



# A Study of Constraints and Motivating Factors for Indian Women Entrepreneurs in Small Scale Industries

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## **Abstract**

*In this dynamic world, women entrepreneurs are a significant part of the global expedition for sustained economic development and social progress.*

*In India, planning commission, central and state government recognise that women should be in the mainstream of economic development. In particular the development of small scale enterprises for women is seen as the appropriate way to attack the poverty at grassroots level by generating income. Industrial policy of government of India has high lightened the need for entrepreneurship programs for women to enable them to start small scale industries.*

*Even after 65 years of independence women in India are struggling for entrepreneurial freedom. That is why women as entrepreneurial resource have not been widely recognized in India. There has been increasing turned in number of women owned enterprises in India, but despite government efforts, substantial growth could not be achieved.*

*And hence in the current scenario this study focuses on examining the demographic profile of women entrepreneurs in small scale sector in Pune district, Maharashtra, India., tries to analyze the various motivational factors responsible for women entrepreneurship to start up their own enterprise, probe into challenges / constraints faced by women entrepreneurs to start up their own business and finally suggest the framework for the promotion of women entrepreneurship in current scenario.*

**KeyWords** - *motivational factors, small scale sector, women entrepreneurs.*

## **INTRODUCTION -**

In this dynamic world, women entrepreneurs are a significant part of the global expedition for sustained economic development and social progress. Due to the growing industrialization, urbanization, social legislation and along with the spread of higher education and awareness, the emergence of women owned businesses are highly increasing in the economies of almost all countries. Indian women had undergone a long way and are becoming increasingly visible and successful in all spheres and have shifted from kitchen to higher level of professional activities.

At a conference on entrepreneurship in the United States, entrepreneurship was defined as "Entrepreneurship is an attempt to create value through recognition of



business opportunity, the management of risk taking appropriate to the opportunity and through the communicative and management skills to mobilise human, and financial and material resources necessary to bring the project to the fruition.

The National Standing Level committee on women entrepreneur (Ministry of Industry) defines women entrepreneurs as those who operate and control an enterprise and whose holding in the enterprise is at least 51 percent.”

#### ***Concept of small scale in India –***

In India, after independence the definition of the small scale industry has been modified nine times.

In the beginning, for small scale industry, the investment level was Rs.5 lakhs and the employment limit was less than 500 persons when using power and less than 100 persons without using power.

At present, the new Policy Initiatives in 1999-2000 defined small-scale industry as a unit engage in manufacturing, repairing, processing and preservation of goods having investment in plant and machinery at an original cost not exceeding Rs. 1 core.

#### ***Role of government and institutional support in fostering entrepreneurship -***

In India, central as well as state government are playing pivotal role in growth and enhancement of small scale industries. At the same time institutes like D.I.C.( District Industries Centre) & M.C.E.D.(Maharashtra centre for entrepreneurship Development) at the state and district level also aid entrepreneurship development.

#### ***D.I.C – (District industries Centre)***

District Industries Centre is the institute at the district level, which provides all the services and support facilities to the entrepreneurs for setting up small and village industries.

#### ***M.C.E.D (Maharashtra Centre for Entrepreneurship Development)***

MCED has been a pioneer in espousing social and economic entrepreneurship since 1988. It is a training institute in the core area of entrepreneurship development.

#### **Statement of the problem**

In India, the need is now keenly felt that women should also work outside the home for getting better living standards for all. It is in this context that, the question of women entrepreneurs has taken new significance especially when unemployment has become a matter of great concern for all.

Government of India has introduced the policy measures to promote the status and the level of female entrepreneurs in the country. There has been increasing



turned in number of women owned enterprises in India, but despite government efforts, substantial growth could not be achieved.

Very few entrepreneurs could approach the government assistance which is the indication that there is a need to revitalise the whole system.

Even after 65 years on independence women in India are struggling for entrepreneurial freedom. That is why women as entrepreneurial resource have not been widely recognized in India.

And hence in today's scenario of developing nation like India, the growth of women entrepreneurship is very crucial for not only economic but also social upliftment of the country. It is very essential to know what the reasons for women to opt for entrepreneurship and what are the major motivators for their growth and at the same time what are the various constraints /problems women are facing in this journey of entrepreneurship.

