

Pshychodynamics of women entrepreneurs: issues and concerns: A review update

*¹ Prachita Patil, ² Dr. Yogesh Deshpande

¹ Research Scholar, Department of Humanitis & SS Vnit, Nagpur, Maharashtra, India

² Associate Professor, Department of Humanities & SS Vnit, Nagpur, Maharashtra, India

Abstract

Entrepreneurs are the innovative person who by their own creative ideas brings a new change in the recent era. These are the people who have the skills and initiative necessary to take good new ideas to market and make the right decisions to make the idea profitable. This paper is studied from the point of women entrepreneur in which data has been collected from number of articles, books, periodicals and websites and doing pilot study of working women entrepreneur to know various challenges, their ability to do something for the society and for one self. Now a day's women are in forefront and taking their decisions as equal to men in every aspect and each field. Gone are the days where men were taking decisions and women have to aspect it in any situation. An extensive literature review is done on women entrepreneur. The main purpose of this research is to analyze the innovative, creative work behavior and leadership style of women entrepreneurs and how it affects the workforce balance and responsibility being a mother and a leader. The overall research is based on working women with their ideas and implementing them into execution.

Keywords: women entrepreneur, problems faced by Indian women entrepreneurs, success stories of Indian women entrepreneurs, leadership style and wok life balance, steps taken by the Indian government

1. Introduction

Women entrepreneurs may be defined as a "Woman or a group of women who initiate, organize and run a business enterprise". Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a woman run an enterprise is defined as "an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women"

Women are no longer restricted to household working in 3k's kitchen, kid and knitting but are taking a high step from papad, pickle and powder to engineering, electronics and earning. According to the data collected during the survey, it is found that only 14 percent of business establishments in the country are being run by female entrepreneurs. This means, out of the 58.5 million functional businesses, only 8.05 million of them have a female as a boss. The data collected by the survey also revealed that most of these women run companies are small-scale and about 79 percent of them are self-finance. Now days there are still a necessity to be women coming in the field of entrepreneurship.

A new source of capital for women is a big new opportunity; only 5% of venture capital goes to female founders. This has been a major barrier in the past. Today crowd funding has opened the door for women to easily get faster access to funding. Today, about 60% of crowd-funded, new companies have a woman at the helm. There's no denying the fact that Indian women have come a long way, but according to facts revealed by the Sixth Economic Census by the National Sample Survey Organization (NSSO), they still have a long way to go when it comes to matching the numbers with their male counterparts. Entrepreneurial women do not have an easy life although they keep inspiring others to stay calm and moving ahead continuously after kicking ass both in family life

and on business front. Many women entrepreneurs do not afraid of risk-taking and facing challenges at business level. Discussing with their problems is not still feasible for the women as a new report published by the *BMO Wealth Management* says that 72 % of women entrepreneurs feel very confident in making risk-related business decisions, compared to 64 % of their male counterparts. The study also breaks down several other factors related to the women entrepreneurship that paint a positive picture of women entrepreneurs. The key findings of the study include:

- 61% of women entrepreneurs feel that risk-taking decision should be calculated, well managed and assessed properly.
- 35 % of women entrepreneurs enjoy their work, compared to 34 % of men

From the above point it is cleared that women are no longer a risk feared and dependent but a dedicated and a risk taker person compare to male entrepreneurs They are coming in a picture in business forefront and taking the role as a leader as a manager and as a successful entrepreneur.

2. Contribution of women entrepreneur

Technically, a "women entrepreneur" is any women who organizes and manages any enterprise, usually with considerable initiative and risk. Women entrepreneur are not only risk taker but also innovator who by their own ideas creates and exploit new opportunity for other women and also for unemployed person in community. The results of the survey conducted by IIT, Delhi are: Women Entrepreneur in India

1. Women own one-third of small business in USA and Canada and the number is likely 50% in the 21st century.
2. Women account for 40% of the total work force in Asian countries.
3. The percentage of women entrepreneurs has increased from 7.69% in 1992-93 to 10% in year 2000-01, but the number still is significantly low as compared to overall work

participation rate i.e. 25.7%.

4. The number of women in technical courses, professional courses and in engineering stream has shown a tremendous rise. Polytechnics and IITs have only 15% girls out of total enrolled students and very less join and set their own enterprises.
5. Also the report suggest that as many as 79% of enterprises run by women are self-financed only 4.4% have borrowed money from a financial institution or received assistance from the government.

