

Women Entrepreneurship - Achievements and Challenges in Tamil Nadu

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Abstract

Mahatma Gandhi states that the position of women the society is an index of its civilization. Train a man and you train an individual, Train a woman and you build a nation. Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. However, in most developing countries, women have a low socio and economic status. In such countries effective empowerment of women is essential to harness the women labour in the main stream of economic development, Women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on. They have started plunging into industry also and running their enterprise successfully. Now women have emerged as an important part of industrial growth. To achieve equal status with men, women have to come out of their traditional roles and responsibilities and have to create an identity for themselves, assuming a variety of functions. To make this dream a reality, women have to consider their labour as not drudgery but a delight, Economic empowerment refers to earning power, collective bargaining for economic gains, control over means of production, involvement in decision-making regarding economic aspects of development of skills in management. Economic empowerment implies a process of redistribution of resources and power between different groups. It helps in building confidence, self-assertion and courage, in this juncture the present paper made an attempt to map out the attainments and challenges of women entrepreneur in Tamil Nadu, it is rhetoric in many spheres that women obtained more privileges in the society but women empowerment subjected to their economic empowerment.

Introduction

In Indian society, woman's place has been primarily confined to the home and her role is limited to procreation, rearing of children and catering for the needs of men folk by way of creature comforts. Women perform multiple duties by combining all types of household work including child care and such other jobs as farming and animal husbandry of household depending upon the opportunities offered by the traditionally determined economic and institutional structure. Women's role has been ignored, though they contribute substantially to the progress of a country. Women-folk is the driving force not only in reshaping the socio – economic fabric of a community but also built up strong economic structure. In India, a woman suffering is still worse because of the existence of sex-segregated character of the society, the conditions of absolute poverty and the traditional value system. Although several interventions made by Government and Non-Governmental organizations towards the upliftment and emancipation still their condition was not changed. the social reform movement, the freedom struggle, women's movement's and the Constitution(article 14 & 15) of India have made a big contribution for the upliftment of women, a number of visible and invisible obstacles and evils still remain in putting principle of the equality of sexes into practice. In this direction, a

series of progressive legislation have removed many disabilities under which Indian women had to suffer terribly.

The socialist thinkers led by Karl Marx, Engel and others believed that women had been transformed from free and equal productive of the member society to subordinate waives and wards¹. They have shown a very keen interest in studying women's problems due to a wide spread realization of the fact that the position of women in any given society serves not only as an index of its civilization, but it also influences of a very large extent socio – economic development. Their position acquires a greater importance in a democratic welfare state like India where huge efforts are underway for its socio – economic development. Unless women are allowed to develop their full potentialities and thereby contribute their might to the developmental efforts, full advantage cannot be derived from the developmental programmes. It is needless to say that women can play their various roles properly only when they possess the necessary awareness, knowledge and skills. But all these depend upon the status that they enjoy in society. Some writers referred to the inferior position of Indian women before independence. Even Gandhiji admitted that Indian women were subjected to all sorts of injustice at the hands of men and society. It is really shocking to note that our women possessed a very degrading and humiliating position in society before independence

The whole life and behaviour pattern of the women and the attitude of the society towards them is shaped and guided by traditional socio – cultural norms and values which are so deep - rooted in the minds and hearts of the people that there seems a wide gap between the position they actually hold in the traditional society. Religion, family and kinship, cultural norms, moral values etc. delimit the sphere of women's activities in the family and society. The rural women have yet to come up the traditional norms and taboos and to enjoy a position of 'equality' to men as individual citizen as accorded in the constitution, Even though the modern development enable the women to participate in entrepreneurial activities but still they have been encountering number of problems in the patriarchal society.

Concept of Women Entrepreneurship

Entrepreneurship is an economic activity which is undertaken by an individual or group of individuals. Entrepreneurship can be defined as the making of a "new combination" of already existing materials and forces; that entrepreneurship throws up as innovations, as opposed to inventions and that no one is entrepreneur forever, only when he or she is actually doing the innovative activity. Women entrepreneurship is the process where women organize all the factors of production, undertake risks, and provide employment to others. The definition of women entrepreneurship has never been differentiated on the basis of sex and hence could be extended to women entrepreneurs without any restrictions.

