ROLE OF WOMEN ENTREPRENEURS IN THE ECONOMIC DEVELOPMENT OF MEGHALAYA: A NORTH EASTERN STATE, INDIA

SAIRABELL KURBAH

Lecturer in Management Studies, Martin Luther Christian University, Shillong, Meghalaya.

Interested in promoting Entrepreneurial activities in East Khasi Hills Region of Meghalaya. India
Collected, analysed and prepared the final reports of the research projects.

Abstract: A major research project was initiated in 2007 in Meghalaya, one of the North-Eastern states of India, with a large indigenous population and strong cultural practices including matriliney, to investigate the multi-factorial nature of women’s role in economic development. Using case-control study designs and in-depth interview techniques, men and women entrepreneurs were compared regarding their traits, styles of functioning and identifying enabling and constraining factors. These interviews were supplemented by two Focus Group Discussions and two Case studies. Findings strongly demonstrate that there was no gender bias, and matriliney did not dampen the role of women in entrepreneurship. It seems that Khasi culture is in fact a strong influence in promoting enduring entrepreneurial traits among women, who have been able to build an economic base. Better education and employable skills along with an efficient and clean government will improve women’s levels of productivity, and promote risk-taking and innovativeness.

Key words: Women, entrepreneurs, economic development, Meghalaya, India

I. Introduction

Entrepreneurial activities have been shown to influence economic development and growth (Naude, 2008). The powerful role women can play in this process has been the theme of much entrepreneurial research, mostly from developed nations (Shane, 1997). The contribution of entrepreneurs to economic advancement is likely to differ in developing countries (Lingelbach et al 2005; Van Praag and Versloot, 2007), and remains a relatively unexplored research topic (Van Stel et al, 2005). Women, who constitute nearly half the population, can be a strong resource for sustainable socio-economic development given adequate support, but are unfortunately given only secondary roles, especially in developing and under-developed countries (India, 2011; Ghosh and Choudhuri, 2011). Banerjee and Dufllo (2007) report the apparent apathy of the poor to perceive opportunities for successful business ventures, and Gifford (1998) concluded that in poor countries, the environment may be such that it attaches a very high cost for an individual to turn attention away from pressing matters to seek or perceive and take advantage of new opportunities.

A number of national and international studies have also documented the sex-typing of occupations (Anker, 1998), and highlighted the intricate relationship between the domestic responsibilities of women and their great potential to be successful in business that seems critical in a developing economy (Boserup, 1970; Boulding, 1983; Dube, 1997).

In India, this phenomenon has been noted in a number of industries such as knitwear and garments (Vijayabhaskar, 2002; Singh and Sapra, 2007). These jobs provide limited opportunity for upward mobility (Neetha, 2002). Several socio-cultural and political factors are responsible for such gender biases, which are gradually being overcome but not adequately or urgently, even with governmental policies of equal opportunity for women in education and jobs (Anker, 1998; Beck et al, 2003; Peredo, 2001).

The North-Eastern region of India is unique in terms of its indigenous populations, strong cultural practices and traditional trading background especially by women (Sangma, 2006, India, 2011). Meghalaya, one of these states, strongly pursues the practice of matriliney that allows the women to enjoy property and other rights, as well as given the freedom to participate in any social, cultural, religious, political or economical activities have a great potential for successful entrepreneurship, but yet to be fully exploited for economic development.

