frequent amounts being 5,000, 10,000, and 100,000 (4 respondents each). Larger loans of 200,000 to 500,000 are rare, taken by only 2 or 3 entrepreneurs each, suggesting limited borrowing capacity. Interest rates range widely from 7 percent to 14 percent, though 12 percent is the most frequently mentioned rate. Women entrepreneurs tend to secure small loans, with non-farm businesses having slightly better access to higher amounts than farm-based ventures.

The data shows that high interest rates are the most significant barrier to accessing loans, affecting 59 percent of farm enterprises and 61 percent of non-farm enterprises, making it the top challenge overall at 60 percent. Other issues such as collateral requirements (6 percent), lack of documentation (6 percent), and lack of information (10 percent) are reported by far fewer respondents, though they still create hurdles for some entrepreneurs. Only 3 percent cited other reasons. The findings highlight that while multiple factors limit access to credit, the cost of borrowing remains the primary obstacle, discouraging women entrepreneurs from seeking or utilizing formal loans.

Challenges in Loan	Farm (%)	Non-farm (%)	Total (%)
High Interest Rates	59	61	60
Collateral Requirement	14	2	6
Lack of Documentation	5	6	6
Lack of Information	9	10	10
Others	3	3	3

Table 13: Challenges in Loan

Financial Records: The data shows that very few women entrepreneurs maintain proper financial records, and when they do, it is almost entirely on paper. Among farm enterprises, 20 percent keep records manually in notebooks, while non-farm enterprises perform slightly better, with 34 percent maintaining records, including 31 percent manually and 2 percent digitally. A negligible share, about 0.5 percent, use other methods. In total, 30 percent of all businesses keep any form of financial records, indicating limited adoption of systematic bookkeeping and almost no use of digital tools. This lack of record keeping makes it harder for women entrepreneurs to track income and expenses, apply for loans, or plan for business growth.

Financial Records Maintain	Farm (%)	Non-Farm (%)	Total (%)
Digitally	0	2	2
Manually in Notebook	20	31	28
other		0.5	0.5
Total	20	34	30

Table 14: Maintaining Financial Records

CHAPTER 5 : WOMEN-ENTREPRENEURS IN THE NORTHEAST - MOTIVATION, CHALLENGES AND ASPIRATIONS

Reasons/Motivations for Starting a Business: The data shows that economic necessity is the strongest motivation for women entrepreneurs, driving 76 percent of farm-based and 93 percent of non-farm enterprises. Personal interest is also an important factor, motivating around 43 percent across both sectors. Family business continuation accounts for 25 percent in farm activities and 20 percent in non-farm businesses. A small number, about 3 percent overall, started their ventures after being inspired by others. Availability of resources motivates 10 percent of farm and 3 percent of non-farm enterprises, while government or NGO support plays a role for 21 percent of farm businesses but only 2 percent of non-farm enterprises. These findings highlight that women are primarily entering entrepreneurship out of financial need, with support programs having only a limited role in influencing their decision.

Reasons/Motivations	Farm (%)	Non-farm (%)	Total (%)
Economic Necessity	76	93	87
Interest	45	43	43
Family Business Continuation	25	20	22
Inspired by Others	0	5	3
Availability of Resources	10	3	6
Government/NGO Support	21	2	8

Table 15: Reasons/Motivations for starting a Business

Family Support and Societal Attitudes in Enterprises: The data shows that family support for women entrepreneurs is overwhelmingly strong. In both farm and non-farm enterprises, 89 percent of respondents report being highly supported by their families, while the remaining 11 percent describe family support as somewhat supportive. This indicates that women entrepreneurs in the study areas generally receive positive backing from their households, which is crucial for balancing work and family responsibilities and for sustaining business activities.

The data shows that societal attitudes toward women entrepreneurs are largely positive. About 80 percent of respondents describe their community as supportive, while around 19 percent report neutral attitudes. Only about 1 percent feel their society is unsupportive. This indicates that most women entrepreneurs operate in environments that are either encouraging or at least accepting of their business activities, which helps reduce social barriers to entrepreneurship.