Medha Dubhashi Vinze revealed that a woman entrepreneur is one who starts business and manages it independently and tactfully, takes all the risks, faces the challenges boldly with an iron will to succeed. Women entrepreneurship is an economic activity of those women who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.

Women and Business

Women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on. They have started plunging into industry also and running their enterprise successfully. Now women have emerged as an important part of industrial growth. To achieve equal status with men, women have to come out of their traditional roles and responsibilities and have to create an identity for themselves, assuming a variety of functions. The participation of women in the economic development process can be mainly categorized into different segments namely as rural or urban employment with organized sector or unorganized sector, self employment in rural or urban, entrepreneurs in rural or urban areas.

The women employed in unorganised and organized sectors are predominantly in unskilled and semi-skilled categories. Even the newer industries like engineering, electronics, chemical, education, medical, IT based and pharmaceuticals which are increasingly employing educated women as skilled workers, tend to limit their participation to a few processes where the job involves dexterity of fingers of or is repetitive and monotonous in nature.

Over the last few decades, only a few women have come forward to establish their own enterprises. More recently, a new trend has emerged where women are venturing as entrepreneurs and contributing to the economic development. Their skill and knowledge, their interest in business and a pushing desire to do something positive are among the reasons for women to establish and manage organized industries and take up challenging ventures.

Emergence of entrepreneurship is considered to be closely linked to social, cultural, religious and psychological variables and these changes seem to have become acceptable norms in the context of women at work in the Indian situation today with more and more women participating in the economic development. Many factors like urbanization, technical progress, women education etc., have profoundly changed the traditional conditions even in a developing country like India.

The GEM (Global Entrepreneurship Monitor) research is an annual worldwide assessment of entrepreneurial activity initiated in 1999 with 10 countries, it expanded to 60 countries in 2012 have been the members of the particular research GEM project. In that report overall female entrepreneurial rate is more in Thailand (45.42%) and it comes first. Peru is in the second place which is having 38.46% of women entrepreneurs. In India, the prevalence of women entrepreneurial rate is only 9.66% Women's Entrepreneurship matters-women are creating and running business around the world, contributing to economies that represent more than 70% of the world's population and 93% of global GDP (2011). Women's entrepreneurship is a key contributor to economic growth in low/middle income countries, particularly in Latin America and the Caribbean.

Women Entrepreneurship in India

Women in India entered business due to pull and push factors. Their task has been full of challenges. In spite of the family opposition, many women have proved themselves independent and successful entrepreneurs. The emergence of women entrepreneurs and women-owned firms and their significant contributions to the economy are visible in

India and these businesses are ready for continued growth in the future. In India, women constitute half of the total population, but their participation in the economic activity is very low. The Female Work Participation Rate was 25.7 percent in 2011. Nowadays women are well-educated with technical and professional qualifications. Many of them have medical, management and similar degrees and diplomas. Many entered their family business as equal partners. Women set up their own clinics or nursing homes, small boutiques, small manufacturing enterprises and entered garment exports. They have their own personal choices and the courage to undertake new ventures. According to Third All India Census of Small Scale Industries, there are 175.94 lakhs units functioning in India.

Table.1 .Small Scale Industries in India (inLakhs)

	Registered	Unregistered	Total
Total Units	15.65	346.12	361.76
Manufacturing Sector	10.5	104.51	115.01
Service Sector	5.14	241.61	246.75
Rural Enterprises	7.07	193.12	200.19
Urban Enterprises	8.57	153	161.57
Women Entrepreneurs	2.15	24.46	26.6
Employment in Manufacturing sector	80.84	239.23	320.07
Employment in Service Sector	12.26	472.91	485.17
Male	74.05	610.62	684.68
Female	19.04	101.52	120.56

Source: Ministry of Micro Small & Medium Enterprise, 2012

Contributions of Women Entrepreneur

Generally an entrepreneur is someone who is a risk taker and is ready to face challenges and it's very difficult to woman in entrepreneurship or women owing enterprises. The Government of India defined woman enterprise having 51 per cent of financial interest of the capital and giving more than 51 per cent of employment. The importance of women in business in the patriarchal society is the important component of development not only to the women but the society as a whole

