

A study on Women Entrepreneurship in India

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Abstract— Entrepreneurs play a key role in any economy. These are the people who have the skills and necessary initiatives to take some new ideas to market or provide a service and make the right decisions to make their ideas profitable. The educated Indian women have to go a long way to achieve equal rights and position because traditions are deeply rooted in Indian society where the sociological and psychological factors set up have been a male dominated one. Despite all the social hurdles, Indian women have been standing tall from the rest of the crowd and are applauded for their achievements in their respective fields. The transformation of the social fabric of the Indian society, in terms of the increased educational status of women and varied aspirations for better living, has necessitated a change in the lifestyle of every Indian woman. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They have managed to survive and have succeeded in this cut throat competition with their hard work, diligence and perseverance. The present study has been an attempt to generate awareness and to understand the meaning of what women entrepreneurship is and how important it is or the development of the world rationally, economically and in all spheres. An extensive literature review is done on women entrepreneurs. At the end some major problems faced by Indian women entrepreneurs, success stories of Indian women entrepreneurs, factors influencing women entrepreneurship and the perspective of different sections of the society about women entrepreneurship have been noted.

Index Terms: women entrepreneurship, success stories, problems faced by women.

I. INTRODUCTION

"Be yourself, and have confidence in who you are," said Hilary Genga, founder and CEO of Trunkettes. "You made it to where you are through hard work and perseverance, but most importantly, you're there. Don't conform yourself to a man's idea of what a leader should look like.", well said by Genga yet, it is still observed that in certain situations women feel as though they need to adopt a stereotypically "male" attitude toward business.

Women-owned firms are still in the minority, and the hurdles faced by women who have embraced entrepreneurship are vast and often very different than those experienced by their male counterparts. To shed light on some of these disparities, we have come up with a survey to analyze the gender gap as well as finding a statistical overview of the hurdles and problems faced by the women to pave their way to esteemed positions.

In this golden age of globalization, digitalization and start-up booms, India is clearly seeing a revolution vis-à-vis women entrepreneurs. The sixth economic census released by the Ministry of Statistics and Programmed Implementation (MoSPI) highlights that women constitute around 14% of the total entrepreneurship in India. Today's women entrepreneurs do not come only from the established business families or from the higher-income sections of the population, they come from all walks of life and from all parts of the country. From

running sports media firms to construction companies and security and detective agencies – women are dabbling into fields that have traditionally been bastions of male domination.

Women Entrepreneurs may be defined as the woman or a group of women who start and operate a business venture. A women entrepreneur has several functions. They should explore the prospects of beginning a new enterprise; undertake risks, introduce new innovations, coordination, administration and management of business and provide effective leadership in all aspects of business. Women Entrepreneurs are extremely increasing in the economies of almost all countries. The hidden business potentials of women have been increasing with the growing sensitivity to the role and economic status within the society. The knowledge, ability and compliance in business are the core reasons for women to come forward into business ventures. Women entrepreneurs engage in business as a result of push and pull factors that provide confidence to women to have a self-sustaining occupation and stand on their feet. Logic towards independent decision making on their life and career is that the motivational factor behind this insists on 'Women Entrepreneur' is a person who accepts a challenging role to fulfill her personal needs and turn out to be economically independent. A powerful desire to do enormous positive is an integral quality of entrepreneurial women, who is competent of tributary values in both family and social life. With the introduction of the media, women are conscious of their own qualities, rights and also the work situations. The glass

ceilings are shattered and women are found indulged in each line of business from pickle to telecommunication. Right efforts in all areas are very important within the development of women entrepreneurs and their greater involvement within the entrepreneurial activities.

II. LITERATURE REVIEW

In [1], **Sarfaraz, Faghih and Majd** have shown a statistical relationship between women entrepreneurship and gender equality. They have used a correlation analysis to investigate how gender-related economic development and women entrepreneurial activities are related.

In [2], **Raghuvanshi, Agrawal & Ghosh** deal with the analysis of barriers to women entrepreneurship through a DEMATEL approach. This paper includes identifying barriers from earlier studies and explores possible casualties among them.

In [3], **Sharma Y** has shown a general study on women entrepreneurs in India. They have highlighted the social norms prevailing even to this date that needed prioritization and awareness.

