

Women Entrepreneurship in India: A Literature Review

Dr. Rahil Yusuf Zai^{1*} Dr. Pavneesh Kumar²

¹ Assistant Professor, Indira Gandhi National Tribal University, Amarkantak

² Associate Professor, Mahatma Gandhi Central University, Motihari, Bihar

Abstract – *The change of social texture of the Indian culture, as far as expanded educational status of women and fluctuated desires for better living, required an adjustment in the way of life of Indian women. Entrepreneurs assume a key job in any economy. These are the general population who have the skills and activity important to take great new plans to market and settle on the correct choices to make the thought gainful. The reward for the dangers taken is the potential economic benefits the entrepreneur could acquire. Entrepreneurship for Women development is a fundamental piece of human resource. In Comparison to different nations, the development of women entrepreneurship is low in India, particularly in rustic territories. Women entrepreneurship is picking up significance in India in the current economic condition. It has been distinguished as a powerful advance toward destitution mitigation in the nation. There exists a rundown of successful business people entrepreneurs both in social and economic fields in India. In fact, a "women entrepreneur" is any women who arranges and deals with any undertaking, as a rule with significant activity and hazard. The present investigation has been an endeavor to produce mindfulness and to comprehend meaning, justification for broadening. A broad writing survey is done on women entrepreneur in India.*

Keywords: Women, Entrepreneurs, Entrepreneurship, India, etc.

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I. INTRODUCTION

Woman establishes the family, which prompts society and Nation. Social and economic development of women is essential for generally economic development of any general public or a nation. Entrepreneurship is the perspective which numerous women have in her however has not been promoted in India in manner by which it ought to be. Women were the principal humans to taste subjugation. Actually, the general development of women stayed hindered. Women were prevented the advantage from securing education. Economically women turned out to be totally reliant upon men. Women entrepreneurs in India need to adapt to different financial problems. Women move toward becoming entrepreneurs because of a few elements which might be assembled under "Pull factors" and "Push factors". Women entrepreneurship is the procedure in which women start a business, assemble all resources, attempt risks, face challenges, gives work to other people and deals with the business autonomously. Around 1/3 of the entrepreneurs on the planet are women entrepreneurs.

From the acts of liberalization, privatization and globalization in India since 1991, entrepreneurship

done by women is picking up so much significance and they are monetarily upheld by the banks and given consolation by their family individuals. Other than offering vocational education to women to climb the stepping stool of development and strengthening from their family circles to open circles, India has confined a policy to create entrepreneurial skills to women. Women entrepreneurship is picking up significance in India in the wake of economic liberalization and globalization. The policy and institutional structure for creating entrepreneurial skills, giving work education and preparing has enlarged the skyline for economic strengthening of women. Be that as it may, women comprise just a single third of the economic ventures. There exist a plenty of successful business women entrepreneurs both in social and economic fields in India. They are performing great. Government of India has likewise presented National Skill Development Policy and National Skill Development Mission in 2009 so as to give skill preparing, vocational education and entrepreneurship development to the rising work constrain.

Dr. Rahil Yusuf Zai^{1*} Dr. Pavneesh Kumar²

II. ENTREPRENEURSHIP

Saidapur et al (2012) [1] Entrepreneurship has been a male-dominated wonder from the in all respects early age, however time has changed the circumstance and brought women as the present most essential and rousing entrepreneurs. It is evaluated that women entrepreneurs by and by involve about 10% of the absolute number of entrepreneurs in India, with the rate developing each year. In the event that the common patterns proceed, all things considered, in an additional five years, women will include 20% of the entrepreneurial power. The Tenth Five-year Plan (2002-07) goes for empowering women through deciphering the as of late embraced National Policy for Empowerment of Women (2001) vigorously and guaranteeing Survival, Protection and Development of women and kids through rights based methodology.

Selvaraj, (2013) [2] "Entrepreneurship the Need of the Day" underlined the requirement for the development of entrepreneurship in rural zones, as it will connect the required aberrations between the rural and less created districts. Movement has turned into a noteworthy problem in our nation. On the off chance that the potential moves are occupied with entrepreneurial action, this can be limited and the problem of urbanization can be disposed of. **Suresh Reddy, (2016) [3]** in his "Entrepreneurship-Concept and Development" obviously called attention to that the idea of entrepreneur is that an individual through his composite skill can misuse potential outcomes in an offered circumstance to the degree, with the accessible resources. Entrepreneurship development is to create and reinforce entrepreneurial capacity in the individuals who truly needs to make intense advances.

F. Brimmer (2012) [4] in his article titled, "The Setting of Entrepreneurship in India" has made an evaluation of the job of a mechanical association known as the overseeing office framework which was shaped by British and an Indian Entrepreneurship to conquer confinements forced by their absence of capital and business capacity. In spite of the fact that the framework assumed a noteworthy job in the entrepreneurial development it prompted certain illicit demonstrations by its specialists. Be that as it may, he has felt that abrogation of the framework is anything but a decent solution for check those demonstrations. **Nabi and Kumar (2012) [5]** in their article entitled, "Entrepreneurship Expectations and Experience" have discovered that the nonappearance of entrepreneurial skill and capacity of the general population of the state can be credited to backwardness of the State. Other than giving adequate financial help and leading entrepreneurship development programs, the Government should set up hardware to screen the capability of the prepared entrepreneurs and their enthusiasm to wind up obvious entrepreneurs.