Table.2. Contributions of Women

Types of Industry	Employment (in percentage)		
	2000	2007	2012
General: food, education, medical	29	32	30
Electronics	7	8	10
Plastics	15	13	12
Chemical	20	17	15
Textile	13	15	18
Leather	4	3	5
ICT & IT based	13	12	10

Source: Ministry of Micro Small & Medium Enterprise, 2012

Women Entrepreneurship in Tamil Nadu

Traditionally, Tamil Nadu is one of the well-developed States in terms of industrial development. In the post-liberalisation era, Tamil Nadu has emerged as one of the front-runners, by attracting a large number of investment proposals. It has been ranked as the third largest economy in India. But the Government's efforts come only from 1970 onwards for the promotion of self-employment among women. In Tamil Nadu each city has its own set of products that are manufactured by women entrepreneurs using indigenous skills. Women entrepreneurs in Tamil Nadu possess organisational abilities, marketing skills, entrepreneurial skills and efficiency and novel ideas.

Table.3. State-wise distribution of women entrepreneurs

Sl. No.	State	No. of Registered units	No. of Women Entrepreneurs	Percentage
1	Tamil Nadu	9618	2930	30.36
2	Uttra Pradesh	7980	3180	39.84
3	Kerala	5487	2135	38.91
4	Punjab	4791	1618	33.77
5	Maharashtra	4339	1394	32.12
6	Gujarat	3872	1538	39.72
7	Karnataka	3827	1026	26.84
8	Madhya Pradesh	2967	842	28.38
9	Andhra Pradesh	2838	752	26.5
10	West Bengal	2347	602	25.6
11	Assam	1068	280	26.2
12	Rajasthan	1023	172	16.8
13	Bihar	980	99	10.1

Source: Ministry of MSME-2012.

Evolution of Women Entrepreneurship in Tamil Nadu

The heavy industrialisation and urbanisation in the State made significant development in the areas of women's empowerment and social development. In Tamil Nadu women were engaged more in agriculture than in manufacturing or services. In the manufacturing sector, women worked as beedi workers and as manual labour for cotton textiles, fish, and food processing and match industry. A few were involved in the manufacturing of electronic and electrical goods. In a traditionally conservative society like Tamil Nadu, risk-aversion was common. Women were a further step behind the average man, having to contend with gender barriers in financial institutions, discouragement in families, lower levels of education and confidence. The position of rural women in the State has remarkably changed with the formation of SHGs, which started on an experimental basis in 1989 in the rural areas. It helped poor rural women to enter the entrepreneurial world and it also helped them to develop self-confidence, communication, courage, independence, mobility, management and technical skills. Assisted by some NGOs and with Government support, this movement gained momentum and developed into strong local institutions. They provided legitimate avenues for social mobilisation with access to inputs, such as training, banking services, Government services, etc.

Financial Institutions Assisting Women Entrepreneurship in Tamil Nadu

In Tamil Nadu, Tamil Nadu Industrial Cooperative Bank Limited, Tamil Nadu Industrial Investment Corporation (TIIC), District Industries Centre, National Small Industrial Corporation (NSIC), Tamil Nadu AdiDravidar Housing Development Corporation (TAHDCO), Regional Rural Banks, Public Sector Banks SBI, IOB, some private sector banks, etc. provide financial assistance to women entrepreneurs. In Tamil Nadu there are 36 specialized SSI commercial bank branches functioning in different places. Some banks have a Mahila Banking Branch which is meant mainly for women and managed by women.

Women Owned Small Scale Industrial Units in India and Tamil Nadu

Women entrepreneurs are mainly concentrated in the Small Scale Industries (SSIs). Among the small scale industrial units owned by women entrepreneurs in India, Kerala tops the list with 139,225 units, followed by Tamil Nadu with 129808 units. Tamilnadu ranks second in the total number of small - scale units owned by women entrepreneurs in India. Lakshadweep has the lowest number of small - scale units i.e. 67 units owned by women entrepreneurs, In Tamil Nadu though over the years there has been a slight increase in the total female population (995 for 1000 males in 2011 from 984 for 1000 males in 2001), yet demographic imbalances between women and men continue to exist till date. There is strong preference for the male child in India as well as in Tamil Nadu, as sons are perceived to be the future bread earners and also the old age security for parents. Yet it is a surprising fact that in Tamil Nadu 129,808 (12.20%) units are owned by female entrepreneurs and stood second in the rank list.

