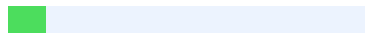




Plagiarism Checker X - Report

Originality Assessment

10%



Overall Similarity

Date: Dec 2, 2023

Matches: 504 / 4922 words

Sources: 28

Remarks: Low similarity detected, consider making necessary changes if needed.

Verify Report:

Scan this QR Code



Challenges And Opportunities For Women Entrepreneurs In India

Omveer singh,

Assistant Professor, Department of Management,

J.S.University, Shikohabad,

erom147@gmail.com

1 Abstract: Entrepreneurs play an important role in the business world. These people have the skills and initiative to bring new and good ideas to the market and make good decisions to make the ideas profitable. The reward of risk is the potential profit the investor can make. Technically, a "businesswoman" is a woman who plans and manages a business, often by taking initiative and risk. With economic liberalization and globalization, women entrepreneurship has become important in India. Policies and principles to develop business skills and provide vocational education and training to expand women's employment opportunities. However, women make up only one-third of businesses in the sector. There are many women entrepreneurs in India who are successful socially and commercially. This article is dedicated to examining the concept of women entrepreneurs in India and the challenges they face. This article is based mostly on secondary sources and observations. A comprehensive literature review was conducted on women entrepreneurs. Finally, some important issues faced by Indian women entrepreneurs and factors affecting women entrepreneurs are introduced.

Key words: entrepreneur, Women entrepreneur, India, Business

Introduction:

Entrepreneurship has been globally felt as a developmental and progressive concept for enterprise international Scott, (1986). therefore entrepreneurship is considered as important component for no longer best globalization however at the identical time for developing numerous possibilities for destiny potential performer (Mitra, 2002).

To exploit the human aid to their optimum potential is one of the finest demanding situations faced by innumerable enterprise groups inside the modern financial international,

in which development is quantified and consumed as an entity Brush, (1992). The foundation of the basic phrase “entrepreneurship” is from a French phrase “Entree”, “to enter” and “Prendre” “to take” and in popular sense applies to any character beginning a new project or attempting a new possibility. Entrepreneurship refers to the act of putting in place a new enterprise or reviving an existing commercial enterprise that allows you to take blessings from new possibilities. An entrepreneur is someone who begins an organization. some of definitions had been given of an entrepreneur- The economists view him as a fourth component of production along side land labour and capital. The sociologists sense that positive groups and cultures sell entrepreneurship like for instance in India we are saying that Gujaratis and Sindhis are very enterprising. nonetheless others sense that marketers are innovators who come up with new thoughts for products, markets or strategies. therefore, marketers shape the financial system by using developing new wealth and new jobs and by inventing new products and services.

9 Entrepreneurship has been a male-dominated phenomenon from the very early age, however time has modified the situation and taken girls as cutting-edge maximum memorable and inspirational entrepreneurs. it's miles estimated that ladies entrepreneurs currently include approximately 10% of the full wide variety of entrepreneurs in India, with the share growing each yr. If the triumphing trends maintain, it's miles possibly that in any other five years, ladies will incorporate 20% of the entrepreneurial force (Saidapur et.al, 2012). Entrepreneurship isn't always just restricted to anyone gender now as an alternative due to multi-faceted economic pressures girls have became up & found out that the survival in their households & their very own capacity lies most effective in working facet by means of aspect with guys. Marlow, (2002).

training of lady don't have any doubt given them big self belief & encouragement to serve & discover new commercial enterprise avenues. however the floor realities do vary to a brilliant extent as some distance as geographical boundaries are worried. Globally women are considered as weaker gender physically and emotionally, consequently potentialities open for them to change into commercial enterprise experts is a place nevertheless pretty

unexplored and deserves attention. Wennekers, (1999).

25 Review of Literature:

Bowen & Hisrich, (1986), as compared & evaluated diverse studies research completed on entrepreneurship which include girls entrepreneurship. It summaries numerous studies in this way that female marketers are tremendously properly educated in standard however perhaps now not in management talents, high in internal locus of manage, extra masculine, or instrumental than other women in their 10 values likely to have had entrepreneurial fathers, enormously possibly to have first born or handiest youngsters, not going to begin commercial enterprise in traditionally male dominated industries & experiencing a need of extra managerial training.