## **REVIEW OF LITERATURE**

The topic "Women Entrepreneurship" is been researched around the globe. The brief summary of some of these researches is given below

### ***International status –***

Coleman (2000) reported that lenders did indeed discriminate, but on the basis of firm size, preferring to lend to larger and more established firms, thereby limiting their involvement with women-owned firms which were generally smaller.

Cultural differences between and within countries add another dimension to the consideration of personal and professional roles. In examining the relationships between business and family roles of the female married entrepreneur in Turkey, respondents reported role conflict in their personal and professional lives. Being an entrepreneur had a negative impact on their family life but a positive effect on their social, economic, and individual lives. (Ufuk & zgen, 2001).

Tulus Tambunan (2009) in the study found that the representation of women entrepreneurs is still relatively low which can be attributed to factors such as low level of education, lack of capital, and cultural or religious constraints, most of women entrepreneurs in SMEs are from the category of "forced" entrepreneurs seeking for better family incomes.

A study by Chinonye Okafor, Roy Amalu (2010) revealed that positive relationship exists between motivational factors and women entrepreneurial challenges.

A study in Taiwan by Saikou E. Sanyang and Wen-Chi Huang (2008) proves those women entrepreneurs are capable as men running a business. From findings



also suggests that women in middle ages, between mid-30s and mid-40s, are more likely to set up their own businesses.

In the study from by Poland, Hanna Mizgajska (2007) confirmed that education and professional experience of women were decisive in prioritizing by them the external and internal factors which impacted the decision of setting up a company. The study showed that a significant factor influencing company growth and company performance was training courses.

### ***National Status – (In India)***

Neelam (1992) found that women chose micro enterprises because they value the quality of their lives. It allows them to stay in control of both their business & their personal lives to integrate their career roles & family.

A study by Mallika Das (2001) concluded that The initial problems faced by the women seem similar to those faced by women in western countries. However, Indian woman entrepreneurs faced lower levels of work family conflicts and seem to differ in their reasons for starting and succeeding in business.

While another study by Pooja Nayyar, Avinash Sharma, Jatinder Kishtwaria, Aruna Rana and Neena Vyasti (2007) suggested that Poor location of unit, tough competition from larger and established units, and lack of transport facility, lack of rest and sleep and non-availability of raw material were the significant problems faced by entrepreneurs. The factors causable to these problems were; difficulty in affording own vehicle, not being popular, heavy schedule of work and long working hours.

Dr. Sunil Deshpande and Ms. Sunita Sethi (2009) in their study concluded that because of attitude change, diverted conservative mindset of society to modern one, daring and risk-taking abilities of women, support and cooperation by society members, changes and relaxations in government policies, granting various upliftment schemes to women entrepreneurs etc. the percentage of women participation in the field of entrepreneurship is increasing at a considerable rate.

S. Vargheese Antony Jesurajan & Dr. M. Edwin Gnanadhas (2011) in their study revealed that husbands/fathers were the main motivators for taking up entrepreneurship. So motivation of husbands/fathers/family members would certainly prove to be fruitful. Once they get convinced about significance of women entrepreneurship then their attitude will change, their roles and expectations will change and they will provide moral support, necessary guidance and help as needed.

### **OBJECTIVES-**

1. To examine the demographic profile of women entrepreneurs in small scale sector in Pune district, Maharashtra, India.,



2. To analyze the various motivational factors responsible for women entrepreneurs to start up their own enterprise.
3. To probe into challenges / constraints faced by women entrepreneurs to start up their own business.
4. To suggest the framework for the promotion of women entrepreneurship in current scenario.

#### **LIMITATIONS-**

1. The study covers only Pune district. Hence the findings of the study are entirely applicable to this district only.
2. The study is based on the perceptions of the women entrepreneurs. Their attitudes may change with the change of times. Therefore, the responses reflect their contemporary views on the prevailing conditions.

#### **RESEARCH METHODOLOGY\_-**

The target industry for the study is small scale sector i.e. the firms having investment in plant and machinery at an original cost not exceeding Rs.1 crore.

The population of the study is confined to the women entrepreneurs in Pune district, who are registered under District Industries Centre ( D.I.C.) Pune region. The firms that are in operation for at least last 5 years are included in the study. The population of the study is 250 women run small scale enterprises.

