

Women Entrepreneurs in India - Emerging Issues And Challenges

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ABSTRACT - Women need to struggle a lot to have equal rights and place like men have in Indian society. Regardless of all the social barriers, women have struggled with man effectively and improved their educational status, living conditions, made necessitate changes in their life style, managed to survive in the competitive environment with their hard work, attentiveness, determination, and perseverance. The present research endeavors to recognize the factors that motivate women to become an entrepreneur, assess the several problems and challenges faced by women entrepreneurs and highlight the various government schemes to promote women entrepreneurs. This study is descriptive in nature and secondary data is accumulated from published articles, books, thesis, websites, newspapers, journals, etc. on women entrepreneurs. This research showed that increased family support, education and qualification, success of friends and relatives, better future of their children, family occupation, need of extra income, government procedures and policies, liberty to take own decision, new challenges and opportunities for self accomplishment are some factors that motivate women to become an entrepreneur; women face various problems and challenges like family dispute, scarcity of finance, marketing problems, deficiency of entrepreneurial training, scarcity of raw materials, low risk taking ability, hard competition, inadequate managerial ability, absence of entrepreneurial aptitude, high cost of production, patriarchal society, legal formalities, travelling to become an entrepreneur; and government has various schemes like Swalamban (NORAD), Rashtriya Mahila Kosh, Support to Training and Employment Programme for women (STEP), Women Component Plan (WCP), Technology Development and Utilization Programme for Women (TDUPW), Women Enterprise Development Scheme(WEDS), Self Employed Women's Association (SEWA), The Stand up India scheme etc. to promote women entrepreneur in India.

KEYWORDS: Entrepreneurship, Women, Business, Government Schemes.

I. INTRODUCTION

According to Indian government "women enterprise is an enterprise which is managed, controlled and owned by women, that means women are having minimum 51 per cent of the capital/ share and at least 51 per cent women are working in an enterprise". Educated women are not willing to limit their lives within the boundaries their house. They also want equal respect from their spouses. Though, Indian society has been a male dominated, so Indian women need to go a long way to attain equal rights and equal position in the society. In Indian culture, women are assumed as weaker than men and they are asked to execute the decisions taken by the men in their family. But now Indian society has been changed in terms of enhanced educational status of women, better living standards and life style. Women struggled and competed with men and successfully stood up with men and performed well. Women are self-confident, persuasive, enthusiastic, willing to take risk, and capable enough to manage to survive and excel in their work. Women with their ability to learn quickly, solving problem, willingness to take risk, to motivate people, and to know how to win are the strengths of the women

entrepreneurs in Indian. Women stand high in the society and are applauded for their accomplishments in their respective fields.

II. WOMEN ENTREPRENEUR

Women entrepreneurs are those women who think about business enterprise, take initiative, organize and combine the all necessary factors of production, and by undertaking the risks run a business enterprise.

Kamal Singh has defined woman entrepreneur as "a creative, innovative and confident woman competent of attaining self-financial freedom independently or in partnership, creates employment opportunities for others people also by starting, establishing and running the business enterprise by keeping pace with her personal and social life."

Indian Government (GOI2006) has defined women entrepreneur as "an enterprise hold, owned and controlled by a women with a minimum monetary interest of 51 per cent of the capital and also providing employment opportunities to at least 51 per cent to the women."

STATUS OF WOMEN ENTREPRENEURS IN INDIA

India is a country where there is a rich cultural heritage. But now social scenario in India is changing. Time has gone when women were not permitted to venture out of their homes, now women have enhanced their education standards and also participate in social, financial and political activities with equal zeal and enthusiasm like men. Traditionally, Indian women like Brahmi, Gargi, Laxmi Bai, Damyanti & Razia Sultana were strong and considerable decision makers. But, today the role and status of women has been drastically changed all over the world. In all over the world women are breaking their traditional and stereotypic roles.

Progressively with time, women entrepreneurs are being measured as essential for the economic development of the nation. Women help in generating employment opportunities and economic growth. Entrepreneurship facilitates women to become economically independent and also to develop and improve their social status in the society.

