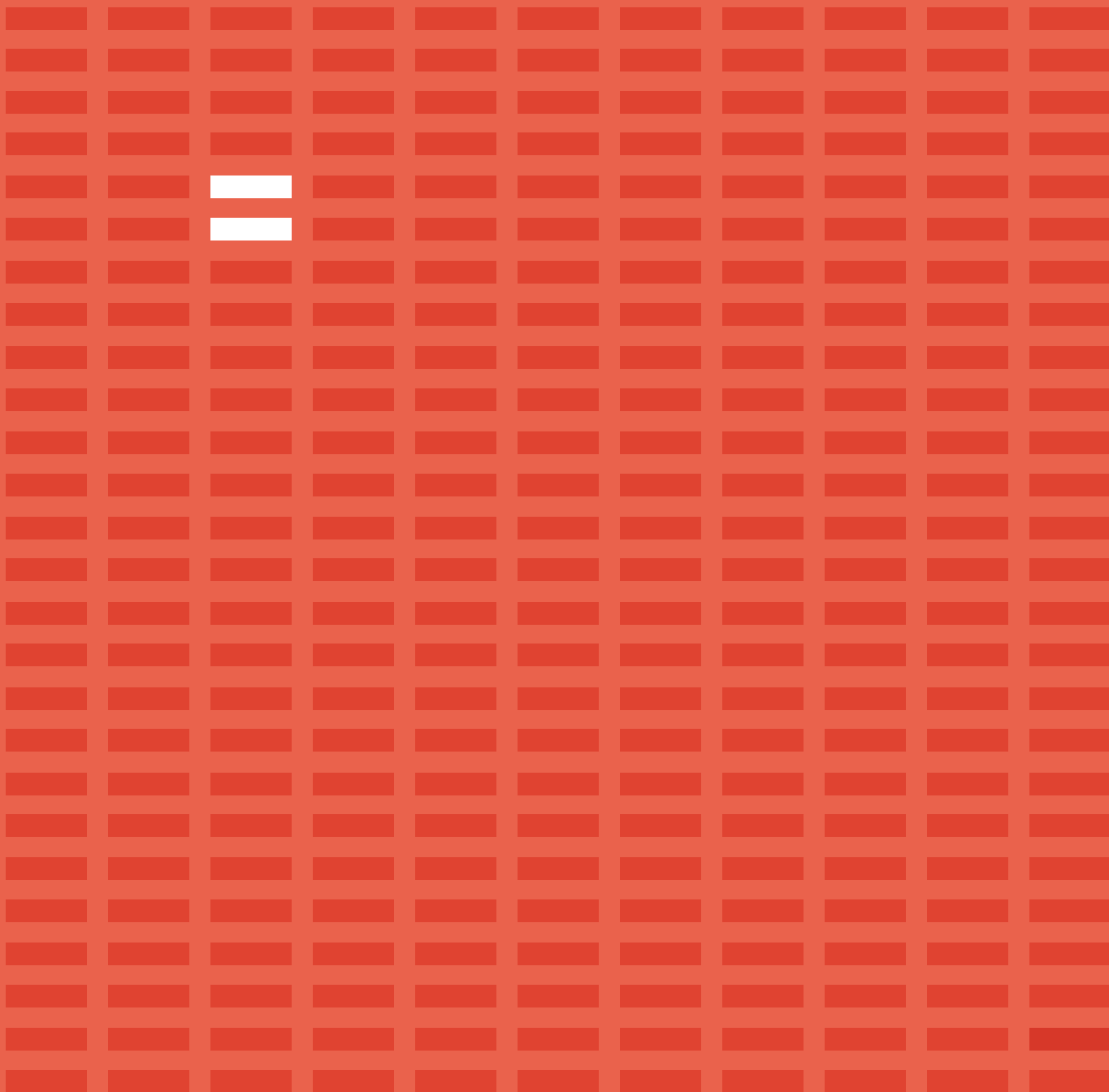


Analysis of the Women Entrepreneurship Ecosystem in Manipur



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ABBREVIATIONS

BMZ	German Federal Ministry for Economic Cooperation and Development
DIC	Department of Industry and Commerce
EDI	Entrepreneurship Development Institute
FWWB	Friends of Women's World Banking
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
ICAR	Indian Council of Agricultural Research
ICCO	Interchurch Organisation for Development Cooperation
ICM	Institute of Cooperative Management
IIE	Indian Institute of Entrepreneurship
IIM	Indian Institute of Management
IT	Information Technology
JCRE	Jugeshwar Centre for Retail Excellence
MASTEC	Manipur Science and Technology Council
MBA	Master's in Business Administration
MoSDE	Ministry of Skill Development and Entrepreneurship
MSME	Micro, Small and Medium Enterprises
MSRLM	Manipur State Rural Livelihood Mission
NEDFi	North Eastern Development Finance Corporation
NGO	Non-Governmental Organisation
NIT	National Institute of Technology
NSIC	National Small Industries Corporation
PMEGP	Prime Minister's Employment Generation Program
R&D	Research & Development
YVU	Youth Volunteer Union

EXECUTIVE SUMMARY

Enhanced levels of gender equality and women's economic empowerment have been recognised as essential for sustainable economic development and poverty alleviation in India. This generates a need to focus on enterprises that are owned and run by women which create further employment or have the potential to do so, and whose financial business needs are above the microfinance segment.

