

Impediments encountered by Women Entrepreneurs in India: An Overview

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“I see startups, technology and innovation as exciting and effective instruments for India’s transformation.”
Shri Narendra Modi Prime Minister of India

Abstract: *Women play a pivotal role in accelerating the socio-economic development of a country and thereby contribute towards the upliftment of the living standard of its people. An entrepreneur is a creator or a designer who designs new ideas and processes of business as per the requirements of market and bears all types of risks involved in an enterprise, organizes various inputs or factors of production and innovates news ideas, concepts, strategies and methodology in business from time to time. The present paper aims to examine the impediments faced by women entrepreneurs and study schemes and initiatives undertaken by the government of India for the betterment of women entrepreneurs.*

Keywords: *Entrepreneur, intrinsic, innovative, impediments, patriarchal system.*

I. Introduction

The word ‘entrepreneur’ has been derived from a thirteenth century French word ‘entreprendre’ which means ‘to do something’ or ‘to undertake’. Later by sixteenth century, the noun form “entrepreneur” came which referred to someone who undertakes a business venture.

The definition of entrepreneur was initially used by an Irish-French economist named Richard Cantillon that refers to a person who has the capability to make decision in a complex environment.

As per Schumpeter (1942) entrepreneur is a person who invents a new idea to create a new product whereas Frank Knight (1942) perceived that the entrepreneurs are the owners of the company (called “residual claimants”) and thus they are entitled to profit.

Kirzner (1973) sees the entrepreneur as a “pure decider and arbitrator” and has no ownership. On the contrary, Pickle and Abrahamson (1990) define entrepreneur as a person who undertakes and operates a new enterprise or venture, and assumes accountability of the inherent risks for the profit.

According to (Drucker, 1985), entrepreneurs are intrinsic to have innovative and creativity traits.

The entrepreneur is often assumed to have a particular personality and specific traits. The core point of these approaches (Kaufmann and Dante, 1999) consists of a set of characteristics describing the “entity” called entrepreneur, such as: fundamental change, innovative, flexible, willingness to undertake risks, always on alert, desire to succeed, and ambition.

The entrepreneur has an attitude and behavior based on receptivity to new information and people; he makes independent decisions, sees opportunities in rapidly changing and uncertain economic environment, he is persistent, available to assimilate technical knowledge, has outstanding personality, leadership, management abilities (Johnson, 2001).

Advani (2013) views entrepreneurs also start their business from scratch in order to make profit.

Women Entrepreneur may be defined as the women or a group of women who initiate, organize and operate a business enterprise.

According to Government of India, female entrepreneur is an owner of a business which controlled by woman of at least 51 per cent of the company share and 51 per cent of the employees are women (Goswami et al., 2008).

Women entrepreneur is someone who starts her new business with her expertise and resources, however her business always set up informally without company registration and a premises (Anwar and Rashid, 2011; Chee et al., 2012; Mutalib et al., 2015).

II. Review Of literature

C.Uma and Dr. K. Jeyakodi (March 2017) in their research aimed at empowering women by the way of entrepreneurship. This research is based on primary data which is collected through questionnaire from 300 respondents. The study has also adopted SPSS technique and it results that if the motivational factors increase by 1% then the performance of women entrepreneurs increases by 0.064%.

Ansari Ahmed Danish (April 2016) identified different categories and various problems that women come across in starting an enterprise. This paper states that the progress is seen only among women entrepreneurs of upper class and the progress is insignificant when compared with other nations. The study is purely based on secondary data and it suggests that government and various institutions should come up with guidelines and help women to overcome their problems.

V Krishnamoorthy and R Balasubramanian (April 2014), identified the important women entrepreneurial motivation factors and its impact on entrepreneurial success. The study identified ambition, skills and knowledge, family support, market opportunities, independence, government subsidy and satisfaction are the important entrepreneurial motivational factors. The study also concluded that ambition, knowledge and skill, independence 'dimensions of entrepreneurial motivational has significant impact on entrepreneurial success.

Singh Anjali (2014) in her study have analyzed the status and problems of women entrepreneurs by conducting SWOT analysis. The study is based on secondary data; the analysis concludes that the women are capable of contributing to the progress of the economy if they are encouraged by family and government.

D. Pharma Anita, and Dr.R. Sritharan (2013) in their research identified the factors that motivate the women entrepreneurs and also analyzed the relationship of women entrepreneurs with their socio economic factors. The study is based on primary data which is gathered through structured questionnaire from 90 women entrepreneurs of Erode district of Tamilnadu. The analysis concludes that women are not into entrepreneurship for the purpose of survival but to prove their capabilities and to exhibit their talents and creativity.

