

WOMEN ENTREPRENEURS AS A CHANGE AGENT IN THE SOCIETY: A CASE STUDY FOR SUSTAINABLE DEVELOPMENT

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Abstract: *Entrepreneurship is a key parameter for the growth and development of all countries and it is most relevant to transition countries. Just a policy of wage employment will not solve the grave unemployment problem. A nation how so ever rich in material resources, cannot prosper if its resources are not put to productive use, for this purpose, energetic entrepreneurs are needed who can contribute effectively for national prosperity. The only solution is promotion and development of Entrepreneurship, as entrepreneurship aims at making an individual a job provider and not a job seeker. Entrepreneurship has generally been a male-dominated phenomenon from the very early age but now time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. The position and status of women in any society is an index of its civilization and progress. In almost all the developed countries in the world women are putting their steps at par with the men in the field of businesswomen are equally competent in running business but still lacks behind in spite of women empowerment movement in our country, there are social, cultural and economic hurdles in the way of women entrepreneurship and the major problem is lack of entrepreneurial environment. In spite of having the potential and talent, women are deprived of opportunities, information and education. In these research paper major issues of women entrepreneurs are highlighted, potentialities of enterprising women who are successful are identified and thereby provide role models for potential women entrepreneurs particularly for young women entering the labor market for the first time.*

Key Words: *Entrepreneurship, women entrepreneurship, transition countries.*

1. INTRODUCTION

Women owned businesses are increasing the world over. The hidden entrepreneurial potential of women has been gradually coming to the fore with the changing socio political factors in society". The glass ceilings are shattered and women are now working in every line of business from pappad making to power cables". "They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation". Empowering women entrepreneurs is essential for achieving the goals of sustainable development and the bottlenecks hindering their growth must be eradicated to entitle full participation in the business," In a view to encourage women in setting up their own ventures, the Ministry of MSME has a Scheme named Trade Related Entrepreneurship Assistance and Development (TREAD)'.

In Women Entrepreneur is a person who accepts challenge to meet her personal needs and become economically independent by doing business. The role of women entrepreneur in economic development is inevitable. Nowadays, women enter not only in selected professions but also in professions like trade, industry and engineering. Women are also willing to take up business and contribute to the nation's growth. This role is also being recognized and steps are being taken to promote women entrepreneurship. In India, empowerment to women is not properly given, not only for involving into entrepreneurial activities but also in their everyday lives. The concept of Women Entrepreneurs may be defined as women or group of women who initiate, organize and run a business enterprise. Women owned businesses are highly increasing in the economies of almost all countries. Women's empowerment in India is still an illusion. India, although women constitute the majority of the total population, the entrepreneurial world is still a male dominated field. Empowering women entrepreneurs is essential for achieving the goals of sustainable development and the bottlenecks hindering their growth must be eradicated to entitle full participation in the business.

Across the world, entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development both in developed and developing countries. Today business is built around human capital and women are one of the valuable factors. Liberalization of markets encouraged women to come forward to become an entrepreneur and start new industries. A role of modern women is not confined to the traditional role as a mother and housewife; it has and is undergoing changes. As woman gets educated she begins to think of herself as an independent person, she becomes aware of her own identity, potentials and decision making capabilities.

2. OBJECTIVES OF THE STUDY:

The present study aims at fulfilling the following objectives.

- To study the profile of women entrepreneurs.
- To explore the difficulties of women entrepreneurs with regards to being - An entrepreneur Being - A women.
- To suggest measures for uplifting the status of women entrepreneurs