Tovo, (1991), determined that self-hired ladies confronted several troubles in small scale firms due to restrained access to capitals, inputs and markets. The examine also indicates that a large range of small corporations percentage one marketplace section which motive opposition to be fierce and expenses to be low. consequently, the products of small organisations extraordinarily depending on a restricted quantity of dealer and wholesalers. This made the women entrepreneur economically vulnerable and frequently exposing her to exploitation.

Papisetty Rama & Mohana Rao, (2004), determined inside the studies have a look at that insufficient infrastructure, excessive labour mobility, scarcity of power and delayed awareness of borrowers had been the principle troubles confronted by way of women marketers.

Damwad, (2007), describes the reviews, tasks & boundaries faced at 5 1 Nordic countries like Finland, Denmark, Iceland, Norway & Sweden in the direction of ladies entrepreneurship. It extensively identifies few obstacles like financing, lack of awareness & skills in commercial enterprise life, markets & entrepreneurial activity, work existence stability which includes loss of boom & desires to grow and most significantly women as other organizations are heterogeneous. The observe compares early level entrepreneurial

male & female interest among Nordic international locations with the equal of united states.

1 It also compares various programme & schemes developed by way of Nordic

international locations & companies that provide aid to them.

Singh, (2008), identifies the reasons & influencing elements in the back of access of ladies in entrepreneurship. He defined the characteristics in their agencies in Indian context and also barriers & challenges. He stated the boundaries inside the increase of women entrepreneurship are in particular loss of interplay with a hit entrepreneurs, social unacceptance as girls marketers, own family obligation, gender discrimination, missing network, low priority given by using bankers to offer mortgage to girls entrepreneurs. He recommended the remedial measures like selling micro companies, unlocking institutional frame work, projecting & pulling to grow & assist the winners and so on. The examine advocates for making sure synergy among ladies 13 related ministry, economic ministry & social & welfare development ministry of the government of India.

18 Lall & Sahai, (2008), conduct a comparative assessment of multi-dimensional issues & challenges of women entrepreneurship & own family business. The observe 15 identified Psychographic variables like degree of commitment, entrepreneurial challenges and future plan for expansion, primarily based on demographic variables. via stratified random sampling & convenience sampling the facts had been gathered from girls marketers operating in urban location of Lucknow. They have a look at identified business proprietor's traits as self belief self esteem, Entrepreneurial depth and operational hassle for future plans for growth & growth. The examine advised that even though, there was considerable increase in quantity of women opting to paintings in family owned enterprise however they nevertheless have lower popularity and face more operational demanding situations in strolling commercial enterprise.

objectives of the study:

- To recognize the concept and emergence of girls entrepreneurship in India.
- To find out the factors which inspire girls to end up marketers.
- To discover the challenges for ladies marketers.

- To discover appropriate measures via which women face such obstacles.
- To difficult on paintings existence balance.
- life of gender biasness on numerous parameters.
- to attract end and provide guidelines.

Research methodology:

This paper is a descriptive look at in nature. The secondary statistics and statistics have been analyzed for making ready the paper extensively. The secondary statistics have been gathered from exclusive scholars and researchers, posted books, articles posted in extraordinary journals, periodicals, convention paper, operating paper, blogs and web sites.

Women's ¹ Entrepreneurship:

Women Entrepreneurship, as defined by Manorama Vaid, as an adult woman who undertakes to organize and manage her own business. Her illustration of women entrepreneurs in India features a group women who have broken out of the rut and are exploring new perspectives of economic participation. The task of women entrepreneurs was full of challenges and yet they avoided preconceived opposition, limitations and established themselves as successful entrepreneurs.

