

Exploring Critical Success Factors for Naga Women Entrepreneurs in Nagaland - A Review Study

Sethupathy K.^{1*} and Moakumla Ao²

¹Assistant Professor & Head, Department of Management Studies, St. Joseph University, Dimapur, Nagaland, India. Email: kasi.sethupathy6@gmail.com

²M.Phil Research Scholar, Department of Management Studies, St. Joseph University, Dimapur, Nagaland, India. Email: moakumlaao@gmail.com

* Corresponding Author

Abstract: Women entrepreneurs across the world have been encouraged in order to bring gender equality for the development and promotion of the nation in every sphere. Even though several challenges occur their way, women are rapidly becoming known in the world of entrepreneurship. At this existing Naga people's generation, the most female receive equal education like their male siblings in the family due to the rising educated parents which construct an eye-opener towards women entrepreneurship, solving unemployment problems. This review study was conducted to explore the critical success factors for Naga women entrepreneurs in Dimapur district of Nagaland and bring out some distinct issues and problems faced by them while contributing towards socio-economic stabilities. Around 40 papers have been reviewed to explore those factors. This study comes to a conclusion that Naga women entrepreneurs are rising and also creating jobs for themselves as well as for the educated and uneducated; dropouts and less privileged people. This prompts to develop a distinct Naga society where women are encouraged to become entrepreneurs and promote the socio fiscal permanence and status of the individuals. Challenges cannot be denied irrespective of the background from where the women entrepreneurs emerge but they still continue to sustain and enables to create job breakthrough as well as manage to sprint the business effectively and maintain self-reliance.

Keywords: Critical success factor, Naga women entrepreneurs, Socioeconomic factor.

I. INTRODUCTION

Naga women entrepreneurs are increasing in this current generation due to the growing fact of unemployment as well as self-dependence. Women entrepreneurship reduced poverty as well as solve many unseen problems even though they can be less compared to man, but in one way or another, it fills several gaps within gender equality and opportunity. (Venkat Subramaniam,

2003; Harold & Loren, 2009) [37, 15] Entrepreneurship is an engine of social development and economic growth around the world Women entrepreneurship is growing, but also hugely affected by numerous socio-economic issues, especially in male-dominated societies. (Minniti et al., 2005; Roomi et al., 2009) [26, 32] Across the world, statistics show that women's participation in economic activities occupies a significant role in economic growth and development of the nations. According to Brush and Cooper (2012) women businesses is one of the fastest-growing entrepreneurial populations in the world. They make significant contributions to innovation, employment and wealth creation in all economies. And in the present Naga society, women entrepreneurship are emerging in various ways even though varied challenges like illegal and multiple taxes are actively affianced due to Naga political issues; family encumbers and duties, especially for married women or widows; lack of education, finance, professional training and employment obstructions. Naga women entrepreneurs are challenged with different obligations yet, they leap up to work for self-sufficiency and sustenance as well as play important roles in socio-economic development.

II. OBJECTIVES OF THE STUDY

- To identify the challenges faced by the Naga women entrepreneurs in Dimapur.
- To find out the reasons behind the challenges of Naga women entrepreneurs in Dimapur.
- To give suitable suggestions to overcome the challenges faced by the Naga women entrepreneurs in Dimapur.

III. RESEARCH METHODOLOGY

Empirical research will be applied to bring these article requirements. Empirical research is based on the findings of evidence drawn from a concrete and firm study with a conclusion and therefore, with verifiable evidence. In this current world of re-

search, an empirical study refers to data using evidence collected through observation and experience.

Empirical research was conducted to find the challenges and constraints encountered among Naga women entrepreneurs. Personal interviews and group interviews were applied in this research with twenty Naga women entrepreneurs who were involved in the manufacturing home-made traditional food items, pickles, spices, tailoring, beauticians, artificial jewellery; handicrafts like doll making, pottery, book-crafting, artistic designs, decoupage art, weaving; fashion designing, interior designing, party planners and other clothing businesses. Women entrepreneurs also employ individuals from grass root levels and opportunities were given to earn wages according to the work they render. Secondary data were collected from different Media like newspapers; online resources and journals; government departments and private firms.

IV. RESEARCH GAP

With the growing rate of Naga women entrepreneurs, the area for research problem has increased and encouraging more researchers to develop and bring out the intricacies for improvement and advancement in the field of business. A majority of the research papers focus only on women entrepreneurship, but very fewer studies deal with Naga women entrepreneurs. To fill this gap this research took the challenges of Naga women entrepreneurs precisely in particular.

V. IMPLICATIONS OF RESEARCH

Women entrepreneurs in Dimapur hailed from a different background of the society with many challenges which prompt them to work and become independent and self-reliance individuals. In spite of several socio-economic and political issues, women entrepreneurs continue to take a milestone to sustain their living conditions by developing their potentials and face realities with confidence. The measure of women entrepreneurs compared with men entrepreneurs are less, but the opportunities they grasp every time bring changes and progress to the society and at the same time creating job opportunities to both educated, uneducated and less privilege group.