Statement of the Problem:

The status of women is intimately connected with their economic position, which in turn depends on opportunities of participation in economic activities. Within India, the state Tamil Nadu has carved out a separate position for itself in development discourse due to its impressive performance over the years on the demographic and social development front. Much has been written about Tamil Nadu's high level of female literacy, high level of life expectancy, low infant mortality and cohesive social structure promoting effective interpersonal channels of communication. However it is certainly paradoxical that, in such a society well acknowledged for according higher status and position to women, participation of the women in the labour force has not been satisfactory but the second largest women entrepreneurship. Such a paradox deserves close scrutiny and in the same line whether women entrepreneurship empowered women, plethora of the studies on the chosen domain have been concentrated on challenges, constraints, and empowerment separately but none of the studies have approached this in a holistic dimension, thus, the present study propelled to introspect and map out the nebulous relationship among women entrepreneurship and empowerment in the same line the study also would concentrate on the attainments and challenges of the women entrepreneurs in Vellore district as the features of the district replicate the rest of the state so the outcome of the study applicable to entire state of Tamil Nadu.

Objectives of the study

- To analyze and interpret the socio-economic conditions of the women entrepreneurs in the Vellore district.
- To identify the constraints encountered by the women entrepreneurs.

Methodology of Study

“Research is simply the process of finding solutions to a problem after a thorough study and analysis of the situational factors”

Data Collection Method

Both primary and secondary data would be collected. The research instrument for primary data collection would be interview schedule. The secondary data would be collected from books, journals, reports from Government records and from various institutions like Tamil Nadu Corporation for Development of Women Ltd (TNCDW), Vellore, Tamil Nadu; State Non-Governmental Organizations and Volunteer Resources Centre (TNVRC), Vellore; District Industries Centre, Lead Bank and from relevant websites.

Results and discussion

Table.4: Industry wise classification

	percentage
Food Products	16
Chemical, Rubber & Plastics	7
Handloom & Garments	34
Beauty Clinics	28
Electronics & Electrical Equipment	10
Stainless Steel Utensils	5

Source: primary survey

Around 34 % of respondents were involved in handloom and garment manufacturing, followed by beauty clinics (28%). This is followed by food products (16%) chemicals, rubber and plastic (7 %) 10 percent of the respondents owning electrical and electronics equipment.

Table: 5. Results of the Multinomial Logistic Regression

Variables	Coefficient	S.E.	Wald	Df	Sig.	Exp(B)
Challenges of Women Entrepreneur	2.561	89.7	1.664	1	0.005	0.112
Financial problem	0.992	5.749	1.021	1	0.002	2.185
Production problems	1.912	1.639	2.927	1	0.001	1.442
Labour problems	2.843	4.918	3.818	1	0.003	0.213
Marketing problems	2.402	4.071	2.858	1	0.078	0.011
Gender discrimination	2.674	8.148	1.242	1	0.072	1.55
Attitude of employees/workers	0.065	0.033	1.979	1	0.003	1.068
Low productivity	0.017	0.009	2.471	1	0.002	1.017
Gender discrimination in bank loans	0.01	0.007	1.147	1	0.143	0.99
Male entrepreneurs cartels	0.143	1.541	1.68	1	0.005	1.6
Lack of Support of family	0.965	2.478	2.005	1	0.005	0.612

Multinomial Logistic regression analysis revealed clear pattern of presence grids for each explanatory variable involved in model. Enter method was applied for all ten variables, the variables which were strongly correlated ($P > 0.6$), Based on quality of information, ten variables were utilized to develop a better model fit and also for development of final equation for character farming, The -2 Log Likelihood value and Nagelkerke R^2 were 71.29 and 0.519 respectively, indicating improvement of model fit with inclusion of the above variables and a combined effect of the variables in predicting probability of occurrence. Hosmer and Lemeshow goodness-of-fit test indicated that the obtained model did not differ significantly from null model or expected fit ($\chi^2 = 6.511$, $p = 0.21$). Overall correct prediction rate of the model was 74.2%. Prediction rate for true positives (presence - 1) was 80.2 and it was 58.5% for true negatives (not present -0). The best cut-off level that optimized sensitivity and specificity was at 0.5 .Final analysis at this cut-off point had ten explanatory variables were used to develop final equation, The explanatory variables used in the final equation collectively accounted for 82% for the explained variables for character framing ($R^2=0.829$)