World Bank report showed that women entrepreneurs usually tend to recruit women. Perhaps because women entrepreneurs have started these enterprises. A considerable quantity of women entrepreneurs are micro-domestic based enterprises increasing their family income in India.

Ministry of Statistics and Programme in sixth economic census released that women comprise about 14% of the total entrepreneur base that means about 8.05 million out of the total 58.5 million entrepreneurs in India.

NEED TO STUDY WOMEN ENTREPRENEURSHIP

In today's period of social change and advancement, it is significant to study about women entrepreneurship and also about how to promote and boosted women entrepreneurship. In many countries it has been observed that where there is gender impartiality and women play important roles in an organization, there is social development, greater wealth, and development of moral organizations. Women entrepreneurs are generally the owners of micro, small and medium enterprises that mean women play important role in the development of MSME. Thus, role of women as an entrepreneur and in modern organization is of great academic interest.

III. LITERATURE REVIEW

Terjesen, S., Elam, A. and Brush, C.G. (2011) De Bruin, Brush, Welter, 2006; Bullough, Moore, and Kalafatoglu, 2017^[1] in their study showed that women entrepreneurs play a vital role in generating new opportunities and also contribute towards the social and economic growth of their societies.

Ramasetu (2015)^[2] in his study, focused on the issues and difficulties faced by urban working women in India and

found that women go through with physical and psychological pressure, poor work-life balance, inequitable management in the work place, stressed life and work place discrimination.

Chanchan (2013)^[3] in his study, recognized and examined the pull and push factors related to the growth of women entrepreneurs and showed that irrespective of the education level and the income, the economic restrictions are the key reasons for women starting up entrepreneurship.

Tuschano (2013)^[4] in his research, showed that women mainly belonging to lower or middle income group were found in the micro businesses in the unorganized sector. Women entrepreneurs faced immeasurable problems as these businesses run under condition of intense scarcity of all resources and also outside the range of social security. The amount of low investment limit their businesses to remain small sized. Thus, it enforced them to utilize traditional tools and economical raw material. Professionalism, lack of skills and low production level in business also affect their income but there was a immense chance of development in some businesses.

Umamaheswari (2011)^[5] considered the development and the factors affecting the development of women enterprises in her research and showed that the factors such as nature of the organization, age of the enterprise, location of the organization, supply of labor, and professional management have control on the growth of women enterprises. Also other variable such as technically qualified entrepreneurs, past experience and the special skills of the entrepreneurs also have influence on the growth women enterprises.

Mehta and Mehta (2011)^[6] in their research found that the major challenges and problems faced by women are work background and educational in rural area in business. The research indicated that various State Small Industries Development Corporations, NGOs and the nationalized banks are conducting several development programmes for women entrepreneurs.

Thangaraju (2011)^[7] in his study considered the factors of entrepreneurial motivation, growth and problems faced by women entrepreneurs. The study found that the key problem was inavailability of money but reimbursement of it. The reimbursement is hard due to low paying ability, which is influenced by poor education and skills, and some issues related to marketing, viz., poor mobility, partial towards women and social group they belong and bad infrastructural facilities. Therefore, women need to be educated, skilled and trained to become successful entrepreneurs.

Kulkarni (2010)^[8] in his study showed that the difficulties that women entrepreneurs faced micro issues related was financial problem caused by lack of money and modern technology. The second limitation that women entrepreneurs faced macro issues related was competition.

Women entrepreneurs need to be emotionally stronger to survive in the male dominated society. The third limitation that women entrepreneurs faced macro issues related to external environment was the geographic problems concerned with channels of distribution, distance, communication mode, etc.

Ghosh and Cheruvalath (2007)^[9] in their study they discussed about various challenges faced by women entrepreneurs such as low education and socio-cultural constraints. The research also given some proposal to improve women entrepreneurship such as inculcating an entrepreneurial attitude, accurate training, understanding their entrepreneurial inspiration, attribution augmenting, and removal of discriminating social duties essential to them.

Setty (2004)^[10] in his research focused on challenges and potential of women to become entrepreneurs. Women have been the economic associate of men in numerous fields when they become entrepreneurship, but men seem to rule the entrepreneurial world. Woman are equally endowed with the managerial abilities and psychological qualities that required in successful entrepreneurship. At times, the opportunities and environment are the same for both women and men. But the entrepreneurial activities in traditional societies have been restricted to men.

