



# ENTREPRENEURSHIP AND STARTUPS

A RESEARCH EXPEDITION

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## **Exploring Support Systems: Schemes and Incentives for Promotion of Women Entrepreneurship in Nagaland**

*Asani  
Payal Dutta*

### **Abstract**

*The socio-economic landscape of India bears witness to the profound impact of women entrepreneurs, whose increasing presence has ushered in transformative changes. Their heightened participation in the labour force has not only created employment opportunities but has also provided a lifeline for countless families seeking to break free from the shackles of poverty. Within this dynamic context, Nagaland has emerged as a fertile ground for entrepreneurship, with a notable surge in locally produced brands spanning food products, clothing, restaurants, and hospitality establishments.*

*This paper, drawing from a wealth of secondary data, endeavours to unveil the pivotal schemes and incentives designed to bolster women entrepreneurship in Nagaland. Simultaneously, it seeks to delve into the role played by women entrepreneurs in propelling the state's socioeconomic development. The study illuminates that Naga women have long been active participants in the economic affairs of their households, which has translated into an elevated social status and involvement in domestic decision-making processes. Nevertheless, despite the vital role they play and the proliferation of schemes and incentives from government, public,*

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*and private sectors, women in the state often fail to fully harness these opportunities.*

*A noteworthy impediment lies in the dearth of training and capacity-building initiatives, particularly in areas such as Intellectual Property Rights (IPR), regulatory compliances, and financial literacy. This lacuna restricts their access to much-needed financial resources. Additionally, the absence of secure property rights and proper documentation further hampers their financial empowerment.*

**Keywords:** *women entrepreneurs, schemes, incentives, intellectual property rights.*

## **Introduction**

Entrepreneurship is the process of starting, setting up, and operating a new enterprise in order to earn a reward while taking on financial risk. The essence of entrepreneurship in an economy may be observed through wealth generation and distribution, job possibilities, balanced regional growth, raising the standard of living, export promotion, and promoting overall social and economic development.

## **Women Entrepreneurship in India**

India's social and economic demographics have been greatly impacted by women entrepreneurs and their growing presence there. Women's greater labour force participation has increased job opportunities and assisted millions of families in escaping poverty. Because of their superior productivity and well-known leadership abilities, women predominate in modern industries like electronic manufacturing, where they make up more than 50% of the workforce.<sup>1</sup> The importance of women in the modern workforce has also been underlined by their strong work ethic and extraordinary business savvy. As of 2023, India currently has

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<sup>1</sup> <https://www.ibef.org/blogs/women-entrepreneurs-shaping-the-future-of-india>

a growing population of 1.4 billion<sup>2</sup>, with 48.39% of those being female<sup>3</sup>. Additionally, 8 million women, or around 14% of all entrepreneurs in India, are female. 4-5% of the GDP of the entire nation is contributed by Indian entrepreneurs<sup>4</sup>. Over the past ten years, women entrepreneurs have gained recognition as a significant untapped source of economic growth. Women entrepreneurs generate new employment opportunities for both themselves and others by offering alternative management strategies. In the current Indian context, where the country is emerging as a global economic powerhouse, the recent financial crisis that has hit many nations has had an impact on women's thinking as they have realized the necessity of increasing their income. The country has experienced tremendous business and economic growth as a result of the rise in the number of female entrepreneurs. By creating jobs in the nation, influencing demographic changes, and motivating the subsequent generation of female founders, women-owned businesses are playing a significant role in society. Finance Minister Nirmala Sitharaman was adamant that India was the only country that could address the gender imbalance in the startup ecosystem, which appeared to be a global issue, at the recently held, flagship event TechSparks 2022, It YourStory. She said to the crowd that there ought to be more women present. Indeed, when introducing the Union Budget 2022, the finance minister said, "Naari Shakti is the harbinger of our bright future."