Family Support in Enterprises

■ Highly Supportive ■ Somewhat Supportive

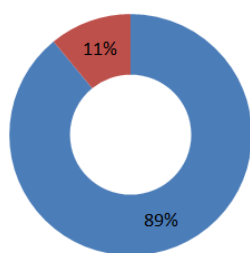


Diagram 2: Family Support in Enterprise

Societal Attitudes Towards Business

■ Neutral ■ Supportive ■ Unsupportive

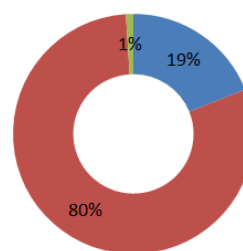


Diagram 3: Societal Attitudes towards Business

Managing Household Work with Business: Women entrepreneurs balance household and business responsibilities in different ways depending on their personal situations. Many, especially those in farm-based activities, manage both roles at the same time, often working from home or relying on family members to help with household chores. The most common approach is to divide the day, focusing on business during working hours and household duties in the morning or evening. Some women work full-time in their businesses, while others maintain flexible schedules with support from spouses or children. For those involved in family businesses, shared responsibilities make this balance easier. Seasonal work or home-based enterprises also help reduce conflict between domestic and business roles. However, a few women struggle when business demands coincide with peak household duties. Strong family support and flexible work arrangements are factors enabling women in rural areas to manage both domains successfully.

Challenges in Running a Business: The data shows that lack of time is the most common challenge, affecting 41 percent of farm-based entrepreneurs and 63 percent of non-farm entrepreneurs. Limited resources are another major issue, reported by 36 percent of farm and 37 percent of non-farm enterprises. Marketing problems affect 34 percent of farm businesses and 25 percent of non-farm businesses, while shortage of raw materials is reported by 14 percent of farm and 22 percent of non-farm entrepreneurs. Other challenges include lack of skilled labor (20 percent in farm and 7 percent in non-farm), low technological awareness (16 percent in farm and 9 percent in non-farm), and limited business knowledge (11 percent in farm and 10 percent in non-farm), all of which hinder growth and efficiency. Government regulations are rarely seen as a barrier, at just 1 percent in both sectors.

Primary Challenges in Running Enterprises	Farm (%)	Non-farm (%)	Total (%)
Lack of Time	41	63	56
Shortage of Raw Materials/Findings of Raw Materials	14	22	19
Limited Resources	36	37	37
Lack of Skilled Labor	20	7	12
Marketing Problems	34	25	28
Lack of Technological Awareness	16	9	11
Lack of Business Knowledge	11	10	11
Government Regulations	1	1	1
Other	6	5	5

Table 16: Challenges in Running a Business

Future Aspirations: The data shows that most women entrepreneurs aspire to expand their businesses to other markets, with 75 percent of farm-based and 70 percent of non-farm entrepreneurs expressing this goal. Diversifying products or services is another priority, mentioned by 17 percent of farm and 25 percent of non-farm enterprises. A significant share, 58 percent of farm and 48 percent of non-farm entrepreneurs, aim to sustain their current level of operations rather than scale rapidly. Only a very small number have other specific plans, such as starting a hatchery, mentioned by 1 percent of non-farm enterprises. These findings indicate that while many women are eager to grow and reach new markets, a substantial portion are also focused on maintaining stability in their existing businesses.

Future Aspiration	Farm (%)	Non-farm (%)	Total (%)
Expand to other markets	75	70	72
Diversify products/services	17	25	22
Sustain current level	58	48	51
Others	0	1	1
Hatchery	0	1	1

Table 17: Future Aspirations

Motivation to Continue Business: The data shows that financial independence is the strongest motivation for women entrepreneurs, with 100 percent of farm-based and 55 percent of non-farm entrepreneurs citing it as their primary driver. Personal growth is another important factor, motivating 54 percent of farm and 45 percent of non-farm enterprises. Family tradition influences 28 percent of farm and 19 percent of non-farm entrepreneurs, while community recognition is mentioned by 11 percent in farm activities and 21 percent in non-farm businesses. These findings highlight that women primarily start businesses to gain economic self-reliance, with personal development and family legacy also playing significant roles.

