
Entrepreneurial performance and problems of women in business in state of Uttar Pradesh in India

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Abstract

During the last two decades, Indian women have entered the field of entrepreneurship in increasing numbers. With the emergence and growth of their businesses, they have contributed to the country's economy and generated employment for the surrounding community. The state of Uttar Pradesh is the largest and most populous state in India. It was, thus, felt necessary to conduct a research study with an objective of finding out the factors effecting the entrepreneurial performance, problems and constraints being faced by women with respect to starting and managing their enterprises in this state. A sample of 160 women entrepreneurs from six districts was taken. Perception of the respondents regarding availability of business opportunities, reasons which have strengthened women entrepreneurship and their motive behind starting enterprises were also sought. Economic survival was cited as the major motive behind the start of their entrepreneurial journey followed by high demand for the product, family tradition of business and other motives. Women entrepreneurs opined that their self-confidence was the major factor which has strengthened women entrepreneurship followed by cooperation from husband/family at the time of start and availability of specified skill with them. The respondents also cited various factors which had negative impact on establishment and management of enterprise. For majority of the respondents more competition was the major inhibiting factor followed by inadequate publicity, lack of market facility, lack of guidance and lack of timely availability of loan from the banks. Based on the study a set of recommendations have been given for the policy makers, entrepreneurial support agencies, training organizations and women entrepreneurs themselves. Women entrepreneurship must be molded properly with entrepreneurial traits, skills and policy backup to meet the changes in trend and challenges of global market.

1. Introduction

Indian women business owners are changing the face of businesses of today. The dynamic growth and expansion of women-owned businesses is one of the defining trends of the past decade, and all indications are that it will continue unabated (Subrahmanian, 2011). For more than a decade, the numbers of women-owned businesses have grown at one-and-a-half to two times the rate of all businesses. Even more important is that the expansion in revenues and employment has far exceeded the growth in numbers.

The result of these trends is that women-owned businesses span the entire range of business life cycle and business success, whether the measuring stick is revenue, employment or longevity. Women entrepreneurship has come a long way in India. In urban areas, more and more women are successfully running day care centers, placement services, floriculture, beauty parlors and fashion boutiques. Even in rural areas, self-help groups are empowering women to start their own micro business. Rinkal et al., (2004) suggested that women of today are in several

ways different from the women of past years. During the present times, they seek social and economic independence and are prepared to take risk for the same. According to Jesselyn (2004) developing countries should also tap the potential of women entrepreneurs. Women are generally considered to be more serious entrepreneurs in developing countries, even though their businesses are small. They repay loans more reliably than men, and use their earnings for the benefit of families and for reinvestment.

The presence of women in the workplace driving small business organizations creates an impact on employment and business environments. Women are not only achieving economic independence and wealth creation for themselves, but through job creation, they are also providing opportunities for others, particularly for other women. A series of researches have shown that the workforce of women-owned businesses tend to be more gender balanced than the workforce of men-owned businesses (Bordoloi and Machey, 2013). Put simply, an investment in women's entrepreneurship is an investment in the economic independence and well being of all women. This strengthens the view that all governmental programs and policies should focus on strengthening women's entrepreneurship and must address the problems being faced by women entrepreneurs.

2. Literature Review

Teoh and Chong (2007) found that women entrepreneurs in Malaysia faced a shortage of peer support networks compared with men even though various women entrepreneurs and industry associations have been formed which generally serve as a platform for women entrepreneurs to establish networks, exchange information and experiences and conduct training programmes, seminars and workshops on motivation, leadership and entrepreneurship development and provide other means of support. According to their study, this is due to the fact that many women entrepreneurs are not joining these associations as they might be overloaded with business and family responsibilities. This limits the women entrepreneurs' ability to seek informal advice and peers financing and connection with information networks needed for survival and growth.