In September 2022, Prime Minister Narendra Modi stated that women entrepreneurs had gotten 70% of the Rs 19 lakh crore in loans given to small companies in the nation while speaking to a meeting of self-help groups (SHGs) in Karahal, Madhya Pradesh. Understanding how the federal government, state governments, and other organisations support women's entrepreneurship is crucial in this situation. The Startup India

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<sup>2</sup> <https://www.worldometers.info/world-population/india-population/>

<sup>3</sup> <https://tradingeconomics.com/india/population-female-percent-of-total-wb-data.htm>

<sup>4</sup> <https://www.deccanherald.com/business/business-news/how-india-can-become-a-hub-for-women-entrepreneurs-1164167.html>

initiative unveiled numerous programmes in January 2016 with the aim of assisting entrepreneurs and creating a strong startup ecosystem. In order to bring together women from various regions of India and develop an ecosystem to support their entrepreneurial aspirations, NITI Aayog introduced the Women Entrepreneurship Platform (WEP) in 2018. This single access platform was created by WEP. Later, in 2021, the Women Entrepreneurship Platform (WEP)'s "WEP Nxt" phase was introduced by NITI Aayog in collaboration with Cisco. One year later, NITI Aayog improved the platform once again to WEP 3.0, which was created to address the unmet requirements of women who were thinking about starting their own businesses as well as those who were at a turning point in their entrepreneurial journeys.<sup>5</sup>

### **Demographic Profile of Nagaland**

The landlocked Indian state of Nagaland is located in the country's northeast region. The twin city of Chümoukedima-Dimapur is its largest city, while Kohima is its capital. A wide range of natural, cultural, and environmental treasures can be found there. According to estimated figures as of 2023, Nagaland will have a population of 41 lakhs and a total area of 16,579 sq km.<sup>6</sup>

### **Review of Literature**

Kumar & Shobana, (2022) The purpose of this paper is to investigate entrepreneurial schemes and the development of entrepreneurship in Nagaland. The twin objectives of the Study is to investigate Nagaland's entrepreneurial schemes and to examine the major skill training and vocational education programmes in Nagaland using secondary data. According to research, some of Nagaland's most important entrepreneurial initiatives are the Start Up Policy of Nagaland, Pradhan Mantri Kaushal Vikas Yojana, Model Career Centre, Nagaland Rural Bank Micro Units Development and Refinance Agency (MUDRA) Loan, Stand up

<sup>5</sup> <https://yourstory.com/herstory/2023/01/women-led-startups-government-schemes-entrepreneurship>

<sup>6</sup> <https://en.wikipedia.org/wiki/Nagaland>

Nagaland, etc. There are few vocational and skill-based centres in Nagaland, which aids in the provision of appropriate training, therefore, resulting in job placement opportunities and to build a career for themselves.

Agarwal & Lenka, (2018) The goal of this article is to evaluate the various development strategies and programmes launched in India to support women entrepreneurs. The concepts, policies, and practises used to support female entrepreneurs across the regions are the foundation for the paper's development. In order to develop a viewpoint and a justification for why research is required in the domain of women entrepreneurship, this study was conducted in two Indian states, Uttar Pradesh and Uttarakhand. It has identified a number of concerns based on the data and information already accessible on women entrepreneurs. According to the survey, the Indian government has started a number of policies and development initiatives to encourage women to start their own businesses and become financially independent as well as to help the economy flourish. However, due to a number of different causes, there are still many gaps in the targets' achievement. This assumes further significance given that India has very low levels of female entrepreneurship both within the nation and in comparison, to other economies.

Manshani & Dubey, (2017) the study's objectives were to evaluate how women-owned businesses contribute to economic growth and identify the many variables that motivate women to create their own businesses. The study, which was performed using secondary data, provides insight into the potential and prospects from the government's Start-up India, Stand-up India initiative for women entrepreneurs as well as the difficulties they encounter. According to the study, it has long been held that women start their own businesses because of pressure reasons like needing more money, being in need of assistance when their husbands pass away, etc. Today, however, women are more likely to start their own businesses because of their propensity for taking risks, creative problem-solving, and drive for success. But there are still a lot of barriers in the way of enterprising women. Start-

up India promotes highly educated, technically competent, and professionally prepared individuals to manage their own businesses rather than being dependent on wage employment outlets, India will simplify the working process, make funding simple, and offer flexible exit options. Young women's hidden talents and inventiveness can be discovered, developed through various skill-enhancement programmes, and used to a variety of industries to boost productivity in the industrial sectors.