Economic development of a country or a geographic region depends on four major factors: land, labour, capital and entrepreneurship (Kilby, 1971; Myint and Krueger, 2009), the last one perhaps the weakest
in most indigenous populations and transition economies such as Meghalaya (Tan 2001; McMillan and Woodruff, 2002; Naude, 2008). While this State is blessed with rich natural and mineral resources, and relatively high literacy rates, it remains most backward with poor social and health indicators (India, 2011; Govt. of Meghalaya, 2009). Despite several five-year plans and promotion of rural industries by the government, the state continues to be backward (Govt of India 2000; District Industries Centre, 2000; India 2011). These aspects require serious research and the lessons learnt will contribute new knowledge to develop similar populations elsewhere (Greenfield & Stricken, 1981; Zimmerer et al, 2009). The applicability of stereotyped ideas of entrepreneurship enunciated by Schumpeter (1934) or by more modern researchers such as Manimala (1999), Kuratko & Hodgetts (2007) or Khanka (1999) to indigenous and tribal populations such as those in north east India, also needs careful study. Therefore, a major research project was initiated in 2007 to investigate the multi-factorial nature of women’s role in economic development in the East Khasi Hills area of Meghalaya state, to determine the enabling and constraining factors associated with successful entrepreneurship in terms of personal, social, cultural, political and economic characteristics; and secondly, to explore the prospects of enhancing entrepreneurship in East Khasi Hills district. in this paper, the key findings are presented and discussed in terms of future strategies.

II. Material and Methods

The 2011 Indian National census enumerated the population of Meghalaya state as 2,964,007, with the sex ratio as 986 females per 1000 males, and a 75% literacy rate (Registrar General, Govt. of India 2011). Today it has a mixed ethnic population consisting of tribals and non tribals who follow variety of religious beliefs and who speak several languages. Meghalaya is one of three states in India to have a majority with 70.3% of the population practicing Christianity (India 2011). It is broadly divided into two zones: the eastern part comprising of Khasi-Jaintia Hills region, predominantly occupied by the Khasi-Jaintias, and the Western Zone, predominantly occupied by the Garos. The East Khasi Hills District is one of seven districts in the state with an estimated population of 7 million, covering an area of 2,748 square kilometers with Shillong as its capital (India, 2011). Traditionally, Khasi culture encourages hard work, honesty and patience, desirable qualities of successful entrepreneurship, and women seem to be equal to men in all aspects (Nongbri, 2008; Bertrand & Schoar, 2006).

(a) In-depth Individual interviews:

Among several research approaches, it was decided to use a case-control study design with in-depth interview techniques to compare men and women entrepreneurs regarding their traits, styles of functioning and identifying enabling and constraining factors. With the help of key informants and snowballing techniques, it was possible to prepare a list of all the possible entrepreneurs in the East Khasi Hills region. Representative random samples of men and women were then chosen for the study, 10 men and 10 women. Apart from the basic socio-demographic and personal details, the In-depth Interviews probed into the various decision making processes in starting an enterprise, support, if any, from their families, the initial constraints and failures, their solutions and initiatives, innovativeness and risk-taking approaches in developing their products, manufacturing and marketing processes, internal and external management. The respondents were also enquired into their needs for capacity building, financial and other support, role of family and political connections, their ideas, suggestions and recommendations for promoting entrepreneurship in the region, especially among women, and the links to economic development in the region.

(b) Focus Group Discussions:

The in-depth individual interviews were supplemented by two Focus Group Discussions to consider and arrive at consensus on relevant issues such as gender bias, role of culture and matriliny, poor off take of entrepreneurship in the area and possible remedies. Two independent groups were formed, the First Group: Consisted of 4 males of ages ranging from 37-42 years and 2 females aged 53 and 38 years old; and the Second Group: Consisted of 4 males of ages ranging from 30-60 years and 4 females of the ages ranging from 30 to 35 years.

(c) Case studies:

It was decided to craft detailed Case Studies on experienced senior entrepreneurs, one male and one female, to complete the profiles of men and women entrepreneurs.

III. Findings

A. In-depth individual interviews

All women and 9 men were married. All belonged to nuclear family. All had children. Their position in the family varied from 1st to 5th in both men and women. For 2 women and 8 men, they were the only earning
member in the family. The age distribution and educational status of the respondents by sex are given in Tables 1 and 2 respectively.

