

Women Entrepreneurship in India: Issues & Challenges

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ABSTRACT

The globalized economy has drastically evolved the face of humanity in a different light-an acknowledgement of women empowerment. In developing countries, the escalating stars of the economies have decided to essentially bring fortune and safety to women entrepreneurs who have been considered and nominated as innovative devices for overall development. Women entrepreneurs have recently emerged, giving them an endangered viewpoint in the world of business, but their involvement in entrepreneurial activity is still severely limited. Indian women entrepreneurs are known for their ability to learn rapidly. Women entrepreneurs, riding on the technological wave, are globe-trotting with their entrepreneurial spirit. For tracing the rise of female entrepreneurs in India, sex-disaggregated databases on women entrepreneurship produced by the Indian Government and other such worldwide publications are primarily analysed. The rising continuous presence of females in the business field has significantly altered the demographic features of business and economic growth in the country.

Keywords: *Women entrepreneurship; Economic growth; Empowerment; Demography; Entrepreneurial activities; Entrepreneurial spirit.*

1.0 Introduction

Lately, researchers have sought to come up with a more complete definition of a woman entrepreneur considering an increase in women's participation in the entrepreneurship area. Women entrepreneurs can be understood as the women who take on the responsibility as well as the onus for managing and organizing the resources

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available to their businesses, as well as bearing all the risks in the hopes of profit. Women entrepreneurs are represented as conscientious and effective decision-makers and managers because of this description (Coughlin & Thomas, 2002). Women who, through their own will and wisdom, choose to pursue the challenging role of an entrepreneur in order to meet their overall desire for achievement and independence are only applicable to opportunity-driven women entrepreneurs, i.e., women who resort to entrepreneurship out of their own free will. This definition clearly eliminates necessity-driven entrepreneurs who are forced to start a business owing to a compelling need (Dhameja, 2002). A woman entrepreneur is a woman or a group of women who focus primarily on planning, launching, and managing their business (Suganthi, 2009). Women's entrepreneurship is also defined as a creative activity involving the operation and launch of a successful business venture that benefits women, economically and socially (Nussbaum, 2000). This definition, on the other hand, goes into greater detail about the social, positive, and economic contributions that women entrepreneurs make to society (Munshi *et al.*, 2011). Nowadays, more and more women can be seen as 'techpreneurs' (Charantimath, 2005). In the Indian economy, the informal and traditional sectors were dominated by women entrepreneurs. On the other hand, women entrepreneurs have been diversifying their companies in both conventional and new areas during the last decade or so.

There are primarily 4 opportunity areas in India to tackle the actual potential of women entrepreneurs, notably:

- Level the playing field, particularly in terms of producing high-impact leverage on job creators.
- Providing opportunities for the willing middle, particularly aspiring solopreneurs and small company owners, to expand and become high-impact entrepreneurs.
- To establish a business, widen the funnel to include more women.
- Develop, enhance, and scale up successful rural agribusinesses.

For the holistic grandeur, the vital economic and social living index must change positively for female entrepreneurs. Logically and synonymously, female entrepreneurship is a precursor to women's empowerment (Jahanshahi *et al.*, 2010). Females' enterprising mind is not only fertile but very much empathetic. They equivocally catalyze innovation, and the creation of jobs and provide more than a tangible economic contribution to the nation's wealth (Minniti & Naude, 2010). For entrepreneurship to flourish and excel, innovation works as a catalyst. Leaders, especially women, are always assertive, readily apt to take uneven risks and persuasive in nature and have managed to survive and succeed in this cut-throat competition with