Garg & Agarwal(2017) The study addresses the status of women entrepreneurs, their significance, and makes an effort to identify the difficulties these women experience by reviewing a variety of literature. One of the many issues facing women entrepreneurs is a lack of education and entrepreneurial acumen. Other issues include social, financial, market-related, and personal barriers. In the ever-changing environment, the government should not only widely publicise the different efforts for women entrepreneurs but also set up centres specifically designed to support them. Additionally, a single point of contact for women. Garg & Agarwal(2017) business owners staffed with knowledgeable and experienced staff could assist the women business owners in navigating complex government processes, handling tax-related concerns, and completing legal requirements. By providing them with the skills and information necessary to establish a successful company, designing training programmes and workshops that are more pertinent to the current environment and programmes that meet the requirements of women entrepreneurs at different phases of the firm's life cycle would be of great assistance to them.

Kaushik(2013)carried out a study in Hisar's four different zones using a random technique. A sample of 100 women (25 from each zone) were interviewed on an individual basis outside of a partnership. Beauty salons, nursing homes, boutiques, and general stores were the types of businesses used in the study. Case study methodologies and non-random opportunity sampling methods were combined to choose the sample. The following instruments were used in this study to collect data: an economic

questionnaire, a managerial profile, a training requirements assessment, a management questionnaire, and a personality assessment to assess the personalities of the female entrepreneurs. Financial institution that occasionally works with female entrepreneurs. Little business training, some financial assistance, and encouragement from all quarters—the family, the community, and the government—are what women need to succeed. It is hoped that the ideas put out in the paper would assist business owners in particular in examining these issues and creating better government programmes.

### **Objectives Of The Study**

The objectives of the Study are:

1. To identify the important schemes and incentives offered for women entrepreneurship in Nagaland;
2. To examine the role of women entrepreneurs in the socio-economic development of the State.

### **Methodology Of The Study**

The Study was conducted based on secondary data collected from published sources viz. newspapers, company and government websites, surveys, research articles and journals.

### **Analaysis & Findings**

**1. Mahila Udyam Nidhi Scheme:** The Mahila Udyam Nidhi Scheme, which was initially created to provide financial aid of up to Rs.10 lakhs to small enterprises, now also assists women in starting new initiatives and businesses. Women business owners are free to upgrade current projects under this programme. The interest rates for the Mahila Udyam Nidhi Scheme vary depending on market rates, and the loans have a maximum 10-year payback term with a 5-year moratorium period.

**2. Dena Shakti Scheme:** Numerous powerful women have already carved out successful careers in a variety of business sectors. Under the Dena Shakti programme, any female business owner working in manufacturing, agriculture, or a related industry may apply for a loan. The Dena Shakti Scheme offers loans up to 50,000 with an interest rate reduction of approximately 0.25 percent. However, loans of up to 20 lakhs could be approved for retail business, housing, or education

**3. Cent Kalyani Scheme:** This programme is specifically designed to support both beginning and seasoned female entrepreneurs in their efforts to launch new ventures or grow and update their current businesses. (As outlined under the MSME Act of 2006).i.e. engaged in service and production activities, such as handloom weaving, food processing, garment manufacture, etc. Professionals and self-employed women, including doctors, chartered accountants, engineers, and those with training in the arts and crafts, etc. Clinics for health and beauty, dieticians, fashion designers, and beauty salons, etc. Loans up to Rs. 10 lacs are subject to an interest rate concession of MCLR + 0.25%; loans above Rs. 10 lacs and up to Rs. 100 lacs are subject to an interest rate concession of MCLR + 0.50%. 0.25% more in interest concessions if account is rated by an outside agency.

**4. Stree Shakti Package:** Under the Stree Shakti Package, loans are available for businesses run by women entrepreneurs. Women who own their own businesses in retail, manufacturing, or services are therefore eligible for the programme. The Stree Shakti package also offers loans to women who work as doctors, beauticians, architects, and chartered accountants. Based on the borrower profile and the following rules, the amount of the loan would be determined: Retailers: 50000 to 2 lakhs rupees; businesses: 50000 to 2 lakhs rupees; professionals: 50000 to 25 lakhs rupees; SSI: 50000 to 25 lakhs rupees

**5. Credit Guarantee on Loans to Micro and Small Enterprises and New Entrepreneurs:** The Government of India (GoI) launched the loans Guarantee Scheme for Micro and Small Enterprises (CGS) to make collateral-free loans available

to the micro- and small-enterprise sector. Both established and startup companies are eligible to apply to have their operations covered by the initiative. The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) was founded by the Ministry of Micro, Small, and Medium Enterprises, the Government of India, and the Small Industries Development Bank of India (SIDBI) to carry out the Credit Guarantee Scheme for Micro and Small Enterprises. credit guarantee without collateral and third-party guarantee for loans up to Rs. 5.00 crore.