### Table 1: Distribution by Age

<table>
<thead>
<tr>
<th>Age (yrs)</th>
<th>Sex</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>M</td>
</tr>
<tr>
<td>30 or less</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>31–40</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>More than 40</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>

### Table 2: Distribution by Educational Status

<table>
<thead>
<tr>
<th>Education</th>
<th>Sex</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>M</td>
</tr>
<tr>
<td>Graduate</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>High/Higher Secondary school</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Lower than High School</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>10</td>
<td>10</td>
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</tbody>
</table>

There were no statistically significant differences between men and women by age or educational status. The current businesses are presented in Table 3.

### Table 3: Current Business

<table>
<thead>
<tr>
<th>Current Business</th>
<th>Sex</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>M</td>
</tr>
<tr>
<td>Shoe-making</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Furniture</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Bakery</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Book Seller</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Catering</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Cloth Merchant (traditional dress)</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Dress making &amp; embroidery</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Transport Operation</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Floriculture</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Hair and skin care</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Retailing Business</td>
<td>1</td>
<td>‘1’</td>
</tr>
<tr>
<td>Electronics, Cyber café</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>
It is interesting to note that there were hardly any significant differences between women and men in their choice of business. The duration of their business is presented in Table 4.

Table 4: Duration of Business

<table>
<thead>
<tr>
<th>Duration of Business (yrs)</th>
<th>Sex</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>M</td>
</tr>
<tr>
<td>15 or more</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>10 to 14</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Less than 10</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>

In 80% of the cases, the enterprise was started on their own with minimal family support. In 9 out of 10 women as compared to 8 of men, the current business was rated as very good or good, and the progress over the past 5 years was maintained.

B. Starting-up Problems:
Depending on the business, all the entrepreneurs felt the financial assistance as a major constraining factor and required somewhere between Rs. 50,000 to Rs 2 lakhs (US $ 1000 to 5000), depending on the enterprise but managed to get them locally. Whether it was a man or a woman, the initial start-up problems were in terms of getting a good location for their business, attracting clients and evaluating their needs, Finance, Right materials, and lack of training. For the women, the priority was more in getting the shop in the right place and for men, it was Finance and Tools. These start-up problems were overcome mostly through learning experiences, hard work and patience, being economical, dedicated and good public relations, and good support from family and friends. There were no significant differences between men and women in their abilities or initiativeness in solving the problems of getting started. The establishment took 2-4 years to settle down.

The failures were also due to inexperience and lack of proper managerial training in organization and human resource management of their employees. Publicity had to be taken seriously, and one learns through mistakes how to make correct estimation and avoid overproduction and losses. Demand and supply of the products has to be carefully calculated and observed, packing has to be strong and good enough to avoid damages Being cautious and alert, finding the correct information from the education department, Inspector of schools office, etc.

Two women and 3 men availed of bank loans, and had no major difficulties. However, due to heavy formalities and paper work, many did not even try to obtain government assistance.

C. Enabling Factors:
The main enabling factors in successful entrepreneurship were cited as hard work, patience and team-work, good public relationships with clients and dedication. The women emphasized more the need for good communication skills, spirit to serve the people (do it with love and kindness), humility and being economical in all the spheres. An element of risk-taking and constant innovations were also pointed out by women entrepreneurs as important enabling factors to meet the clients’ expectations. Support from family and friends, adequate financial arrangements were also essential.

D. Problems/Constraints:
The major factors mentioned were the following: Climatic conditions, too many competitors, uncertain market, high rents, getting experienced and dedicated employees especially during the peak seasons, financial assistance, frequent bandhs and strikes lead to high transportation cost and also reaching the shop late which results to losing customers especially during important functions and occasions. In the early stages, the techniques and managerial experience in getting good quality raw material, controlling inflationary costs and bad debts, were critical obstacles. For women, taking care of children, especially when they are small or sick was a constraint.
The respondents were enquired on what innovations were introduced in their enterprise to attract customers in terms of their products, manufacturing processes, marketing strategies, modifications and management of internal and external environments. The findings are displayed in Table 5.