VI. REVIEW OF RELATED LITERATURE ON THE CRITICAL SUCCESS FACTORS FOR NAGA WOMEN ENTREPRENEURS

A. Inadequacy of Finance

Indarti and Langenberg (2005) came up with their view that several empirical studies conclude that, the potential entrepreneurs had regarded the financial constrain system; credit schemes and lack of capital access are the main hindrances towards eco-

nomical development and business innovations. (Watson, 2003; Du Rietz & Henrekson, 2000, Boden & Nucci, 2000) [5, 10, 38] Women's tendencies to discontinue their business are not due to business failure but due to financial constraints. Ayadurai (1987) adds that most of the financial institutions are pessimistic about women entrepreneurial abilities. Due to lack of educational qualification, skill limitations and ownership towards property and social mobility, the women entrepreneurs have less access to credit from formal institutions.

According to United Nations Industrial Development Organisation (UNIDO, 2003) reported that women entrepreneurs are facing difficulties for obtaining loan and credits due to the discriminatory attitudes of lenders and banks, even though the evidence of loan repayment rates by women are further than men. Margaret Mutengezanwa et al. (2014) concluded in their research that women entrepreneurs are facing restraints like conflicts between family responsibilities and work; finance admittance; lack of management skills and education; purchasing raw materials and networking challenges were the core challenges faced by the women entrepreneurs.

B. Family Commitment

The women responsibilities in family homemaking and parenting, workplace and education remain unchanged even though they put their effort to be equal with their male counterpart (Winn, 2004; McGowan et al., 2012) [23, 40]. Stoner et al. (1990) and Karim (2001) states that Dual responsibilities such as taking care of family affairs and business enterprise give more stress to women entrepreneurs'. Birley (1989) and Fasci and Valdez (1998) mentions that daily family duty unable the women entrepreneur to invest more time in their business activities. McGowan et al. (2012); Rao, Rao and Suri Ganesh (2011), Stoner et al. (1990) and Morris et al. (2006) While balancing the work demands, personal lives and family, the growth of the women are resisted.

C. Cultural Constrains

Muhammad Azam Roomi, Guy Parrott (2008) states that, without being realised, women entrepreneurs are suffering due to lack of information technologies; lack of access to business premises, land, agency assistance and professional training for their economic potentials. Traditionally the society depends on a male as breadwinners and women to take care of homes which generally becomes a hurdle for women to pursue the leadership role of entrepreneurship. Winn, (2004) and McGowan et al. (2012). Parenting and home-making remain unchanged even though women put their efforts to attain equality with men in both education and the workplace. Women are not disadvantaged people in the self-employment world, neither due to lack of education, mental, physical and other drawbacks but due to the gender categorisation in varied aspects, such as family commitment, cultural values, credit facilities, capital

investments and other limitations'. Fungai Ngoma Mauchi, et al. (2014), comment that the efficiency of businesses conducted by women entrepreneurs are inhibited due to cultural constraints.

D. Poor Networking and Information

Indarti and Langenberg (2005), Frequency contact on various sources of information by an individual refers to, seeking information for accessibility to new opportunities, growth of the business firm, survival and indispensable initiations. According to them, there is a significant relationship in the social network with business adaptability. The general agreement that has been increasingly reflected on entrepreneurship is, in order to survive there should be network engagement with the new companies and entrepreneur. The network represents improvement and access to knowledge, capital and business ideas which means for entrepreneurs' to cost transaction and reduce risk. Linehan and Scullion, (2008) [21]; Miller et al. (2007) Women have to face many problems on entrepreneurial endeavour due to the lack of exposure and poor social networking in the world of business, that effects the impact on the probability to develop, but access to effective networking provides significant advantages towards women entrepreneurs and helps to offer a competitive edge in business. Tonge (2008) Due to low self-confidence females decide not to enter male networks.

According to Afza et al. (2010) have limited access to vital information is on the key factor drawbacks towards women entrepreneurship. Linehan and Scullion (2008) Women entrepreneurs have been noticed that their business network a poor in developing, whereas significant benefits can be an offer for effective networking with comparative advantages in business (Miller et al., 2007) [25]. Knouse and Webb, 2001; McGowan et al., 2012, has been proven that marginalization from the male subjugated network is the chief barrier for women entrepreneurs for advancement in the business world.

E. Educational Constraints and Skills

Ibru (2009); Afza, Hassan and Rashid (2010) states that women entrepreneurs in developing nations are short of necessary educational base and need training. Shane (2003) comment that educated people are better at networking; enable to explore; have necessary skills and are able to develop more entrepreneurial opportunities.