3. NEED FOR THE PROMOTION OF THE WOMEN ENTREPRENEURSHIP:

Society that does not have an optimistic, positive empowering image of the future is always detrimental for the nation. When society is skewed & power, it begins an entropic spiral to isolation – social Entrepreneurs can use that skills to rebalance society. Society entrepreneurs are change agents that improve society by developing effective and equitable new models often less hierarchical yet more cooperative and complex than existing ones. Researchers and practitioners have defined society entrepreneurship in various ways but a common demonstrator is a venture that adds value to a community mission through innovative, risk-taking, business-like practices. Society entrepreneurship combines innovation with importance of community needs and their work overlaps with social justice and environmental presentation movements. Women in Ancient India were in charge of the home affairs and were accorded very high status almost equal to that of man in religious duties. Gradually due to the varying social-political situation, women were relegated to the background and were subjected to exploitation. Two main causes for the decline of women power are: a) Lack of proper education. 2) Lack of financial independence. In Modern India more and more women are coming out of universities, IIT's and IIM's; there are women doctors, women engineers, women scientists and women social workers etc. In order to a woman to blossom forth as an Entrepreneur in our society, there are 4 Conditions: 1) There must be a read interest in chalking out one's path as an Entrepreneur. 2) There must be suitable guidance from experienced and concerned persons. 3) Financial and Moral support from the Institutions and Social Organizations. 4) Various governmental bodies to act as facilitators. At the background of all there is the individual who is specially educated and adequately informed Women owned businesses are highly increasing in the economies of almost all the countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business-ventures. "Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an in built quality of entrepreneurial women, who is capable of contributing values in both family and the social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The glass ceilings are shattered and women are found indulged in every line of business from pepped to power cables. The challenges and opportunities provided to the women of digital era are growing rapidly that the job-seekers are turning into job-creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. In India, although women constitute the majority of the total population, the entrepreneurial world is still a male dominated one. Women in advanced nations are recognized and are more prominent in the business world. Independence bought promise of equality of opportunity in all spheres to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But, unfortunately the government sponsored development activities have benefitted only a small section of women. The large majority of them are still unaffected by change and development activities have benefitted only a small percentage of women is the Urban Middle Class Women. Opportunities Galore:

Highly educated, technically sound and potentially qualified women should be encouraged for managing their own business rather than dependant on wage employment outlets. A desirable environment is necessary for every woman to inculcate entrepreneurial values and involve greatly in business dealings.

The vastly opening up of opportunities for women are:-

1. Eco-friendly Technology.
2. Bio-Technology.
3. IT Enabled Enterprises.
4. Event Management.
5. Tourism Industry.
6. Telecom Sector.
7. Plastic Industries.
8. Floriculture.
9. Sericulture.
10. Herbal and Health Care.
11. Food Processing.
12. Education Sector.
13. International Efforts:

Classification of Micro Entrepreneurs:

The women are classified into four groups according to their activities as (1) Cultivators (2) Sellers (3) Manufactures (4) Managers.

Classification of women micro entrepreneurs Activities under taken

- Cultivators Cultivating (1) Organic vegetables, (2) Fruits (3) Flowers, (4) Leaf Vegetables (5) Mulberry leaves (6) Oil seeds.
- Sellers Selling vegetables, fruits, nuts, flowers leafy vegetables, milk, milk Products.
- Manufactures Associating with preparation and selling of pickles, milk, curds, milk
- Cakes, Jams, fruit juices, establishing Tiffin centers, food courts, butter milk centers on the high ways nearer to their villages.
- Managers Managing, Milk Centers, Petty Shops, Bakery, Flour Mills, sericulture activities etc.

4. PROBLEM OF WOMEN ENTREPRENEURS IN INDIA:

Like a male entrepreneurs a women entrepreneur has many functions. They should explore the prospects of starting new enterprise; undertake risks, introduce new innovations, coordination, administration and control business and provide effective leadership in all aspects of business. In India, the entrepreneurial world is still a male dominated one. The entrepreneurial process is same for men and women. Successful men and women entrepreneurs undergo similar motivations and thus achieve success in largely same way under similar challenges. They are also found to have access to fund from the same sources. The same condition both men and women can be successful entrepreneurs. (Cohoon et.al. 2010). However, in practice most of the upcoming women entrepreneurs face problems that are of different dimensions and magnitudes than that faced by their male counterparts. These problems, generally, prevent these women entrepreneurs from realizing their potential as entrepreneurs. The major hurdles that the women face during starting and running a company generally come from financing and balancing of life. The balancing of life is caused due to lack of family support for the women. The other hindering external factors include gender discrimination, inaccessibility to information, training opportunities, infrastructure etc. Some internal factors like risk aversion by women, lack of confidence, lack of vision of strategic leader etc. can also create obstacles for the women entrepreneurship development.