<table>
<thead>
<tr>
<th>Innovation</th>
<th>Products</th>
<th>Process</th>
<th>Marketing</th>
<th>Internal</th>
<th>External</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td>Yes</td>
<td>7</td>
<td>6</td>
<td>7</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>No</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>

It is seen that innovativeness was the hallmark of most of the entrepreneurs, and there were no significant differences between men and women in all aspects. There were problems in always innovating, but the respondents adapted some of the methods to imitate the successful methods in other businesses, especially the ones used in foreign countries.

Despite all these problems, the respondents were very optimistic of expanding entrepreneurship for the benefits of socioeconomic development of the area. According to the entrepreneurs, the future potential was very good, because of increase in the population and clientele, as well as the growing demand for many of the products they deal with. They believe their enterprises will be sustainable and productive by building good relationships with the customers, employees and suppliers, charging reasonable price, good and high quality products. Both men and women strongly endorsed that entrepreneurships are viable and would recommend expansion.

Finally, the respondents concluded that the East Khasi Hills has great potential for starting varied types of businesses so that each one can earn better, and contribute to the balanced growth and development of economy in the region. Especially the women felt that entrepreneurship was the need of the hour and should be encouraged through proper motivation and training so that it can improve the economic development of the state and raise the standard of living of the people. They affirmed that Khasi people are dynamic and smart. Since ancient days they are acquainted to trade and commerce with nearby states and countries. They did produce goods which are of better quality than their competitors. So even today the Khasi people can demonstrate their skills. Their advice to the new entrepreneurs was mainly to work hard, be patient, persistent, honest and dedicated, which will yield good results.

The attitudes of men and women were very similar in terms of equality of gender, need for innovativeness in all aspects of the business, professional satisfaction, scope and success of all kinds of entrepreneurships. They felt that Khasi culture had a great role to play, and promotes successful entrepreneurships. They did not feel the necessity of having friends among politicians or bureaucracy to promote the business. Both felt that the procedures and formalities for obtaining government assistance and bank loans can be made much simpler for more people to avail such help.

All agreed that not everyone can become a successful entrepreneur, although the basic qualities of hard work, dedication, honesty and skills are all that are needed. They felt that training and financial assistance are critical and should be easily provided. Both men and women agreed that children should be encouraged and given all possible assistance to choose their own career, and not be forced into entrepreneurship, if they are not interested.

The members were emphatic and hopeful that entrepreneurship will be successful and help in economic development as the Khasis are very talented. Entrepreneurship should be seen more than just livelihoods. Agri-business is very good. Many people have got big lands and so they need not go to the urban areas for jobs.

E. Focus Group Discussions
During the free and frank discussion in which all the members enthusiastically participated, the members deliberated on the strengths and weaknesses of the Khasis, especially as they related to their life styles, attitudes, and entrepreneurship qualities. They agreed that Khasis are traditionally known to be honest, hardworking, with business acumen and talents. They have maintained their own identity which is very different from other communities, are God-fearing, sociable, respectful, well-mannered, trust worthy, and proud of themselves. However, it seems that of late, they have developed some diffidence, aloofness, lack of initiative in starting independent businesses and not clear of their future. The members felt that this could be due to poor support from governmental organizations, difficulties in obtaining clearances or licenses, corruption among politicians, and cutting the bureaucratic red-tapes, etc. Some members also felt strongly that their reticence could be due to lack of necessary training in entrepreneurship, other managerial and public relation skills and technical knowhow.

F. A Case Study of an Experienced Woman Entrepreneur
Mrs KKK, hails from a very poor family background, had no formal education, and is about 80 years of age at present. She is God-fearing, honest and sincere in whatever she is doing. She is a very industrious person since her childhood. She likes to go to the markets (Haat) a weekly market in different villages which sometimes are as far as 20-30kms trading various products, including rice, different varieties of fruits and soaps. During this time, she learnt how to communicate with people, started building good relationships with regular customers and suppliers. She met many other great businessmen and women at those times and made friendship with them. She worked so hard that very soon she became quite rich and able to support her family easily.