In [4], **Goyal M & Parkash** highlights the Indian problems and prospects falling upon the lower section thereby affecting women entrepreneurship. Their paper endeavours to study the concept of women entrepreneurs, reasons why women become entrepreneurs, reasons for their slow progress, suggestions for the growth of women, schemes for the promotion & development of women entrepreneurship in India and have also done a small case study of women entrepreneurs in Ludhiana.

In [5], **García P & Capitán** deals with elements that contribute to boost female entrepreneurship through a prospective analysis. Their work aims to identify what environmental modulators elements favour and contribute to enhance female entrepreneurship from a gender perspective. They have shown a qualitative study that draws on 10 interviews in depth after being tested on their contents, from a relational perspective.

In [6], **Tambunan T** has done case studies on Asian women entrepreneurs in the developing countries. It has focused on their development and main constraints. The author's study is based on data analysis and a review of recent key literature. This paper focuses only on women entrepreneurs in small and medium enterprises. Through the findings of this study, the author has also come up with three main important facts as shared respectively.

In [7], **Vossenbergs S** explains the gender gap and how to close it. It mainly highlights the differences in promotions. This paper addresses two questions: Why does the gender gap in entrepreneurship persist? And, what does the literature suggest to us about the best ways to promote women's entrepreneurship? Based on a feminist perspective this paper argues that current women entrepreneurship promotion policies undoubtedly benefit individual women but when the gender bias in the context in which entrepreneurship is embedded, is left intact.

In [8], **Mathew V** work is mainly focused in the Middle East of India. Understanding barriers and use of ICT for entrepreneurship development. Their extended use and publishing of ICT will help the entrepreneurs for creating advantage, research; participate in the global world of business for technology transfer, training, collaboration, and development initiatives. Their case study related to women in two gulf countries will elaborate the deep insight of the issue.

In [9], **Brush, De Bruin & Welter** have done a gender awareness framework for women's entrepreneurship. Their work builds on an existing framework articulating the "3Ms" (markets, money and management) required for entrepreneurs to launch and grow ventures. Through their paper they have also considered to construct a "5M" framework to enable the study of women's entrepreneurship in its own right.

In [10], **Afrin, Islam & Ahmed** worked on a multivariate model of micro credit and rural women entrepreneurship development in Bangladesh. A multivariate analysis technique like Factor Analysis was conducted to identify the entrepreneurship development related factors. Structural equation modelling was used to develop the model of micro credit program.

In [11], **Akehurst, Simarro & Mas-Tur** have done research on women entrepreneurship in small service firms thereby having made a report on motivations, barriers and performance. Their research was undertaken using a relatively small sample of firms in one region of Spain. The paper contributes to a better understanding of business creation by women and the factors which are instrumental in their success.

In [12], **Moses & Amalu** have brought about entrepreneurial motivations as determinants of women entrepreneurship challenges. They have examined the relationship between motivations and women entrepreneurial challenges which tend to provide some useful insights into some theoretical issues on one hand

and on the other hand, it raises some practical implications for policy makers. They have also received a positive outcome through their correlation analysis.

In [13], **Petridou & Glaveli** have done a study on rural women within the co-operatives and put forward suggestions for their training support. An evaluation research was conducted in which 104 rural women members of co-operatives, who had participated in a specific training program contributed. Anonymous questionnaires were used to collect data on participants' perceptions of the effects of the training intervention. Descriptive statistics, factor analysis and intercorrelations were employed in analysing the data.

In [14], **Tiwari S & Tiwari A** concentrates on the economic development of women. Their study emphasizes on the challenges and opportunities for Indian women entrepreneurs of Meerut city of Uttar Pradesh, India.

In [15], **Sharma, Dua & Hatwal** have done a study on micro enterprise development and rural women entrepreneurship as a path to economic empowerment. This paper reviews concisely the literature in this field and addresses in particular opportunities and challenges faced by women entrepreneurs in rural areas. It examined the impact on women empowerment through micro entrepreneurship development and SHGs

In [16], **Deshpande & Sethi** have done a general research on women entrepreneurship in India. Their synthesis of review has brought forth the diversified profile of women entrepreneurs in India. This paper stresses on an urgent need to decode policy imperatives and interventions that can boost an engendered environment for women

In [17], **Rajani & Sarada** have made a report on various support systems to women. Through this report an attempt was made in this study to examine the role of family for successful women entrepreneurship. The data was collected from the women entrepreneurs of Kadapa district. Case-studies were also collected for in-depth analysis.