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH is implementing the project 'Economic Empowerment of Women Entrepreneurs and Start-ups by Women' on behalf of the German Ministry for Economic Cooperation and Development (BMZ) and in partnership with the Indian Ministry of Skill Development and Entrepreneurship (MoSDE), to promote aspiring and existing women entrepreneurs in India. Under the name of 'Her&Now', the project also implements a media campaign to tell the stories of successful women entrepreneurs and to foster a positive mindset change in society.

Against this backdrop, GIZ has conducted this study to identify the gaps and scope of the women

entrepreneurship ecosystem in Manipur along with best practices (if available) and potential partnerships and collaboration opportunities with important stakeholders. Mentors and startup experts with exposure to national and international entrepreneurial ecosystems were found to believe that women entrepreneurs of Manipur demonstrate high potential for running businesses. Women entrepreneurs who received incubation services outside of the state have seen positive benefits for the businesses and emphasise on the need for local incubation services which consider the specific needs of the women entrepreneur in the state. However, the startup ecosystem in Manipur is rather nascent, and best practices are yet to evolve.

KEY FINDINGS

Current Profile of Women Entrepreneurs and Women-led Businesses

- Manipur is a paradoxical case of 'missing middle enterprises' amidst a situation of above average participation of women-owned businesses in the economy - women own about 44 per cent of total businesses, which is about 2.5 times the national average. However, hardly 5 per cent of these enterprises have external labour or finance, which is much lower than the national average.
- The above-average participation of women-owned businesses is enabled by unique institutional conditions in the state where women historically controlled the trade and production in the traditional sectors. These enterprises are also enabled by traditional credit institutions (*Marups*) and labour sharing arrangements (*Khutlang*), which supported women entrepreneurs to participate in the economy. The majority of women-owned businesses trade with ethnic fabrics and food which are high-value products and highly demanded in the local market.

Business Environment Constraints to Women Entrepreneurship

- Women-owned businesses in the state are limited in their economic growth due to barriers such as patriarchal norms, access to market, access to formal finance, a large informal economy, lack of supporting infrastructure in packaging, logistics and warehousing, low integration with e-commerce and external markets and difficulties for the women entrepreneur to balance domestic duties and business responsibilities.

- While financial constraints and lack of employment opportunities (push factors) drive the entrepreneurial choice of typical home-grown women entrepreneurs, a return migrant's choice is more aspirational (pull factors) and is based on a desire to make an impact by combining their skills (often outside Manipur) with unique local resources.

Prominent Sectors for Women-led Enterprises

- Women entrepreneurs in the traditional sectors, such as handloom, have been able to upscale by adhering to strategies such as increasing business opportunities through unique design or process innovation which will increase demand for their products, resolve human resource challenges by teaming up with women with similar vulnerabilities and by establishing networks of solidarity through skill development and use of fair benefit-sharing arrangements and access capital through a wide range of channels such as subsidised government programmes, suppliers credit and traditional credit institutions in combination with micro-credit.
- Home-grown women entrepreneurs with scalable business in traditional sectors are primarily local in their outlook (e.g. skills, technology, and products), home-grown women entrepreneurs with startups in non-traditional sectors, such as agricultural products, food processing, restaurants and bakery, are different as they act as a bridge for technical know-how and products between the local markets and the external markets. Similarly, there are instances of women entrepreneurs who bring know-how from external markets to Manipur (e.g. bio fertilisers, new baking techniques). The dynamics of the traditional and the new generation women entrepreneurs create an apt environment for cross-fertilisation of practices and ideas.

RECOMMENDATIONS FOR POLICY MAKERS AND IMPLEMENTING PARTNERS

- Address the gaps in incubation services by starting an incubation centre in a city like Imphal.
- Partner with other changemakers to develop enterprises in the middle in the traditional sectors of the state.
- Focus on innovative business models with new technological applications for the agriculture and ethnic products segment. High potential value chains are available for products such as spices (for example, organic turmeric, *U-Morok* - a local variety of chilly), medicinal plants (for example lemon grass, sangbrei, and laibakngou), horticultural products (for example indigenous varieties of banana and pineapple), bamboo shoot and handloom.
- Leverage the enthusiasm for women entrepreneurship among the Manipuri diaspora and include them in intensive incubation services.
- Build the capacity of incubators in critical areas such as legal and intellectual property.
- Establish a 'community of practice' which can serve as a co-creating platform for partnership with external mentors.
- Introduce new entrepreneurship promotion practices such as 'startup challenges' where problems faced by many women entrepreneurs are presented as a challenge to aspiring women entrepreneurs who come up with their respective business models solutions for the challenge.

BACKGROUND

On behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ), Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, in collaboration with the Indian Ministry of Skill Development and Women Entrepreneurship (MoSDE), is implementing the 3-year project 'Economic Empowerment of Women Entrepreneurs and Startups by Women' to improve the overall framework conditions for women-led businesses in India.