To better understand challenges of the women entrepreneur, this study used predictors such as specialization, socio-demographic, and constraint variables. Among them, recreation specialization was expected to be an important factor to affect recreationists' future behavior in outdoor recreation research as well as management issues. As such, this study examined the relationship between women entrepreneur's challenges and three kinds of recreation specialization dimensions, which were divided into behavioral (behavior), cognitive (skill/knowledge), and affective (commitment).As shown in this

study, resource substitutability by challenges can be measured by the level of a willingness to substitute the attitude and operation. Results showed that the challenges of women in being largely influenced by various factors viz production constraints, co-operation of the fellow workers and entrepreneurs and environmental and cultural issues, The multinomial logistic regression model provided sufficient evidence that various independent variables strongly associated with the challenges of the women entrepreneur. The results showed how much specialization, constraints, and demographic variables are related to challenges and attainments. The multinomial logistic regression using a classification method for the dependent variable would provide a more satisfactory solution compared to other analysis techniques because it not only requires strict assumptions, but enables a direct interpretation of the relationship between independent variables and the dependent variable (Press & Wilson 1978).

Activity and sources of help

The survey also proves beyond doubt that women do not stick to the safer trading and service industry. Majority of the sample (70.0%) went in for manufacturing, followed by service industry (16.7%) and trading (13.3%). A further analysis vis-à-vis their educational background reveals that majority of the women who went in for manufacturing was simple graduates (45.2%) followed by undergraduates (31.0%). Very few women (14.3%) had professional qualifications, and yet went in for manufacturing. Graduates again had the lead in trading activities. In our sample, 100% of the women who were engaged in trading were graduates. Graduates again accounted for 40.0% of those women engaged in service industry like beauty clinics etc. As a matter of fact, a majority of the sample (51.7%) were graduates, followed by undergraduates (26.7%). Professionals only accounted for 13.3% of the total sample, whereas only 8.3% of women were post-graduates. The fact that a majority of women are only graduates, and have mostly taken to manufacturing raises a serious doubt about their intentions Does it mean that the business is only taken lightly, considering most women do not have financial problems? This, coupled with the finding, the majority have entered into business just to keep busy strengthens this premise. This is further strengthened by the fact that 48.3% of the sample had gone in for training, whereas 51.7% were untrained. If their businesses are doing well despite a lack of expertise on their part, and an obvious dependency upon others, could they not expect greater gains by professionalism? One sees a sense of complacency in this kind of an attitude.

Operational problems

The personality, qualities, the values that sets the goal towards the success, would vary. Every entrepreneur faces some problem in running business, and women in our study are no exception. In the sample almost of women said that they did not have any problems. One of the respondents said during interview "I don't see problems as problems". This is quite encouraging and proves that they have accepted problems as a part of the business. The majority of the women (84.3%) indicated problems of varied nature. Some of the respondents said that problems arise when dealing with workers. It seems semi-educated or uneducated class of workers cannot visualize a "female boss" in their field of work. The other factors, which have been indicated by the respondents, were marketing, recovery of payments from customers and mobility. The above three factors are related to outside or field jobs which women generally find cumbersome. The

problems towards mobility could be multifarious; it could be because of transport, time, distance or other priorities, or even social factors such as insecurity in traveling alone or during late hours, which generally hamper women. Interestingly "honesty" had been indicated as one of the problems. "If you are honest you just cannot do business", one of the respondents revealed during interview. This is the way in which most of us do business in India.

Operational Problems Attributed to being Women.

In the survey, an attempt has been made to find out from the respondents the problems, which they attributed to them being women. Out of the total sample, 48% did not feel that they faced any problems by virtue of being women. This indicates a good turning point, in the sense that women are developing confidence to undertake any work, thereby shedding inhibitions. This would encourage many future women entrepreneurs to plunge into business. About 8% of the women felt that problems are less by being a woman. "In many place of work, works are done faster because I am a woman", an entrepreneur quoted. It was quite heartening to find the majority (56%) of women are aware of their competence. The remaining 52% of the women felt that woman have to fight harder in the entrepreneurial world. "Business world is cruel and women do not fit in here"; an exporter quoted. Mostly all of them felt that the general competence of women was still suspect. As such they were vulnerable and often exploited. The other kinds of problems were very common as "not being able to work in night shifts, less mobility, less output due to role conflict, etc."