From the above point it is cleared that women are ahead in each and every field in occupation, business and also in education.

2.1 Local women entrepreneur

With the paradigm of women doing something for them and for the society they come into picture for creating something better which can be fruitful for themselves and also for others. These are some of the local entrepreneur who establishes their own business rather than doing job. They are their own Boss as they don't want to work under others.

1. **Jaya gupta** –A Housewife by nature started a business at home of art exhibitions, Hobby Classes, Art Exhibitions, Professional decorations of various venues and the sale of various handicrafts and artworks and is also taking classes teaching the students various activities of art and decorations. Overcoming the entire obstacle she has assigned employees and given training to them.
Problems-lack in English speaking, uneducated, came from rural area.
2. **Vrunda**-A Cofounder of Accelo, by age 21 is successfully found a business of sticking accidents that can detect by vehicles. As an innovative and creative she and her team is finding out Opportunity to turning into a successful venture.
Problems- Lack of fund, problem of place and modules.
3. **Sachi mallik**-She is a lady with her own idea started a business of Indo Herbals Pvt.Ltd on where she has assign lady housewives employees for doing field work and also for developing different product in which they are commissions on a daily or weekly. She work with dedication, and hard work and is also associated with other association of VIA as a chairperson.
Problems-very low investment on starting, lots of marketing needed for making it a popular brand.
4. **Madhubala Singh**-She is running a Boutique named Passion Boutique which has skillful employees for work who can work with dedication and commitment to complete target within specific time. She has done her graduation from Fashion Designing in UK and is working with honest, confident and hard work.
Problems-doesn't get proper employees to work within given target.

2.2 National women entrepreneur

Taking the example of some successful women entrepreneurs and leadership personality's in India like Indu Jain chairperson of India's largest media group Bennett, Coleman, Kiran Shaw Chairman and Managing Director (CMD) of Biocon Limited, Indra Nooyi CFO and President of PepsiCo, Vandana Luthra a founder of VLCC health care, Ekta Kapoor a founder of Balaji production and many more where in by there are many such teen age females by their creative ideas started their business

as a hobby, self-desire to do something new for the society.

i) Aditi Gupta: Founder, Menstrupedia

Being restricted to herself she cannot enter the kitchen and is not allowed to bake were some questions raising in mind of rural and urban girls while Aditi Gupta started book called Menstrupedia which guides on every condition and situation for menstrual cycle like hygiene, periods, health issues and answers every questions.

ii) Anisha Singh

Founder & CEO, Mydala.com

After completing her career in Capitol Hill in administration with her innovative mind-set and passionate to do something new she founded India's largest coupon provider Mydala.com.

2.3 International women entrepreneur

i) Cher Wang- co-founder of HTC

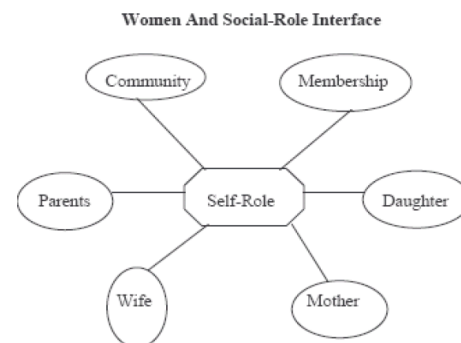
She launched the famous mobile technology company as of 2015 has an estimate net worth of \$1.6 billion according to Forbes.

ii) Oprah Winfrey

She is a multi-talented, successful actress, talk show host, producer, and philanthropist. Among all of Oprah Winfrey's ventures, she's been able to amass a total net worth of around \$3 billion, making her one of the richest, well liked, and famous female entrepreneurs in the world.

iii) Challenges of women entrepreneurs

Women are stepping up and down to run businesses in numbers that would have been hard to imagine a mere few decades ago. However, women entrepreneurs face a number of Challenges and obstacles both in starting and in growing their business ventures. They have to play a role of a mother, a daughter, a wife and a professional person in a social interface.



There are many challenges while coming in the world of entrepreneur for a women, she has to manage work life balance between home and business. But if women decided to take it has opportunity she defeat herself to become perfect in every situation. According to survey taken by Indian Web2.com they suggest that

1. 1.35% women think that managing everything is a challenge and for other.
2. 2.35% women entrepreneurs growing business successfully is biggest challenge.