Although the number of women-owned enterprises in Manipur (approximately 866,000) is reported to be higher than that in other states in the North Eastern Region, women entrepreneurs in Manipur are present in sectors which typically have limited growth potential¹. Women are excluded and increasingly marginalised in terms of their decision-making rights and the right to inherit property with most of them working in vulnerable sectors. Thus, there is an urgent need to analyse and develop the 'missing middle sector'² in Manipur. As such, there is a need to address the specific business

challenges in Manipur that limit the scale, size, longevity and productivity of women-led enterprises. This study has been conducted to evaluate the current profile and barriers faced by women entrepreneurs in the state of Manipur and to understand the overall entrepreneurial ecosystem. The specific aim of the analysis is to identify the gaps in the ecosystem, analyse prominent sectors for women-owned/led businesses and present the scope for interventions to improve the overall conditions for women entrepreneurs in Manipur.

RESEARCH DESIGN

The study had two primary objectives:

- Identify the gaps and scope of interventions at the level of women entrepreneurs, with a special focus on women enterprises in the 'missing middle sector' and the startup phase (0-5 years)
- Identify the gaps and scope of intervention at the ecosystem level along with best practices (if available) and possible partnerships and collaboration opportunities with important stakeholders

The above objectives were met by conducting in-depth semi-structured interviews with women entrepreneurs (21 in total) and with ecosystem actors (10 in total) to develop an understanding of the target segment and assess the perceived gaps from a supply and demand perspective. Interviews with the women entrepreneurs addressed aspects such as key drivers influencing women to make the decision to be entrepreneurs, challenges faced in the journey of women entrepreneurship, role of the entrepreneurial ecosystem and recommendations

on how the ecosystem can be strengthened in the state. To operationalise the definition of the 'missing middle sector', women-owned businesses with a minimum of one external employee has been covered in the sample. A typical enterprise in the sample had four or more employees, other than the woman founder herself.

Interviews with ecosystem actors (such as representatives from financial institutions, angel investors, government departments and universities) focused more on their experience of supporting women entrepreneurs in Manipur, challenges faced, and ideas for interventions, potential partnerships and collaboration opportunities. The findings of the study are drawn from a limited sample of participants covered in about ten days of field work and therefore, should be interpreted with caution. The findings of this primary study may be further substantiated with a more detailed study covering additional sectors and actors in more detail.

1. https://www.ijhsss.com/files/Ananta-Pegu_qu2wq74n.pdf

2. For the purpose of this study, the missing 'middle sector' is defined as women-owned enterprises that have the potential to become employment creators for additional individuals beyond its founding team, and the financial needs of the business are above the microfinance segment.

LANDSCAPE OF WOMEN ENTREPRENEURSHIP IN MANIPUR

Women-owned businesses in Manipur form a larger proportion relative to the national average of women-owned businesses. Women own 44.1 per cent of the total non-agricultural enterprises in the state (2.5 times the national average). These women are engaged mainly in traditional sectors such as weaving, handloom, handicraft, knitting and embroidery, and horticulture products. Recently, women entrepreneurs have started venturing into non-traditional sectors also such as food processing, restaurant, bakery, and confectionery.³ Despite the higher share of women-owned businesses, these enterprises are found to be mostly marginal in their growth. Only a handful of women-owned businesses in Manipur have externally hired labour and (or) received external finance.

Key Indicators

	Manipur	All India
Percentage of women-owned enterprises ³	44.1	17.74
Percentage of women-owned enterprises with at least one external labour	4.2	NA
Percentage of self-financed women enterprises	94.7	16.8
Percentage of women owned active SSI	13.3	79.1

The paradox of mobility barriers amidst the above-average presence of women-owned businesses can be understood by examining the

complex interplay of enablers and barriers for women entrepreneurship in the state.

(Source: Economic Census, 2016; MASTEC, Manipur)

Enablers for Women-owned Businesses

Historical Role of Women in Trade and Commerce in Manipur

Women have controlled the trade and commerce in the traditional sectors over the last 400 years in Manipur. A network of women-only markets (called *nupi keithels* or women markets) defines trade in the traditional sectors such as agricultural commodities, handloom and handicraft. The largest of these markets *Ima Keithel* (literally, mother's market) alone has approximately 4,000 women-owned businesses. There are similar markets at smaller sub-centres in other districts and towns. The traders in these market source mostly from women suppliers. Therefore, these markets act as supply chain centres which drive women entrepreneurship in the neighbourhoods (called *leikai*) and villages. The trade and supply relationships are maintained through kinship, and trade licenses are passed to the next generation through inheritance, which explains the continuity in family participation in businesses. In this way, the predominance of women in the market transfers to predominance in the production spheres.

Besides trade, the *keithels* are also important political centres as they have played a critical role in the resistance struggles against the British and later to uphold the right of the indigenous community against the detrimental policies and politics of the state. Through efficient control of the supply chain and political participation, women in the informal economy have maintained their exclusive rights over a large part of trade and commerce in the state. Very recently, the state government banned men from operating in the *Ima* market altogether to uphold women's exclusive control over the market.