Motivations for the Business	Farm (%)	Non-farm (%)	Total (%)
Financial independence	100	55	96
Family tradition	28	19	36
Community recognition	11	21	18
Personal growth	54	45	48

Table 18: Motivation to Continue Business

Help from Government Policies and Awareness: The data shows that more than half of women entrepreneurs feel government policies do not help their businesses, with 53 percent of farm-based and 57 percent of non-farm entrepreneurs holding this view. Around 26 percent of farm entrepreneurs and 16 percent of non-farm entrepreneurs believe policies are only somewhat helpful, while just 22 percent of farm and 26 percent of non-farm entrepreneurs feel they receive clear benefits. This indicates that awareness, access, or effectiveness of government support programs for women-led enterprises remains limited.

Only 75 women entrepreneurs (27 farm-based, 48 non-farm) are aware of government schemes. Most find support hard to access due to poor awareness, lack of relevant programs, and bureaucratic hurdles. Non-farm entrepreneurs also report that available schemes often do not match their business needs. While a few respondents gave positive feedback, most have not received any assistance. Better outreach, clearer information, and required support are needed to make government programs more effective for women entrepreneurs.

Government Policies Help	Farm (%)	Non-farm (%)	Total (%)
No	53	57	56
Somewhat	26	16	19
Yes	22	26	25

Table 19: Help from Government Policies

Support Received from Institutions: The data shows that very few women entrepreneurs have actually received the support they need. Only 13 percent of farm-based and 7 percent of non-farm entrepreneurs have received financial assistance, despite it being their top requirement. Skill development training has reached 17 percent of farm and just 5 percent of non-farm entrepreneurs. Marketing assistance is minimal at 3 percent in both sectors, and technology or equipment support is almost nonexistent at 0 percent for farm and 2 percent for non-farm enterprises. Other forms of support have been received by 11 percent of farm and 2 percent of non-farm entrepreneurs. These figures highlight a significant gap between the support women entrepreneurs seek and what is actually delivered.

Support Received	Farm (%)	Non-farm (%)	Total (%)
Financial assistance	13	7	9
Skill development training	17	5	9
Marketing assistance	3	3	3
Technology/equipment	0	2	1
Others	11	2	5

Table 20: Support Received from Institutions

Challenges in Sustaining Enterprises: The data shows that economic downturn is the most pressing challenge, affecting 80 percent of farm-based entrepreneurs and 41 percent of non-farm entrepreneurs. Lack of demand impacts 35 percent of farm and 39 percent of non-farm businesses, while personal reasons such as health or family issues are cited by 35 percent of farm and 38 percent of non-farm entrepreneurs. Climate change challenges affect 35 percent of farm enterprises but only 20 percent of non-farm enterprises, reflecting the higher vulnerability of agriculture. Policy changes are mentioned by 11 percent of farm and 17 percent of non-farm businesses, and only a small share cite other issues. These findings highlight that farm entrepreneurs are more affected by economic and environmental shocks, while non-farm entrepreneurs face steadier demand-related and personal constraints.

Challenges	Farm (%)	Non-farm (%)	Total (%)
Economic downturn	80	41	71
Lack of demand	35	39	38
Policy changes	11	17	15
Personal reasons (e.g., health, family)	35	38	37
Climate Change related challenges	35	20	25
Others	2	6	5

Table 21: Challenges in Sustaining Enterprises

Support Required to Grow Business: The data shows that financial assistance is the top requirement, identified by 89 percent of farm-based and 91 percent of non-farm entrepreneurs. Market access is the next major need, mentioned by 48 percent of farm and 40 percent of non-farm businesses. Training and skill development is important for 36 percent of farm and 31 percent of non-farm entrepreneurs, while technology and equipment support is equally needed in both sectors at 33 percent. Networking opportunities are less frequently requested, with 17 percent of farm and 12 percent of non-farm enterprises citing this need. Only 1 percent of non-farm businesses specifically mentioned requiring more customers or buyers. These findings indicate that women entrepreneurs primarily seek financial support, improved market linkages, and better capacity-building opportunities.