In [18], **Parvin, Rahman & Jia** determinants on the women in micro-entrepreneurship development. They have done an empirical investigation in rural Bangladesh. The paper investigates the influencing factors of women micro-entrepreneurship development. Data collected were from 248 women micro-entrepreneurs and 132 non-entrepreneurs. The paper provides suggestions for

strengthening women entrepreneurship development process

In [19], **Singh & Raghuvanshi** deals with the issues, challenges faced and given few works for empowerment through self-help groups. Their work mainly focuses on the area in and around Himachal Pradesh. Overview of the working of Self Help Groups (SHGs) in Himachal Pradesh particularly focuses on various issues pertaining to women entrepreneur's issues, challenges and future perspective in India.

In [20], **Bahl** concentrates on the status of women entrepreneurs in rural India. On the basis of this study some suggestions are given to encourage the spirit of women entrepreneurship to become a successful entrepreneur. One of the main purposes of this paper is to analyze policies of Indian government for women.

III. OBJECTIVES

- To study challenges faced by women entrepreneur by conducting online survey
- To study the roles of women entrepreneurs in economy
- To know about the different government schemes for women entrepreneurs
- To study the mindset of people through personal interviews, and list out some successful stories

IV. METHODOLOGY

- ❖ Secondary data has been contributed to write this paper. Secondary data collected from National & International Journals, published reports of RBI, NABARD, Census Surveys, newspapers, publications from various websites which focused on various aspects of the government focusing on the issue of Women Entrepreneurship.
- ❖ Primary data has been collected through a general public survey in which a structured questionnaire was created and the responses were gathered from people of different age groups and professions.
- ❖ Case studies have been collected from secondary sources like online blogs and articles.
- ❖ A blog page was developed to collect the feedbacks and propagate the idea to as many people as possible. The links have been put in appendix.

V. RESULTS

A. Different government schemes for women entrepreneurs

GOI has many ongoing schemes to uplift women and promote women entrepreneurship.

List of Some of them are:

1. Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)
2. SIDBI's Mahila Udyam Nidhi
3. SBI's Stree Shakti Scheme
4. Annapurna Scheme
5. Dena Shakti Scheme
6. Udyogini Scheme
7. MahilaVikas Nidhi
8. MahilaSamitiYojana
9. Assistance to Rural Women in Non-Farm Development (ARWIND) schemes
10. Entrepreneurial Development programme (EDPs)
11. Indira Mahila Yojana
12. Indira Mahila Kendra
13. Integrated Rural Development Programme (IRDP)
14. Khadi And Village Industries Commission (KVIC)
15. Management Development programmes
16. Women's Development Corporations (WDCs)
17. Marketing of Non-Farm Products of Rural Women (MAHIMA)
18. Micro Credit Scheme
19. Micro & Small Enterprises Cluster Development Programmes (MSE-CDP).
20. NGO's Credit Schemes
21. National Banks for Agriculture and Rural Development's Schemes
22. Priyadarshini Project
23. Prime Minister's Rojgar Yojana (PMRY)
24. Rashtriya Mahila Kosh
25. Trade Related Entrepreneurship Assistance and Development (TREAD)
26. Working Women's Forum
27. Training of Rural Youth for Self-Employment (TRYSEM)

B. Survey

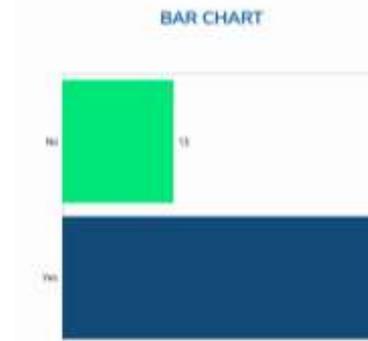
This survey was conducted through an online medium using a website named survey heart and the target audience was women belonging to the student or employed sector. We received more than 100 responses and selected the most genuine responses in this report.