Obstacles specific to starting new firms

In general, women have lower personal financial assets than men. A question that has developed into its own sub-field in the women's entrepreneurship literature is if women have a harder time getting finance than men for the same business opportunity. The results are:

First, it is very difficult to construct studies that are actually able to tease out whether refusal to offer finance is actually based on sexual discrimination. In this case women have a lower probability to receive external funding because of their sex, and then the financial institution has not discriminated against a person based on his or her sex. The financial institution has just tried to optimise its loan portfolio based on those that probably have the highest chance to make a firm survive and prosper.

Second, four areas have been identified as potential or real problems for women when it comes to financing: a) women may be disadvantaged in raising the initial capital to start a new firm; b) collateral needed for external financing may be above the wealth level of most women; c) finance for an existing firm may be less available, because women are less likely than men to penetrate informal financial networks; d) women entrepreneurs' relationship with different financial institutions might suffer because of gender stereotyping and discrimination.

Third, results indicate that women still perceive a negative attitude from financial institutions such as banks and other lending institutions. And two possible reasons as discussed in the literature: a) women are not viewed as entrepreneurs due to the attitudes formed by traditional gender roles; b) women engage in industries that the

financial institutions are not used to handle (as personal services, care, etc.). Also in the personal networks and the family it is harder for women to find financial resources to start a business.

Fourth, in many countries especially in developing economies, women still have important problems to obtain finance because of their weak social position, or that they are not even allowed to seek finance as individuals and that husbands or brothers must seek it in their place instead.

Conclusion

Women entrepreneurship has gained momentum in the last three decades with the increase in the number of women enterprises and their substantive contribution to economic growth. In the dynamic world, women entrepreneurs are likely to become an important part of the global quest for sustained economic development and social progress. There has been a rapid increase in the efforts to encourage women entrepreneurship in developing countries with the adoption of concrete industrial development goals and strategies. The role of women entrepreneurs is undergoing profound changes in the wake of technological innovations which have brought fresh opportunities to consolidate, enhance and derive the benefits reaped in promoting women entrepreneurship, thus the outcome of the present study unleash some of the suggestions which would promote the women entrepreneurship in Tamil Nadu in more effective way, Start Training Centre in Every District as Training is found to be the best method to encourage women entrepreneurship, to develop the personality traits of women entrepreneurs, to face different problems daringly, to have more access to information and communication technology and to encourage women to undertake risky ventures. Set up District Women Entrepreneurship Promotion Cell which would facilitate to monitor and review the functioning of the women SSI units and this may also help to avoid or reduce the incidence of sickness. Conduct Periodical Meeting of the Women Entrepreneurs organized at the block and district level by the Government agencies would enable the women entrepreneurs to get clear ideas about the various Government agencies, financial institutions and their current schemes. Also it provides a forum for expressing their needs and grievances. Improve the Quality of Service of the Government Agencies and Financial Institutions which would facilitate the agencies by retaining customer-friendly Government /bank staff, especially in rural areas, for assisting genuine the women entrepreneurs. Formulate Liberalized Loan Schemes to Women Entrepreneurs Further, they should be provided with adequate credit not only at the initial stage but also subsequently for expansion, diversification and modernization. Introduction of credit guarantee schemes for the women entrepreneurs by the Government would also enable the genuine women entrepreneurs to utilize required credit from banks without any collateral. Open Women SSI Bank Branch in Every District Tamil Nadu to carry out their banking activities freely. Constitute Separate Section for Women Entrepreneurs in DICs as the maintenance of a separate section for women entrepreneurs in DICs to deal with all matters relating women, viz. promotion of women entrepreneurship, maintenance of separate data for women SSI units, organization of women entrepreneurship development programmes, guidance, redress of grievances, etc. would make it easier for the Government and other agencies to effectively implement their policies and programmes for the promotion of women entrepreneurship.

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