Support Needed	Farm (%)	Non-farm (%)	Total (%)
Financial assistance	89	91	90
Training and skill development	36	31	33
Market access	48	40	43
Technology/Equipment	33	33	33
Networking opportunities	17	12	14
Needs more customers, buyers	0	1	1

Table 22: Support Needed to Grow Business

Impact of Climate Change on Enterprises

Impacts of Climate Change: The data shows that climate change impacts are felt more strongly in farm-based enterprises, with 69 percent reporting decreased production compared to 44 percent of non-farm businesses. Losses from natural disasters affect 28 percent of farm and 21 percent of non-farm entrepreneurs, while shortages of raw materials are a greater issue for non-farm enterprises at 35 percent versus 20 percent for farm enterprises. Increased production costs are reported by 29 percent of farm and 33 percent of non-farm businesses, and damage to infrastructure affects 15 percent of farm and 19 percent of non-farm enterprises. A notable share, 26 percent of farm and 35 percent of non-farm entrepreneurs, cited other climate-related impacts. The findings show that agriculture suffers more from direct production losses, while non-farm businesses feel the effects through rising input costs and supply chain disruptions.

Impacts of Climate Change	Farm (%)	Non-farm (%)	Total (%)
Decreased Production	69	44	52
Loss due to natural disaster	28	21	23
Shortage of raw materials	20	35	30
Damage of Infrastructure	15	19	17
Increase in production costs	29	33	32
Others	26	35	32

Table 23: Impacts of Climate Change

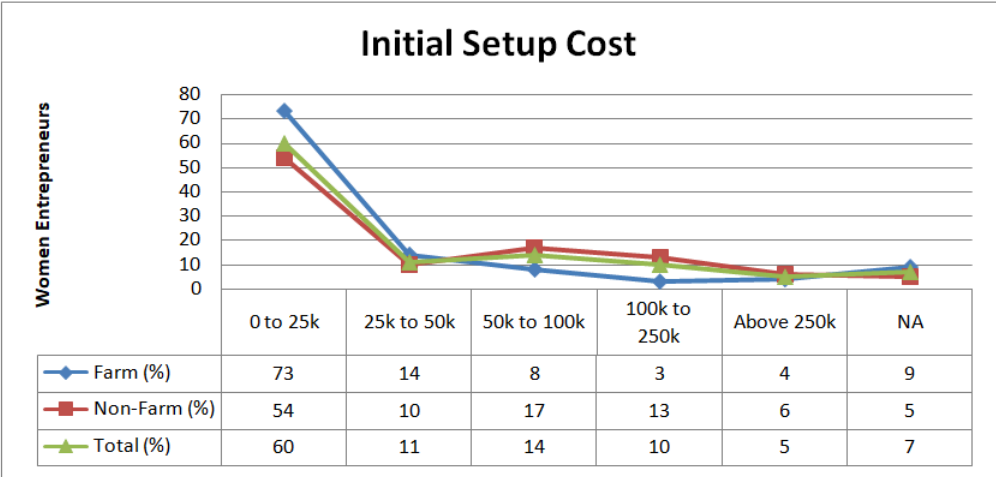
Measures Adapted for Sustainability: The data shows that changing production techniques is the most common way women entrepreneurs adapt to climate challenges, with 54 percent of farm-based and 43 percent of non-farm enterprises taking this step. Storing excess materials for future use is more common in non-farm businesses at 31 percent compared to 11 percent in farm enterprises. Relocating or modifying business operations is adopted by 24 percent of farm and 25 percent of non-farm entrepreneurs, while seeking insurance or financial help is reported by 33 percent of farm and 30 percent of non-farm businesses. Additionally, 26 percent of farm and 34 percent of non-farm enterprises have taken other adaptive measures. These findings indicate that while farm businesses focus more on adjusting production methods, non-farm businesses rely more on storage and diverse strategies to manage climate-related risks.