This is the link of the google form we used for this survey:

<https://surveyheart.com/form/5e4a312cbfec4054943571c5#welcome>

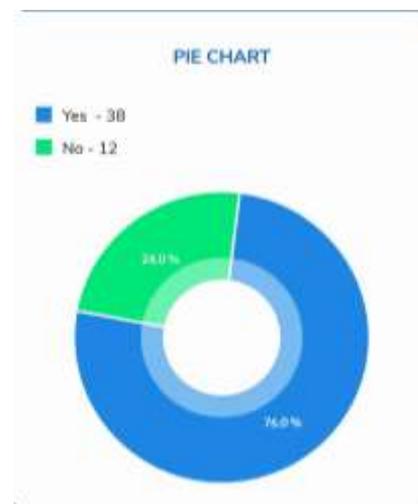
The following are some of the questions and responses which were recorded through the survey:

Q1. Do you believe that women are facing difficulties reaching managerial and decision-making positions? Yes / No



RESULT: 74 percent of the people believe that women are facing difficulties reaching managerial and decision making positions. This is a matter of concern in our developing country where women are trying their hardest to reach greater heights but still their efforts are not enough due to certain factors which are listed in further questions.

Q2. Do you believe that there is a gender gap in both computer professions and new professions linked to new communication technology? Yes/ No



RESULT: This is also a matter of heavy concern as the government has tried its best to remove the prevailing gender barrier, but if it is still present, then it can be removed only through personal decisions and awareness.

Q3. Choose the areas of Entrepreneurship Development programs (EDPs) for women entrepreneurs from the following areas.

- i) Small Enterprise Management
- ii) Identification of Business Opportunities
- iii) Technical Skill Development
- iv) Information Technology
- v) Stress Management
- vi) Total Quality Management
- vii) Increasing social recognition to women

vi) It requires less employees

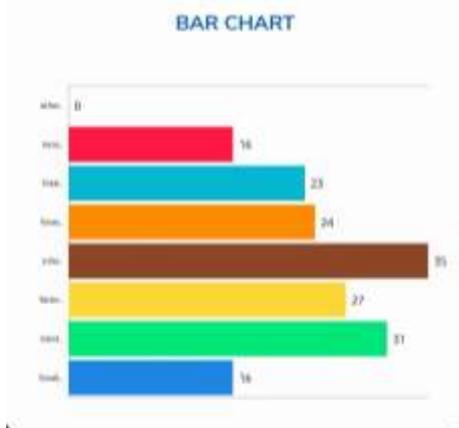


Q5. In your opinion, what are the reasons for more opportunities for women entrepreneurs in Manufacturing Enterprise? i) It is more profitable

ii) It is more creative & innovative business line

iii) It gives satisfaction of producing own production

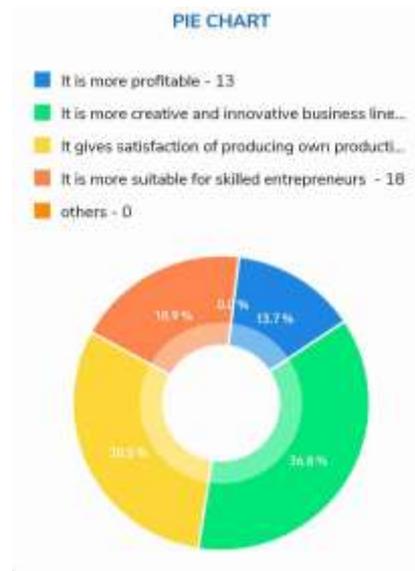
iv) It is more suitable for skilled entrepreneurs



RESULT: Mostly women in IT sector want to change their professions to becoming entrepreneurs

Q4. In your opinion, what are the reasons for more opportunities for women entrepreneurs in Service Enterprise?