When she got married, she also got herself involved in agriculture, and produced lots of vegetables especially potatoes and maize. She got many acres of land and hence was able to supply to various markets in plenty. She had several labourers and got them easily because of her earlier connections with many people from different villages in her earlier years. After 10 years of her work in agriculture she shifted her business to some construction and transport works, and invested in her first automobile, an old truck which in those days they called a ‘Dok Truck’. It helped her in various ways and especially in carrying agricultural produce in those days. Later she bought a Jeep; again this had helped her in going from one village to the other. Due to her industriousness, she proved once again by making the transport business a success, and bought a short bus which was available at that time and an Ambassador car. This experience made her realize that business was profitable and she bought some more vehicles including buses and ambassadors which were better than the earlier ones. Lack of competitors in those days had brought her huge profits. Mrs KKK never took a loan or any financial support from anyone or even from the bank in those days since she believes that it is only hard work and living a simple and economical lifestyle is adequate to help oneself financially. Although the transport business later went down since the Supreme Court order to ban deforestation, she was not discouraged by that and in fact, she availed many other new opportunities and now her businesses include a general store and real estates.

She mentioned a few things which are the most inevitable constraints; finance, ill-health and pregnancies. Other constraints she mentioned were employees not being loyal towards work, transportation cost is very high, competition is increasing, inflation, marketing the products and difficulties in getting customers, maintenance of business, retaining of employees and being illiterate because she has to depend on somebody to translate whatever is written on paper. However, these problems were overcome with experience, hard work, patience and family support. Instead of being a disadvantage, matriliny has enabled Mrs KKK to exploit the greatest opportunity in being a successful entrepreneur. It has created in her the ability to be responsible, to be strong, to fight, and to foresee things.

IV. Discussion
Part of understanding the position of indigenous people, and the potential use of entrepreneurial activity as an economic development engine, is understanding the underlying approaches by which modern economic development efforts for indigenous people have been, and are currently being framed (Fiet, 2002; Frederick and Henry, 2004). It is within this critical role of economic development that indigenous entrepreneurship research is urgently needed, as applied to Meghalaya and other regions of North Eastern India, as well as globally. Entrepreneurial experiences in some indigenous populations and transition economies (Dias and McDermott, 2006; Estrin et al, 2006), have been reported but not much work has been done to explore in depth the constraints and obstacles faced by the people in the North Eastern India in adopting pro-entrepreneurial practices, and thereby contributing new knowledge for development of such regions.

Based on comparative studies between a nation’s population and ethnic groups, utilizing first hand interviews with entrepreneurs, it was concluded that individuals often become entrepreneurs by being thrown into situations that force them to fashion their own means of livelihood (Holt, 2006; Stevenson, 1983; Carland et al, 1988). Given the rich cultural back ground and the practice of matriliny, women can thus contribute significantly, if given necessary support (Birley, 1989; Hisrich and Brush, 1987).
Women entrepreneurs have been the subject of much research (Birley, 1989; Bonte et al, 2007), and shown to be no different from men. The findings from this research, using in-depth individual interviews, focus group discussions and the Case study have strongly demonstrated that there was no gender bias in successful entrepreneurship in East Khasi Hills region (Tables 3, 5). In the analysis of the working lives of Khasi women in north-east engaged in trade, industry and contractual activities, Nongbri (2008) states that “given the opportunity Khasi women do not lack in communication or the ability to carry out their entrepreneurial tasks”. The fear that matriliney and other cultural forces prevalent in Meghalaya can dampen the role of women entrepreneurship has not been borne out in this research. Despite average education and humble family backgrounds, the Khasi women have been equal to men in being quite enterprising and successful, through hard work, patience, perseverance and good public relations. It seems that Khasi culture is in fact a strong influence in promoting such enduring traits among women, who have been able to build an economic base strong enough to provide their children with a good starting point in life (Rapthap, 1992). A higher level of education and employable skills for women entrepreneurs is a sine qua non for improving their levels of productivity, and promote risk-taking and innovativeness break point seems to occur when entrepreneurs acquire a higher secondary level of education, enabling them to undertake higher quality jobs (Ferlie et al 2005; Srivastava, 2008).