The Indian women entrepreneurs are also facing some other major constraints like –

- a) Lack of Confidence –
- b) Socio-Cultural Barriers –
- c) Market-Oriented Risks –
- e) Knowledge In Business Administration –
- f) Awareness about the Financial Assistance –
- h) Identifying the Available Resources –

5. SCHEMES OF THE GOVERNMENT OF INDIA TO PROMOTE ENTREPRENEURSHIP:

Since 1980 the government of India has shown increasing concern for women issues through a variety of legislations promoting the education and political participation of women. There should also be efforts from all sectors to encourage the economic participation of women. Along with adequate training, institutional and financial support as a composite package needs to be encouraged.

Scheme of the Ministry is the Micro & Small Enterprises Cluster Development Programme (MSE-CDP) to provide assistance for capacity building, common facilities, marketing etc. Yet another scheme is the Credit Guarantee Scheme to ensure better flow of credit to MSEs by minimizing the risk perception of financial institutions and banks in lending without collateral security. With a view to encourage women entrepreneurs to participate in the International Exhibitions under MDA scheme it has been decided to reimburse 100 percentage economy class air fare for one representative. In India, although women constitute the majority of the total population, the entrepreneurial world is still a male dominated field. Empowering women entrepreneurs is essential for achieving the goals of sustainable development and the bottlenecks hindering their growth must be eradicated to entitle full participation in the business.

Across the world, entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development both in developed and developing countries. Today business is built around human capital and women are one of the valuable factors. Liberalization of markets encouraged women to come forward to become an entrepreneur and start new industries. A role of modern women is not confined to the traditional role as a mother and housewife; it has and is undergoing changes. As woman gets educated she begins to think of herself as an independent person, she becomes aware of her own identity, potentials and decision making capabilities.

Case Studies:

PR Entrepreneur (Kim Hass/President of Hass Media LLC): Originally from Philadelphia, Kim combined her love of languages and cultures with communications to start her own business, while living in Milwaukee in 2003. Clients relied on Maa's multi-lingual capabilities to reach an increasingly diverse population. Her work included the Wisconsin Department of Tourism's first Hispanic marketing campaign; Public Relations, community outreach translation and educational initiatives for several multibillion dollar Wisconsin Department of Transport (WISDOT), highway construction projects and an award winning WISDOT educational initiative called "Careers in Motion" which introduces elementary and middle school students to the wonders of "Science, Engineering and Transportation." Along with maintaining her presence in Wisconsin, she currently provides Spanish Media Training for the Toy Industry Association. She will soon begin production on a Latin American Travel Series. Kim is also pursuing projects in Latin America, Africa and Asia.

The Shining Stars: Some of the well known Women Entrepreneurs are Ekta Kapoor (Creative Director, Balaji Telefilms), Kiran Majumdar Shaw (CEO, Bio-Con.), Shahnaz Hussain, Vimlaban M. Iawale (Ex-President, Lijjat Pappad) and Indira Nooyi etc.

Arun Lall, CEO of SNARTAK IT Solutions: She is only 30 years old. She attributes her success to "Relationship Skills." Her 1-Crore ERP firm was started 3 years back with a mere Rs. 12K. She contacted people from her own MBA network and the various social networking websites like Linked In. With her range of contacts, today Lall has an office in New Zealand and another at Oslo, besides being hosted at New Delhi. She is working 15 hours a day traversing 3 time-zones. [Ref 8]

Priya Lakhani (28 Years): She quit as a barrister to start "Masala-Masala" (Masala an Indian Sauce Company) and was voted "Daily Mail Enterprising Young Britain." Her products are sold by Waitrose, Harrods and Harvey Nichols. "She set up the MM Project for every pot." "Itachis sold; a homeless person in India is given a meal."