Tripathy Lal Anita (November 15, 2012) in her research studied the significant rise of Women Entrepreneurs in India and how it has evolved since the pre-independence days (before 1947), during the British colonial days. The study also analyzed the reasons that have prompted the women entrepreneurs to unleash their entrepreneurial energies into start-ups. Based on both qualitative and quantitative analyses the growth of women entrepreneurship in India have been studied into four different periods - Pre Independence Period (before 1947), Post-Independence Period (after 1947), Post-Liberalization Period (after 1991) and Post -Global Recession period (2008 onwards). The study finally concluded to what extent the various support systems in India can further foster a conducive ecosystem for the Women Entrepreneurs in India

G. Palaniappan, C. S. Ramanigopal, A. Mani (19 March 2012) in their article analyzed that women have been successful in breaking their barriers within the limits of their homes by entering into varied kinds of professionals and services. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. This study had also been carried out to analyze the motivational factors and other factors that influence women to become entrepreneurs, the major strength and weakness of women entrepreneurs and the environmental opportunities and threats which promote the entrepreneurship, and to offer suggestions to promote women entrepreneurship of selected districts in Tamilnadu. This study concluded that

due to lack of training and education they are not able to survive in the market. Finance is also the major problem for women entrepreneurs.

Goyal Meenu and Jai Prakash (2011) in their article discussed the various problems faced by women entrepreneurs by the way of personnel obligation, family background and most of the times due to lack of awareness towards advanced technology. The study is purely based on secondary data and it suggests that seminars, conferences should be organized so that women entrepreneurs will be able to interact with their fellow mates

According to Tambunan, Tulus (2009) focused mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing countries SMEs are gaining overwhelming importance; more than 95% of all firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints, and most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes.

P.K. Bardhan (1979) analyzed the determinants of women labour force participation rate in rural West Bengal (Indian state). He empirically proved that women labour force participation rate in rural West Bengal was negatively influenced by increase in number of dependents in the household, number of adult males in the household, the village unemployment rate and standard of living for the household. Women labour force participation rate was positively affected by the harvesting-transplanting season (July-September). He also found out that low caste and tribal women participate more in the labour force than higher caste women even in rural areas.

III. Objectives of the Study

The objectives of the study are as follows:

1. To examine the impediments faced by women entrepreneurs.
2. To study schemes and initiatives undertaken by the government of India for the betterment of women entrepreneurs.

Impediments faced by Women entrepreneurs in India

Patriarchal System- The male dominated society prevalent in India is a major hindrance in growth and development of women entrepreneurs. Though the constitution of India mentions equality in the status of both male and female but the reality is quite different from it. Women are still looked down upon for their abilities, skills and knowledge for successfully running a business.

Lack Of Education- One of the major socio-economic problems faced by our country till date is high level of illiteracy rate of women which is around 60%. Due to lack of education, basic awareness and adequate exposure, women have lack of knowledge about technological upgradations, know-how, business cycle, rising and falling markets and happenings around the world.

Problem of funds – All women are not born with silver spoon in their mouth and thus, their personal investments or love money (taken on loan from spouse, family, friends, relatives, bankers and others investors which they have to repay when the business' profits increase) may not be sufficient enough to start a venture. Moreover, banks, financial institutions, venture capitalists, angels and business incubators are doubtful about entrepreneurial abilities of women. In addition to this, lack of tangible security to be kept as collateral while taking loan also add to the burden of women entrepreneurs. Hence, many women entrepreneurs remain unsuccessful due to scarcity of finance.

Shortage of raw material- Most of the women entrepreneurs that face issues pertaining to basic inputs are scarcity of raw materials, availability of resources at high prices, limited suppliers, high transportation cost, quality and quantity of raw materials etc.

Cut throat Competition- There is already a lot of stiff competition amongst the existing businesses. The women entrepreneurs who want to enter the industry having new and upcoming ventures have to face tough competition for marketing their products and services in both organized sectors and with their male counterparts.

Family Restrictions- Women are expected to play primarily role in taking care of their family members and perform household chores. Over and above, if she wants to start a business, she can do so but her main responsibility at home leaves very less time and energy in her to discharge business' duties and obligations.