**6. Shrishti Loan:** It is an individual loan given to a group to expand an existing firm. The loan is made available for growth-related needs such as staff hiring, equipment upgrades, raw material investments, and other necessities. The loan period is 1 year or 2 years, and the loan amount ranges from Rs 15,000 to Rs-1,000,000. This financing intends to provide women entrepreneurs with better tools, additional raw materials, and assistance as they expand their businesses.

**7. NABARD(MEDP/LEDP):** Since 2006, this programme, which is carried out in partnership with NRLM, has supported need-based skill development programmes (MEDPs) for established SHGs that have already had access to bank financing. MEDPs are on-the-job training programmes for skill development that aim to close skill gaps or enable the SHG members' existing production operations to be optimised. A grant is given to SHPIs and qualifying training institutions to help them offer individual or group skill-development training in farm, non-farm, and service sector activities that lead to the creation of microbusinesses. A new programme called the Livelihood and Enterprise Development Programme (LEDP) was introduced in December 2015 in order to create sustainable livelihoods for SHG members and to maximise the benefits of skill upgradation because skill upgradation training alone have limited effects on the creation of livelihoods among SHG members. It calls for the execution of activities to promote livelihoods in groups. In-depth training for skill development, refresher training, backward-forward connections, and handholding & escort aids are all provided. Additionally, it covers the entire value chain and provides SHG members with a complete solution.

**8. MUDRA Loans:** The MUDRA Yojana (PMMY) project, which intends to provide loans of up to 10 lakh rupees to non-corporate, non-farm small and micro companies, was inaugurated by the Honourable Prime Minister on April 8, 2015. These loans are provided by commercial banks, RRBs, small financing banks, MFIs, and NBFCs. The borrower can get in touch with any of the lending companies mentioned above or fill out an online application at [www.udyamimitra.in](http://www.udyamimitra.in). Three products, "Shishu (Upto Rs 50000/-)," "Kishore (Rs 50,000 to Rs.5 lac)," and "Tarun (Rs 5 lacs to Rs 10 lacs)," were developed by MUDRA under the auspices of PMMY to denote the degree of development and funding requirements of the recipient micro unit or entrepreneur and to serve as a benchmark for the subsequent stage of graduation or growth.

**9. SVEP/NRLM:** The goal of Start-up Village Entrepreneurship Programme (SVEP) is to assist the rural poor in escaping poverty by assisting them in starting businesses and providing support until the businesses reach a stable state. The Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), a federally funded programme launched in June 2011, includes the SVEP. SVEP is a budget-announced programme that was approved in May 2015 as a sub-scheme under the NRLM. On June 15, 2015, the program's rules were released.

**10. The Entrepreneur Associates:** The Entrepreneurs Associate (tEA), a company founded in 2000 with the goal of transforming society via entrepreneurship and entrepreneurial drive, has been working in frequently in the underserved areas of India using important motivational, training, and mentoring tactics. tEA has been fervently working to support entrepreneurship and create sustainable livelihoods in Nagaland and other North Eastern Indian states for economic development and increased local citizen participation in the states' economic activities for social equity and harmony. Their direct involvement in entrepreneurship has supported more than 18,000 first-generation business owners in Nagaland and Manipur, resulting in the development of more than 35,000 new jobs for local youth. More than 15,000 farmers

have received help from tEA to engage in livelihood activities in rural areas.

**11. Youth Net:** The Youth Net is a non-profit organisation whose goal is to support young people in gaining knowledge, forming attitudes, and developing life skills so they can become self-reliant, constructive, responsible, and contributing members of society. The Youth Net has launched the centre for Made In Nagaland project with the intention of providing a platform for the regional business owners. Many people from the area and from other countries have visited the centre in search of the goods made by local business owners.

**12. Stand Up India:** The Government of India introduced Stand-Up India on April 5, 2016, to encourage female entrepreneurs and those from SC & ST communities. The Stand-Up India Loan Scheme is a government programme that was introduced by the Government of India in 2016 to encourage entrepreneurship and make bank loans more accessible to women, members of Scheduled Castes and Tribes, and other under represented groups. The programme intends to give loans for the establishment of a greenfield firm in the manufacturing, trading, or service sector ranging from Rs. 10 lakhs to Rs. 1 crore.