Adaptive Measures	Farm (%)	Non-farm (%)	Total (%)
Changing production techniques	54	43	46
Storing excess materials for future use	11	31	24
Relocating/modifying business operations	24	25	24
Seeking insurance/financial help	33	30	31
Others	26	34	32

Table 24: Measures Adapted for Sustainability

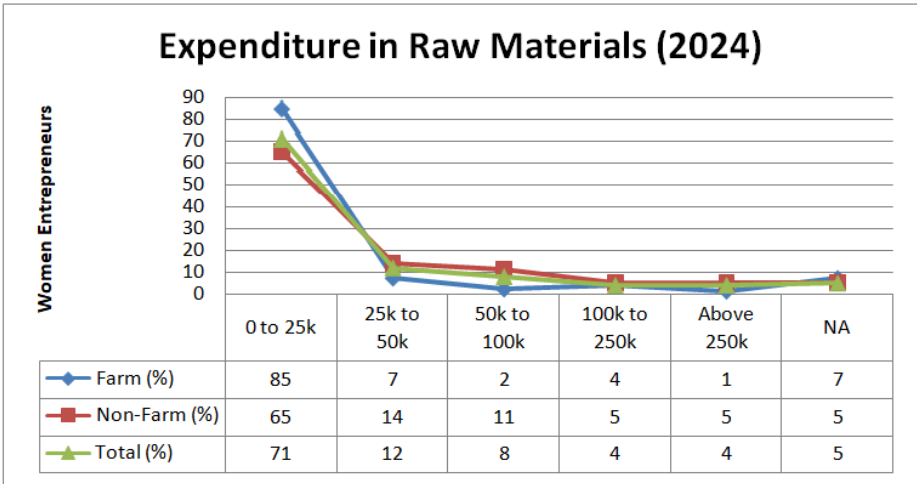
CHAPTER 6: INCOME AND EXPENDITURE ANALYSIS OF ENTREPRENEURSHIPS

Initial Setup Cost of Business: The data on initial setup costs shows that a majority of women entrepreneurs started their businesses with low investments. Among farm-based enterprises, 73 percent began with costs up to ₹25,000, compared to 54 percent of non-farm enterprises. Moderate investments between ₹25,000 and ₹50,000 were reported by 14 percent of farm and 10 percent of non-farm entrepreneurs. For higher costs, 17 percent of non-farm enterprises invested between ₹50,000 and ₹100,000, compared to only 8 percent of farm enterprises. Similarly, 13 percent of non-farm entrepreneurs had setup costs between ₹100,000 and ₹250,000, while only 3 percent of farm entrepreneurs reported this level of investment. A very small share invested above ₹250,000 (4 percent farm, 6 percent non-farm). Some respondents (9 percent farm and 5 percent non-farm) did not specify costs. This indicates that most women entrepreneurs in both sectors begin with small-scale investments, with non-farm businesses slightly more likely to involve higher startup costs.