The term 'market' is in fact highly inadequate to describe what *Ima Keithel* is and the role it plays in the local economy, culture, and society. *Ima Keithel* is the site for the affirmation of women's control over the production, the use, and the management of production and consumption patterns. The market is a society, an institution, a way of life.⁴

Role of Traditional Institutions in Increasing Access to Capital

Women's economic participation is further enabled by informal institutions which promote access to loan and labour division. Manipur has a well-documented system of rotating savings and credit associations (called *marups*) which channel investment into women-owned businesses. Moreover, the *keithels* markets are large centres for informal money lending, where the new enterprises can access startup capital. The traders in the *keithels* markets finance their women suppliers on favorable terms to get preferential treatment on access to good quality products. In the villages, *khutlang*, a form of labour sharing arrangement is still prevalent whereby women can leverage social capital to optimise out of pocket expenses for hiring external labour.

Favorable Local Demand Conditions for Indigenous Products

Products of the traditional sectors, such as indigenous food products, handloom, and handicraft, are highly demanded and valued in the local economy due to ethnic identity and cultural norms. Clothes with ethnic motifs, products linked with local rituals and food specific to the consumption pattern of the state are highly demanded, especially during the wedding season and festivals.

Adverse Institutional Environment for the Formal Sector

The adverse institutional environment has probably been a blessing in disguise for the women enterprises in the informal economy in the state. Manipur ranks 32 among states in ease of doing business in India. Unfavorable environment for the formal sector enterprises has led to the persistence of informal economy in the state.

4. Women owned enterprises as a percentage of total non-agricultural establishments reported in the economic census

Barriers for Women-owned Businesses

Lack of Market Access and Latest Technology

Remote and under-developed infrastructures make access to market a major problem for women-owned businesses, especially for women entrepreneurs who face constraints relating to physical mobility. Many women entrepreneurs manufacture innovative products but are unable to promote their products at scale and in a manner that is attractive to external markets. Women entrepreneurs interviewed for the study mentioned that despite interest for their products in the external markets, they find it challenging to understand how to supply to buyers outside the state. They mentioned the need for larger investment in logistic infrastructures which is a prerequisite for business opportunities through e-commerce channels. In addition to this, lack of access to latest innovations in technology further limits size and scale of women-led enterprises.

“ There are a lot of good products in the local trade fair. But their packaging is not hygienic. These women entrepreneurs need guidance in using new technologies for packaging their products, which can increase the shelf life of their products.

Ms Shang, an entrepreneur in food processing

Limited Access to Institutional Finance

Lack of access to financial institutions is a structural problem faced by women entrepreneurs across the state, leading to sub-optimal investment in women-owned enterprises. Most women entrepreneurs lack financial literacy and knowledge about accounting. As per a representative from National Small-Scale Industries Corporation (NSIC), financial literacy and handholding support for financial management should be part of the support programmes. According to a representative from North Eastern Development Cooperation Limited (NEDFi) - the

leading financial institution in the state for micro, small and medium enterprises (MSME) - the challenge is to make women entrepreneurs 'bank ready' as many of them are unaware of the compliant documentation, business registration, licenses, book keeping and maintaining balance sheets. Another big challenge is the lack of project management skills among women entrepreneurs which creates difficulty in appraising the viability of the business idea. Women entrepreneurs covered in the study recounted how they experienced gender bias by bank agents while applying for loans for their businesses.

“ If we submit a loan proposal to banks, they will say that they will not work with women entrepreneurs as we are not competent enough to build a company.

Ms Geeta and Ms Sundari run a successful biotech business

Existence of Patriarchal Norms in the Ecosystem

It is widely assumed that Manipur and many other states in the North Eastern Region show relatively high gender equality. This is rather far from the everyday reality of women entrepreneurs. Perhaps women entrepreneurs face multiple gender-specific barriers especially during the startup phase, but the successful women entrepreneurs learn to negotiate the biases as they go along.