**Table:1-Schemes and Incentives from Government, Public and Private Institutions**

Name of the Institution	Name of the scheme/project	Who can avail	Ceiling amount (₹)	Nature of industries	Nature of assistance
National Bank for Agricultural & Rural Development (NABARD) with NRLM	Micro Enterprise Development Programme (MEDP) and Livelihood and Enterprise Development Programme (LEDP)	Farmer's Club/Self Help Groups (SHGs)/ Individual Rural Volunteers (IRV)	Not Available/ Applicable (NA)	Rural based industries	Grants & trainings
Small Industries Development Bank (SIDBI) with Punjab National Bank	Mahila Vikas Nidhi; Mahila Udyam Scheme	Women entrepreneurs	Upto 10 lacs	Production, manufacturing & service related industries	Financial assistance and other incentives

Small Industries Development Bank (SIDBI)	Swavalamban Entrepreneurship Development Programme	Women entrepreneurs. Funds to be sanctioned only if project is more than 6 months	Upto 20 lacs for pilot category; Upto 35 lacs for scale up category	NA	Skill development & credit support
Central Bank	Cent Kalyani Scheme	Women entrepreneurs (New & Existing business)	upto 1 crore	manufacturing & service-related industries	Finance
State Bank of India (SBI)	Stree Shakti Package	Women entrepreneurs who have taken part in state agencies run EDPs	50,000-25 lacs based on the type of business	Manufacturing, service, retails, self-employed, diary, clothing, Farm etc.	Finance
Bandhan Bank	Shristi loan scheme	Group based (all entrepreneurs)	upto 1,00,000	Growth related requirements	Finance
MSME, Government of India & SIDBI	Credit Guarantee on Loan to Micro & Small Enterprises & New Entrepreneurs	Eligible for aspiring entrepreneurs	50 lacs (for NER)	Micro, small and service enterprises	Finance & incentives
MSME	Entrepreneurship & Skill Development Programme	Training programme with atleast 40 % of women participation	NA	NA	Conduct long-term & short-term, trade specific, industry specific tailor-made courses.
	North East Industrial Development Scheme (NEIDS)	NA	NA	NA	Capital Investment Incentives for access to credit
North East Small Finance Bank (NESFB)	Agricultural loans & cash credit	Women entrepreneurs	10 lacs	Piggery, poultry, fisheries & dairy intermediaries	Finance
	Business banking cash credit & working capital loans	Women entrepreneurs	2 crores	Small & medium enterprises	Finance & credit facility
	Entrepreneurship Development loan	Women entrepreneurs	25 lacs	Small & medium enterprises	Finance
	Business loans	Women entrepreneurs	2 lacs	Individual & small entrepreneurs	Finance
All commercial banks	MUDRA	All entrepreneurs	Upto 10 lacs	Non-corporate, non-farm, small or micro enterprises	finance
Dena Bank	Dena Shakti Scheme	Women	Upto 20 lacs depending on the type of business	Manufacturing, agricultural & allied sector, micro credit & retail stores	Finance & incentives
TATA Trusts	Antaran Project	artisans & crafts	NA	Weavers & handloom sectors	Finance & incentives
Youth Net Start up Nagaland	Youth Net Incubation Centre	44% female	NA	Any start up	Incubation assistance
	Entrepreneurship Development Curriculum	Schools	NA	NA	Development of curriculum in schools
	Youth Net Women Entrepreneurship Fellowship	Women	NA	Beauty & wellness sector, etc.	Training

Women Entrepreneur Network Nagaland(WENN)	Indian Ministry of Skill Development & Entrepreneurship & Start Up Nagaland	Women entrepreneur	NA	NA	Building network, financial assistance, etc.
Start up Nagaland	Educentre School of Business	NA	NA	Mainly for tech-based enterprises	Incubation services, training programmes
Department of Women Resource Development	Micro Enterprise Development Scheme	Women	Upto 30,000	NA	Credit facility, micro-finance & other training programmes

*Sources: Compiled from secondary sources*

### **Socio-Economic Role Of Women Entrepreneurship In Nagaland**

The socio-economic role of women entrepreneurship in Nagaland has witnessed a remarkable transformation in recent years, marking a significant departure from traditional career paths. This shift can be attributed to the burgeoning entrepreneurial spirit among the region's vibrant and youthful population, who are increasingly opting for small-scale enterprises as opposed to conventional government employment or migration to mainland India. As public perception evolves positively, entrepreneurship and the startup ecosystem have gained gradual acceptance. Women entrepreneurs in Nagaland are engaging in a diverse range of ventures, including food processing and agro-based products (such as pickles, canned fruits, and regional wines), baking and confectionery units, boutiques, custom clothing, fashion labels, accessories, handmade jewelry, and even tourism, sericulture, and floriculture.