3.1 Lack of education

Education is the biggest lacunae of women which shows about 60 % women are only literate Due to lack of education women

are lacking knowledge in management, marketing, finance and technology. They are not aware of strategic competition about product and their knowledge due to lack of education. Thus, lack of education creates one type or other problems for women in the setting up and running of business enterprises.

3.2 Problem of finance

Female entrepreneurs face more difficulties to arrange finances when starting a business. Even sometimes unintentionally investors also avoid investing in women leading business ventures because they prefer to fund people whom they feel more like themselves. There are many schemes of the government like PMRY, DICCI, MSME etc where there is very little awareness among women to finance from schemes bank loans and grants are also not ready to give finance as they rely less on women due to time and duration basis.

3.3 Gender Inequality

Taking the analysis it was found that nearly about that 49% of the entrepreneurs in India were women and remaining 51% of entrepreneurs are men. There is still gender inequality where women cannot take step to come forward and do business. There are maximum field like finance, marketing where men are superior than women.

Consider the example of Neelam Dhawan, the Indian managing director and the head of Microsoft India and the company's marketing sales and operations, while starting her career in FMCGs like Asian Paints and Hindustan Lever She was rejected continue to be a part of the marketing and sales as the organization didn't prefer a woman to head the particular company. This shows there is gender inequality among men and women.

3.4 Obsolence of Technology

Women are not fully acquainted with latest technology of what is going in market and other areas. Being an entrepreneur they have to update their knowledge being competitor related to different fields in market. This is the biggest challenge that female business owners don't know how to use their connections or network for business benefits whereas male counterparts know very well that how to build strong relationships all along developing a business network.

3.5 Low Risk Bearing Capacity

When it comes to know about the confidence level of women entrepreneurs, the study revealed that only 11% women entrepreneurs were not confident about their business abilities. There is very low risk bearing capacity for women as they are bounded by culture, traditions and customs where men always take major decisions and women doesn't know. In entrepreneurship risk is the main part as there is no fixed expenditure and output but women are generally risk fearers than risk takers. Many times female entrepreneurs also lack decision-making abilities and working on an alternative business model if one idea fails anyhow.

3.6 Limited mobility

Due to primary household responsibilities towards her family, child and home her time gets divided between the two worlds. She is bounded and has restricted timings for work due to which, she is not in a position to travel frequently, do work a

home, attend any workshops, programmes for a longer duration. Thus, her mobility is restricted which is an implication on business.

3.7 Socio-Cultural Barriers

Woman has to perform multiple roles be it familial or social irrespective of her career as working woman or an Entrepreneur. There are still social and cultural barriers women are facing in the family. There is more importance given to male child than female in education, business and other filed. As a result this handicap women to become a successful entrepreneur.

3.8 Lack of Management Skills and Training

As a women she has to balance between family and work. Thus it is impossible for them to attend traning, workshops, seminars which will update their knowledge and help them to learn management skills about their product.

3.9 Lack of self confidence

As per data revealed that there are maximum numbers of women entrepreneurs in Uttarpradesh and Gujrat while only 32.12% of women entrepreneurs are working in Maharashtra. This report shows that still they lack confidence to come up and start their own venture. As women are less decision makers in family thus they lack confidence among them to establish their own venture.

Their lack of confidence also affects their ability to attract fund for business and holds them back from starting or growing a viable business.

3.10 Work/life balance

Working as an entrepreneur they has to work daily and also at home as there is no fixed scheduled but mothers who start their business has to simultaneously balance both work and home which is very tough, challenging and stressful for them. As a mother there is dual responsibility to handle family and business and to give maximum time for them.

3.11 Lack of Support from Family

Generally women entrepreneurs try to be super and thus they are getting stress among them as they have to manage both family and business. Hence they Lack support from family and they're not ready to take support from others or family members dur to low motivation for them.

3.12 Women Entrepreneurs Lack Role Models and Mentors

Role models and mentors play an important role in navigating our path towards taking right decision in finance, marketing and also product related as well as strong network connections which can help women build their skills and subsequently their confidence. Without solid networks and connections, and mentors women find it difficult to find qualified people who are willing and able to fulfill this need as a business owners.

4. Factors Influencing Women Entrepreneurs

Becoming a women entrepreneur is overcoming off all obstacle. There are two main factors which influences women to be an entrepreneur.