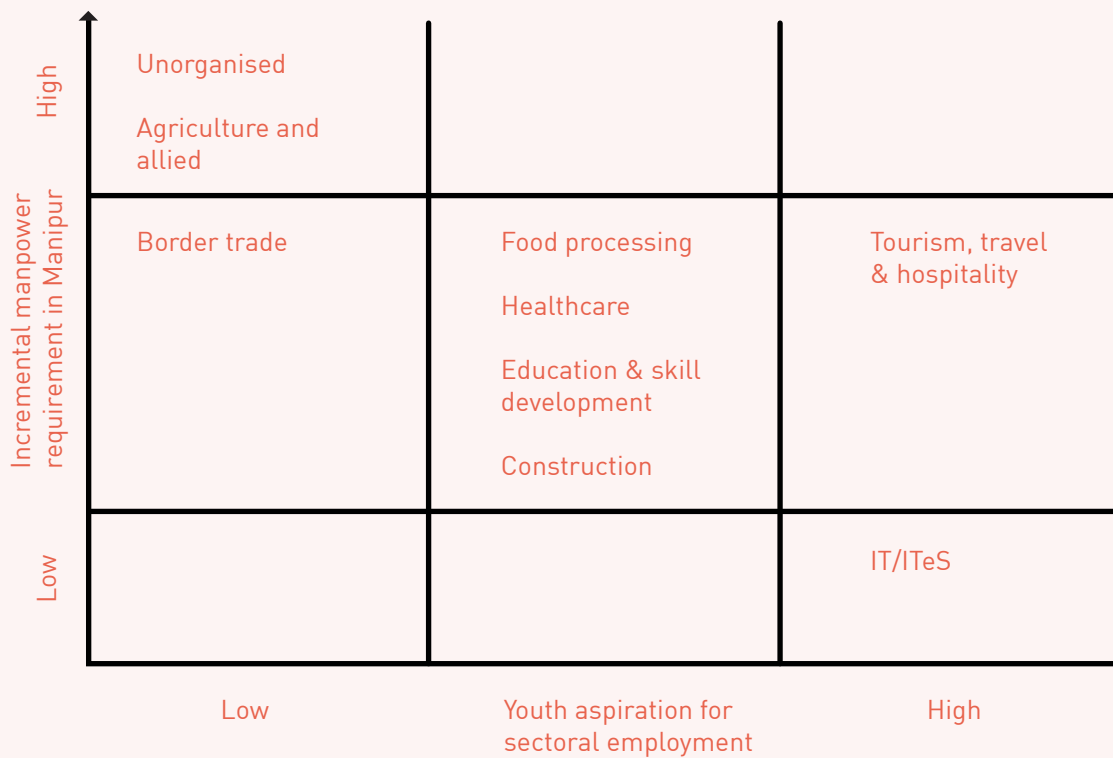
“ I was not supported by my parents or in-laws as they are conservative. In the initial two years of my marriage, I was not allowed to leave the house, which slowed down my pace as an entrepreneur.

Elizabeth Meitram, Founder, Elle's Food (the largest chain of bakery and confectionary in Manipur)

Limitations Relating to Human Resources

Women entrepreneurs with aspirations to scale often face challenges in finding suitable employees for their businesses. There is a sizable workforce required in the unorganised sector (trade, food processing and healthcare) but the local youth is not interested in working in these sectors and instead prefer to migrate leading to outward-drain of good quality human resources.

Gap in Employment Availability and Aspirations



[Source: NSDC, 2011]

SCOPE AND POTENTIAL FOR STARTING UP AND SCALING UP OF ENTERPRISES BY WOMEN ENTREPRENEURS

Current Trend in Scaling up of Enterprises in the Traditional Sectors

Women entrepreneurs in traditional sectors, such as handloom, embroidery, or handicraft, typically have less formal education but acquire business skills through family business or long periods of apprenticeship in businesses. Their decision to become an entrepreneur is more often driven by financial problems in the family and lack of other employment opportunities. The sample of the study included four cases of enterprises in the traditional sectors, which have scaled up significantly. There is an apparent pattern in the way these enterprises have expanded.

In most cases, the key to scale up was unique expertise in product design or an innovative process of production. For example, one of the women entrepreneurs interviewed was the first to start embroidery work on *phanek* (a wraparound fabric popularly used by women),

and later she innovated by using incense sticks to make flower pattern and holes in fabrics. Another woman entrepreneur weaves *moirang Phee*, a fabric involving a high level of skills to weave sequentially on both longitudinal edges of the fabric and oriented towards the centre of the cloth, while another experimented with embroidery in new products such as *momdums* used in marriage ceremonies.

“ I started with one rented machine. Today, my enterprise has grown to more than 100 workers, and the growth has resulted from the joint effort to earn for all.

Ms Poornima, Founder, SP Embroidery

Profile of Women-owned startups

While women-owned enterprises with potential to scale up in the traditional sectors are typically focused on the local markets, women-owned startups in the state act as a bridge between the local and external markets in terms of know-how (For example, bio-fertiliser technology, know-how in baking and confectionary) and in terms of access to markets (for example, use indigenous food ingredients to develop products for national markets, take local handloom designs to e-commerce platforms and national markets). Besides, the women-owned startup ventures are better organised and equipped for the formal economy.

In most cases, women entrepreneurs invested in professional education, training, and work experience in the fields of hotel management, medicine and pharma, organic farming, etc. before starting their own venture. These women entrepreneurs acquire core expertise (akin to developing a prototype) by leveraging their resources and social capital during the startup phase. Women entrepreneurs covered in the study, typically spent the first few years in developing the core expertise for their venture with little support from the formal ecosystem. Women startup ventures find it difficult to find skilled employees; many of their employees have been exposed for the first time to the environment of working in the private sector. However, according to Ms Shang, owner of a successful restaurant venture, it is equally important for the women entrepreneurs to establish good human resource practices such as introduction trainings, rewards and a sense of ownership among the employees.

The women entrepreneurs interviewed in the study showed excellent problem-solving skills in multiple domains.

“ We pitched our venture idea to Agri life, a Hyderabad based company. They said they were happy to see the enthusiasm and passion but translating the passion into action is not easy. They told it is not a child’s play to start manufacturing; it needs experience and a lot of investment. We kept on trying persistently going from bank to bank. Without much hope, we went along with our friend to meet the UBI manager. We pitched the business idea to the manager and all of a sudden; he was like ‘I don’t want the story, let me see your work’. Then after seeing for himself, he was impressed. The very next day he sanctioned ten lakhs. Then we flew to Hyderabad to meet the parent organisation and showed him the sanction letter. He was surprised by our courage and ambition. Then he agreed to transfer the technology.