Low risk-taking ability- In India, right from the childhood, it is ingrained in the mind-set of a child that they should have a safe and secure job to lead a successful life which promotes inclination towards service and apprehension towards business. Moreover, women lead a more protected life in comparison to that of men. Thus, low level of education, lack of confidence and inclination towards job since primary years are some of the reasons that reduces the risk-bearing capability of women.

Role- Conflict- Women entrepreneurs faces role conflict when they are not able to give equal attention to their personal and professional life. They are taught that marriage and family life should be given more importance than the career and social life. But starting a new venture demands lots of physical and mental efforts on the part of women entrepreneur. This in turn, leaves very less time for her to discharge her family responsibilities due to which she role conflict.

Limited Mobility- Mobility is required in a business for obtaining raw material, arranging for finance, seeking approval of sanctioned money, attending critical business meetings, marketing and sales work etc. But in Indian social system, a women cannot travel anytime and anywhere however significant it is. She always has to look up to his husband or parents for seeking permission to go out and sometimes due to family obligations, she is bound not to go out.

Information Asymmetry- Most of the women entrepreneurs are not aware of the financial and welfare schemes which are granted by the Government of India for their upgradation.

Lack of network support- A strong network is a prerequisite for the success of women entrepreneurs. But generally, they don't have a mentor who can guide them or robust network to find customers, suppliers, partners etc. in their journey of entrepreneurship and as a result, they become easily discouraged.

Marketing Problems- Women entrepreneurs encounters numerous problems when they have to market their products like remote location of business, lack of awareness of technology, expensive transport facilities, stiff competition from existing established business etc.

Lack of confidence- Lack of adequate knowledge, skills, competencies, education, information and resources decline the level of confidence of women entrepreneurs.

Fear of failure- Failure can pose a massive threat in dismantling anyone's dreams because of its repercussions. Women by their nature are soft hearted and fear the very thought of getting failure in their business. Thus, self-doubt and insecurities of women keep them away from dreaming something big.

Unfavorable Environment- Indian society is dominated by male, occupying the major roles in businesses. Usually, male members do not want to have female business partners and they are also not in favor of encouraging women entrepreneurs.

Lack of mental strength- Business involves lots of risks, uncertainties and losses. Women entrepreneurs are considered as emotional beings who get upsets very easily while facing the downturns in economy and business.

Health Problem- Women have to put tremendous efforts for managing their personal as well as professional life. This in turn, add on their stress level and they suffer from many lifestyle disorders and health related problems.

Safety and Security Problem- The safety and security of women entrepreneurs pose a big challenge when they have to work for long hours, in odd hours, travel in different states and places, interact with unknown people for business purposes.

High Production Cost- The high cost of production decreases the efficiency level of business operations and become obstacle in the growth and development of the women enterprises. This has an adverse impact on the confidence, motivation and determination of women entrepreneurs.

Lack of systematic planning-Women entrepreneurs have low level of planning and organizing management skills due to which they have to depend on external resources like intermediaries with special expertise who take away major portion of profits.

Lack of training and development- Most of the women entrepreneurs lack in training and education relating to their business operations due to which they are not able to fly up the stairway of success easily in business.

Government schemes and initiatives – The schemes and initiatives that are undertaken by the government of India for the upliftment and betterment of status of women entrepreneurs are as follows:

- 1. Bhartiya Mahila Bank Business loan:** Bhartiya Mahila Bank was introduced for women who dares to dream big irrespective of the resources was launched successfully on the birth anniversary of Indira Gandhi. It provides loans up to INR 20crores to all women entrepreneurs who want to flourish in their own business and who are aged between 21-70. Collateral is not required if the loan you are seeking is less than 1 crore. This loan scheme is categorized under four types —**BMB Shringaar** for beauty parlour/salons and spas, **BMB Annapurna Loan** for food catering, **BMB SME Easy** for SMEs and **BMB Parvarish** for daycare centres. The loans under this scheme are to be repaid in seven years. The scheme was implemented by Bhartiya Mahila Bank, which merged with the State Bank of India in 2017.
- 2. Mudra Yojana Scheme:** Mudra Yojana Scheme is for women who want to start or expand a small business of their own and seek a loan for anywhere between INR 50000 to INR 50 lakh. They are required to present collateral and guarantors only if the loan amount exceeds **Rs 10 lakh**. It is perfect for businesses like beauty salons, opening a small shop or running a home-based business. It does not lend directly to individuals, and loans under the scheme can be availed from banks and NBFCs. Borrowers can also file an online application for MUDRA loans on the Udyamimitra portal. Under this, loans can be put into three categories:
 - **Shishu:** Loans up to 50,000/- for those who are at the nascent stage.
 - **Kishor:** Loans above 50,000/- and up to five lakh availed by an established entrepreneur.
 - **Tarun:** Loans above 5 lakh and up to 10 lakhs can be availed by those who want to expand their business.
- 3. Dena Shakti Scheme:** The loan scheme is proficiently designed for those women who make a business out of manufacturing goods and agricultural works.
 - Where loans of Rs.20 lakhs are sanctioned for Agricultural businesses, Retail stores, the Manufacturing sector, Housing and Education sector.
 - While under the category of microcredit loans amounting to Rs. 50,000 are sanctioned.
 - While the scheme also provides concessions of 0.25% on the interest rates.
- 4. Udyogini Scheme:** No assets yet desire to set up your own business? Udyogini Scheme aims to promote financial empowerment and self-reliance among women by providing loans at a subsidized rate of interest. For instance, if your income is below Rs. 1.5 lakhs once a year you can avail of this loan.
- 5. Cent Kalyani Scheme:** This scheme is targeted to all SME's here the scheme loans up to Rs.100 lakhs without posing for any collateral or processing fees. While the specific significance is given to every women entrepreneur who ventures into retail trade, academic or training institutions.
- 6. Mahila Udyam Nidhi Scheme:** Launched by Punjab commercial bank and is geared towards supporting Small Scale Industries (SSI). The main goal is to market modernization and technological advancement in these

small-scale industries by providing hassle-free loans. Where the limit for the loan is Rs. 10 lakhs and therefore the borrower gets 10 years to repay the loan. Which includes a moratorium period of up to five years.

7. Women Entrepreneurship Platform (WEP): The government of India through NITI Aayog has started an initiative called the ladies Entrepreneurship platform that brings together the ladies entrepreneurs and sponsors willing to support them in one place. Women Entrepreneurs who are at the ideation stage in their startup's journey can register under the scheme to avail of its benefits.

8. Stree Shakti Scheme: This scheme is women-centric, introduced by the central government is under the flagship of the depository financial institution of India. It is custom made for aspiring women business makers, this scheme also covers those women entrepreneurs who have a shared capital of 51% as partners, shareholders or directors of a personal company.

9. Annapurna Scheme: This scheme is furnished for women within the food catering industry, still establishing their small-scale businesses. The loan allows these women entrepreneurs to avail it as capital requirements like buying equipment and utensils, fixing trucks, etc. Under this scheme, women can sell packed food items and snacks which is one of the foremost common businesses that ladies entrepreneurs scope out.

10. Orient Mahila Vikas Yojana Scheme: This scheme is for ladies who hold 51% share capital separately or collectively as a proprietary concern. This scheme doesn't require collateral security while also giving a concession at the rate of interest of up to twenty. The amount of repayment is flexible up to 7 years and therefore the loan limit is Rs. 25 Lakhs.

11. Swalamban (NORAD)- This scheme was implemented by Government of India by the Ministry of Women and Child Development with partial assistance from Norway since 1892. The objective of this scheme is to provide training to women for skill development in order to facilitate them to obtain employment or self-employment on a sustained basis. The target group of this scheme is the poor and needy women from weaker and backward section of the society. The Haryana State Women Development Corporation (WDC) is the nodal agency for implementation of this scheme through voluntary organization of the state.

12. Exhibitions for women under promotional package for Micro and Small Enterprises approved by CCEA under marketing support- For the purpose of encouraging women entrepreneurs to take part in International Exhibitions certain provisions are executed which are as follows-

- Women are provided with free space in exhibitions
- Economy class air fare for one women representative is reimbursed completely.
- Shipping cost up to 15000 is reimbursed.

13. Rastriya Mahila Kosh-A cluster is a group of enterprises producing same or similar products/services. In a cluster there may be 20 or more enterprises. This cluster development programme carries on various diagnostic studies for identifying appropriate technologies and facilitates adoption of available technology which meets the needs of the end users. This Cluster Development Program intends to enhance competitiveness, advance technological improvement, adopt the best manufacturing practices, market the products efficiently, generate employment, etc. The clusters comprising of women's' enterprises are designated up to 90% assistance for conducting diagnostic study, forming association, organizing workshops and seminars, capacity building by imparting training, development of market, launching websites etc.

14. Support to Training and Employment Programme for Women (STEP)- Ministry of women and Child Development administers STEP scheme for training and skill development of women. This scheme works towards employability of women and helps them to become self-employed/entrepreneurs. The scheme is for women in the age group of 16 years and above.