For the purpose of this study the required database of women entrepreneurs is been collected from D.I.C. Pune regional office. The cluster sampling method is used to derive the sample. Out of the population of 250 women run enterprises 25 per cent i.e. 63 enterprises are taken as sample. The total population of 250 enterprises is divided into various sub areas (sub areas being sub urban areas of Pune city). For selecting the sample from each sub urban area convenient sampling method is used.

The area wise distribution of total population and the proportionately selected samples is shown in the following table –

The primary data is collected through questionnaire and in depth interviews. The secondary data is collected through the review of existing literature related with the topic. The review is made using books, magazines, newspapers, journals and research thesis. The secondary data is also collected from D.I.C. (District Industries Centre) and M.C.E.D.( Maharashtra Centre for Entrepreneurship Development) Pune region offices and websites.



The tools used for data collection are questionnaire, in depth interviews and informal interaction with the respondents. The in depth interviews of 10 respondents were conducted in order to gain better understanding of their operations. Questionnaire was prepared for the respondents including open and closed ended questions.

**Table 1**

**Area wise Population & Sample**

Sub Urban Area of Pune City	Population in the Area	Samples selected from the area
Narhe –Ambegaon	16	4
Bhosari	28	7
Pimpri –Chinchwad	20	5
Chakan	40	10
Dhayari	10	2
Kothrud	20	5
Karve Nagar	20	5
Bavadhan	32	8
Ranjangaon	42	11
Hinjewadi	22	6
<b>Total</b>	<b>250</b>	<b>63</b>

To find out the factors motivating the women entrepreneurs to start their own enterprise and major constraints faced by them t-test has been administered. Percentage analysis has also been used to find out the demographic profiles of the respondents.

**DATA ANALYSIS & DISCUSSION -**

***Profile of the women entrepreneurs***

The demographic profile of the respondents is given in Table 1. Out of the 63 respondents taken for the study 40 per cent belong to the age –group of 33-40 years. Regarding the marital status 83 per cent are married, 79 per cent have children and 71 per cent have children above 10 years of age. 38 per cent have completed their studies up to graduation and 59 per cent have the work experience. Regarding the family type 73 per cent have nuclear families and 87 per cent get support of their family members, 40 per cent get the support in the form of emotional support. 76 per cent women entrepreneurs are first generation entrepreneurs, 51 per cent have their business premises as a part of their house. 21 per cent are engaged in fashion



designing and tailoring and 14 per cent run beauty parlor. 40 per cent women spend 4-8 hours in their business. 60 per cent have used their own funds to start the business while 40 percent have borrowed from various sources of which 19 per cent have borrowed from their relatives. For 59 per cent of the respondents their business is not the only source of income.

Table 2

Demographic Profile

Particulars	Classification	Number	Percentage
Age Group	Below 25 years	5	8
	25-32 years	14	22
	33-40 years	25	40
	40-55 years	16	25
	Above 55 years	3	5
Marital Status	Married	52	83
	Unmarried	11	17
	Widowed	0	0
	Divorced	0	0
Children	Yes	50	79
	No	13	21
Age Group of Children	Below 5 years	6	10
	5-10 years	12	19
	Above 10 years	45	71
Highest Educational Qualification	Primary school	7	11
	Secondary School	12	19
	High school	14	22
	Graduate	24	38
	Post Graduate	4	7
	Illiterate	2	3
Work Experience	Yes	37	59
	No	26	41
Family Type	Nuclear family	46	73
	Joint family	17	27
Family Members Support	Yes	55	87
	No	8	13
Form of Support	Manual help	28	26
	Emotional support	40	36
	Financial help	29	26
	Advice	13	12
Category of Business	First generation entrepreneur	48	76



	Parents as entrepreneurs	6	10
	In-laws as entrepreneurs	9	14
Nature of factory building	Part of house	32	51
	Separate building	31	49
Type of enterprise	Fashion Designing & Tailoring	13	21
	Interior Designing	1	2
	Confectionary & Bakery	7	11
	Beauty Parlor	9	14
	Grocery Shop	7	11
	Internet / Mobile application services	2	3
	Financial Services	1	2
	Agriculture	2	3
	Medical & General Stores	4	6
	Other activities... Plz. Specify	17	27
Time spent in business	Up to 4 hours	9	14
	4 – 8 hours	25	40
	8-12 hours	19	30
	Above 12 hours	10	16
Sources of Funds	Own funds only	38	60
	Own funds & borrowed funds	25	40
Sources of Borrowings	Relatives	12	19
	Friends	4	7
	Commercial banks	9	14
	Co-operative banks	4	6
	Financial institutions	5	8
	NA	29	46
Business as Main source of income	Yes	26	41
	No	37	59

Source - Computed Data

### ***Factors motivating women to become entrepreneurs –***

In order to find out the factors motivating the women to become entrepreneurs 23 attributes that can influence their decision to become entrepreneur were identified.