Fig 1.1

The above fig 1.1 shows the factors which influences women to become an entrepreneur these two factors are stated as under:

4.1 Pull Factor

With the urge to do something new for society and self they are passionate to enter in the field of entrepreneurship. They wants to create their self-identity, be independent, and desire create some n new things for the society. Generally these are educated women who desire and innovate new ideas to gain freedom, Social status and mobility and risk taking ability. Under this category, women usually start service centers schools, food catering centers, restaurants, grocery shops etc. Consider the example of Rajani Bector, Cremica with the open mind and urge to do something new her hobby converted into profession where she opened a company, setting up a small unit with the amount of Rs.300 only at her home which is now earning a profit of Rs 400 crore which is really a huge amount. Now Cremica is an approved supplier of bakery and liquid products to World's largest fast food giants "Mc Donald's".

4.2 Push Factor

There are some women entrepreneurs who accept entrepreneurial activities to overcome financial difficulties. The family situation forces them either to develop the existing family business or to start new ventures to improve the economic conditions of the family. Such categories of entrepreneurs are termed as push factors. In these category women entrepreneur entered when there is death of a bread winner, sudden fall in family income or to support economic condition of family. Consider the example of Kalpana Saroj who Comes from a backward society and from rural area, married at the age of 12, Started out working in a hosiery company, where her daily earning was Rs 2 a day now to overcome her financial condition she entered into Kamani tubes which she overtake and the Company is now earning a profit of Rs.500 crore under his tenures. The nation honoured this amazing woman who was born in Roperkheda village of Maharashtra with the Padma Shri Award.

5. Review of Literature

Bowen & Hirsch, (1986), compared & evaluated various research studies done on entrepreneurship including women entrepreneurship. It summaries various studies in this way that female entrepreneurs are relatively well educated in general but perhaps not in management skills, high in internal locus of control, more masculine, or instrumental than other women in their values likely to have had entrepreneurial fathers, relatively likely to have frt. born or only children, unlikely to start business in traditionally male dominated industries & experiencing a need of additional managerial training.

According to Khanka (2000), a woman entrepreneur is a confident, innovative and creative woman capable of achieving economic independence individually or in collaboration, generates employment opportunities for others through initiating establishing and running an enterprise by keeping pace with her personal, family and social life.

Darrene, Harpel and Mayer, (2008) performed a study on finding the relationship between elements of human capital and self-employment among women. The study showed that self-employed women differ on most human capital variable as compared to the salary and wage earning women. The study also revealed the fact that the education attainment level is faster for self employed women than that for other working women. The percentage of occupancy of managerial job is found to be comparatively higher in case of self employed women as compared to other working women. This study also shed light on similarity and dissimilarity of situations for self-employed men and self-employed women. Self-employed men and women differ little in education, experience and preparedness. However, the main difference lies in occupational and industry experience. The percentage of population holding management occupation is lower for self employed women as compared to self-employed men. Also the participation levels of self employed women are found to be less than of self-employed men in industries like communication, transportation, wholesale trade, manufacturing and construction. The analysis is based on data from the Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC) from 1994 to 2006.

Singh, 2008, identifies the reasons & influencing factors behind entry of women in entrepreneurship. He explained the characteristics of their businesses in Indian context and also obstacles & challenges. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting & pulling to women Entrepreneur in India grow & support the winners etc. The study advocates for ensuring synergy among women related ministry, economic ministry & social & welfare development ministry of the Government of India.

Tambunan, (2009), made a study on recent developments of women entrepreneurs in Asian developing countries. The study 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. However, the study revealed that most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes.

Cphoon, Wadhwa & Mitchell, (2010), present a detailed exploration of men & women entrepreneur's motivations, background and experiences. The study is based on the data collected from successful women entrepreneurs. Out of them 59% had founded two or more companies. The study identifies top five financial & psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of startup culture, a long standing desire to own their own company and working with someone else did not appeal them. The challenges are more related with entrepreneurship rather

than gender. However, the study concluded with the requirement of further investigation like why women are so much concerned about protecting intellectual capital than their counterpart. Mentoring is very important to women, which provides encouragement & financial support of business partners, experiences & well developed professional network.