15. Swa Shakti Project and Swam siddha Scheme-This scheme provides financial aid from international agencies to capacitate rural poor women through microfinance.

16. Women Component Plan(WCP)- The plan was introduced in the Seventh Plan for empowerment of women. This plan specifies prioritizing financial resources for programmes/schemes for women, especially those which empowers women.

17. Technology Development and Utilization Programme for Women(TDUPW)- This programme promotes acceptance of new technology by women, awareness creation regarding the new technology, training of women on technology related issues, promotes technological up gradation of tiny, small and medium enterprises managed and run by women entrepreneurs, organizes demonstration programmes for the benefit of women, design and growth of products and other technical processes which are detrimental to success of women entrepreneurs.

18. Schemes of Consortium of Women Entrepreneurs of India (CWED)- CWED aids in achieving E-commerce (Electronic Commerce) by its global information transformation system and with its web portal. E-commerce is all about buying and selling products and services online.

19. The Federation Of Indian Women Entrepreneurs (FIWE)- The prime objective of this federation is to provide training facilities in export marketing and management, domestic marketing, quality control and standardization, management of enterprises, laws, regulations, procedures and systems for running a small and medium sized enterprise and sustaining its growth. The objectives of the federation are as follows:

- i. To effectively articulate the difficulties faced by women entrepreneurs in order to gain greater exposure to regional and global business environment and opportunities.
- ii. To strengthen associations of women entrepreneurs by providing them services which includes information, contacts, training facilities, and other supporting measures.
- iii. To publish a quarterly newsletter which will educate and inform women entrepreneurs about various business opportunities, management and allow exchange of experience and expertise
- iv. To help the access to term loan and working capital.
- v. Provide assistance in the identification of investment opportunities.

20. Scheme of Assistance to Women Co-operatives(SAWP)- The scheme will initiate various structural, functional and institutional measures to empower women, capacity building and improvement of their access to inputs, technology and other farming resources.

21. Women Enterprise Development Scheme(WEDS)- WEDS is designed for providing financial assistance to women for any viable economic generating activities on liberal terms and conditions.

22. Self Employed Women's Association (SEWA)- SEWA a trade union registered in the year 1972. This union supports poor, self-employed women workers. SEWA supports its members in capacity building and in establishment of their own economic organization. Since 1972, SEWA is both an organization of poor women workers and a movement for them – to create better alternatives.

23. The Stand up India scheme- This scheme was launched on April 5. This scheme assists the women and SC/ST entrepreneurs financially so that they have a fair chance at setting up their own businesses. The scheme support by providing loans from Rs 10 lakh to Rs 1 crore for the weaker sector of population.

Prime Minister Narendra Modi had launched the Start-Up India scheme in January 2016, to help new entrepreneurs to set up their own business. Under this scheme, entrepreneurs can issue loans from banks to start their enterprises. Launched on April 5, this scheme will focus only on SC/ST and women entrepreneurs, to promote the weaker section of the population.

The Stand-Up India scheme grants loans to entrepreneurs of the Scheduled Caste and Scheduled Tribes, as well as women. The loan which is granted ranges from Rs 10 lakh to Rs 1 crore. The scheme is only for non-farm sector entrepreneurship.

24. TREAD (Trade-Related Entrepreneurship Assistance and Development) scheme-The TREAD scheme is aimed at women who don't have easy access to bank credit. The scheme provides for business projects, conducting training and counselling sessions. It also helps with a government grant of **up to 30 percent** of the total project cost as appraised by lending institutions. These institutions would finance the other **70 percent**. The grant is limited to **Rs 5 lakh per project**.

The loan and grant amounts are routed through NGOs, which are also responsible for imparting the training sessions. The cost of training (up to Rs 1 lakh) will be borne by the government if the NGOs bring their share of the government grant to a minimum of 25 percent.

(Source: <https://www.onlinelegalindia.com/blogs/government-schemes-that-empowers-women-entrepreneurs-in-india>)

IV. Conclusion

Despite numerous challenges prevalent in society, a women entrepreneur should be intrinsically motivated and confident to accept challenging role to meet her personal needs and become economically independent. She should be ready to face tough competition in worst situations of unprecedented economic conditions. Moreover, there is a need to enhance creativity and productivity through the offered products and services which are as per the demands and requirements of the society. Though, there is increase in the percentage of women entrepreneurs in India in last decade but still there is long way to go to bring an equal participation of women entrepreneurs in business in India.

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