When we talk about the terms "women's entrepreneurship", we mean the act of owning and starting businesses that empowers women economically, increases their economic power and status in society. Women-entrepreneurs thus have considerable influence in all the most segments of the economy, which is more than 25% of all types of business. In India, "entrepreneurship" among women is very limited, especially in the formal sector, which is less than 5% of all business.

Women are doing a great job trying to balance their home and career. Women entrepreneurs are key players in any developing country, especially when it comes to their contribution to economic development. In recent years, even in developed countries such

as the US and Canada, the role of women in terms of their share in small businesses has been increasing. ¹ (Dr. Vijaya Kumar, A. and Jaya Chitra, S.)

Kamal Singh says, "A woman entrepreneur can be defined as a self-confident, innovative and creative woman capable of achieving economic independence independently or in collaboration, creating employment opportunities for others by initiating, establishing and managing a business by keeping up with her personal, family and social life."

STATUS OF WOMEN ENTREPRENEURS IN INDIA:

Educated women do not want to limit their lives within the four walls of the house. They demand the same respect from their partners. However, Indian women have a long way to go to achieve equal rights and status, as traditions are deeply rooted in Indian society, where the sociological set-up is male-dominated. Women are considered the weaker sex and are always dependent on men in and outside their family throughout their lives. Indian culture made them only subordinates and executors of the decisions of other male members, in the basic family structure. While at least half of ¹ the brainpower on earth belongs to women, women remain perhaps the world's most untapped resource.

Women's entrepreneurship has attracted increasing attention in recent years in light of concrete evidence of the importance of new business creation for economic growth and development (Acs et al., 2005; Langowitz and Minniti, 2007). Women's entrepreneurship not only contributes to economic growth and job creation, but it is increasingly recognized that it also increases entrepreneurial diversity in any economic system (Verheul et al., 2006) and provides avenues for women's expression ¹ and potential fulfillment (Eddleston and Powell, 2008). However, these advantages are rarely exploited in a systematic way, given that women's entrepreneurial talent and potential remain largely untapped in many contexts (Baughn et al., 2006).

Tambunan (2009) conducted a study on the recent development of women entrepreneurs in Asian developing countries. The study focused primarily on female entrepreneurs in small and medium-sized enterprises based on data analysis and an overview of current

key literature. This study found that SMEs are gaining importance in Asian developing countries; more than 95% of all firms in all industries on average in the country. The study also pointed to the fact that the ⁵ representation of women entrepreneurs in this region is relatively low due to factors such as low levels of education, lack of capital and cultural or religious restrictions. However, ²⁶ the study revealed that most women entrepreneurs in small and medium enterprises are from the category of forced entrepreneurs who are looking for better family income.

A female entrepreneur is a woman who establishes and owns a business by investing at least 51% in the business. Globally broadly divided categories of Women Entrepreneurs are listed below

Category of businesswomen

1. Women in organized and unorganized sector
2. Women in traditional and modern industries
3. Women in urban and rural areas
4. Women in large and small industries
5. A single woman and a joint venture

Category of women entrepreneurs in practice in India

1st category

1. Settled in big cities
2. Have a higher technical and professional qualification
3. Non-traditional items
4. A healthy financial situation

2nd category

1. Settled in cities and towns
2. Have sufficient education

3. Traditional and non-traditional subjects
4. Operation of women's services - kindergarten, nursery, beauty salons, polyclinic

\3rd category

1. Illiterate women
2. Financially weak
3. Involved in family business such as agriculture, horticulture, animal husbandry, dairying, fishing, agroforestry, handloom, power loom, etc.

If we look at the data provided by the World Bank ²⁷ *Doing Business in India 2009*, we find that the female labor force participation rate in India is 31.6 percent, USA -45 percent, United Kingdom - 43 percent, Indonesia - 40 percent, Sri Lanka - 45 percent, Brazil -35 percent.