Eshetu and Zeleke (2008) in their study cite a national survey conducted by the Ethiopian Welfare Monitoring Unit which shows that women entrepreneurs in Ethiopia are not provided with adequate policy related and strategic support from the national government despite the fact that promotion of vibrant small and medium enterprises (SMEs) should be one of the most important priority strategies for empowering women, addressing abject poverty and unemployment in Ethiopia. The authors identified that the main challenges that women entrepreneurs in Ethiopia face, in a sequential order from very severe to least important, are: difficulty in obtaining loan from commercial banks, failure of business/ bankruptcy, failure to convert profit back into investment, shortage of technical skills, poor managerial skills and low level of education.

Roomi and Parrott (2008) state that in Pakistan women entrepreneurs do not enjoy the same opportunities as men due to deep-rooted sex discrimination. The support mechanisms also place restrictions on businesswomen and further complicate the matter. The economic potential of female entrepreneurs cannot be fully realized because it is difficult for them to gain access to capital, training and agency assistance. Financial institutions do not cooperate with women. Furthermore, male family members often discourage women from becoming entrepreneurs, which limits their spatial mobility, and they have to face a lack of social capital (**Roomi, 2011**).

Benard and Victor (2013) examined the growth of women entrepreneurs in Dar-es-Salaam city of Tanzania on strengths, weaknesses, opportunities and threats. The study found that the most burning desire among women was the need for financial independence and to be one's own

boss which led them to entrepreneurship. It further found that the major weakness was the lack of education among women and the major threat being the pressure of child care in the family in pursuit of their entrepreneurial journey.

Jayan (2013) analysed women entrepreneurship in Micro, Small and Medium Enterprises (MSMEs) and the relationship between industries related factors and success of entrepreneurs with special reference to Coimbatore city in India. The study identified that the factors which motivate women to become successful entrepreneurs are achievement motivation and human relations.

Singh and Raina (2013) described the problems and challenges faced by women entrepreneurs in India and also analyzed the policies of Indian government for women. The study found that in modern India, more and more women are taking up entrepreneurial activity especially in MSME sector. It also observed that Indian women have imprinted a position for themselves in the male dominated world. It further showed that Indian women can well manage their household work as well their workplace deadlines.

Dangi and Ritika (2014) state that women entrepreneurs are influenced by both push and pull factors. Pull factors comprise of aspirations for autonomy and independence, personal satisfaction and achievement, search for a challenge, challenging/rejecting gender stereotypes, gap in the market etc. Push factors comprise of dissatisfaction with the job, need for greater income, unemployment, desire for a better life or higher earnings, financial incentive and motivation from government schemes for assistance, attraction of high profit margins, etc. Dwelling upon the problems and constraints faced by women entrepreneurs, the authors state that though, in practice, the same entrepreneurial process is followed by both men and women yet there are many problems and challenges which are being exclusively faced by women entrepreneurs in India. These problems and challenges being faced by women entrepreneurs are: male dominated society, distrust in the entrepreneurial abilities of women, inadequate financial resources and working capital, family obligations, more importance to family ties and relationship, low mobility, lack of education, inability to take risks, managing employees, inefficient arrangements for marketing and sales.

The above review of literature suggests that the society at large in developing countries continue to suffer from a variety of misconceptions, apprehensions and suspicions about women entrepreneurs in business and industry. Same is true for India also. This is result of inadequacies of literature about women in business and industry. The dearth of documentation, information and publication about women entrepreneurs has allowed a stereo type image of business women in business to persist. And it is this image and lack of literature about the greater strides women have been making in the business world which have allowed financial institutions to remain suspicious of women capability to set up an industrial enterprise and often question the very basis of their business proposition, suspecting her of being only a front for husband or family for secured social assistance. Financiers and bankers are not alone in the reaction. The apprehensions are also found at home. Fear of failure and loss of investment apart, it is sheer lack of confidence that a female member can enter the male dominated business world and can survive. And outside the home, the customer, the supplier, the workers, the inspectors all of them, at one time or the other, question the women capability to survive and grow in the tough business environment.

Although, many of the earlier obstacles to women's business success have been removed, yet some still remain. The state of Uttar Pradesh is the largest and most populous state in India. It was felt that a research study in this state with the objective of finding out the entrepreneurial performance and problems being faced by women entrepreneurs with respect to starting and

managing their enterprises will be very useful in terms of assessing the ground realities and can be used for formulating suggestions and recommendations for enhancing women entrepreneurship.