The respondents were then requested to express their level of opinion on the influence of those factors on a 5 point Likert-scale.

The output of t-test performed to identify the significant factors motivating women entrepreneurs to start their own enterprise is shown in Table 2.



**Table 3**  
**Motivating Factors**

	Test Value = 3			
	T	df	Sig. (2-tailed)	Mean Difference
Economic Independence	4.348	59	.000	.717
Dissatisfaction with current job	.653	20	.521	.238
Unemployment	-1.728	39	.092	-.400
Use of idle funds	3.503	50	.001	.549
Availability of Infrastructural facilities	1.278	50	.207	.216
Market potential	4.245	49	.000	.660
Social status	3.733	52	.000	.528
No other income sources available	1.643	35	.109	.389
Support from family	9.150	57	.000	1.172
Gaining respect from others for my skills and talent	4.212	49	.000	.740
Seeking challenging business venture	3.682	56	.001	.667
To make more money	4.761	51	.000	.769
Gaining control on my life	4.447	62	.000	.746
Get better life than before	9.439	56	.000	1.228
To prove myself	4.348	57	.000	.759
For self esteem	5.986	55	.000	.964
Being entrepreneur was a lifelong goal	5.315	52	.000	.943
Freedom from supervision	2.046	51	.046	.462
To spend spare time	2.713	23	.012	-.644
Family business passed on to me	.851	28	.402	.241
To support family financially	5.520	55	.000	.821
Responsibility to run business due to death of member	-2.863	44	.006	.667
To advance myself	4.293	58	.000	.712

Source - Computed Data

The above table shows the factors which are significant for motivating women entrepreneurs. The decision rule used to find out the significant factor is  $t$  value  $> 0$  and  $\sigma < .05$ . accordingly 17 factors i.e. economic independence, use of idle funds, market potential, social status, support from family, gaining respect from others for skill and talent, seeking challenging business venture, making more money, gaining control on life, getting better life than before, to prove myself, self esteem, being entrepreneur was lifelong goal, freedom form supervision, To support family financially, to spend spare time and To advance myself these factors proved to be significant.



Hence, the remaining 6 factors namely dissatisfaction with current job, unemployment, Availability of Infrastructural facilities, no other income source available, Responsibility to run business due to death of family member, family business passed on to me proved to be insignificant.

***Constraints / challenges faced in a journey as entrepreneur -***

In order to find out what constraint / challenges women entrepreneurs have faced in their journey as entrepreneur, total constraint were divided into 4 categories as constraint on personal level, social level, environmental level and general constraint they are still facing.

***Personal Level Constraints -***

In the category of personal level constraints 12 attributes were identified. The t- test performed to identify the significant personal level constraints faced by women entrepreneurs gives the output shown in Table 4.

**Table 4**  
**Personal Constraints**

	Test Value = 3			
	T	Df	Sig. (2-tailed)	Mean Difference
Poor Self Image	-1.355	50	.182	1.222
Lack of motivation and confidence	9.745	61	.000	1.210
Role conflict	21.021	62	.000	1.381
Lack of leadership qualities	14.212	62	.000	-.216
Susceptibility about own decision making abilities	-.222	51	.826	-.038
Orthodox family background	22.372	62	.000	1.508
Lack of finance	22.481	62	.000	1.397
Lack of security	-2.465	38	.018	-.564
Physical constraints like pregnancy	-2.716	43	.009	-.568
Lack of support from husband and family	-3.084	44	.004	-.533
Fear of failure and criticism	-1.574	44	.123	-.267
Maintaining work life balance	14.212	62	.000	1.222

Source - Computed Data

The above table shows the factors which are personal level constraints for women entrepreneurs. The decision rule used to find out the significant factor is  $t$  value  $> 0$  and  $\sigma < .05$  accordingly 6 factors i.e. lack of motivation and confidence, role conflicts, lack of leadership qualities, orthodox family background, lack of finance, maintaining work life balance proved to be significant factors.