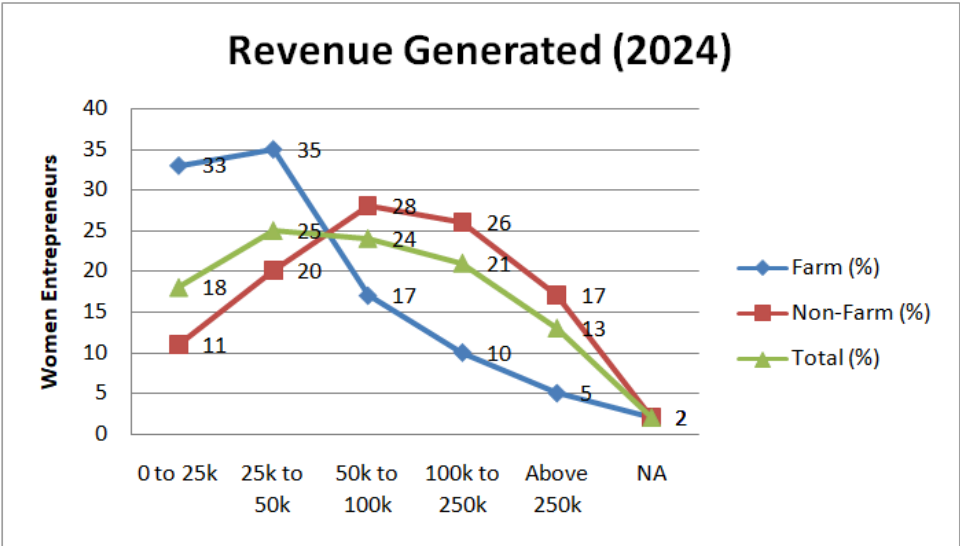
Graph 5: Initial Setup Cost Sector-wise

Raw-Material Expenditure (2024): The data on raw material expenditure in 2024 shows that most women entrepreneurs operate with low spending levels. Among farm-based enterprises, 85 percent spent up to ₹25,000, compared to 65 percent of non-farm enterprises. Moderate expenditure between ₹25,000 and ₹50,000 was reported by 7 percent of farm and 14 percent of non-farm entrepreneurs. Higher spending between ₹50,000 and ₹100,000 occurred in 11 percent of non-farm businesses but only 2 percent of farm enterprises. Expenditure between ₹100,000 and ₹250,000 was reported by 4 percent of farm and 5 percent of non-farm enterprises, while very few spent above ₹250,000 (1 percent farm, 5 percent non-farm). Some respondents (7 percent farm and 5 percent non-farm) did not specify their spending. This suggests that farm enterprises largely function on minimal input costs, while non-farm enterprises are slightly more likely to incur higher raw material expenses.



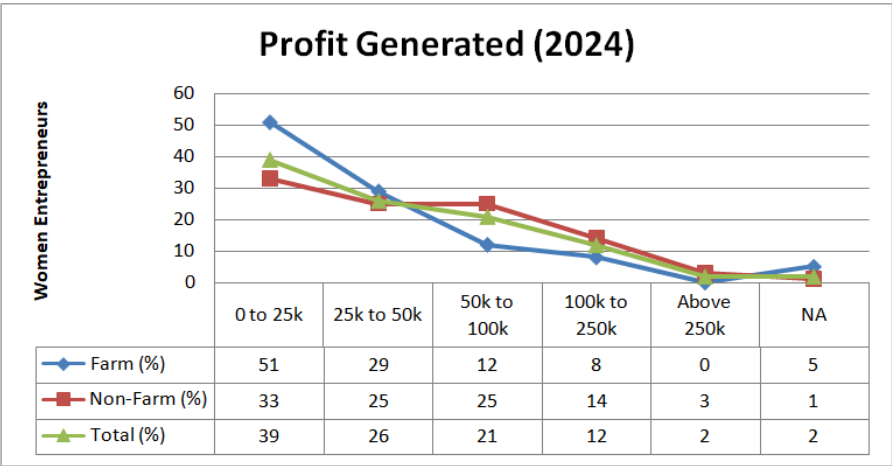
Graph 6: Raw Material Expenditure (2024)

Total Revenue Generated (2024): The revenue data shows clear differences between farm and non-farm enterprises. Among farm-based businesses, 33 percent earn up to ₹25,000 annually, compared to just 11 percent of non-farm businesses. The largest share of farm enterprises (35 percent) earn between ₹25,000 and ₹50,000, while non-farm enterprises are more evenly distributed across higher revenue brackets. Non-farm businesses outperform in higher income categories, with 28 percent earning ₹50,000 to ₹100,000 and 26 percent earning ₹100,000 to ₹250,000, compared to only 17 percent and 10 percent of farm enterprises in these brackets. Additionally, 17 percent of non-farm enterprises earn above ₹250,000, compared to just 5 percent of farm enterprises. A small 2 percent in both sectors did not report revenue. This indicates that farm enterprises generally operate at lower income levels, while non-farm enterprises have better opportunities for higher earnings and business growth.



Graph 7: Revenue Generated Sector-wise

Profit (2024): The profit data highlights lower earnings for farm-based enterprises compared to non-farm businesses. Among farm enterprises, 51 percent earn profits up to ₹25,000, while only 33 percent of non-farm enterprises fall in this lowest bracket. Profits between ₹25,000 and ₹50,000 are reported by 29 percent of farm and 25 percent of non-farm businesses, showing similar representation. However, non-farm enterprises dominate higher profit ranges, with 25 percent earning ₹50,000 to ₹100,000 and 14 percent earning ₹100,000 to ₹250,000, compared to only 12 percent and 8 percent of farm enterprises respectively. A small share of non-farm businesses (3 percent) reported profits above ₹250,000, while no farm businesses reached this level. A few respondents (5 percent farm, 1 percent non-farm) did not specify profits. Farm enterprises remain concentrated in lower profit brackets, whereas non-farm enterprises have better chances of generating higher returns.