3. Objectives of the Study

The study was carried out keeping the following objectives in view:

- To study the factors effecting entrepreneurial performance of women in business
- To study the problems being faced by women entrepreneurs with respect to starting and managing their enterprises, and
- To formulate the recommendations for policy makers, entrepreneurial support agencies, training organizations and potential and existing women entrepreneurs.

4. Design of the Study

As the study was concerned with finding out the factors effecting entrepreneurial performance, perception of women entrepreneurs' regarding availability of business opportunities, and problems faced by them, a descriptive research design was used in conduct of the study.

5. Sampling Plan

The state of Uttar Pradesh is very big geographically and therefore it was not possible to carry out the study in all the districts of Uttar Pradesh. It was, therefore, decided to carry out the study in only six districts (Agra, Ghaziabad, Meerut, Mirzapur, Kanpur, Varanasi) out of seventy three districts of the Uttar Pradesh. Table 1 below depicts the six districts for the study, total population, registered small scale units and workers employed therein.

| District | Population | Number of registered small scale units | Workers employed |
|-----------|------------|--|------------------|
| Meerut | 19,25,332 | 18,246 | 130,000 |
| Ghaziabad | 27,56,562 | 29,876 | 236,000 |
| Kanpur | 29,13,145 | 25,420 | 196,000 |
| Varanasi | 15,67,140 | 15,109 | 103,000 |
| Agra | 14,26,609 | 18,668 | 154,000 |
| Mirzapur | 6,87,580 | 13,928 | 89,000 |

Table 1: District-Wise Statistics
Source: Economic Review, State Planning board, Uttar Pradesh 2000-2010

6. Statistical Techniques

Frequencies, percentages and averages were computed to study the nature of data. Chi-square test has also been used. In terms of similarities in the number of registered small scale units and workers employed therein the districts of Mirzapur-Varanasi were taken together for further analysis as also the Kanpur-Ghaziabad and Agra-Meerut districts.

7. Profile and Entrepreneurial Performance

7.1 Age of Entrepreneurs at Start of the Enterprise

Table 2 shows the distribution of sample respondent with respect to their age at start of their enterprise.

| District | Number of respondent in age group of | | | Chi-Square |
|------------------|--------------------------------------|--------------------|----------------|------------|
| | <25 | ≥ 25-40 | ≥ 40 | |
| Mirzapur-Varansi | 6 | 34 | 10 | 09.890 |
| Kanpur-Ghaziabad | 18 | 30 | 7 | |
| Agra-Meerut | 10 | 38 | 7 | |
| Total | 34(21.25)* | 102(63.75)* | 24(15)* | |

Table 2: Distribution of sample respondent with respect to age at start of enterprise
*Figure with in bracket shows percentage of total respondents.

From the above table it is clear the majority of sample respondents (63.75%) started their entrepreneurial career when they were in the age group of 25-40 years. It indicates that the maximum number of the women entrepreneurs started their venture after completing their educational qualifications. The value of chi-square was found to be significant at 0.05 level. It shows there is no significant relationship between the district to which they belong and the age at which the sample women entered into the entrepreneurial world.

7.2 Educational Qualifications

Table 3 shows the educational qualification of the sample respondents.

| District | Number of respondents | | | Chi-Square |
|-------------------|-----------------------|-------------------|-------------------|------------|
| | <Graduation | Graduation | >Graduation | |
| Mirzapur-Varanasi | 11 | 27 | 12 | 2.989 |
| Kanpur-Ghaziabad | 10 | 31 | 14 | |
| Agra-Meerut | 8 | 32 | 15 | |
| Total | 29(18.13)* | 90(56.20)* | 41(25.67)* | |

Table 3: Distribution of entrepreneurs by educational qualifications
*Figure with in bracket shows percentage of total respondents.

As per the above table majority of the respondents (56.2%) were graduates. Although, it is fact that entrepreneurship is not a special preserve for the educated, but in the case of women already burdened with many social pressures, education acts as a powerful tool in breaking down the barriers to successful entrepreneurship. The data also indicates that a good educational background and success in an enterprise are positively related. The value of chi-square was found to be significant at 0.05 levels. It shows, there is no significant relationship between the district to which they belong and educational qualification of sample respondents.