While training is helpful, success in entrepreneurship requires certain inherent traits as well as a few supporting factors such as finance (Gopinath, 2011; Newman, 2007; Giannetti and Simonov, 2004). While not everyone can become an entrepreneur, there is no reason why women cannot excel and be successful, even in indigenous and low resource countries (Anand and Sen, 2000; Pulla 2011; Sen, 2011). The in-depth interview analyses and the case report demonstrated the resilience and abilities of Khasi women in overcoming the initial startup problems and failures, the innovativeness and initiatives in taking guarded risks, prime qualities needed in a successful entrepreneur. Having said this, it needs to be recognized that the social, political and economic climate prevailing in Meghalaya often may not allow women to realize their full potential (Davidsson and Honig 2003; Nongbri, 2008).This implies opportunities for in-service and need-based training for skills development (Hanushek and Woessmann, 2008; Govt.of India, 2000).

The facts presented in the study make it clear that Khasi women as important agents of entrepreneurial growth would lead to economic development of the region. However, their ability to maximize their entrepreneurial talent depends not only on the women themselves, but by an efficient and clean government, and a favourable gender ideology (Khanka, 1988; Bradley and Roberts, 2004). It also needs to streamline its policy implementations machinery so that sincere and honest entrepreneurs can gain access to state resources more easily and efficiently. Thus, entrepreneurship depends on an overall development that allows women equal opportunity for education, family support, governmental subsidies and training, and political will (Vepa, 1973; World Bank, 2001; Ghatak et al, 2007). Confronted by the failure of the state to bring about progressive and urgent development for the people, a number of voluntary organizations and para-governmental agencies have come up with various programmes aimed at creating social and legal awareness and mobilizing people to take up collective action. Though the intentions are primarily intended for the poorer sections of society, irrespective of gender, some special programmes are especially for the uplift of women.

Studies have shown that women in predominantly female occupations benefit almost as much from integrated labour market as do women in predominantly male occupations (Rowen and Hisrich, 1986). Further, macro-level processes transfer many of the income benefits of occupational integration to all women in the labour market, not just to those women who enter predominantly male (and therefore high-paying) occupations. This offers hope to the entrepreneurs who have competed with men in transport business, bakeries and other competitive trades, and done well (Table 3). Approaches to equality developed in the 1970s and 1980s have been characterized as an attempt to ensure that if individuals bring the same abilities to work or perform in the same way, they should receive the same access to jobs and employment benefits, regardless of the social group membership. Managing diversity appears to be about a more positive valuing of difference. Benefits are seen to derive from different perspectives and approaches and these should be nurtured and rewarded rather than suppressed. Feminists have long argued about the extent to which women are the same as, or different from, men, and about the political consequences of adopting these positions. Recent theoretical developments have led to some novel solutions to this dilemma. These include asserting claims to both ‘sameness’ and ‘difference’, the deconstruction of ‘difference’, and the reconstruction of ‘sameness’ on women's terms (Liff and Wajcman, 1996). Given the relatively high literacy rates in Meghalaya and equal opportunity to men and women, managing such diversity can only lead to greater economic development in the area (Kuratko and Hodgetts, 2007; Manimala, 1999; Zimmerman et al, 2009).

Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society (Holt, 2006; Acs, 2006; Ghatak et al, 2007). Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures (Hanushek and Woessman, 2008). Women on their part would have to view their enterprises as more than a means of subsistence (Rowen and
With due gratitude to all the entrepreneurs for their cooperation in this Research.

Acknowledgement

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References


Hirsch, 1986; Hansen and Prescott 2002). Such attitudinal change is possible only if the political and social environment becomes more sensitive to the urgent need of nurturing the women entrepreneurs, and enhancing their entrepreneurial abilities (Naude, 2008).