- i) It can be operated from house itself
- ii) It can be operated as per convenience of time
- iii) It matches with women temperament
- iv) It requires less amount of finance
- v) It requires less traveling to women

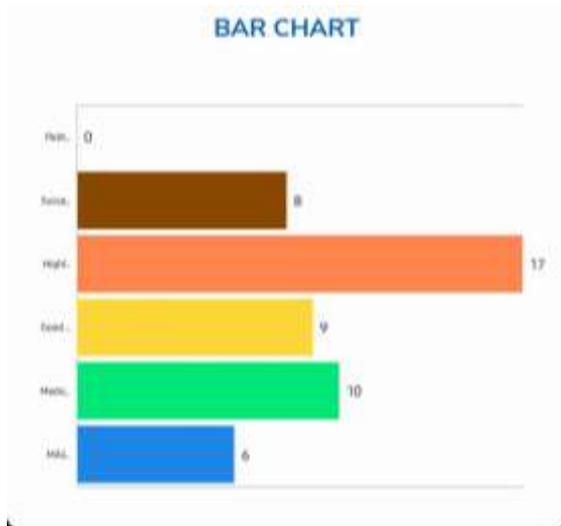


RESULT: Mostly entrepreneurship is preferred over because it is a more creative and innovative line of work

Q6. What generally are the ambitions of women entrepreneurs? (Give rank)

Millionaire / Highly educated / Medical doctor / Good housewife / Successful entrepreneur / Political leader

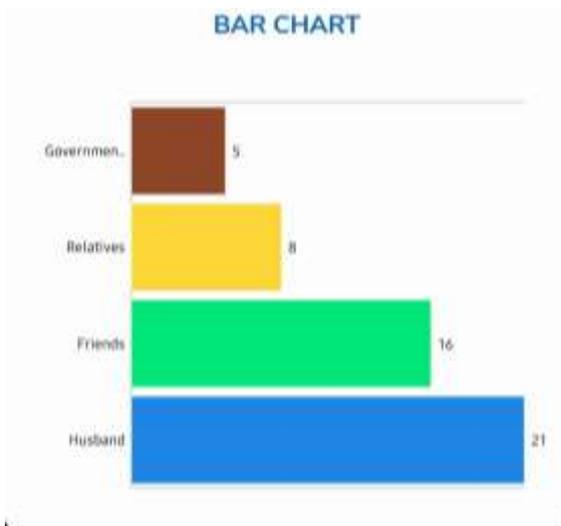
Success Stories / Previous Association / Inherited Property / Advice of Family



RESULT: Most women want to become clinical doctors.

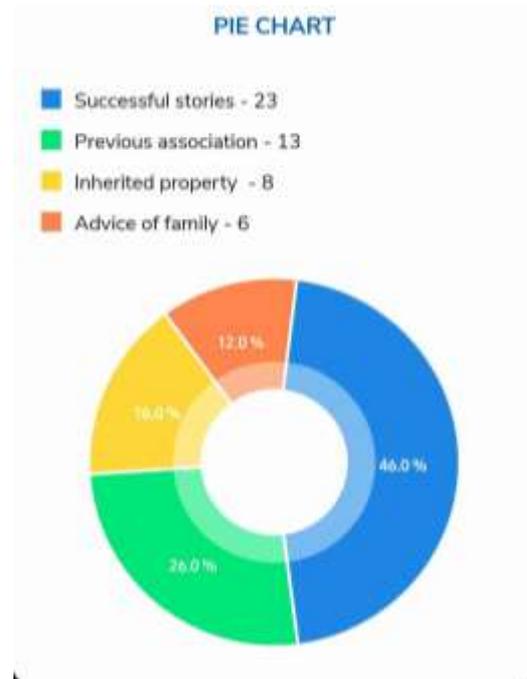
Q7. What are the motivators in starting the enterprise? (give rank)

Husband / Family members / Friends / Relatives / Govt. Agencies



RESULT: Husbands are the best support for women entrepreneurs

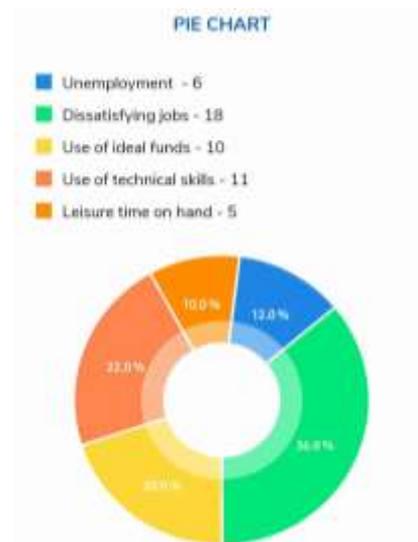
Q8. What according to you are the influencing factors of starting the enterprise? (rank)



RESULT: Successful stories motivate women to follow the same path the most.