REASONS FOR WOMEN TO BECOME AN ENTREPRENEUR

Women become entrepreneurs by choice Due to the following reason

Women become entrepreneurs by necessity

due to the following reasons

1. Start a business
2. Contribute something to society
3. Gain economic independence
4. Being the boss
5. Gain social prestige
6. Success stories of friends and relatives
7. High profit margin in this business
8. Take advantage of state subsidies, incentives and concessions

9. Availability of raw material
10. High demand for product/service
11. To materialize the idea into capital
12. Prove yourself among family members
13. Freedom to make decisions
14. Job creation
15. Self-identity
16. For a bright future
1. job dissatisfaction
2. Necessity
3. Flexible work environment
4. He had the skills to start a business
5. Raising the standard of living
6. Continue her family business
7. Encouragement from family members
8. Encouragement from supporting agencies
9. Aspirations for my children
10. Share the family economic burden
11. Death or illness of breadwinner

Women naturally prefer to work in the service sector such as education, social services and domestic services such as housework. At the same time, however, the motivation for starting a business differs in individual sectors. Women in low-income countries are strongly motivated to create their own work environment that is compatible with their child-rearing and household responsibilities. Women entrepreneurs of the 21st century are potentially motivated to change to improve their family's living conditions, lend a hand to

their husband in income generation, provide quality education to their children, contribute positively by creating job opportunities, empowering other women, and lift society out of economic inequality and unemployment .

FACTORS INFLUENCING WOMEN ENTREPRENEURSHIP:

1.Push Factors- Push factors are elements of necessity such as insufficient family income, dissatisfaction with job pay, difficulty finding work, and the need for a flexible work schedule due to family responsibilities. These factors may be more important for women than for men.

2.Pull Factors -Factors that act as entrepreneurship motivational factors relate to independence, self-actualization, entrepreneurial drive and desire for wealth, power and social status, cooperation and support of family members, and a strong network of contacts. The most prominent factor is self-success expressed as a challenge to help women start, run their own business and turn it into a profitable enterprise. When a strong need for success could not be met by a paid position, or when there was a desire to turn a perceived opportunity into a marketable idea, then these factors work for women to start their own business.

CHALLENGES FACING WOMEN'S ENTREPRENEURSHIP:

While entrepreneurship has its benefits, it is not without challenges. A number of factors are used for this (Samiti, 2006), (Tan, 2000) divided the basic factors that influence entrepreneurs into ²⁴ two broad categories – economic and social. Economic factors include market competition; lack of market access, lack of access to raw materials, lack of capital or finance, lack of marketing knowledge; lack of production/storage space; poor infrastructure; inadequate energy supply and lack of business training ¹⁶ Social factors include lack of social acceptability; have limited contacts outside of prejudice and class bias; society looks down; approach of other employees; and labor relations. In addition, ²

Gemechis (2007), Hisrich (2005), ILO (2009) added a social and cultural attitude to youth entrepreneurship; business education; administrative and regulatory framework; and business assistance and support; barriers to access to technology are critical factors that affect business success.

1. Family-Career Balance – Women in India are very emotionally attached to their homes and families. They are supposed to take care of all household chores, take care of children and other family members. They are overburdened with family responsibilities such as taking care of their spouse, children, and in-laws, which take up a lot of their time and energy. In such a situation, it is very difficult to focus and manage the organization successfully and effectively.

2. Limited access to finance – Access to finance is a key issue for women. Access to credit, especially for starting a business, is one of the main constraints faced by women entrepreneurs. ⁴ Women often have fewer opportunities than men to access credit for a variety of reasons, including lack of collateral, reluctance to accept household assets as collateral, and negative perceptions of women entrepreneurs by loan officers (Mahbub, 2000). Women entrepreneurs suffer a lot in raising and meeting the financial needs of the business. Bankers, lenders and financial institutions are reluctant to provide financial assistance to women borrowers because of their lower credit ratings. They are also facing financial problems due to blockage of funds in raw materials, inventory, work-in-progress, finished goods and not receiving payments from customers on time.