OBJECTIVES OF THE STUDY

1. To recognize the factors that inspires women to become an entrepreneur.
2. To study the several problems and challenges faced by women entrepreneurs.
3. To know about the various government schemes to promote women entrepreneurs.

IV. RESEARCH METHODOLOGY

Research methodology used in present study is as follows:-

Research design: Descriptive research was used in the present study.

Research area: Research area in present study was India.

Data collection: This study was based on secondary data. Secondary data was collected from published books, articles, thesis, websites, newspapers, magazines, public records, journals, and annual reports on women entrepreneurs. For the present study data about the women entrepreneurs in India was collected.

V. ANALYSIS

Objective 1

1. To recognize the factors that inspires women to become an entrepreneur.

In India, women entry into business is traced out as an expansion of their day to day primarily kitchen activities such as 3P's, Pappad and Pickle. But with the enhanced education and span of time women started shifting from 3P's to modern 3E's i.e., Energy, Engineering and Electronics. Skill, knowledge, compliance and adaptability in business are the key factors for women to emerge into business. Women entrepreneurs take such challenging role to congregate their personal needs and to become economically independent. Inbuilt quality of entrepreneurial and a strong aspiration to do something in their life make women capable to contribute values to both family as well as social life. Media makes women to know about their own personality, rights and the work conditions. Numerous women start a business because of some hurtful incidents such as divorce, the health of a family member, unfairness due to pregnancy, or economic reasons. But today a new flair pool of women entrepreneurs is forming, because many women leaving the corporate world and planning their own future. Women are booming as interior decorators, designers, publishers, exporters, garment manufacturers and still trying to search new opportunities for economic contribution.

There are various factors which inspire women to become entrepreneurs such as innovative thinking, new challenges and opportunities for self accomplishment, employment generation, freedom to take own decision, desire to become independent, favorable government policies and procedures, family occupation, requirement of additional income, better future of children, success stories of friends and relatives, role model to others, supportive family, education and qualification, self identity and social status.

Objectives 2

To study the several problems and challenges faced by women entrepreneurs.

In India, women faced several problems to get ahead in business in their life. Women entrepreneurs face various problems to develop their own enterprise. Women faced problems at various stages starting from their initial commencement of business and also in running their business. The major problems faced by women entrepreneurs in India are as follows:

Shortage of Finance: Women entrepreneurs endure from insufficient economic resources and working capital. Women have a very less assets and bank balance and family members show least interest in investing money in the business run by women because of lack of confidence in the ability of the women to run business successfully. It also very complicated to take loan and support from banks and manage the working capital for the women.

Marketing problems: Women entrepreneurs always face difficulties in marketing their products because they depend upon the middlemen for advertising their products who ask

for the high profit. The middlemen usually take advantage of the women entrepreneurs. It's very difficult for women entrepreneurs to capture the market and to make their products popular because of tough competition from male entrepreneurs.

Shortage of raw materials: Women entrepreneurs also find it difficult to acquire the essential raw materials and other inputs required for production because of high prices of raw materials.

Stiff competition: Male entrepreneurs and organized industries pose strict competition for women entrepreneurs.

Limited managerial ability: Women entrepreneurs may not be specialist in all functions of the business venture and they shall not be able to dedicate enough time for all kinds of activities of enterprise.

High cost of production: The development of women entrepreneurs is also restricted by the high cost of production. To reduce the cost of production it is required to increase competence and expand productive capacity. Reduction of cost of production is required to make their survival possible for longer tenure. Women entrepreneurs also face the problems of human resources, legal formalities, infrastructure, lack of family support, overload of work, etc.

Absence of Entrepreneurial Aptitude: The another problems of women is the lack of entrepreneurial aptitude such as innovation, risk bearing etc.

Low risk taking ability: Women entrepreneurs usually plan for a protected life so they have a problem of low risk taking ability as comparison to male entrepreneurs.

Family Conflicts: In India, women are also supposed to take care of the children and other family members. Married women entrepreneurs have to balance their household activities and business activities. Women spend long hours in business and thus they find it hard to fulfill the requirements of their family members and also sometimes become unable to do the domestic work, to have time for children's education, personal hobbies, and this lead to family conflicts.