Olly Donnelly (29): An Oxford Geography graduate with stints at Accenture and the World Bank Donnelly founded "Shivia Micro Finance" last year, a charity helping the poor in Nepal and India. She is also Managing Director of Leadership Media Advisory and Director of "Do Development" which advises on Corporate Social Responsibility.

Emily Cremmins (22): Her latest creation "A Solar Powered Fridge" is helping thousands of Africans. She won 2007 British Female Innovator of the year and now studies Management and sustainability at Leeds University, where she was its Enterprise Scholar'08

Ruth Amos (19): Amos turned her GCSE Course Work, "Stair Steady" – a device to help people climb stairs - into a business in 2007. She won the 2006 "Young Engineer for Britain" award and is taking 3 years out before university to build-up her company.

Katy Taylor (28): She has first class degree in Geological Science from Cambridge and a Master's in Engineering from Dartmouth College in USA. She started out as an Army Officer, joined McKinsey, the consulting and now heads planning, performance and improvement at the Metropolitan Police. How to Develop Women Entrepreneurship:-

- Encouraging Women's participation in Decision-Making.
- Vocational Training to be extended to Women Community that enables them to understand the production process and production management.
- Skill Development in Women's Polytechnics and ITI's.
- Making provision of Micro-Credit System and enterprise credit system to Women Entrepreneurs at Local Level.
- Gender Sensitization Programmes.
- A Women Entrepreneurship Cell (WEC) should be set up to handle the various problems of Women Entrepreneurship in all states.

6. NEED FOR THE WOMEN EMPOWERMENT FOR SUSTAINABLE DEVELOPMENT:

Empowering women entrepreneurs is essential for achieving the goals of sustainable development and the bottlenecks hindering their growth must be eradicated to entitle full participation in the business. Ministry of MSME has a range of schemes targeted specifically to help the women entrepreneur. Let me explain these schemes briefly.

With a view to encourage women in setting up their own ventures, the Ministry of MSME has a Scheme named Trade Related Entrepreneurship Assistance and Development (TREAD)'. The scheme envisages economic empowerment of women through the development of their entrepreneurial skills in non-farm activities. Under the scheme, the Government of India gives a grant of up to 30% of the total project cost to the Non-Government Organisations (NGOs) for promoting entrepreneurship among women. The remaining 70% of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project. Further, to impart skills & training to women entrepreneurs, a grant of up to Rs.1 lakh per programme to training institutions / NGOs is given subject to certain conditions.

Another scheme of the Ministry is the Micro & Small Enterprises Cluster Development Programme (MSE-CDP). The Cluster Development aims at enhanced competitiveness, technology improvement, adoption of best

manufacturing practices, marketing of products, employment generation and so on. The scheme provides assistance for capacity building, common facilities, marketing etc. the delivery, assimilation and diffusion of the identified technology from its producers to the recipient user of small enterprises. In case of the hard intervention the contribution from the M/o MSME for clusters owned and managed by women entrepreneurs could be up to 90% of the project cost.

One of the obstacles faced by any entrepreneur is the lack of physical infrastructure. Our Ministry implemented the IID Scheme to provide developed sites with infrastructural facilities. This scheme has been subsumed in the MSME-Cluster Development Programme. All the features of IID Scheme have been retained. To create physical infrastructure for industrial estate with more than 50% women enterprises central grant of 80% of the project cost subject to a maximum of Rs.8 crore is available.

Yet another scheme for entrepreneurs is the Credit Guarantee Scheme. The Scheme aims to ensure better flow of credit to micro and small enterprises by minimizing the risk perception of financial institutions and banks in lending without collateral security. Under the scheme, guarantee cover is provided to collateral free credit facility extended by member lending institutions (MLIs) to the new as well as existing micro and small enterprises on loans up to Rs.100 lakh. The guarantee cover available is up to 75% of the loans extended. However for Micro and Small Enterprises operated and/or owned by women, the extent of guarantee cover is 80%.

With a view to encourage women entrepreneurs to participate in the International Exhibitions under MDA scheme it has been decided to inter- alia provide rent free space in the exhibitions and reimburse 100% economy class air fare for one representative. I urge all of you to take full advantage of these schemes.