3. Inadequate Marketing Skills – The ability to break into new markets requires expertise, knowledge and contacts. Women often do not have access to training and experience on how to participate in the marketplace and are therefore unable to strategically market goods and services. Small and medium-sized enterprises owned by women are often unable to take over both the production and marketing of their goods. In addition, they have often not been exposed to the international market and therefore lack knowledge of what is internationally acceptable. The high cost of ³ developing new business contacts and relationships in a new country or market is a major deterrent and obstacle for many

SMEs, especially women-owned businesses. Women may also fear or face prejudice or sexual harassment and may be limited in their ability to travel to network (UNECE, 2004). Since most women cannot run around for marketing, distribution and money collection, they have to rely on middlemen for the above activities. Middle men tend to use them under the guise of helping. They work to add to their own profit margin, resulting in lower sales and less profit for women entrepreneurs.

4. Illiteracy or low level of education – Women in India lag significantly in the field of education. Even after more than 70 years of independence, many women are still illiterate. Educated people receive either less or insufficient education than their male counterparts, partly due to early marriage, partly due to domestic responsibilities and partly due to poverty. Due to the lack of proper education, most women entrepreneurs remain in the dark about the development of new technologies, new methods of production, marketing, networking and other government support that will encourage them to grow in the field of management.

5. Socio-Cultural Barriers – Traditions and customs prevalent in Indian societies sometimes stand in front of women as a hindrance to their growth and prosperity. Caste and religion dominate our society and hinder women entrepreneurs as well. In rural areas, they face even greater social barriers. They are always seen with an eye of suspicion.

6. Access to networks – Women have fewer business contacts, less knowledge of how to deal with government bureaucracy, and less bargaining power, all of which further limit their growth. As most women entrepreneurs operate on a small scale and are generally not members of professional organizations or part of other networks, they often have difficulty accessing information. Most existing networks are male dominated and sometimes not very friendly to women but prefer to be exclusive. Even when a woman does engage in these networks, her task is often difficult, as most networking activities take place after normal working hours. There are hardly any female-only or female-majority networks where a woman can enter, gain confidence, and move on. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join

trade missions or delegations, due to the combined invisibility of female-dominated sectors or sub-sectors and of women as individuals in the sector (Mahbub, 2000).

7. Access to policy makers – Most women have limited access to policy makers or representation in policy making bodies. Large companies and men can more easily influence policy and have access to policy makers who are considered more of their peers. Women tend not to belong to major business organizations and even less to reach leadership positions in them, which limits their entry into policy-making through lobbying.

8. Entrepreneurial skills – The lack of entrepreneurial skills is a concern of women entrepreneurs. They have limited entrepreneurial skills. Even after completing various training programs on entrepreneurship, female entrepreneurs cannot overcome the risks and difficulties that may arise during organizational work.

9. Lack of Self-Confidence- Women entrepreneurs due to their natural nature lack self-confidence, which is essentially a motivating factor for successful business management. They have to work hard to find a balance between running a family and running a business. Sometimes they have to sacrifice their entrepreneurial urges to strike a balance between the two, resulting in the loss of a potential entrepreneur.

10. Restrictions on Mobility – Mobility of women in India is very limited and has become a problem due to traditional values and limits

CHALLENGE CHANGE PROPOSAL IN POTENTIAL OPPORTUNITY:

1. Women should understand and implement a new way to balance work and life.
2. There should be continuous efforts to inspire, encourage, motivate and collaborate with women entrepreneurs.
3. The awareness program should be carried out on a mass scale with the intention of creating awareness among women about various areas of business.
4. Women entrepreneurs should spend some time studying and observing the nature of challenges women face in business.
5. The government should organize training programs to develop professional

competencies in managerial, leadership, marketing, financial, production processes, profit planning, bookkeeping and other skills. This will encourage women to do business and women should attend training programs, seminars, workshops and conferences. This can help reduce the problems they face in business.

6. Women should start business at micro or small level and allow it to grow gradually.

Women in business should be offered concessional loans and grants to encourage them into industrial activity. Financial institutions should provide more working capital support for both small and large businesses.

7. Educational institutes should tie up with various government and non-government agencies to help in business development, especially in business project planning.