7.3 Previous Experience

Table 4 shows the distribution of women entrepreneurs by prior experience.

| District | Nil | <2Years | ≥2-4 Years | ≥4Years |
|-------------------|-------------------|----------------|-------------------|-------------------|
| Mirzapur-Varanasi | 16 | 13 | 13 | 8 |
| Kanpur-Ghaziabad | 25 | 12 | 12 | 6 |
| Agra-Meerut | 22 | 7 | 19 | 7 |
| Total | 63(39.38)* | 32(20)* | 44(27.5)** | 21(13.12)* |

Table 4: Distribution of women entrepreneurs by previous experience
*Figure with in bracket shows percentage of total respondents.

As per the above table it is clear that majority of respondents (39.38%) had no experience of manufacturing, trading or servicing activity when they started their enterprises. However, 20 percent of respondents had experience of less than two years, 27.5 percent between two to four years and the remaining 13.12 percent had more than fours of experience. This indicates that although the previous experience helps the entrepreneurs in starting and managing one's enterprise, it is not a pre-requisite in starting a business.

7.4 Rural/Urban Background

Table 5 shows the rural/urban background of respondent women entrepreneurs.

| District | Rural | Urban |
|-------------------|-------------------|--------------------|
| Mirzapur-Varanasi | 18 | 32 |
| Kanpur-Ghaziabad | 14 | 41 |
| Agra-Meerut | 13 | 42 |
| Total | 45(28.13)* | 115(71.87)* |

Table 5: Distribution of respondents according to rural/urban background
*Figure with in bracket shows percentage of total respondents.

Above table shows that the majority of women entrepreneurs (71.87%) belonged to urban

background and only (28.13%) had rural background. This can be explained to the reality that the rural women are less exposed to the business world because of lack of business activities in rural areas also educational level of rural women is generally less than that of urban women.

7.5 Types and Diversification of Enterprises

Table 6 shows the distribution of sample respondent according to nature of unit.

| District | Manufacturing | Trading | Servicing |
|-------------------|-------------------|-------------------|-------------------|
| Mirzapur-Varanasi | 12 | 20 | 18 |
| Kanpur-Ghaziabad | 28 | 12 | 15 |
| Agra-Meerut | 11 | 15 | 29 |
| Total | 51(31.88)* | 47(29.38)* | 62(38.74)* |

Table 6: Distribution of sample respondent according to nature of unit
*Figure with in bracket shows percentage of total respondents.

Above table shows 38.74 percent respondents were involved in servicing sector. This was followed by 31.88 percent of women entrepreneurs involved in manufacturing sector and 29.38 percent engaged in trading sector. The types of enterprises in which the respondents were engaged are: Beauty parlor, Tailoring, Grocery shop, Mechanical Engg. Components, Electrical/electronic instruments, Dairy, Garments, Leaf plate making, Plastics, Education and Training, Home products and Leather.

7.6 Factors Contributing towards Establishment of the Enterprise

Table 7 shows the various contributing factors.

| Factors | Frequency | Percentage |
|---|-----------|------------|
| Self confidence in one's capabilities | 125 | 78.13 |
| Cooperation from husband/family at time of start | 117 | 73.13 |
| Availability of specified skill to work on specific project | 98 | 61.25 |
| Availability of loan from the bank | 79 | 49.38 |
| Favorable attitude of customers | 60 | 37.5 |
| Prior experience and training | 60 | 37.5 |

Table 7: Factors Contributing Towards Establishment of the Enterprise

From the above table, it can be observed that self-confidence was the major factor which contributed for success of an entrepreneur followed by cooperation from husband/family at the time of start and availability of specified skill to work on specific project. Availability of loan from the bank, favorable attitude of customers, prior experience and training were the other favorable factors which were cited by the respondents.