Hence, the remaining 6 factors namely poor self image, susceptibility about own decision making, lack of security, physical constraints like pregnancy, lack of support from husband and family, fear of failure and criticism were proved to be insignificant.

### **Social Level Constraints -**

In the category of social level constraints 4 attributes were identified .The output of t- test performed to identify significant social level constraints is shown in Table 5 .

**Table 5**  
**Social Constraints**

	Test Value = 3			
	T	Df	Sig. (2-tailed)	Mean Difference
Discriminating treatment	9.745	61	.000	1.210
Lack of social acceptance	-2.807	57	.007	-.448
Cultural values	-3.562	45	.001	-.674
socio-cultural problems related to the basic ethics of the society, language, religion etc	.552	53	.583	.093

Source - Computed Data

The above table shows the factors which are social level constraints for women entrepreneurs. The decision rule used to find out the significant factor is  $t$  value  $> 0$  and  $\sigma < .05$  accordingly only 1 factor i.e. Discriminating treatment was proved to be significant factor.Hence, the reaming 3 factors i.e. lack of social acceptance, Cultural values, socio-cultural problems related to the basic ethics of the society, language, religion etc.proved to be insignificant.



### **Environmental Level Constraints -**

In the category of Internal and external environmental level constraints 8 attributes were identified. The output of T Test performed to identify significant environmental level constraints is shown in Table 6.

table shows the factors which are environmental level constraints for women entrepreneurs. The decision rule used to find out the significant factor is t value > 0 and sigma < .05. Accordingly 4 factors namely Understanding govt. rules and regulations, Lack of latest technology, , Management of the workforce ,Lack of managerial education were proved to be significant factor.

**Table 6**  
**Environmental constraints**

	Test Value = 3			
	T	Df	Sig. (2-tailed)	Mean Difference
Local competition	-1.613	54	.113	-.273
Understanding govt. rules and regulations	22.481	62	.000	1.397
Marketing problems	-.747	51	.458	-.135
Management of the workforce	22.372	62	.000	1.508
Lack of latest technology	21.021	62	.000	1.381
Lack of managerial education	9.745	61	.000	1.210
Maintaining cordial interpersonal relations	-.285	48	.777	-.061
Understanding legal compliance	.455	53	.651	.074

Source - Computed Data

The Hence, the reaming 4 factors i.e. Local competition, Marketing problems, Maintaining cordial interpersonal relations, Understanding legal compliance proved to be insignificant.

### **Constraints Still Facing-**

13 attributes were identified for the general constraints women entrepreneurs are still facing .The output of T Test performed to identify significant constraints still faced by respondents is shown in Table 7.



The table below shows the constraints women entrepreneurs are still facing in their journey as entrepreneur. The decision rule used to find out the significant factor is  $t$  value  $> 0$  and  $\sigma < .05$  accordingly 7 factors Balancing work life, Managing stress of decision making, Lack of knowledge about technical aspects, Lack of training in my work area, Lack of managerial excellence, Reserve attitude of society, Lack of government support were proved to be significant factor.

Hence, the remaining 6 factors i.e. Change in lifestyle, Time Management, Competing in male dominated field, Gender discrimination, Lack of awareness about legal compliance, Lack of awareness about new trends in business proved to be insignificant.

**Table 7**  
**Constraints still facing**

	Test Value = 3			
	T	df	Sig. (2-tailed)	Mean Difference
Change in lifestyle	-1.218	53	.229	-.222
Time Management	.797	54	.429	.145
Balancing work life	15.659	62	.000	1.397
Managing stress of decision making	9.745	61	.000	1.210
Competing in male dominated field	-2.979	45	.005	-.522
Gender discrimination	-1.495	45	.142	-.304
Lack of awareness about legal compliance	-2.117	51	.039	-.404
Lack of knowledge about technical aspects	14.212	62	.000	1.222
Lack of training in my work area	9.745	61	.000	1.210
Lack of managerial excellence	21.021	62	.000	1.381
Reserve attitude of society	12.577	62	.000	1.222
Lack of government support	5.284	58	.000	.712
Lack of awareness about new trends in business	-3.201	46	.002	-.532