8. Skill development at women's polytechnics and industrial training institutes. Skills are applied in training and production workshops. Women should strive to improve themselves in the changing times by adapting the benefits of the latest technology. Women must be educated and trained constantly acquire skills and knowledge in all functional areas of business management. This can make it easier for women to stand out in the decision-making process and create a good business network.

9. The weaker section could get funds through various schemes and incentives provided by the government for the development of entrepreneurs in the state. E.g. Prime Ministers Rozgar Yojana, Khadi Sector and Rural Village Scheme, Entrepreneurship Development Programme, Women Development Societies, Indira Mahila Yojana, Indira Mahila Kendra, Mahila Samiti Yojana, MahilaVikasNidhi, Micro Credit Scheme, Rashtriya Mahila Kosh, Mahila Vikas Nidhi, Shakti Scheme etc.

10. Women's entrepreneurship needs to be examined at both the individual level (ie the choice to become self-employed) and the firm level (the performance of women-owned and managed firms) to fully understand the differences between men's and women's entrepreneurship.

CONCLUSION:

From the various research papers that have been studied, several challenges faced by women entrepreneurs have come into focus. These include family-career balance, socio-cultural barriers, a male-dominated society, illiteracy or low levels of education, lack ²⁰ of financial assistance, lack of technical knowledge, marketing and business skills, lack of self-confidence and limited mobility. Now is the time for women to free themselves from the burden of housework and give vent to their creativity and entrepreneurship. Social and political developments in India were also responsible for determining the role of women in the changing society. Government programs, incentives and subsidies stimulated and provided support measures for women entrepreneurs. With the increasing ¹⁹ number of women getting educated, there is considerable awareness among women of being self-employed, leading to a change in the role of women in society.

Since the 21st century, ²¹ the status of women in India has been changing due to increasing industrialization and urbanization, convulsive mobility and social legislation. Over the years, more and more women are pursuing higher education, technical and professional education, and their share of the labor force has also increased. ⁶ With the spread of education and awareness, women moved from the kitchen, handicrafts and traditional cottage industries to non-traditional higher levels of activity. The government even placed special emphasis on the need to run a special business education program for women, which would enable them to start their own businesses. Financial institutions and banks have also set up a special cell to help women entrepreneurs. This has boomeranged for women entrepreneurs in the economic scene in recent years, although many women's entrepreneurial ventures still remain a very neglected area. I have noticed that women are very good entrepreneurs and prefer to choose the same because they can maintain a balance between work and private life. Although we have many successful women entrepreneurs in our country, but as we have a male dominated culture, there are many challenges that women entrepreneurs face from family and society.

REFERENCE:

1. Baughn, C., Chua, B.L. and Neupert, K. (2006), "The normative context for women's participation in entrepreneurship: a multi-country study", *Entrepreneurship Theory & Practice*, Vol. 30 No. 5, pp. 687-708.
2. Bowen, Donald D. & Hirsch Robert D. (1986), *The Female Entrepreneur: A career Development Perspective*, *Academy of Management Review*, Vol. 11 no. 2, Page No. 393-407.
3. Brush,c. (1992). "research on women business owners: past trends a new perspective and future directions", *entrepreneurship theory and practice* 16(4), 5-30.
4. Damwad, :(2007), *Women Entrepreneurship – A Nordic Perspective*, August 2007,Nordic Innovation Centre.
5. GemechisTefera .(2007).Attitude ⁷ Of College Students Towards Entrepreneurship: A Case Study of Addis Ababa University and Rift Valley University College. Addis Ababa, Ethiopia. Unpublished Thesis
6. ILO. (2009).Vulnerability ²² and young women Entrepreneurs: A case study of Ethiopian Informal Economy. Geneva: International Labor Organization. Retrieved on 16-5-10fromhttp://www.cartierwomensinitiative.com/docs/Ethiopian_women_entrepreneurs_ILO.pdf.
7. JamaliDima(2009)., ⁸ Constraints and opportunities facing women entrepreneurs in developing countries A relational perspective, *Gender in Management: An International Journal* Vol. 24 No. 4, 2009 pp. 232-251.
8. Kalim Ayesha, ¹⁷ *Women Entrepreneurship The Emerging Workforce in 21st Century: Turning Challenges into Opportunities* ,Women Entrepreneurship : Turing Challenges in to opportunities, *Proceedings of 2nd International Conference on Business Management* (ISBN: 978-969-9368-06-6)
9. Kumar Vijaya, and Chitra Jaya, S. Women entrepreneurs in India - Emerging issues and challenges, *International Journal of Development Research*, Vol. 3, Issue, 04, pp.012-017, April, 2013 ,ISSN no -2230-9926