7.7 Number of Years in Business and Persons Employed

Table 8 shows the sustainability of respondents in their businesses.

| Type of | Number of respondents | | |
|---------------|-----------------------|------------------|-------------------|
| | <2 years | 2-5 years | ≥5 years |
| Manufacturing | 19 | 21 | 11 |
| Trading | 3 | 15 | 29 |
| Servicing | 21 | 32 | 9 |
| Total | 43(26.88)* | 68(42.5)* | 49(30.62)* |

Table 8: Number of Years in Business

It is clear from the above table that majority of the respondents were well established in their businesses and 73.12% had more than 2 years of survival. In terms of the employment generated a total number of 1008 persons were employed by these enterprises with an average of 6.3 employees per venture. The breakup of the employees per type of business was 459 (manufacturing), 151 (trading) and 398 (servicing). As we can see more number of workers were employed by manufacturing units (average 9 per unit) followed by servicing sector (average 6.4 per unit). The trading units employed least number of employees (average 3.2 per unit).

8. Problems Faced by Women Entrepreneurs

Women have to face a plethora of problems in starting and running their units. Many of these are general problems being applicable to men entrepreneurs as well. However, some of the problems are unique in nature like the problems on account of patriarchal character of society or some social and cultural taboos. Some hindrances are also created from lack of accessibility to resources. As a part of the study information was gathered from the entrepreneurs on the problems faced by them relating to starting and running of their enterprises.

8.1 Problems in Launching the Unit

Women entrepreneurs in the sample had to face several difficulties in starting their units. The response of the sampled entrepreneurs to the question regarding problems and difficulties in start of their unit has been tabulated below in Table 9.

| Nature of problem | No. of respondents |
|---------------------------------------|--------------------|
| Delay/ difficulty in getting loan | 138(86.25)* |
| Dealing with govt. departments | 127(79.38)* |
| Mobilizing own funds | 125(78.13)* |
| Cumbersome procedures and formalities | 111(69.38)* |
| Getting power connection | 106(66.25)* |
| Installation of machinery | 72(45.0)* |
| Procurement of materials | 57(35.63)* |
| Apathy of family members | 34(21.25)* |

Table 9: Problems of women entrepreneurs in launching the unit
*Figure with in bracket shows percentage of total respondents.

As revealed in the above table, the most prominent problem faced by them was difficulty in getting loan to launch their units. This was followed by difficulty in dealing with the government department formalities. Mobilization of own funds was also cited as a major problem by 78.13 per cent of the respondents. While promoters of 111 units (69.38 per cent) observed that fulfilling the official formalities or to get the benefits announced by the government was tiresome, another 106 entrepreneurs (66.25 per cent) found much difficulty in getting power connection. Delay in getting machinery and equipment and shortage of materials were cited as problems at the initial stage of business. Apathy of family members was the problem for 34 (21.25 per cent) women entrepreneurs. The main resistance from family members was in offering properties as security for getting loans. The analysis showed that women had to address manifold problems in the phase of launching their own units.

8.2 Problems in Running the Enterprise

After the start of enterprise, the women entrepreneurs have to face all the problems similar to male entrepreneurs in addition to the impediments engendered from their responsibility as a housewife. During the survey, the sampled entrepreneurs were asked about the problems they face in running their business unit. Their response has been tabulated below in Table 10.

| Nature of problem | No. of respondents |
|-----------------------------------|--------------------|
| Shortage of funds | 140(87.58)* |
| Marketing of products | 86(53.64)* |
| Delay in collection of payments | 64(40.00)* |
| Tough competition | 63(39.38)* |
| Compliance with formalities | 37(23.13)* |
| Apathy of state department staff | 32(20.00)* |
| Shortage of power | 29(18.13)* |
| Labor problem | 8(5.00)* |
| Procurement of materials | 7(4.38)* |
| Non-cooperation of family members | 7(4.38)* |

Table 10: Problems of Women Entrepreneurs in Running the Enterprise
*Figure with in bracket shows percentage of total respondents.