On the other hand, Hadary (2010) argues that lack of training, lack of experience, low education reduces the effectiveness of women entrepreneurs. It also reduces the effectiveness of adequate business understandings, managerial expertise, efficient productivity and good competition among women entrepreneurs. Due to lack of technical expertise, strong participation, self-reliance and the readiness to take the risk, women entrepreneurs become incompetent to institutions and venture into a successful business.

Ayadurai (1987), Richardson et al. (2004) and Adoram (2011) remark that several women entrepreneurs realise their lack of capabilities; practical exposures; profitable proficiency and lack of talents in the world of business.

F. Unemployment

Rajani Levaku (2014) In the process of development, women are to be considered equal but due to centuries of exploitation and subjugation, women in India have been neglected a lot and remained at the receiving end. The rate of women employment in India is very low, which is why under the microfinance scheme, 'Self-Help Groups' become a tool to improve women entrepreneurship and remove poverty in India. It is a small economically homogeneous affinity group from a poor rural area voluntarily coming and work together and regularly save a small amount to improve the economic status of the family.

Gizachew Gobebo et al. (2017) noted that "the age of women significantly determines women unemployment. The youngsters are more affected by unemployment as compared to elder women. Since women with a higher level of education are more likely employed than women at a lower level of education, policies and strategies that promote education and create more job opportunities should be implemented. The concerned bodies should also provide some job-training for those women who are not or less educated".

G. Poor Marketing

The marketing offence is a serious matter. According to David Pickton and Shiela Wright (2000) market orientation should be sought more than customer orientation in marketing activity. The above indication suggested that there is an immense need to improve marketing. Equally, marketing is an approach to business and a choice of activities which requires all essentials within an organization to be caught up in marketing from the most junior of an employee to senior management along with this, give increase to the problems of authority planning, responsibilities, implementation and control. Houston, FS (1986), Webster, FE (1994) with customer orientations, the concept of marketing has become synonymous and ahead of all other stalk-holders, costumers interest should put forward as it is suggested that 'customer is king'.

VII. FINDINGS AND DISCUSSIONS OF STUDY

Women entrepreneurs in Naga societies are encouraged to hold business firms but due to the responsibilities and another practical constraint, limitation occurs and women are still behind male entrepreneurs. Women have to balance both the family and its own business compared with men. Especially married women entrepreneurs have to compromise in many situations like responsibilities towards children,

spouse, society's activities and other family affairs. Female in Naga society still have less privilege to inherit property like land, buildings, finances and other resources and therefore, has to depend on the bank loan, subsidies or borrow money with interest which sometimes turns down into debts and discontinuation of its business. Educationally qualified female with unemployment look for big business opportunities and venture out to explore a new market where an uneducated or dropout female landed up in small businesses within Nagaland. Due to lack of proper information, the majority of women landed up unaware about government plans and schemes, so they missed out the opportunities. On the other hand, changes in government policies like compulsory Aadhar card, pan card and other necessary documents, especially women from the very downtrodden background cannot access to better business ventures.

As a matter of fact, the challenges faced by Naga women entrepreneurs are not only the finances, family commitment, networking, education, unemployment and poor marketing, but the most difficult challenges according to various resources like the media, the illegal and multiple taxes by the different Naga insurgency group and growing business dominance by business people from different parts of India limits their business expansions.

VIII. SUGGESTIONS

- If the government could provide more quality training opportunities for professionalism to the Naga women entrepreneurs, it will increase more economic development and self-reliance.
 - If accurate information on women schemes and opportunities could be easily accessible, more women entrepreneurs will venture into a new business which will also solve huge unemployment problems.
 - If marketing strategies for women entrepreneurs can be established firmly more competition for innovation and creativity on local items would arise and increase in productivity.
 - If timely opportunities for business exposure can be organised, irrespective of small or big business, there could be more advancement in women business entrepreneurship.
 - If more emphasis is given on technological awareness like updated machinery tools and use of advanced equipment for all women entrepreneur prior to their needs, there will be more outcomes towards effective networking process and generate an increase in many business areas.
 - If the private ownership of land and buildings gives priorities and encourage women entrepreneurs to open up their business ventures, instead of renting to non-Naga people, then the progress of entrepreneurship shall increase and unemployment problems will be solved in many ways.
- If every women entrepreneur aligns with various soft skill training and focuses more on ethical competency it shall add more toward professional entrepreneurship.

IX. CONCLUSION

Naga women entrepreneurs have many challenges that need to be the emphasis with more professionalism, exposure, innovation, financial assistance, advance training facilities, effective networking and technological awareness. With the growing prominence on women entrepreneur, Naga women have to leap up an extra mile to compete with the rest of the world and gather opportunities to bring more economic development and solve the living condition of women. This study conducted have given a clear understanding that Naga women are award winners, efficient and potential people if only the opportunities were given with prior attention for business entrepreneurship.

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