Under the MSMED Act, 2006, a National Board for MSME (NBMSME) has been constituted to take up various issues for the development of MSME Sector. In order to provide representation to women entrepreneurs, this board consists of three associations of women entrepreneurs.

7. WOMEN ENTREPRENEURSHIP IN THE CURRENT CONTEXT:

More than 20 lakhs groups being organized by NABARD, New Delhi alone, covering 3 crore families. Total number of SHG groups organized by 4000 NGOs are estimated to 1.5 crore SHGs in the country. Government departments and banks are organizing lakhs of SHGs and the number is increasing day by day. Besides, local Mahila Mandals, academic institutions, village leaders are also organizing SHGs to develop the women. A number of women's organization, local leaders and pro people, NGOs are working to extend the SHG networks. The growth of the economies of many countries is due to the increasing participation of women in entrepreneurial activities. It is because of guidance and counseling extended to the women in SHGs to unearthen their hidden entrepreneurial capabilities by providing skills, knowledge, adoptability and sensitizing them towards socio-economic status in the society. A woman who can accept challenges, adventures and an urge to become economically independent can transform in to an 'Entrepreneur'. A woman entrepreneur can contribute positive values to the family, community and the society. Globally women are indulging from teaching to technical areas. In India by breaking the glass ceiling women entrepreneurs are developing and intruding into the male dominated arena as garment manufactures, farm owners, business women with many commodities, establishing firms like, tiffin centers, milk centers, petty shops etc.

8. MICRO FINANCE:

Micro Finance is the most essential part of the sustainable development of the poor women. Micro enterprises are an answer for securing balanced development of the economy of the poor women. In rural areas women associate with agro based activities like agriculture, sericulture, aquaculture, etc. But those are considered as their daily chores and kept away from the financial resources. They have all resources like manpower, raw material, stamina, knowledge, hard working nature etc. but the rural women need mind set, training, access to finances, credit, and market facilities to transform them as entrepreneurs. Now a day's entrepreneurship is the only solution for generating employability to rural youth. Hence with micro credit and micro entrepreneurship of the rural areas, women can prove their capabilities and increase their individual and their community status.

Advantages of women Micro Entrepreneurship

Develop individual economic independence. Enhance the personal and social capabilities like

- Create awareness
- Develop social net working
- Enhance the self confidence
- Improve the standard of living
- Urge to achieve
- Dare to participate in political affairs
- Economic empowerment
- Able to participate in decision making activities.
- Solve the problems of rural women and the village. 69• Enhance the leadership qualities.

Sustainable Development of women through micro entrepreneurship fetch many benefits like women's empowerment, socio-economic status, equality, property rights, development of self esteem, prestige, over all market facilities, community development etc.

9. CONSTRAINTS OF WOMEN ENTREPRENEURS:

Due to gender discrimination girls are socialized differently controlled by social norms, morals, beliefs, practices without any rights and decision making powers. Because of these reasons women entrepreneurs are facing many constraints like lack of confidence, dual roles, rigid and male dominated market conditions etc.

- Lack of Confidence Due to differential socialization social norms, morals in the family women lack confidence, support, decision making powers needed for the growth of an entrepreneur. Social workers can develop the women entrepreneurs within their reach by extending the necessary inputs.
- Over burdenness due to dual roles With the dual roles as, wife and mother women unable to manage the enterprise effectively because of lack of time, concentration and over burdened personal obligations. The family members like in-laws, husband and others can share their responsibilities to make them free to associate with an enterprise.
- Rigid and male dominated market conditions Women, entrepreneurs have to depend, on their family male members due to rigid male dominated market conditions, lack of awareness, experience, and lobbying capacities. The family members, NGO's by providing information about available market opportunities, conditions and services.
- Lack shoving Generally Indian women socialized with feminine qualities, withdrawal mentality, son preference, and restricted movement. The most important shoving is self motivation, family support positive Government Policies, timely finances and a suitable environment to establish their enterprises.
- Lack of proper training Indian families and society provide training to a girl to make her as a good wife rather than to uplift her as an entrepreneur she is not allowed to develop net work with other business men, which is considered as a sin and bad culture. Equal opportunities, training, skill development freedom to net work with other businessmen.
- Lack of access to financial support because of societal mind women are not access to finances like (1) share in the property (2) Government or private loans, schemes incentives, etc. Equal share in the parental property, access to private, Government loans, support and complete information from other family members is all walks of their life.
- Lack of exposure, information about training programmes due to illiteracy, restricted movement, lack of networking, and awareness. Literacy is the main source of information about all schemes and institutions which will provide training, financial assistance and about the enterprise and market facilities.
- Lack of access to resources Withdrawal nature, societal zero paradise, hesitant nature of build the capacities to identify their priorities and shed down the women keeping Them away from all resources hesitations to find a way to grab all kinds of resources.