hard work, diligence, and perseverance. Indian women entrepreneurs are known for their ability to learn rapidly, be persuasive, and have an open problem-solving attitude (Lokhande, 2006). They are always ready to take risks and chances, be able to encourage others, and know how to win and lose graciously. With the advent of the concept of a global village, owing to the LPG (Liberalization, Privatization and Globalization), numerous opportunities have been accessible to women. Being a developing country, India faces a variety of obstacles and various developmental issues. Women entrepreneurship can undoubtedly be considered as a significant initiative that contributes to the nation's and family's prosperity (Baporikar, 2007). In today's world, women are more eager to participate in activities that were formerly considered the domain of men, clearly proving that they can also contribute significantly to economic progress (Lalitha, 1991). Women entrepreneurs are essential contributors to the economic growth of developing countries. Women entrepreneurs organise industries for a variety of reasons, including their skills and expertise, their aptitudes and potential in business, and a driving aspiration to accomplish what is beneficial. According to the World Bank, if you are investing more in women's businesses rather than men's, it may lead to notable national development (Dhameja *et al.*, 2000). Women's entrepreneurship empowerment breaks down inequities and eliminates poverty. In today's world, women entrepreneurs play a critical part in the overall progress of a fast-developing country like India. It has been discovered that enterprising women possess entrepreneurial skills that might be used to transform them from job searchers to job providers. Women's entrepreneurship is now recognised by the government, which has resulted in a range of schemes supporting women's entrepreneurship (Desai, 1996). Despite the fact that the government supports female entrepreneurs through numerous organizations, they still lack proper confidence in starting a business. According to a survey, females are not as encouraged to create businesses as compared to males because of various factors like unwelcomed agitation, a lack of guidance and motivation, and the type of activities they engage in. For a comprehensive policy framework, expansion of mentorship and networking channels, equal access to finance, cultural openness, tailored knowledge, capacity building, and a coordinated effort across a few key themes is required (Langowitz & Minniti, 2007). However, the most specific interventions within these themes are quite different and nuanced for each opportunity area, necessitating the involvement of a distinct set of stakeholders. Implementing these measures to help aspiring and present female entrepreneurs succeed necessitates a clear awareness of the urgency as well as a large, coordinated effort from diverse ecosystem members. Among them are various levels of the government, the investment and banking community, grassroots organisations, other private companies, educational institutions, and the

media. Unlocking entrepreneurship among Indian women is a challenging undertaking, but it also presents a once-in-a-lifetime chance to transform India's economic and social trajectory for future generations.

Women entrepreneurs must be guided and directed properly with entrepreneurial attributes and talents to face changing global trends, market difficulties, and be adequate enough to support and achieve greatness in the entrepreneurship area (Sorokhaibam & Laishram, 2011). Even though women cover around fifty percent of India's population, they continue to lag behind males in various areas. However, women's literacy rates and employment prospects are gradually rising in leaps and bounds. Apart from work, women are actively involved in a variety of activities, such as starting businesses and developing other types of enterprises. The Indian government has consistently encouraged women to work in industrial settings. Various financial institutions provide cash for the start-up of businesses.

As a result, women began to form industries while also partnering on self- and economic development, and they excelled. Women have long played an important part in Indian society, but their entrepreneurial potential has been under-utilised due to women's inferior social position (Dhaliwal, 1998). The contribution of women has been publicly recognised only after the fifth five-year plan (1974-78), which shows a noticeable change in the viewpoint from the welfare of women to the development and empowerment of women. The growth of female entrepreneurship can be considered an essential component of our schemes and plan priorities in Indian society (Jayalatha, 2008). As a result, different laws and schemes are adopted in India to promote women's entrepreneurship. However, there is a strong need to change attitudes toward women in order to provide equal rights as stipulated in the constitution. When we look at progress toward gender equality, we see that it is gradual, which is partially due to a failure to link legislative promises to financial incentives. According to the great Dr APJ Abdul Kalam, women's empowerment is essential for making a good nation; if women will be empowered, society will definitely achieve stability. Policymakers and the Indian government have long identified the critical role of small, micro and medium enterprises in the growth of the national economy; as a result, the government has put aggressive efforts to support and promote their growth over the years, but they have been ineffective. In today's scenario, these businesses continue to face a slew of issues that hinder their growth and performance. The MSME sector continues to be plagued by issues such as finance, marketing, manufacturing, distribution, and infrastructure (Gordon & Natarajan, 2007). While some issues are quite relevant to a broad spectrum of tiny businesses across the country, others are particularly relevant to groupings of small businesses in rural and underserved sectors.