Source - Computed Data

### ***Expectations form family, society & government for better leading the enterprise***

In order to find out what kind of support the women entrepreneurs are expecting form the family, society and the government so as to overcome the constrains and better lead their enterprise, an open ended question was asked. The following are the major expectations identified by the respondents



**Table 8**

**Major Expectations**

From Society	Equal treatment and respect
	Improvement in mentality
	Change in attitude towards female
	Respect the profession
	Provide security
From Family	Help in Business operations
	Help for maintaining Work Life Balance
	Provide motivation
	Respect my profession
	Financial help.
From Government	Maximum availability of loans
	Low rate of interest on loan
	Availability of training facilities
	Reduced octrai
	Guidance for license procedure
	Special grants, incentives and subsidies for female entrepreneurs
	Reduced corruption
	Easy to understand policies
	Should check whether needy women are getting benefits of various schemes
	Help to grow market beyond the district

Source - Computed Data

**APPLICABILITY OF THE RESEARCH**

- 1) "Women Only" training programs could be developed by the organizations like MITCON (Maharashtra Industrial and Technical Consultancy Organization) and MCED .(Maharashtra centre for entrepreneurship Development) which will focus on potential in women to become entrepreneurs.
- 2) Development an education system and institutes that provides the girl child an opportunity and motivation to be an entrepreneur.
- 3) As the major lacunas found by the entrepreneurs in their way of success are the conservative mentality and attitude of their families and society as a whole towards female. It also calls for mental revolution of the society.



- 4) It would also help the Central and State government to decide their policies regarding loans, grants, incentives, subsidies and various upliftment schemes to be provided to women entrepreneurs, so as to extract them as major source of entrepreneurship in the country.

## **RECOMMENDATIONS**

The following suggestions are given for overall development of women entrepreneurship –

- 1) The problem of lack of finance is faced by many women and majority of them borrow money from their relatives. Government shall play active role in providing loan to needy women entrepreneurs through nationalized and cooperative banks. Bank loan procedure shall be less complicated and less time consuming. All the required documentation should be in regional language. So that, even, illiterate women will feel that it is appropriate and trusted source of getting finance.
- 2) In India, women are still considered to be inferior to men. Women entrepreneurs play dual role and hence face role conflicts and difficulty in balancing work life. Reserve attitude of the society needs to be changed. Husband and other family members should share household activities.
- 3) For managing stress, enhancing leadership qualities, workforce management etc. women need to be trained, as many of them are not having any professional / managerial education. Institutes like MCED and MITCON can identify their training needs and design “Women Oriented” training programs.
- 4) Fundamental changes are needed on school and college education level. At this level “Women entrepreneurship Cells” should be establish so as to identified pr the potential in girl child to be an entrepreneur and opportunity should be provided accordingly.
- 5) Women entrepreneurs should form “ Women Entrepreneurs Association “where they can meet at central place, so as to discuss their need, problems, experiences and achievements.
- 6) Rather than working individually women can involve in “Group Entrepreneurship” or “ self Help Group” so as to overcome many problems.
- 7) For women entrepreneurship to work as a tool to eradicate poverty at grassroots level, housewives as potential source of entrepreneurship



should be targeted by government and NGOs, their potential should be identified and opportunities should be provided to them.

## CONCLUSION

This study examines the problems faced by women entrepreneurs in Pune district at various levels in their journey as entrepreneur, further the study also tries to probe in to the factors motivating these women to become entrepreneur and suggests a framework for the development of women entrepreneurship.

It's been found in the study that India is a male dominated society and women are assumed to be economically as well as socially dependent on male members. Women entrepreneurs face lots of problems at start-up as well as operating stage like, role conflict, lack of motivation, lack of finance, maintaining work life balance, discriminating treatment, understanding government rules and regulations etc.

Further, it is noted that these women entrepreneurs are both "willing" as well as "forced" entrepreneurs. For some of them factors motivating to start their own enterprise is to support family financially, while for some of them it is the urge to be economically independent.

The right kind of assistance from family, society and Government can make these Women Entrepreneurs one of the crucial entrepreneurial resource and they can contribute towards the economic and social development of India.

To conclude, in the words of Former President APJ Abdul Kalam "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured.

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