10. Lall, Madhurima, & Sahai Shikha, :(12 2008), Women in Family Business, presented at first Asian invitational conference on family business at Indian School of

Business, Hyderabad

11. Langowitz, N. and Minniti, M. (2007), "The entrepreneurial propensity of women", Entrepreneurship Theory & Practice, Vol. 31 No. 3, pp. 341-64.

12. L.J. Radha , 28 Trends in Women Entrepreneurship in India, Chronicle of the Neville Wadia Institute of Management Studies & Research, ISSN : 2230-9667, <http://www.nevillewadia.com/images/Cronicle2015/RadhaJL15.pdf>

13. Mahub, U.H. (2000). Human Development Centre, Human Development in South Asia: The Gender Question (Oxford University Press).

14. Marlow, s. (2002). "women and self-employment; a part of or a part from theoretical construct?" International entrepreneurship and management journal, 3 (2), 83-91.

15. Mitra, r. (2002). "the growth pattern of women run enterprises: an empirical study in india," journal of developmental entrepreneurship 7(2), 217-237.

16. Samiti, V. (2006). A research study on Entrepreneurial Challenges for SC Persons in India. New Delhi : Planning Commission Government of India Yojana Bhawan.

17. Satpal , Rathee Rupa and Rajain Pallavi (2014), 14 Women Entrepreneurship: Challenges in the Present Technological Era, International Journal of Advance Industrial Engineering ISSN 2320 –5539 ,30 June 2014, Vol.2, No.2 (June 2014) Available at <http://inpressco.com/category/ijaie>

18. Scott, c. E. (1986). "why women are becoming entrepreneurs," journal of small business management 24 (4), 37- 45.

19. Tan, J and. Young, E.(2000). "Entrepreneurial Infrastructure in Singapore: Developing a Model and Mapping Participation." Journal of Entrepreneurship. Vol. 9, No. 1.

20. M. Tovo., 1991: "Micro enterprise among village women in Tanzania" Small enterprise development vol.2 No1 P 20-31.

21. UNECE .(2004). "Women's Self Employment and Entrepreneurship in the ECE region", background paper prepared by the secretariat for the ²³ Regional Symposium on Mainstreaming Gender into Economic Policies, Geneva, 28-30 January 2004. retrieved on 18-5-10 from <http://www.unece.org/indust/sme/ece-sme.htm.pdf>
22. V. ShantaArakeri, Women Entrepreneurship In India, ¹¹ National Monthly Refereed Journal Of Reasearch In Arts & Education Volume No.1, Issue No.3 Issn 2277-1182
23. Verheul, I., Van Stel, A. and Thurik, R. (2006), "Explaining female and male entrepreneurship at the country level", Entrepreneurship & Regional Development, Vol. 18, pp. 151-83.
24. Wennekers,s., & thurik, r. (1999). "Linking entrepreneurship to economic growth". Small business economics, 13 (1): 27-55.
- WUBE CHANE MULUGETA,2010, ² Factors Affecting the Performance of Women Entrepreneurs in Micro and Small Enterprises (the case of Dessie Town), Thesis- Bahir Dar University, <http://www.unevoc.unesco.org/e-forum/thesis%20final.pdf>
<http://www.bloomberg.com/research/stocks/people/person.asp?personId=23501293&privcapId=9643983>