6. Research Methodology

This is a conceptual paper and the researcher has adopted the method of reviewing different research articles, research journals, and case studies, to collect data and information to understand different aspects of women entrepreneurs and their leadership style and work life approach by studying their various challenges and issues. Entrepreneurship and woman entrepreneurship which is consequently incorporated as a concept paper drafted by the researcher. The study is based on secondary sources of data.

7. Aim and Objectives

7.1 Aim

The aim of the present research is to understand, examine and to evaluate the working style of women entrepreneurs.

7.2 Objectives

1. To understand the nature of work dynamics of women entrepreneurs.
2. To assess personal coping strategies and work life balance of women entrepreneurs.
3. To study various issues, concerns and challenges faced by women entrepreneurs.
4. To analyze personality variables, leadership traits, organizational structure and psychosocial variables related to women entrepreneurs.

8. Steps Taken By Government

Women can be a better entrepreneurs if they has a proper follow up, mentor to guide and proper inspiration, training and promotions. The Government has also come up with a few steps to ensure that women are properly educated, informed and guided about entrepreneurship.

Here are some of the steps government has taken which are as follows:

8.1 Trade Related Entrepreneurship Assistance and Development (Tread)

This scheme provides women with proper training related to trade, information and counseling along with extension activities related to trades, products, services etc.

This Grant also provides up to 30% of the total project cost by lending institutions which would finance remaining 70% as loan assistance to applicant women. It mostly helps poor & usually illiterate and semi-literate women to get started on their business.

8.2 Small Industrial Development Bank of India (SIDBI)

SIDBI is a financial assistance which provides loan, grants, equity to Non-Government organizations, Micro-Finance Institutions (MFI) form on lending to micro-enterprises and economically weaker sections of the society.

8.2.1 Mahila Vikas Nidhi

This fund is sanctioned by SIDBI to help women in rural area

to start their entrepreneurship which provides venture in the field of spinning, knitting, embroidery products, block printing, handlooms handicrafts, bamboo products etc.

8.3 Co-Operative Schemes

There are also co-operatives schemes which were formed to help women in agro-based industries like dairy farming, poultry, animal husbandry, horticulture etc. with full financial support from the Government.

8.4 Government yojanas

There are also many government yojnas like Swarna Jayanti Gram Swarozgar Yojana and Swaran Jayanti Sekhari Rozgar Yojana which are launched by the government to encourage them to start their ventures.

8.5 Private Organizations

There are many private organizations like NGOs, voluntary organizations, Self-help groups, institutions and individual enterprises from rural and urban areas which works to help new women entrepreneurs to set up their business and run it smoothly.

8.6 Micro small and medium enterprises (MSME)

The Ministry of Micro, Small and Medium Enterprises, a branch of the Government of India, is the apex body for the formulation and administration of rules, regulations and laws relating to micro, small and medium enterprises in India. These Enterprise Help in setting up a business in Project Selection, Technology and Machinery, Arranging Finance, Unit Development, Clearances and Quality Certification.

8.7 Mahila-e-haat

The government has also launched the first website 'Mahile-E-Haat' where women can sell their products. It is an initiative of the women and child development ministry. Women and Child Development Minister Maneka Gandhi started this scheme on the eve of Women International Day because It is imp possible for women to go to far-off places to sell products made by them. Hence, it is a good idea that women can sell their products which can include anything ranging from clothes to toys to organic products online.

Moreover, there is no fee, commission or hidden charges involved in this. Sellers can simply go to the website and upload their products.

8.8 Management Programme for Women Entrepreneur (MPWE)

IIM-Bangalore's NS Raghavan Centre for Entrepreneurial Learning (NSRCEL) has come up with a startup programme called Management Programmes for Women Entrepreneurs (MPWE) which aims to help women think of, create and initiate new ventures by providing them with early training, handholding through mentoring and incubation and support to the selected best projects.

This initiative will encourage many women to come forward who can open small businesses from their home without any hassle. They can sell handicraft products, food items etc. which are generally easy to make and sell sitting at home.

9. Training Programmes

There are many training programmes, workshops and schemes

conducted by Government where women can take initiative to learn, upgrade their knowledge and enhance their skills to start their venture. These are as follows:

- Development of Women and Children in Rural Areas (DWCRA).
- Small Industry Service Institutes (SISIs)
- State Financial Corporations
- National Small Industries Corporations
- District Industrial Centers (DICs)
- Association of Women entrepreneurs of Karnataka(AWAKE)
- Women Entrepreneurship Development (WED)
- Association of Lady Entrepreneurs of India (ALEAP)
- WOMEN EMPOWERMENT COORPORATION(WEC)
- National Small Industries Corporation (NSIC)
- Support for Training and Employment Programme of Women (STEP).