2.0 Review of Literature

According to Rani (1996), women entrepreneurs from the upper strata of the society were inspired by the availability of substantial spare time. On the other hand, female entrepreneurs have been obligated for pursuing entrepreneurial roles as they have found no other mode to contribute to the revenue of their families (Ganapathi & Sannasi, 2008).

A comparative examination of multi-dimensional concerns and constraints of women's entrepreneurship and the family business is discussed in another report presented by Lall & Sahai (2008). Based on demographic characteristics, the study examines psychographic variables such as correlation to commitment, hurdles in entrepreneurship, and future expansion plans. With the use of a stratified random sampling method and convenience sampling method, women entrepreneurs operating in Lucknow's urban areas were chosen for the study. In the context of future growth and expansion plans, this study examines the characteristics of business owners such as self-perception, self-esteem, entrepreneurial intensity, and operational. Despite a significant enhancement in the number of women choosing to work in family-owned businesses, they still lack proper status and witness greater operational obstacles.

Greene *et al.* (2003), in a report, assesses the contribution of research and publications in the women's entrepreneurship area. Gender discrimination, personal traits, finance obstacles, business unit, context, and feminist perspectives were used to categorise various journals and research materials based on key parameters related to women's entrepreneurship.

3.0 Objectives of the Study

- To study the conceptual skeleton of women entrepreneurship in India.
- To assess and analyze the issues of women entrepreneurs in the Indian context.
- To examine various organizations promoting Indian women's entrepreneurship.

4.0 Research Methodology

The study is based on a thorough review of secondary data acquired from a variety of books, national and international periodicals, and public and commercial publications focusing on various aspects of women's entrepreneurship, all of which are available on numerous websites and in libraries. This study has been conducted

considering the secondary data gathered from a variety of articles, journals, and websites.

5.0 Analysis and Discussion

5.1 Correlation between female entrepreneurs and the consequent developments in the Indian economy

As a result of the Indian government's new policies of economic liberalisation, globalisation, and privatisation, our Indian economy has seen considerable changes since 1991. India is brimming with high-potential entrepreneurs. Women's economic involvement is presently characterised by a low rate of employment, an over-concentration in the unorganised sector, and employment in lower-skilled jobs. Women comprise up to half of the world's population, thus any economic development strategy that excludes them will be imbalanced. The entrepreneurial spirit is not a male trait, according to a significant body of evidence (Prasad & Verma, 2006). Women's entrepreneurship has gained traction as a result of the rise in the number of women-owned enterprises and their considerable contribution to economic growth during the last three decades.

5.2 Problems of women entrepreneurs

In India, women's entrepreneurship is a relatively recent notion. Women's participation in many sectors as entrepreneurs is likewise relatively limited. India's position on the metric of women's entrepreneurship is similarly poor, according to foreign assessments. According to the Global Entrepreneurship Development Institute's 2016-2017 "Female Entrepreneurship Index Report," India has to traverse a long path in terms of female entrepreneurial engagement. It's also worth mentioning that early-stage entrepreneurial activity among Indian women is just 7.6%, while the number of women with established firms is only about 3.4%.

Indian women entrepreneurs confront a slew of issues, not only as entrepreneurs but as women. As a result, compared to men, women entrepreneurs face a slew of issues. A wide range of issues arise when it comes to mobilising various resources, such as capital, marketing, raw materials, sales, labour, technical, competition, new technology, land/shed/ water/ power/ taxes, and so on, due to a lack of family support as well as government support. As a result, their issues develop both within and outside, and they differ from one company to the next. Because some of these issues are widespread and common to everybody, while others are more specialised and tied to the company's line of business. Some people have issues with the outside world; whatever the issue, there is

no one-size-fits-all solution. All problems must be resolved by the entrepreneurs themselves, or the operation of the business will suffer. The success of a problem is determined by how well and quickly it is handled.

Socio-personal problems: Due to a lack of sufficient education and information, economic backwardness, and a low risk-bearing capacity, society has a negative attitude toward women.

Managerial issues: Managerial challenges include a lack of general management knowledge and experience, a skilled labour scarcity, absenteeism and low labour turnover, a lack of clearly defined objectives, and a mobility challenge for women.