Q9. What according to you are the compelling reasons for starting the enterprise? (rank)

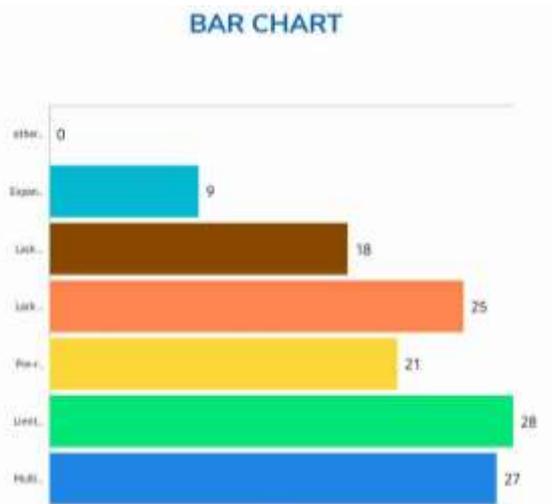
Unemployment / Dissatisfying jobs / Use of ideal fund / Use of technical skill /Leisure time on hand.



RESULT: Dissatisfying jobs is the major reason for women to shift to become entrepreneurs

Q10 What are the problems coming in the way of professional/social/occupational mobility of women entrepreneurs?

- (i) Multiple duties
- (ii) Limited resources
- (iii) Prerequisite of stability/security responsible for creating certain problems
- (iv) Lack of self-confidence usually required for establishing one's self in a lasting manner
- (v) Lack of fully grown up business
- (vi) Expanding one's base in a stable manner

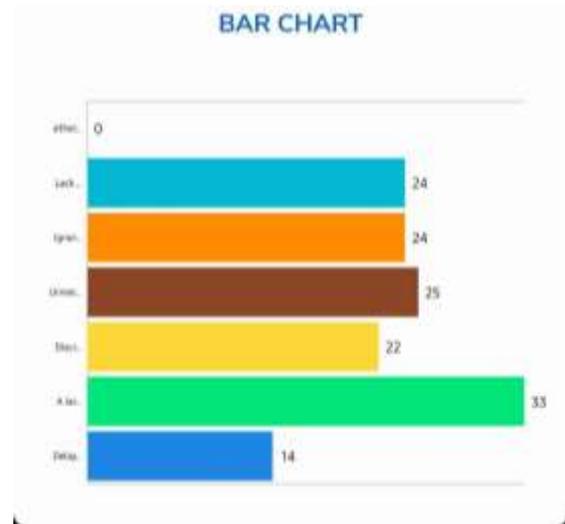


RESULT: Limited resources becomes the biggest problem in occupational mobility of women entrepreneurs. This needs to be improved on an elementary basis by efficient and equal distribution of resources for all.

Q11. What are the problems in availing of the government's help?

- (i) Delaying tactics by the concerned government department
- (ii) A large number of official formalities

- (iii) Discrimination with women entrepreneurs
- (iv) Unnecessary governmental interference
- (v) Ignorance of laws, procedures by women entrepreneurs
- (vi) Lack of specific policy towards the protection of the interest of women entrepreneurs



RESULT: A large number of official formalities is the biggest issue in women availing government facilities. Paperwork needs to be reduced and simplified to promote rural as well as urban entrepreneurship.

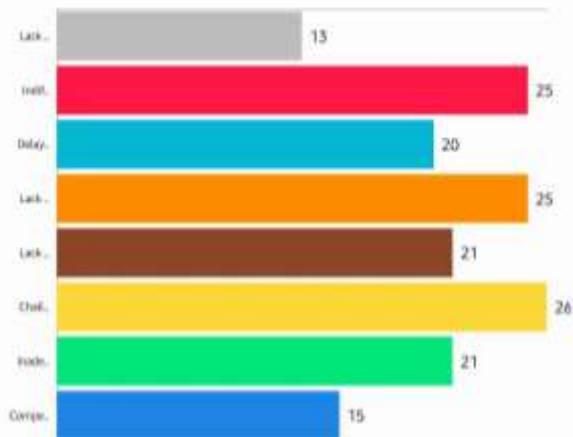
Q12. Are there some marketing problems also? If so, then:

- (i) Competitive challenges
- (ii) Inadequate information about changing market forces
- (iii) Challenges posed by the availability of fake/spurious products with the same label
- (iv) Lack of encouraging response from the customer
- (v) Lack of travelling mobility and facility
- (vi) Delay in collection of payment

(vii) Indifferent attitude of the fellow entrepreneurs

(viii) Lack of adequate publicity in the midst of competitive market forces

BAR CHART



RESULT: This tells us that the major marketing problem faced by women are the Challenges posed by the availability of fake/spurious products with the same label and lack of mobility for women along with indifferent attitude towards fellow entrepreneurs. This is a serious issue and the government should avail easy transport mobility to women and control the selling of fake and spurious products in the market.

C. Case studies

“Big things have small beginnings.”

This quote by T E Lawrence in the movie Lawrence of Arabia, holds true for success stories of entrepreneurs, who started small, but achieved big through hard work, and grit and determination in the face of challenges. There are innumerable examples of big businesses, brands, unicorns and corporates that began with small steps - and even small spaces like garages or home kitchens. However, the will of an entrepreneur to succeed makes them hustle and grind, till they make it. This is true for many entrepreneurs we have featured on HerStory too. Here is a look at women who took baby steps to create big brands and clock revenues in crores.

1. Neeta Adappa, Prakriti Herbals

Bengaluru-based Neeta Adappa had a R&D and quality control job at a pharmaceutical company but was frustrated with a monotonous routine. In 1995, at time when there were very few entrepreneurs, Neeta founded Prakriti Herbals with Anisha Desai, her college junior. The duo started from Neeta’s garage with just Rs 10,000 and a year of researching, formulating skin and hair care products, and trying them out on friends and family. Beginning with manufacturing products for beauty parlours, Neeta started to receive orders from hotels in the city. Today, her brand has gained the trust of five-star-rated hotels like the Park Hotel, the Goldman Sachs Spa, Manipal Hospital, and Royal Orchid Hotels across India.

2. Japna Rishi Kaushik, Hungry Fowl

Japna Rishi Kaushik graduated with a master’s in food technology from Punjabi University in Patiala and was working for corporate companies. However, in January 2016, she discovered the critical state of malnutrition among children in India. Deciding to take matters into their own hands, Japna and her husband Vivek Kaushik started Hungry Fowl, a for-profit social venture. It sells nutritional snacks priced at Rs 5 and Rs 10 per unit. Starting from a 6ft x 4ft room and with an annual revenue of nearly Rs 2.14 lakh in the beginning, the startup now clocks approximately Rs 3.6 crore.

3. Payal Mittal Agarwal, Tranquillitea

Payal Mittal Agarwal had an interesting encounter with a woman in Slovenia, which made her realise the popularity of Indian teas. A serial entrepreneur who had started a restaurant in her hometown Siliguri and also a play school, Payal after her return from Slovenia joined a tea factory owner who was looking to start a chain of tea boutiques in India. While exhibiting at a tea fair in China, Payal made it her mission to popularise “tea for healing purposes” by starting Tranquillitea. Today, the startup offers 100 different blends of tea, and also offers customised teas as well. After selling her shares in the restaurant business in Siliguri and moving to Gurugram to start up, she invested Rs 7,52,000 in Tranquillitea and now makes a revenue of Rs 2 crore annually.

4. Pritika Singh, Tvakh

In 2013, as a postgraduate student of biotechnology at the Thapar Institute of Engineering and Technology in Punjab, Pritika learnt that most skincare products contain toxic chemicals that are harmful in the long-term. She later joined cosmetic research and development teams at corporate organisations to learn more about the industry but was disappointed by their practices. Dissatisfied by the practice of toxic chemicals in the skincare industry, she started her own natural hair and skincare line Tvakh in 2016. She started with

making just aloe vera gel from her kitchen. Soon, she received a manufacturing license, bought a machine that cost Rs 1 lakh and shifted to a bigger space, and gradually started designing her label and product line.

D. Website

As for the next component of research I have made a WEBSITE which serves as a platform for everyone to read, share their views and inspire other women.