10. Conclusion

Women are now in better position to compete with others in every aspect of the field. Women sector occupies nearly 45% of the Indian population and with the growing entrepreneurs in India women are now coming up to start their business from rural to urban society for their independence, mobility, identity and to satisfy their and family needs. The role of Women entrepreneur in economic development is also being recognized and steps are being taken to promote women entrepreneurship. From these conclusion it is quite visible that for development and promotion of women entrepreneurship, in the region, there is a need for multi-dimensional approach from different sector, namely from the government side, financial institutions, individual women entrepreneurs and many more, for a flexible integrated and coordinated specific approach. There is a need for creating hobby of women into execution as still women are lacking confidence and risk to start entrepreneurship. The right kind of assistance from family, society and Government and encouragement and support can make these Women Entrepreneurs a part of the mainstream of national economy and they can contribute to the economic progress of India in this era of globalization. If you give a woman in a developing country just a little bit of support for a business, she may well leverage that support into a brighter future for herself, her children, her neighbors and the world that we all share.

11. Discussion

Government should launch various schemes, workshops, programmes and seminar for inspiring women and motivating them to start their own enterprise in rural and urban areas. Offering seed capital, upliftment schemes, women entrepreneurs fund etc. to encourage them economically.

It is heartening to see women in India participate across a wide spectrum of industries from Space Research to IT, Banking, Manufacturing, Entertainment and more.

With improving social-economic factors like higher education, higher support across family/work environment women are increasingly emerging as Entrepreneurs and Corporate Leaders.

Women are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. The conditions are ripe for the government to give

Entrepreneurship a bigger push. There are successful role models to emulate, investors (private and government) are supportive like never before and the skills set available to women as workers and leaders has seen growth.

Various training schemes are launch to provide training in IT, Fashion Technology, Catering, Agro & Food Processing, Pharmaceutical, biotechnology etc. through specialized courses run by MSME where 20% of courses conducted by these Institutions shall be exclusively for women.

Government should allocate more funds to micro businesses operated by women because

financial problems is one of the greatest issue that is affecting women to be in action in terms of entrepreneurship. Generally speaking, globally business world has realized and is working on war footing to create entrepreneurship as the final remedy to overcome all types of business and market challenges.

12. References

1. Lalitha I. Women entrepreneur's challenges and strategies, Frederich, Ebert Stiftung, New Delhi, 1991.
2. Singh Kamala. Women entrepreneurs, Ashish publishing house, New Delhi, 1992.
3. Desai V. Dynamics of Entrepreneurial & Development & Management Himalaya publishing House - Fourth Edition, Reprint, 1996.
4. Rani DL. Women Entrepreneurs, New Delhi, APH Publishing House, 1996.
5. Robinson S. An examination of entrepreneurial motives and their influence on the way rural women small business owners manage their employees, Journal of Developmental Entrepreneurship, 2001; 6(2):151-167.
6. Dhameja SK. Women Entrepreneurs: Opportunities, performance, problems, Deep publications (p) Ltd, 2002,
7. Dhameja SK. Women Entrepreneurs, Deep & Deep Publications, 2002.
8. New Delhi Rajendran N. Problems and prospects of women Entrepreneurs" SEDME, 2003; 30:4.
9. Rao Padala Shanmukha. Entrepreneurship Development among Women: A case study of self-help Groups in Srikakulam District, Andhra Pradesh. The Icfai Journal of Entrepreneurship Development, 2007; 1(1). S. Santha.
10. Kumar Anil. Women Entrepreneurship In India, Regal Publications Bulsard Kumar, 2007.
11. Hemant. Developing Women Entrepreneurship- A Challenge, Allied Publications, 2007.
12. Vasanthagopal R, Women Entrepreneurship in India, New Century Publications, 2008.
13. Soni Kumari. Challenges and Opportunities for Women entrepreneurship in India under Globalization, 2012.
14. Vinesh. Role OF Women entrepreneurs in India, 2014.
15. Dr. Annapurna Dixit. Problems and Prospect of Women entrepreneurs in Informal Sector in Agra City, 2016.