The problem of government assistance: The issue of government support is similar to that of various support, schemes, and programmes being implemented by both the federal and state governments to promote women's entrepreneurship. In practice, respondents confront numerous challenges in seeking government support due to red tape at various levels, exploitative consultants, problems caused by dishonest officials, lengthy and time-consuming procedures for requesting assistance, and so on.

Labor issues: Throughout the research, it was determined that the women entrepreneurs in the chosen group face a number of labour challenges in their enterprises.

Types of labor issues: One of an organization's most significant assets is its people resource. The labour force's quantity of talent, skills, desire, and work, as well as their competent and dedicated performance, all contribute to the industrial units' effective achievement of their objectives. There are numerous labour concerns that will block their completion.

Less confidence: Women entrepreneurs continue to lack confidence in their own skills and abilities, and their families do not support them in their entrepreneurial endeavours. Despite the fact that the situation is better, women must now adapt to even more change in order to expand their business.

Non-availability of finance: Due to a lack of tangible assets and credit in the market, women entrepreneurs continue to experience a lack of capital. Women own only a small fraction of tangible property. As a result, they don't have enough cash and working capital.

Male entrepreneurs pose a threat: Women entrepreneurs confront challenges in the business management process due to fierce competition from male peers. Due to their lack of organisational abilities, women entrepreneurs face more competition than males.

The mobility of women entrepreneurs is limited: Women's mobility is restricted in our conservative Indian society. Women are less mobile than men because they lack the courage to travel at all hours of the day and night, as well as to various regions and states.

5.3 Encouragement to women entrepreneurs in India

The National Resource Centre for Women (NRCW): It was founded under the National Commission for Women Act of 1990 to align and induce policies to enable leadership training, and to develop a nation-wide database in the area of women's development.

Women's India Trust (WIT): The WIT is a non-profit organisation that was created in 1968 to assist underprivileged and unskilled women from all communities in and around Mumbai in improving their talents and generating a regular income through training and employment possibilities.

Women Development Corporation (WDC): The WDC was created in 1986 with the purpose of helping women become economically independent and self-sufficient by fostering long-term income-generating enterprises.

The DWCUA (Development of Women and Children in Urban Areas) was established in 1997 to manage urban disadvantaged women into socio-economic and self-sustaining activity groups with the dual purpose of providing them with self-engagement opportunities and societal prowess.

Women Development Cells (WDCs) in Regional Rural Banks (RRBs) and Cooperative Banks, NABARD has been promoting the establishment of Women Development Cells (WDCs) in Regional Rural Banks and Cooperative Banks to streamline gender development in banking and to concentrate on women's coverage by banks.

5.4 Financial organizations aiding fair gender entrepreneurs in India

Financial institutions imminently played a critical role in providing finance and consulting services to women entrepreneurs for several years. These establishments include:

- National Small Industries Corporation (NSIC),
- All-India Development Banks (AIDBs), such as IDBI, IFCI, ICICI, IIBI, IDFC, and SIDBI,
- Specialized Financial Institutions (SFIs), such as Exim Bank and NABARD,
- Investment Institutions, such as LIC, GIC, NIC, NIA, OIC, UII, and UTI,

- Institutions at the regional/state level, such as NEDFI, SIDCs, and SFCs,
- Commercial Banks,
- Co-operative Banks, and so on.

5.5 Significant international labor organization imperatives for the development of female entrepreneurs in India

In order to promote women's entrepreneurship in India, a complete framework is required. A comprehensive framework was developed by the International Labor Organization and the African Development Bank to help women's businesses flourish. The policy framework, on the other hand, proposes 10 key core areas on which to concentrate:

- Proper coordination and policy leadership, with prominence on women as a distinct section of the clientele.
- Women's entrepreneurship is supported by legal and other regulatory regulations.
- Government initiatives promoting women entrepreneurs.
- Credit access and approval, as well as other financial services.
- Modules for enterprise education and training are available.
- Information measurements and access to company development and transition.
- Access to women's business networks and organizations.
- Access to a business' location.
- Market accessibility.
- Women's entrepreneurship research and development.