Patriarchal Society: In India, women do not get equal treatment because of male-dominated society and men ego also places barriers in women progress.

Lack of entrepreneurial training: Many women usually do not have proper technical and professional training to start a new business enterprise.

Legal Formalities: Women entrepreneurs find it very hard to comply with several legal formalities to obtain license etc.

Travelling: Women entrepreneurs cannot travel from one location to another freely in comparison to men.

Objective 3

To know about the various government schemes to promote women entrepreneurs.

Development of women has been a policy objective of the government since independence. Following are the government schemes to promote women entrepreneur.

Trade Related Entrepreneurship Assistance and Development Scheme for women (TREAD)

This scheme is for women involved in non-farm activities. The main components of this scheme are as follows:

- Grant by government to 30% of the total project expenditure to the NGOs for encouraging trade associated activities among women. The remaining 70% of the project expenditure is financed by the primary agency as loan for operating activities as laid down by the project.
- Government grants up to Rs 1 lakh per programme to the many training institutions and NGOs for organizing training programmes for the women who willing to start up their own business.
- The government also grants need based grants up to Rs 5 lakhs to national entrepreneurship development institutions and any other institution for conducting research, field surveys, and evaluation studies and hence making a blueprint for training modules.

Credit Guarantee Fund Scheme

Government grant loan up to 25 lakhs without third party guarantees to small scale industries. It is run by Credit Guarantee Fund Trust for Small Industries (CGTSI). This scheme covers up to 80% of the credit to enterprises run by women which embrace maximum guarantee limit of Rs 20 lakhs.

Support for Entrepreneurial and Managerial Development

Micro, Small and Medium Enterprises conducts entrepreneurship development programmes and charge fees for enrolling in such programmes. To promote more entrepreneurs from women, SC/ST, physically challenged groups, it is emphasized that such programmes will not ask for any fees instead these programmes will give stipend of Rs 500 per capita per month. 50,000 entrepreneurs will get trained in diverse industries like Fashion, IT, Agro, Catering, Pharmaceutical, Food Processing, etc. 20% of the programmes will be organized only for women.

Exhibitions for women under promotional package for Micro and Small Enterprises approved by CCEA under marketing support

To promote women entrepreneurs to take participation in International Exhibitions some provisions are implemented which are as follows-

- Free space in exhibitions is provided to women.
- Reimbursement of air fare of economy class for one women representative.
- Reimbursement of shipping cost up to 15000.

Swalamban(NORAD) This scheme is to offer training for skill development to women to facilitate them to get employment or self-employment. The focus of this scheme is the needy and poor women from backward and weaker section of the society. The Haryana State Women Development Corporation (WDC) is the nodal organization for execution of this scheme through voluntary organisation of the state.

Rashtriya Mahila Kosh A cluster is a assembly of venture producing similar products/services. In a cluster there can be 20 or more venture. This Cluster Development Program aims to improve technology, competitiveness, manufacturing practices, market the products competently, create employment, etc. The clusters encompasses women enterprises and they are assigned up to 90% support to organize diagnostic study, workshops and seminars, forming association, capacity building through training programmes, market development, etc.

Support to Training and Employment Programme for women(STEP)

Ministry of women and Child Development manages STEP scheme of training of women to develop their skill, to enhance employability and helps them to become entrepreneurs /self-employed. This scheme is for 16 years and above age group women.

Swa Shakti project and Swamsiddha scheme

This scheme grants financial aid to capacitate rural poor women through microfinance from international agencies.

The Ministry of Small Scale Industries

The ministry develops productivity, competitiveness, and capacity building of small women ventures in India.

Women Component Plan (WCP)

This plan gives prioritizing economic resources for schemes/programmes for women, mainly those which give power to women.

Technology Development and Utilization Programme for Women (TDUPW)

This programme encourages awareness regarding the new technology, acceptance of new technology by women, training programmes for women regarding technology issues, encourages technological upgradation of tiny, small and medium enterprises run by women entrepreneurs, also conducts demonstration programmes on design, technical procedures and growth of products for the benefit of women.