Ms Geeta, owner of a biotech start up

“ My mentors advised me that I am making mistakes in my business model. That I need to segment my customer, and should not mix all customer under one platform. Separate niche customers platform differently, asked me to keep all expensive on my websites and remaining on Amazon. It is helpful because earlier I had no idea of running a business, I am not an MBA. I was just doing out of passion, now I am aware of bookkeeping, finance, customer segmentation which I had no idea.

Amy Aribam, owner of Amaria-a clothing brand, received incubation support from IIM Bangalore and Goldman Sachs

“ **Sir Debrabarta Sharma from the industries department gave me a packet of tea made out of rice that he brought from Thailand. He told me to procure the black rice from here and make tea of our red rice. He gave that as a challenge to me to test my ingenuity. I took one packet of the tea from him and worked for a week to break the code. They made in tea bag, mine is loose. In 2018 I launched this tea. Now, I sell this tea mostly outside Manipur and it has a good demand.**

Ms Rima Laishram, an agribusiness entrepreneur

Among all North Eastern states, Manipur has the strongest startup culture. And yet incubation services in Manipur are non-existent or nascent at best and women entrepreneurs feel the need for local incubation services.

POLICY ENVIRONMENT AND ECOSYSTEM STAKEHOLDERS IN MANIPUR

Women entrepreneurship promotion in Manipur, like most states in the North Eastern Region, is dominated by public sector organisations. (Please refer to the Annexure for a detailed stakeholder analysis)

The state government of Manipur has a flagship programme for startups called ‘Start up Manipur’. The scheme has women entrepreneurs as a special target group and aims to provide support such as mentorship, incubation, legal support and funding. It also aims to strengthen the ecosystem for startups by helping business incubation centres, creating a network of women entrepreneurship development centres and a network of mentors.

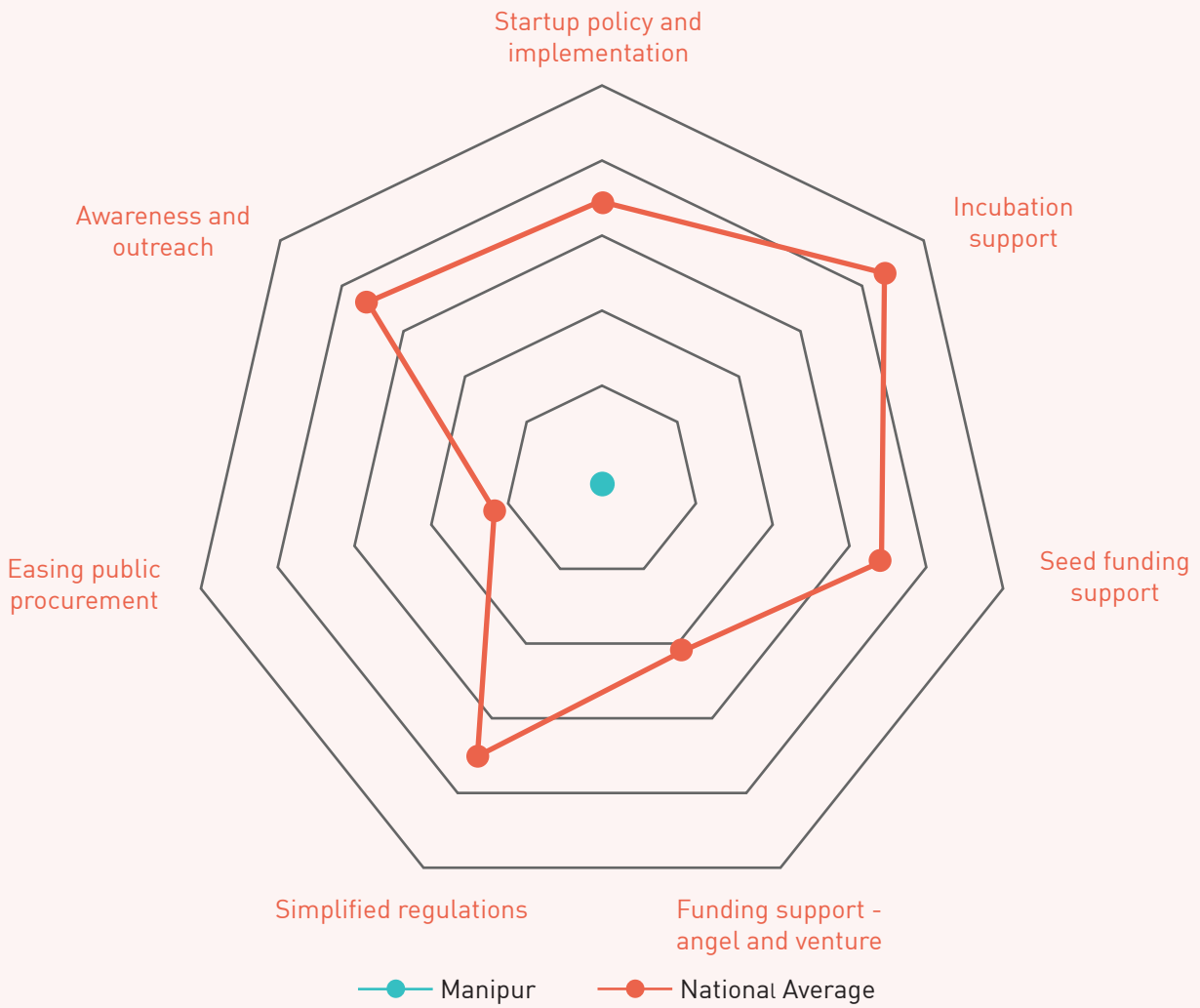
The Industrial and Investment Policy of Manipur 2017 has identified thrust sectors such as agriculture, horticulture, floriculture medicinal and aromatic plants: bamboo products, spices, dairy and allied products, meat processing, poultry, minor forest products, handloom and