5.6 Development policy for female entrepreneurs

In his analysis essay presented at the 9th International Conference on Management organized by AIMS in January 2012, Nagendra Kumar Jha of Patna University articulated various strategies for the growth and development of female entrepreneurship. These are:

- Women's vocational training should be expanded to allow them to gain a better understanding of industrial methods and management.
- State financial organisations and financial institutions should be able to boost solely trade-related finance to female entrepreneurs through legislation.
- Both small and large businesses should receive more working capital help from banking institutions.

- At the municipal level, providing a small credit system and a credit system for enterprise to female entrepreneurs. Industrial estates may additionally offer trade channels for demonstrating and selling of merchandise created by women.
- A Female Entrepreneur Training Cell might be established to address the various difficulties that are faced by female entrepreneurs throughout the state.
- An entrepreneurial mindset training should begin in high school with well-structured courses that build confidence through activity games.

5.7 The Indian government contribution

Female entrepreneurs' growth and development required to be expedited because the development of entrepreneurship in a nation is impossible without significant female participation (Jha, 2012). As a result, a welcoming environment must be created in order for women to be able to contribute through their active participation in business. A great demand exists for government, non-government, promotional, and legal bodies to take responsibility for and play a vital role in encouraging Indian female entrepreneurs. The government of India has also launched numerous schemes that focus on training and development to assist women in starting their own businesses.

- *Specific target group*: Throughout the country's key development programmes, women have been steered to be treated as specific target groups.
- *Organizing training facilities*: The chapter also advises plotting and diversifying vocational education schemes for women to meet their changing requirements and talents.
- *Development of new equipment*: By using appropriate technologies, procedures and equipment, efforts are required to be made to improve their potency and production level.
- *Marketing help*: It was directed to provide the necessary assistance for female entrepreneurs to sell their products.
- *Decision-making process*: Women were also encouraged to participate in the process of decision-making.

The central and state governments have committed different programmes and schemes to fair-gender entrepreneurs in the Micro, Small, and Medium Enterprises (MSMEs) sector because women's entrepreneurship is concentrated in this sector. According to the Ministry of MSME's annual report for 2015-2016, women entrepreneurs have access to the following main schemes and programmes:

- TREAD (Trade Related Entrepreneurial Assistance and Development): The objective of this programme, which encourages entrepreneurial efforts among

women, is to empower women economically. This initiative aims to promote a wide range of non-farm activities.

- The Mahila Coir Yojana was established to provide rural women artisans with self-employment possibilities, notably in coir-producing areas. Training and other subsidised equipment and apparatus are also a part of this strategy.
- The Prime Minister's Employment Generation Program (PMEGP) intends to encourage profitable self-employment possibilities in particular. Women's support, notably in the form of margin money subsidies and credit relaxation, accounts for 0.95% of the total project cost, which is borne by governments, while women entrepreneurs contribute about 5%.
- Cluster Development Plan and Programme: The majority of female entrepreneurs will benefit from this program's infrastructure support. Only 20% of the project costs are carried by women entrepreneurs, with the Indian government bearing roughly 80% of the costs.
- One of the most well-known initiatives aimed at giving training to women recipients is the Entrepreneurship Development Program.
- Furthermore, the Indian government constantly promotes and encourages women entrepreneurs to attend international and national trade fairs and exhibits by giving complete reimbursement for travel expenses.

The "Ministry of Women and Child Development" is a nodal body for the successful implementation and monitoring of programmes and initiatives targeted primarily at the empowerment and welfare of women. According to the Ministry, the annual report for 2016-2017, some of the major programmes and schemes available for women entrepreneurs include:

- Rashtriya Mahila Kosh provides financial, capacity building, and marketing help to women entrepreneurs from low-income households.
- In March 2016, E-Haat, a digital marketing platform that links women entrepreneurs with markets, was created to solve the marketing restrictions and problems that women entrepreneurs experience.
- To equip women with the skills they need to pursue self-employment or entrepreneurship, STEP (Support for Training and Empowerment of Women) aims to provide skill development and training opportunities for women.
- Nari Shakti Puraskar is one of the many schemes aimed at assisting people and other organisations working for women's empowerment in general.
- Working women's hostels offer secure, inexpensive lodging as well as a crèche for their children.