Graph 8: Profit Earned (2024)

Expenditure-Income Ratios (2024): The ratio of expenditure to revenue shows clear differences between farm and non-farm enterprises. Most businesses fall within moderate-to-high spending relative to revenue. Around 33 percent of enterprises spend one to five times their revenue, with this trend stronger among non-farm enterprises at 39 percent compared to 23 percent of farm enterprises. About 17 percent of enterprises have spending levels five to ten times their revenue, with farm businesses (32 percent) far exceeding non-farm ones (10 percent). A sizable 34 percent of enterprises report spending more than ten times their revenue, again higher in non-farm enterprises at 38 percent than farm ones at 27 percent. Only 9 percent of enterprises have expenses less than their revenue, and about 6 percent did not provide information. These figures suggest that many businesses, especially non-farm enterprises, operate with very high expenditure relative to revenue, which could indicate heavy investment, financial strain, or both.

Ratio of Expenditure & Revenue	Farm (%)	Non-Farm (%)	Total (%)
less than 1	10	8	9
1 to 5	23	39	33
5 to 10	32	10	17
Greater than 10	27	38	34
NA	8	6	6

Table 25 : Ratio of Revenue & Expenditure Sector-wise

CHAPTER 7: CONCLUSION AND RECOMMENDATIONS

Conclusion: Women entrepreneurs show motivation to run the enterprises, yet they face several barriers that hold back their growth. Most of these businesses are small, informal, and often struggle with rising costs and the impact of environmental changes. Access to finance, markets, modern technology, and government support remains limited, forcing many women to depend on personal savings or family help. Family support has become a critical lifeline, helping them keep their businesses afloat despite these challenges. However, the current system does not provide enough opportunities for skill development, digital access, or market linkages. Many non-farm enterprises also spend a large share of their revenue on expenses, which creates financial stress and highlights the need for better cost management.

1. The Nature and Scale of Enterprises: Women entrepreneurs are largely engaged in small, farm and non-farm-based activities. Only a few enterprises employ workers, and registration under government bodies is limited.
2. Financial Access and Support: Most women rely on personal savings, family support, or very less on SHG loans rather than formal financial institutions. Loan uptake is low, and when loans are taken, amounts are generally small with interest rates around seven percent.
3. Operational Challenges: High costs, irregular supply of raw materials, and dependency on middlemen are recurring issues. Non-farm enterprises report more exposure to high expenditure relative to revenue.
4. Infrastructure and Digital Access: While many entrepreneurs have bank accounts, very few have internet access or computers. Business records are mostly maintained manually.
5. Market Orientation: The majority sell products in local or village markets, with minimal use of online platforms or cooperatives.
6. Government Scheme Awareness: Awareness about government schemes is low, and even those who are aware face bureaucratic hurdles and a mismatch between schemes and actual business needs.
7. Climate and External Shocks: Both farm and non-farm businesses are affected by economic downturns and climate-related challenges such as decreased production and shortages of raw materials.
8. Social and Family Support: Strong family backing and societal acceptance help women manage household and business responsibilities effectively.

Recommendations:

1. Improve Financial Inclusion
 - a. Expand affordable credit through SHGs, microfinance, and rural banks.
 - b. Introduce credit institutions with flexible collateral requirements for women entrepreneurs.
2. Strengthen Training and Digital Literacy
 - a. Conduct targeted skill-building programs in business management, book-keeping, and the use of digital platforms.
 - b. Provide training on cost control and efficient procurement of raw materials.
3. Enhance Market Access
 - a. Support women entrepreneurs in using e-commerce and online marketplaces.
 - b. Develop linkages with cooperatives, buyers, and wholesale markets to reduce dependency on middlemen.
4. Increase Awareness and Access to Government Schemes
 - a. Organize regular awareness drives at the village and block levels.
 - b. Simplify procedures and align government programs with the actual needs of women-led businesses.
5. Promote Sustainable and Climate-Resilient Practices
 - a. Guide organic farming, resource conservation, and climate adaptation measures.
 - b. Facilitate insurance products to mitigate risks from natural disasters.
6. Strengthen Local Infrastructure
 - a. Improve rural internet connectivity and set up community digital centers to help maintain records and access markets.
 - b. Establish common facility centers to reduce production costs.
7. Recognize and Build on Social Capital
 - a. Conduct community based programs to promote women entrepreneurs.