handicrafts, information technology, tourism, sports infrastructure and entertainment.

The Department of Industries and Commerce (DIC) has infrastructure at the local level but they are poorly staffed and therefore unable to effectively implement the Prime Minister’s Employment Generation Program (PMEGP). There are issues of lack of technical know-how, recent trends and development. Hence, the staff needs training through regular upskilling.

On the startup front, Imphal Angels, an angel investor network, is leading a nascent incubation effort in the private sector which organises startup events and collaborates with industry associations such as NASSCOM. However, a recent startup evaluation report rated the startup ecosystem as distinctly underdeveloped with dismal scores on all seven pillars such as Startup Policy and Implementation, Incubation Support, Seed Funding Support, Angel Funding Support, Regulation, Public Procurement and Awareness.

Assessment of Startup Ecosystem⁵



[Source: Startup Manipur Report]

5. https://www.startupindia.gov.in/content/dam/invest-india/compendium/Startup%20India%20-%20State%20report_Manipur.pdf

CONCLUSION

The interviews with women entrepreneurs and stakeholders from the ecosystem confirm the potential benefits of incubation support for women entrepreneurs in the middle segment in Manipur. So far women entrepreneurs find themselves in a nascent or non-existent supporting environment and yet demonstrate strong capacity to overcome gender-specific challenges and barriers such as access to finance, technology and lack of quality human resources. They show high willingness to learn and adopt new practices which can help them scale up their business.

A positive feature of women entrepreneurship environment in Manipur is that many of these women entrepreneurs have experimented with innovative methods to overcome the local challenges and they exhibit strong willingness and initiative to share their learning with their peer group. Incubation initiatives can serve as a platform to enable dialogue and partnership with these entrepreneur groups to develop local solutions in partnership with external mentors and other support service providers.

RECOMMENDATIONS FOR POLICYMAKERS AND IMPLEMENTING PARTNERS

The study highlighted a range of gaps and challenges that a typical entrepreneur in the middle segment faces and which can be addressed by incubation services such as transformation of business idea to a business plan; advisory on intellectual property rights and other legal issues; making these women entrepreneurs 'bank ready' through financial literacy and financial planning support.

Focus of Entrepreneurship Support Programmes

The women entrepreneurship promotion efforts should focus on developing and supporting innovative business models which bring in new technological applications to the agriculture and ethnic products segment. Stakeholder interviews revealed that value chains are typically under-developed in Manipur, but high potential value chains are available for example in spices (e.g. organic turmeric, *U-Morok* - a local chilly), medicinal plants (e.g. lemon grass, sangbrei, and laibakngou), horticultural products (e.g.

indigenous varieties of banana and pineapple), bamboo (e.g. bamboo shoot) and handloom. High potential for incubation of women-owned enterprises combining agriculture and ethnic products with application of modern technology and supply chain solutions (e.g. startups linking local handloom with modern e-commerce; innovative products made out of indigenous horticulture and spices with modern packaging and labeling; and startups which can specialise on providing solutions to these segments (e.g. logistics, packaging, labeling, etc.). Incubation support focusing on supply chain solutions has the potential to integrate and modernise these groups of enterprises.

Awareness Generation about Scope of Women Entrepreneurship

Youth from Manipur migrate nationally and internationally, and many of them intend to come back to start enterprises in the state.

There is a need to systematically leverage the Manipur diaspora community's enthusiasm about startups in Manipur. Initiatives such as a dedicated programme for potential diaspora women entrepreneurs to come and work in the incubation centre to offer focused services required by a specific entrepreneur can be a win-win for the local women entrepreneurs who can enlist specific services they require, and the diaspora women entrepreneurs who gain an understanding of the local challenges in developing an enterprise.

Alongside intervention with the women entrepreneurs, there is also a need to engage with critical service providers such as banks, financial institutions and technology providers to sensitise and develop their capacity on aspects such as legal and intellectual property right aspects as well as gender-related issues. Besides the need for localisation of incubation services, extra attention has to be paid to the condition that the incubation centre is inclusive and accessible to women entrepreneurs from diverse socio-economic backgrounds.