Historically, Naga women have played active roles in household economies, affording them elevated status in domestic decision-making processes due to their pivotal contributions to economic activities. Remarkably, the state boasts a remarkable 44.7% women's participation rate in the workforce, one of the highest in Nagaland, with women owning 21.6% of businesses, a

figure in line with the national average in India. However, it is essential to recognize that many women in the state continue to grapple with economic challenges. This includes widows, divorcees, and single mothers who are heroically raising their children without external assistance.

Over the years, Nagaland has seen a surge in the rise of entrepreneurship, particularly in locally produced brands. One of the main causes of this change in direction is the youthful local population's shift in preference for starting small enterprises over choosing to work for the government or go to mainland India. With increased acceptance from the general public, the perception of entrepreneurship and the start-up industry has improved gradually. Food processing and agro-based products (pickles, canned and dehydrated fruits, coffee, regional wines, etc.), baking and confectionery units, boutiques, custom clothing, fashion labels, accessories and handmade jewelry, tourism, sericulture and floriculture are just a few of the different business ventures that women entrepreneurs in the State engage in.

Naga women have historically actively participated in their households' economies. They hold a higher social status in domestic decision-making because of their central role in economic activities. With a 44.7% participation percentage for women in the workforce, women participate in the economy at one of the highest rates in Nagaland. In addition, women own 21.6% of businesses in Nagaland, which is comparable to the national average in India, with the majority operating informal, small-scale firms as self-employed individuals<sup>7</sup>. However, there are a lot of women in the state who are still struggling to make ends meet. They consist of widows, divorcees, and abandoned mothers who are raising their children alone and without help.

The schemes and incentives aid in enhancing women's social involvement in the new market economy and ensuring their access to new sources of income through the establishment of their own businesses. Additionally, it develops and promotes the use of models

<sup>7</sup> <https://www.giz.de/en/downloads/giz2022-en-Women-Entrepreneurship-in-Nagaland.pdf>

that may be customized in order to produce enough goods from these creative trades to support the local industry and economy.

Fortunately, government schemes and incentives have been instrumental in enhancing women's social engagement in the emerging market economy, ensuring their access to alternative income streams through the establishment of their enterprises. These initiatives also aim to cultivate and propagate models that can be tailored to generate sufficient products from creative trades, thus fortifying the local industry and contributing to the overall economic development of the region<sup>8</sup>.

### **Conclusion**

Nagaland boasts a commendable array of schemes and incentives aimed at nurturing and fostering women entrepreneurship within the state. Undoubtedly, the active involvement of women in the workforce promises to amplify labour force dynamics, thereby catapulting socio-economic growth and advancing overall economic development. Nevertheless, despite the commendable proliferation of government, public, and private initiatives, the female population in the state often finds itself unable to fully harness the boundless benefits on offer. This predicament stems from the scarcity of opportunities for comprehensive training and capacity building, particularly in critical domains such as intellectual property rights (IPR), regulatory compliance, and financial management.

The absence of robust property rights and requisite documentation further constrains women's access to financial resources. There exists a palpable demand for the emergence of female-centric investors and tailored financial solutions. The dearth of land rights compounds this issue, as many financial institutions typically insist on collateral from female business proprietors. Furthermore, the entrepreneurial landscape in Nagaland has, at times, displayed a tendency to gravitate towards a limited set of

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<sup>8</sup> Source: <https://www.giz.de/en/downloads/giz2022-en-Women-Entrepreneurship-in-Nagaland.pdf>

sectors, inevitably resulting in market saturation, minimal profit margins, and an overall sluggish economic climate for both the populace and the state. This scenario underscores the critical importance of elevating innovation within entrepreneurship and embracing its inherent diversity.

Hence, there exists an urgent imperative to roll out proactive schemes, incentives, and projects geared towards imparting tangible, hands-on approaches that empower and embolden the entrepreneurial spirit of the women of Nagaland. This proactive approach seeks to unleash their untapped potential, igniting a vibrant wave of economic prosperity across the region.

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