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Annexure 1

Questionnaire for Women Entrepreneurs in Rural North East India

CONSENT FORM FOR SURVEYS

Section A: Demographic Information

1. State Name: Assam/Manipur/Meghalaya/Nagaland/Tripura
2. District Name: Chirang/Goalpara/Churchandpur/Ri Bhoi/Peren/West Tripura
3. Block Name: Jalukie/Balijana/Umling/Mandai/Jirania/
4. Village Name:
5. Name of the Respondent:
6. Age:
7. Education:
8. Marital Status:
9. Caste:
10. Religion:
11. No. of Household Members: _____

12. Occupation of the Family Head: _____

Section B: Nature of Entrepreneurship

1. Type of Enterprise:
2. Name of the Work/Business: _____
 1. When did you start your business? (Year) _____
 2. Why did you start this business? (Reasons/Motivations)
5. Nature of Enterprise:
6. Location of Enterprise:
7. Access to Basic Infrastructural Facilities of the Enterprises: (Multiple Choice Questions):
8. Do you have any employees working for your business?
 1. If yes, what is the scale of your Enterprise?
10. Did you register your business?
11. If yes, where? _____
 1. Are you engaged in any secondary business activity?
13. If yes, Please mention the name of the business/work _____

Section C: Raw Material Sourcing and Availability

1. What are the primary raw materials you use for your business? (List all) _____
2. Where do you source your raw materials from?
3. How frequently do you procure these raw materials?
4. What are the major challenges you face in sourcing raw materials?
5. Is there any government or NGO support available for raw material procurement (subsidies, loans, etc)?
6. If yes, Please specify the support received _____
7. Are you taking any steps to make raw material sourcing more sustainable?
8. If yes, please explain the measures being taken (eg., using organic materials, recycling, reusing by-products) _____

Section D: Income-Expenditure Analysis

1. Do you maintain financial record for your business (income, expenses, savings)?
2. If yes, how do you maintain records?
3. What are the primary costs associated with running your business? (List all the expenditure categories initial set-up costs)
4. What are the expenses incurred in the last year (2023-2024)? List all the expenditure categories such as infrastructure, raw materials, labour, transportation etc., and the costs related to it.
5. Income Generated in the last year (2023-2024)?
6. What is your estimated annual revenue from the business? (last year detail) _____
7. Profit/Loss: _____
8. Where do you sell your products/services? (Multiple choice)

Section E: Financial Aspects

- Do you have access to financial institutions (bank, microfinance)?
- How was the business funded initially?
- Have you received any loans for your business?
- .If Yes, Please mention the amount : _____
- .If yes, Please mention the interest rate: _____
- What challenges do you face in accessing credit or loans?

Section F: Socio-Economic Environment

- How supportive is your family towards your business?
- How do you balance your household and business responsibilities? (discuss routine engagement in the business) _____
- What is the primary challenge in running your business? (Multiple choice questions)
- How do societal attitudes affect your business?
- Are you a member of any women's entrepreneurial groups or Self-Help Groups (SHGs)?

Section G: Business Growth and Future Aspirations

- What are your plans for the future of your business?
- What motivates you to continue your business?
- Do you think government policies are helping you grow your business?
- What support do you need to grow your business?
- What challenges have you faced in sustaining your business?

Section H: Institutional Support

- Have you received any support from government institutions, NGOs, or banks?
- If yes, what kind of support have you received?
- Are you aware of any government schemes for women entrepreneurs?
- Do you face any challenges in accessing government or NGO support? _____

Section I: Impact of Climate Change on Enterprise

- Has your business faced any of the following issues due to climate change? (Check all that apply)
- What steps have you taken to adapt your business to climate-related challenges? (Check all that apply)

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