Creating a Community of Women Entrepreneurs

The incubation approach should also take efforts to develop a 'community of practice' where women

entrepreneurs come together to address issues of shared interest. Manipur has an underdeveloped yet vibrant women entrepreneurship community with rich experience available in dealing with the local social challenges. During the interviews many of the women entrepreneurs expressed a desire to share their learning and experiences about the ecosystem. This could be very well leveraged to develop a forum for women entrepreneurs to come together and jointly address issues related to human resources, psycho-social aspects of women entrepreneurship, etc. A vibrant community of practice of women entrepreneurs can also serve as a co-creating platform for partnerships with external mentors.

The startup events in the state are open-ended in nature, which is no doubt useful in promoting ideas at the grassroots. To add to the activity mix, the open startup events can be complemented with focused events such as a 'startup challenge' where problems faced by many enterprises is presented as a challenge to prospective women entrepreneurs who come up with business models addressing the specific challenges. For example, supply chain solutions for connecting the enterprises with the local and global value chains. Also, established players interested in sourcing products from the state can sponsor startup challenges, and finance and mentor the winning business ideas.

ANNEXURE: STAKEHOLDER MAP

Ecosystem Element	Name of Institutions and Role
<p>Entrepreneurial finance availability of financial resources-equity and debt-for entrepreneurial activities (including grants and subsidies)</p>	<ul style="list-style-type: none"> • North Eastern Development Finance Corporation Ltd. (NEDFi) • United Bank of India (UBI) • Manipur Rural Bank (MRB) • Industrial Development Bank of India (IDBI) • State Bank of India • Axis Bank • State Co-operative Bank, Imphal <p>Others: Swel Finvest (NBFC), Imphal Angels (angel network)</p>
<p>Government women entrepreneurship programmes presence and quality of programmes directly assisting MSMEs</p>	<ol style="list-style-type: none"> 1. Department of Industries and Commerce <ul style="list-style-type: none"> • Bank linkage for young women entrepreneurs under Pradhan Mantri Employment Generation Program (PMEGP) • Allotment of factory sheds to MSMEs • Exclusive purchase programme, capital investment subsidy, comprehensive insurance subsidy, interest subsidy and transport/freight subsidy to all eligible existing or new units of state as provided under the North East Industrial and Investment Policy • Additional subsidy of 2.5 per cent on fixed capital subject to a ceiling of INR 5 lakhs, INR 15 lakhs and INR 25 lakhs for micro, small and medium enterprises respectively 2. Planning Department - Startup Manipur <ul style="list-style-type: none"> • Funding schemes available for women startups • Subsidy up to 25 per cent of the total cost but not exceeding INR 10 lakhs, idea stage startup, funding range: Subsidy up to 25 per cent of the total cost but not exceeding INR 20 lakhs and revenue stage startup with funding range: INR 20 lakhs - 3 crore as decided by the lending bank, investor network, etc. 3. National Small Industries Corporation Limited: <ul style="list-style-type: none"> • Provides credit linkage support, raw material assistance, registration, technology financing, etc. 4. Manipur State Rural Livelihood Mission (MSRLM): <ul style="list-style-type: none"> • Brought over 18,420, women under 1,623 SHGs. The SHGs are federated into 102 Village Level Federations (VLFs). Most of the SHG members in the valley blocks are engaged in handlooms and MSRLM is in the process of promoting handloom collectives at the VLF level in Imphal east block

Ecosystem Element	Name of Institutions and Role
Women entrepreneurship education	<ul style="list-style-type: none"> • Centre for Women Entrepreneurship and Skill Development, Manipur University • Institute of Cooperative Management (ICM), Imphal • Friends of Women's World Banking in collaboration with Chanura Microfin Manipur • JCRE Skill Solutions
R&D transfer, incubation	<ul style="list-style-type: none"> • Development Commissioner - MSME • Technology Centre - MSME • ICAR-Agri Business Centre • SELCO Foundation • ICCO • Tata Trusts
Registration and licensing	<ul style="list-style-type: none"> • District Industrial Centres • National Small Industries Corporation Ltd. • Provisional Registration Certificate (EM-1) & Permanent Registration Certificate (EM-II)
Technical assistance project development, business plan preparation, consultancy, etc	<ul style="list-style-type: none"> • District Industrial Centres (DICs) • MSME-DI • Association of Food Scientist Manipur • Manipur Institute of Technology • ICAR-Agri Business Incubation Centre
Marketing/export assistance	<ul style="list-style-type: none"> • Sangai Festival (Manipur Tourism Department) • Saras Mela • NSIC sponsor participation for international and national trade expo
NGOs and Civil Society organisations	<ul style="list-style-type: none"> • Chanura Microfin • Youth Volunteers Union Thoubal (YVU) • Volunteers for Village Development (VVD) • Rongmei Naga Baptist Association • Dynamic Manipur • North East Women Entrepreneurship Association - Manipur Chapter • <i>Ima Keithel</i> Women's Association • Women's Associations
Cultural and social norms Extent to which social and cultural norms encourage or allow women entrepreneurship	<ul style="list-style-type: none"> • <i>Marup</i>-a tradition rotating savings and credit association • <i>Nupi Keithels</i>-network of markets run by women • <i>Meira Paibis</i> (literally Women Torch Bearers), a social movement in Manipur against any societal evils like drugs, alcoholism, domestic violence, etc.

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