10. SUSTAINABLE DEVELOPMENT OF SHG RURAL WOMEN ENTREPRENEURSHIP:

The role of micro-credit is to, improve the socio economic status of women in households and Communities. The micro entrepreneurship is strengthening the women sustainable development and removes the gender inequalities. Self Help Group's saving are extended as micro credit to its members to promote the micro and small scale enterprises to alleviate poverty and to provide sustainable economic development of the community. Women constitute 90 per cent of total marginal workers of the country Rural women are playing a direct and indirect role both in farm operations and domestic chores. Besides they are capable to manage the livestock activities with their savings and are able to increase the income levels of their families, and community. Now days rural women are achieving sustainable development by associating with the technical know how and are able to cope up with the changing scenario of the production field. By acquiring new skills they are able to setting their own enterprises for their sustainable development and also they are able to develop other women of their villages.

Majority of the SHG women of rural areas and urban areas are managing micro enterprises with livestock and domesticated activities because they can be managed with micro finances. Very few are associated with agriculture and its allied activities. It is evident that micro entrepreneurs will have continuous income and can contribute to their sustainable development.

11. RECENT TRENDS IN MICRO ENTREPRENEURS:

To sustain and develop the entrepreneurial activities and Indian economy it is high time that the women have to deviate from the traditional enterprises and handle the non traditional enterprises like (1) Mobile Selling Shops, (2) Managing Super Markets, (3) Tele Communications, (4) Computer Centres, (5) Food Processing units, (6) Dairy Farms, (7) Milk Preservation Centres, (8) Preparing Milk Products, engaging with (9) sericulture, (10) Acqua Culture

(11) Agro Culture (12) Health Centre (13) Floriculture etc. For which women require only managerial skills and other Technical services which can be borrowed from the Technical experts. Slowly women can develop the Technical Skills to develop their enterprise and for their own sustainable development. Apart from this women micro entrepreneurs have to utilize all the resources needed for the sustainable development of their enterprises like all kinds of training facilities, take help from electronic and print media to give wide publicity to their products and organizing trade fairs, exhibition cum sale, selling units in the busy market areas, networking through friends, relatives, known people, officials to catch more customers. Besides women micro entrepreneurs should free from all forms of gender discrimination and atrocities. That is possible only when mind set of their family members especially male members is positive towards the women

12. CONCLUSION:

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The glass ceilings are shattered and women are found to be indulged in every line of business from papad to power cables. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation It is high time that the country should rise to the challenge and create more support systems for encouraging more entrepreneurship amongst women the only the sustainable development can be achieved in India. Although the government of India has taken Appreciative steps for the promotion and development of the women but still the long way to go . Some of the suggestion which can improve the condition of the women entrepreneurship in India for the sustainable development of the country are as follows .

- Empowering Women Entrepreneurs is essential for achieving the goals of sustainable development.
- The bottlenecks hindering the growth must be eradicated.
- Full participation of women as entrepreneurs in all kinds of suitable businesses should be encouraged.
- Proper training programmes should be initiated.
- Mentoring, News Letters, Trade Fairs / Exhibitions can be a useful source of entrepreneurial-development.
- Promoting Women-Entrepreneurship is certainly a sure path to rapid economic growth and development.

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