As seen in the above table, almost all the units face number of problems in the running of

their business. The problems faced by women entrepreneurs are ranging from shortage of funds to non-cooperation of family members and from tough competition to labour problems. Out of the 160 sampled units, for 140 units (87.58 per cent) shortage of funds was one of the crucial problems. In 86 units (53.64 per cent), marketing challenges was one of their main problems. For 64 respondents (40 per cent) delay in collection of payments and mounting book debts was the one of the dominant problems. 63 business women (39.38 per cent) found competition in the market being the paramount problem. The other problems which were cited are: Apathy of department staff, Shortage of power, Labor problem, Procurement of materials and Non-cooperation of family members.

8.2.1 Nature of Financial Problems in Women Enterprises

The financial institutions are skeptical about the entrepreneurial abilities of women. There is a general feeling that bankers consider women entrepreneurs as higher risk than men entrepreneurs (Dhameja 2002). The respondents opined that bankers put conditions of unrealistic and unreasonable securities to get loan to women entrepreneurs.

Table 11 depicts nature of financial problems faced by women entrepreneurs under study.

| Description of problem | No. of respondents | Percent |
|---------------------------------|--------------------|---------|
| Shortage of working capital | 91 | 56.88 |
| Repayments of loans | 44 | 27.50 |
| Shortage of funds for expansion | 30 | 18.75 |

Table 11: Nature of Financial problems in the sample units

As can be seen in the above table, in 91 units (56.88 per cent), shortage of working capital emerged as the leading financial problem. Out of 160 sampled units, in 44 units (27.50 per cent), the main financial problem is the repayment of loans overdue. In 30 units (18.75 per cent), shortage of funds for expansion was cited as the main financial problem. It is, therefore, clear that majority of the entrepreneurs believed that finance is their major problem. It is true that any unfavorable event in business will lead to financial crisis. If not managed well, even units running with fair margin will find financial exigencies. It was found that shortage of working capital was the single major financial problem in women enterprises.

9. Recommendations

On the basis of findings of this study, it can be concluded that right efforts from all areas are required for the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Entrepreneurship basically implies being in control of one's life and activities and women entrepreneurs need to be given confidence, independence, and mobility to come out of their paradoxes.

The following recommendations are put forward for policy makers, entrepreneurial support agencies, training organizations and women entrepreneurs.

- There should be a continuous attempt to inspire, encourage, motivate and co-operate with women entrepreneurs, especially during the initial stages of their entrepreneurial journey.
- Training programmes should be organized on a mass scale with the intention of generating awareness among women about the various areas to conduct business.
- Attempts should be made to enhance the standards of education of women in general and making effective provisions for their training, practical experience and personality development.
- The entrepreneurial training organizations should organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, profit

planning, maintaining books of accounts and other relevant skills and competencies. This will encourage women to undertake business.

- Vocational training should also be specifically focused to women community that enables them to understand the production process and production management. Skills development should be imparted in women's polytechnics and industrial training institutes.
- Educational institutes should have mandatory tie up with various government and non-government agencies to assist in entrepreneurship development mainly to plan business projects.
- International, national, local trade fairs, industrial exhibitions, seminars and conferences should be organized to help women to facilitate interaction with other women entrepreneurs.
- Attempts should be made by various NGO's and government organizations to spread information about policies, plans and strategies on the development of women in the field of industry, trade and commerce. Women entrepreneurs should be fully aware of various schemes provided by the Government and make concerted efforts to take benefit.
- Women should try to upgrade themselves in the changing times by adapting the latest technology.
- Self help groups of women entrepreneurs to mobilize resources and pooling capital funds, in order to help the women in the field of industry, trade and commerce can also play a positive role in promotion of sustainable women entrepreneurship.
- Women in business should be offered soft loans and subsidies for encouraging them into industrial activities. The financial institutions should provide more working capital assistance both for small scale and large scale ventures.
- For promoting women entrepreneurship at local level, provision of micro credit system should be made.
- In the initial stages women entrepreneurs may face problems but they must persevere, believe in themselves and not give up mid way.
- National and state level forums should be established to discuss and deliberate the problems, grievances, issues, and complaints of women entrepreneurs and take suitable corrective actions.
- Women entrepreneurship must be examined both at the individual level (i.e. the choice of becoming self-employed) and at the firm level (the performance of women owned and managed firms) in order to fully understand the differences between men's and women's entrepreneurship.

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