Sources

1	http://www.ijrar.com/upload_issue/ijrar_issue_1244.pdf INTERNET 2%
2	https://www.scribd.com/document/326139722/thesis-final-WOMEN-ENTREPRENEURS-pdf INTERNET 1%
3	https://www.researchgate.net/publication/332157642_The_International_Journal_of_Multi-Disciplinary_Research_Investigating_the_Challenges_Facing_Women_Entrepreneurs_In_Kabwe INTERNET 1%
4	https://www.researchgate.net/profile/Angela-Abasilim/publication/351727093_Financial_Inclusion_and_Women_Participation_The_Entrepreneurial_Drive_Needed_for_Sustainable_Development_in_Nigeria/links/60a66801a6fdcc6d624944a0/Financial-Inclusion-and-Women-Participation-The-Entrepreneurial-Drive-Needed-for-Sustainable-Development-in-Nigeria.pdf INTERNET <1%
5	https://www.iosrjournals.org/iosr-jbm/papers/Vol17-issue8/Version-3/I017836973.pdf INTERNET <1%
6	https://www.ripublication.com/gjfm-spl/gjfmv6n9_20.pdf INTERNET <1%
7	https://www.aarcentre.com/ojs3/index.php/jaash/article/view/37 INTERNET <1%
8	https://www.emerald.com/insight/content/doi/10.1108/APJIE-06-2019-0034/full/html INTERNET <1%
9	https://www.jetir.org/papers/JETIR2008430.pdf INTERNET <1%
10	https://www.jetir.org/papers/JETIRK006018.pdf INTERNET <1%
11	https://www.academia.edu/42116512/WOMEN_ENTREPRENEURSHIP_IN_INDIA_PROBLEMS_AND_PROSPECTS INTERNET <1%
12	https://www.jetir.org/papers/JETIRBM06037.pdf INTERNET <1%
13	https://www.iosrjournals.org/iosr-jbm/papers/Vol15-issue3/C01530914.pdf INTERNET <1%

14	https://inpressco.com/wp-content/uploads/2014/07/Paper254-57.pdf INTERNET <1%
15	https://iaeme.com/MasterAdmin/Journal_uploads/IJMET/VOLUME_9_ISSUE_5/IJMET_09_05_055.pdf INTERNET <1%
16	http://etd.aau.edu.et/bitstream/handle/123456789/19372/Zelalem Belay.pdf?sequence=1 INTERNET <1%
17	https://fbj.springeropen.com/articles/10.1186/s43093-023-00251-y INTERNET <1%
18	https://www.iosrjournals.org/iosr-jbm/papers/Vol19-issue3/Version-4/L19030499104.pdf INTERNET <1%
19	https://www.iosrjournals.org/iosr-jbm/papers/Vol5-issue2/E0522935.pdf INTERNET <1%
20	https://www.jetir.org/papers/JETIR2106143.pdf INTERNET <1%
21	https://en.wikipedia.org/wiki/Women_in_India INTERNET <1%
22	https://www.ilo.org/legacy/english/protection/travail/pdf/rdwppt26b.pdf INTERNET <1%
23	https://unece.org/fileadmin/DAM/Gender/documents/gender.2004.grb.pdf INTERNET <1%
24	https://www.jopaf1.com/uploads/issue17/THE_WOMEN_ENTREPRENEURS_FAILURE_FACTORS_IN_THE_CASE_OF_GOJJAM_ZONES.pdf INTERNET <1%
25	https://www.jetir.org/papers/JETIR1903E29.pdf INTERNET <1%
26	https://pdfs.semanticscholar.org/5e03/a76966b9d8c6fe307a7ea33d4b5a94533309.pdf INTERNET <1%
27	https://openknowledge.worldbank.org/handle/10986/28088 INTERNET <1%
28	http://ijirms.com/downloads/27082018270818-108.pdf INTERNET <1%

EXCLUDE CUSTOM MATCHES OFF

EXCLUDE QUOTES ON

EXCLUDE BIBLIOGRAPHY ON