The link of the website is as follows:

<https://blissful-curie-3bb450.netlify.app/home.html>

This website is a portal which can be accessed by everyone, those who want to gain insight about women entrepreneurship, its open for people to share their experiences, their opinions and in this way they can connect to other people. This is a great opportunity to become a role model by sharing stories as we all know there isn't any better inspiration than stories. This website has a Home page where you will find the basic structure of our website and what the aim is. This helps connect to various people and getting their views about women entrepreneurship.

The website has a page where we have uploaded link of the survey form so more people can fill it and we can get answers from many people also it has all the statistics and the screenshots of the survey received using the form.

There is personal interviews page where I have uploaded the video interviews along with the written interviews which we have taken.

Along with the personal interviews page it have a Case Study page which has some case study which everyone can read, it will be extremely helpful for the aspiring entrepreneurs.

VI. DISCUSSIONS

A. General feedbacks from different people of different communities:

As we conducted a survey we took general feedback from 10-12 people and their opinions were noted:

Some of their reviews are as follows:

1. Women need to have confidence in their decisions and plan of action
2. Women education needs to be promoted
3. Government should reform paperwork and complicated bank loan procedures
4. Ease of access to human rights equally for men and women helps curb the problem faced by women
5. Women have more dreams but opportunities are less
6. Increase small scale funds to women who want to start new businesses

7. Government should bring out more policies for empowerment of women entrepreneurs.
8. Unskilled women need to be trained for better outcomes in industry.
9. Women entrepreneurs should not miss out on any good opportunities and keep themselves updated with the latest technologies and be more confident about their decisions as an entrepreneur.
10. Workplace harassment is a major reason to shift jobs and become self-employers.
11. Girls need to be taught from their elementary schooling years to become successful entrepreneurs in future.
12. Women deserve faith and support from family and friends to start a new job.
13. Easy and supportive bank and government policies need to be introduced.
14. Need of managerial knowledge and technical skills required for specific jobs and businesses.
15. Attitude of men needs to be changed towards successful women and be more supportive towards women entrepreneurs.

B. Implications

- Based on the survey done we hope to guide and advise most we can by suggesting few corrective measures they can opt as well as emotionally give them the confidence they need to become an entrepreneur.

- Females in rural areas need to be approached for survey and need to be made aware of as entrepreneurship is the need of the hour and will be extremely useful in rural areas

- Entrepreneurship is increasingly becoming the backbone of economic growth worldwide. Entrepreneurship and empowerment of women is considered as a major goal of international development. Promoting women entrepreneurship can have a major impact on a country's poverty reduction and overall economic development.

- Therefore, there is a direct link between women's economic development and improvement in overall well-being. Hence through our research we imply women entrepreneurship is really important and the earlier we make it global and adapt it the better it is.

C. Limitations

- Respondents may not be 100% truthful with their answers. This can happen for a variety of reasons, including social

desirability bias and attempting to protect privacy. There is a chance that some questions will be ignored or left unanswered. Respondents may have trouble grasping the meaning of some questions, this miscommunication can lead to skewed results.

- The interviews method also has a limitation that is because interviews do not help in extracting every single detail about the person and his/her opinions. Sometimes questions asked by the interviewers during such interviews can leave the interviewee mentally disturbed and this might affect their answers and that's the limitation.

- Case studies are not able to generalize the results to the wider population because it deals with only one person/event/group that conclusions drawn from this particular case apply elsewhere. Yet it is used a lot because it simplifies complex concepts and people can look up to them as we have a living example.

CONCLUSION

Despite few limitations, this study has been able to convey to women of different sections of society how they should change their mindset from being confined to walls to take up entrepreneurship. These methods have motivated existing entrepreneurs to take their entrepreneurship skills to greater heights which they are capable of. Discussions will surely increase the women workforce as they will be good enough to take up responsibilities as good as men. Personal opinions would help women get an inspiration to take up entrepreneurship for living. Case studies will stir their minds and lead them to greatest unimaginable heights.

The whole motive behind was to highlight that women can contribute to the economy. It is these innovative minds which can cause growth of the economy to a level which even men can't imagine. India needs women to stand up and contribute towards the economy.

I would like to conclude with a famous saying by Dr. A.P.J Abdul Kalam:

“Empowering Women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation”.

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