Schemes of Consortium of Women Entrepreneurs of India (CWEI) CWEI supports in attaining E-commerce (Electronic Commerce) through its global information transformation system and web portal. E-commerce is the online buying and selling of services and products.

The Federation of Indian Women Entrepreneurs (FIWE)

This federation is to conduct training programme in domestic marketing, export marketing and management, quality control, management of enterprises, procedures and systems, laws and regulations for running a small and medium scale enterprises in order to sustain their growth.

Scheme of Assistance to Women Co-operatives (SAWP)

This scheme commence several functional, structural, and institutional measures to empower women, development of their access to inputs and technology, capacity building, and other farming resources.

Women Enterprise Development Scheme(WEDS)

This scheme provides economic assistance to women for any feasible economic creating activities in liberal terms and conditions.

Self Employed Women's Association (SEWA)

SEWA is a trade union registered in 1972 and supports poor and self-employed women workers. SEWA supports women in establishing their own economic organization and capacity building. SEWA connects women workers to development programs, so that they can attain full employment and self-reliance.

The Stand up India scheme

This scheme helps the SC/ST and women entrepreneurs economically so that women have a equal chance to set up their own enterprises. This scheme helps by giving loans from Rs 10 lakh to Rs 1 crore to the weaker section of the population. The Start-Up India scheme was launched in January 2016 by Prime Minister Narendra Modi to assist new entrepreneurs to start up their own enterprise.

The Ministry of Small Scale Industries The Ministry enhances competitiveness, productivity and capacity building of small women ventures and their collectives in India.

VI. FINDINGS

1. Increased education and qualification, support of family members, success stories of friends and relatives, better future of children, need for additional income, family occupation, government policies and procedures, freedom to take own decision and be independent, new challenges and opportunities for self fulfillment are some factors that inspire women to become an entrepreneur.

2. Women face several problems and challenges like scarcity of finance, marketing problems, scarcity of raw materials, hard competition, inadequate managerial ability, high production cost, lack of entrepreneurial aptitude, inability to risk, family disputes, inadequate entrepreneurial training, legal formalities, travelling to become an entrepreneur.
3. Government has various schemes like Trade Related Entrepreneurship Assistance and Development Scheme for women (TREAD), Credit Guarantee Fund Scheme, Support For Entrepreneurial and Managerial Development, Swalamban (NORAD), Technology Development and Utilization Programme for Women (TDUPW), Rashtriya Mahila Kosh, Support to Training and Employment Programme for women (STEP), Ministry of Small Scale Industries, Women Component Plan (WCP), Women Enterprise Development Scheme(WEDS), Self Employed Women's Association (SEWA), The Stand up India scheme to promote women entrepreneur in India.

VII. CONCLUSION

Women have increased their education and qualification and they are motivated to become an entrepreneur. Today women have equal passion and enthusiasm like men. Enhanced education and qualification, supportive family, success stories of friends and relatives, better future of children, requirement of additional income, family occupation, government policies and procedures, freedom to take decisions, desire to become independent, new challenges and opportunities for self accomplishment are some factors that inspire women to become an entrepreneur. But to become an entrepreneur women face several problems and challenges like scarcity of finance, marketing problems, scarcity of raw materials, hard competition, inadequate managerial ability, high production cost, lack of entrepreneurial aptitude, inability to risk, family disputes, inadequate entrepreneurial training, legal formalities, travelling. Progressively with time, women entrepreneurs are being considered as crucial for the economic development of the country. Women contribute towards the employment creation and economic growth. In India, government has come up with several schemes to promote and support the women entrepreneur like Women's Association (SEWA), The Stand up India, Trade Related Entrepreneurship Assistance and Development Scheme for women (TREAD), Credit Guarantee Fund Scheme, Support For Entrepreneurial and Managerial Development, Swalamban (NORAD), Technology Development and Utilization Programme for Women (TDUPW), Rashtriya Mahila Kosh, Support to Training and Employment Programme for women (STEP), Ministry of Small Scale Industries, Women Component Plan (WCP), Women Enterprise Development Scheme(WEDS), Self Employed. These schemes facilitates women to become

financially independent and also to improve their social status in the society.

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