6.0 Conclusion

Women, who account for about half of India's population, play a critical role in the country's economic development. In a nation dominated by men, such as India, most women are thought to be socially and financially dependent on a male member.

Women's entrepreneurship is undeniably vital for societal and economic development. Women's economic involvement in India is severely limited, despite the fact that they make up nearly half of the population. In India, women entrepreneurs are finding traction in non-traditional industries as well. Efforts are being made to ensure that Indian women have equal opportunities in all spheres, with laws enacted that guarantee equal female participation in the political process, as well as equal opportunities and rights in education and employment. In India, women entrepreneurs come from a broad range of economic, demographic, and educational backgrounds. It's also important that policies and programmes cater to the unique requirements of each sector. Throughout their business careers, women confront a number of hurdles. To properly address these issues, a comprehensive effort is necessary.

Women entrepreneurs face a variety of challenges, including inadequate education, societal hurdles, legal procedures, high production costs, male domination in society, management incompetence, low self-confidence, and so on. Women entrepreneurs are also affected by a variety of other factors, such as pull and push influences. If we analyse the government's role, in the 7th, 8th, and 9th five-year plans, we will find that it took a number of significant initiatives to improve the contribution of women entrepreneurs.

Women have the capability and potential to develop, retain, and control their own business very systematically, with the necessary support and upliftment from society and family. The government should integrate these women entrepreneurs into the national economy's primary system to improve their contribution to India's economic success. Women's importance has been strengthened by the government's adoption of different supportive projects and schemes to encourage their active engagement in economic activities. Women are a rising economic power that policymakers in a country cannot ignore as technology improves life. It is essential in the world's contemporary democratic economy that both sexes participate significantly. Females now own over 25% of the total number of enterprises in countries having advanced markets, and we can find a rapid expansion in women-owned businesses in African, Asian, Eastern European, and American regions (source: asiafoundation.org). Female entrepreneurs may be an increasing trend in various places as they transition to commercial markets. However, in India, women's participation in income-generating

activities is lagging; only 8% of small-scale-producing units are run and owned by women (source: indiaspend.com). If female entrepreneurs receive proper guidance, assistance and encouragement from their families, communities, governments, and financial institutions, this positive effort will open new doors for them and enhance the market share and profits of their businesses. If the issues of female entrepreneurs are effectively addressed, they will emerge as incredibly successful entrepreneurs who will far outperform men entrepreneurs.

After evaluating the synthesis of a thorough examination of the literature present, a diverse profile of female entrepreneurs in India has emerged. The barrier of age, demographical area, income and other several factors are not hindering the emergence of a diverse set of female entrepreneurs. The women are facing the heat of gender biases while carrying on their enterprises. As per the data, the epicenter of entrepreneurial spirit amongst women is not in a specific location. It stretches from the North to South, the East to West parts of India, though it is mostly concentrated in the lower middle part of the country. The glorious mind and spirit of women entrepreneurs, the saviors of the burgeoning population, should be encouraged with substantial favorable policies.

Kerala, Tamil Nadu, West Bengal, Andhra Pradesh, and Maharashtra were determined to have the highest concentration of female entrepreneurs. These states' policy frameworks and other actions should be studied so that excellent practices can be reproduced in other countries. Despite the government's efforts to encourage women to start businesses, women's entrepreneurship in India remains disturbingly low. The bulk of women-owned companies today are in unregistered industries, making it impossible for them to get government aid covertly. A detailed examination of current policies and programmes can be used to boost women's entrepreneurship. Women's entrepreneurship is a complex and varied field that requires substantial and in-depth research to fully understand its overall dynamics. We can improve our chances of outperforming our own rigid and conservative thought process, which is by far the most significant impediment to our country's overall development, if every citizen works diligently with an attitude of respect for women's important role in society and an understanding of their vital role in modern business.

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