III. WOMEN ENTREPRENEURSHIP IN INDIA

Cohoon et al (2010) [6] introduced a point by point investigation of men and women entrepreneur's inspirations, foundation and encounters. This examination distinguished best five money related and psychological components rousing women to end up entrepreneurs. These are want to assemble the riches, the desire to capitalize possess business thoughts they had, the intrigue of startup culture, a long standing want to claim their very own organization and working with another person did not bid them. The examination reasoned that the women are especially worried about ensuring intellectual capital than their partner. Mentoring is vital to women, which gives encouragement and money related help of business accomplices, encounters and all around created proficient system.

Anita Tripathy Lal (2012) [7] principle target of this exploration was to ponder the noteworthy ascent of Women Entrepreneurs in India and how it has developed since the pre-autonomy days (before 1947), amid the British colonial days. The investigation additionally dissected the reasons that have incited the women entrepreneurs to release their entrepreneurial energies into new businesses. In light of both qualitative and quantitative examinations the development of women entrepreneurship in India have been considered into four distinct periods – Pre Independence Period (before 1947), Post-Independence Period (after 1947), Post-Liberation Period (after 1991) and Post - Global Recession period (2008 onwards). The examination at long last finished up to what degree the different emotionally supportive networks in India can additionally encourage a favorable biological system for the Women Entrepreneurs in India.

Sujatha Mukherjee (2013) [8] in her article titled, "Women Entrepreneurship Changing Status" has examined that women from the low-salary segment take up entrepreneurship as a survival technique. The examination reports that wandering into entrepreneurship affected the women entrepreneurs. The discoveries show that with entrepreneurship development, the respondents built up a positive confidence as they increased self-assurance and were autonomous in settling on their own choices, in this way decreasing their reliance on their life partner/family members. The salary from business had made the respondents monetarily solid, however settled on them leaders. Situations where joint choices were taken to build up that the respondents were fit for exhibiting authority capacities in their everyday exercises and creating shared trust. An adjustment in their social status was likewise seen as the women were dealing with their family needs like household expenses, debt and loan repayment, and kids' education, just as encountering an adjustment in

their ways of life. Positive changes were likewise seen in resource development and decrease of the debt status that prompted their fulfillment with the business action.

IV. SOCIO-ECONOMIC CHARACTERISTICS OF WOMEN ENTREPRENEURS

Shah H. (2012) [9], the speeding up of economic growth requires an expanded supply of women entrepreneurs. He in his work tossed light on a particular area of common laborers – the women occupied with sustenance handling. The investigation demonstrates that larger part of women in Gujarat have mastery and remarkable skill of getting ready and preparing nourishment. The sustenance handling might be of various kinds and amount, however these ventures have been observed to be incredible success whether joined with home or not. The present examination additionally tosses light on their knowledge, attitude and practices and problems. Stress was the serious problem looked by all the selected women. The analyst found that, the majority of the women entrepreneur were Hindus, around 65% of women had a place with family units and modest number of women had acquired formal training.

Sivalognatham, (2018) [10] led an investigation on problems of women entrepreneurs in Chennai uncovered that among the socio-individual problems, 70% confronted absence of family and network support and 60% had managerial experience. Production problem as accessibility of land, plots and premises was looked by 70% respondents. Absence of knowledge about marketing the product was the serious problem looked by 76% of the respondents. 74% confronted budgetary problems with respect to loan and sponsorship while insufficient government help was accounted for as problem by 70% respondents. An examination expresses that problems looked by women entrepreneurs in India are inequality, family foundation, low wages, insufficient training, government strategies, misuse by middlemen, problem of account, shortage of crude materials, solid challenge, mind-boggling expense of production, low portability, social attitudes, low capacity to manage chance, absence of education, low requirement for achievement, venture related problems, family ties, lack of intensity, deficient framework offices and financial limitations

Rajani, (2018) [11] directed an examination on "Management Training Needs of Women Entrepreneurs" looks at the nature of smaller scale venture management by women in socio-social milieu and to extend the management training needs of women entrepreneurs. Information was gathered from the example of 100 women entrepreneurs. The investigation presumed that training needs are recognized in the territory of certainty building, ability

associations and capital. It is discovered that the most regular boundaries looked by women entrepreneurs were absence of hard to get assistance from the money related foundation, acquiring trade license, tax certificate, and so forth. Different obstructions are nonappearance of legitimate women business network to raise the issue to the policy creators of the nation and nonattendance of business training foundation to show them how to begin the business.

4.1 Social Status of Women Entrepreneurs

Masuda and Chowdhury, (2018) [12] done an examination in Bangladesh, governmental and non-governmental development for women entrepreneurship ought to be actuated so as to expand the commitment of women towards the national economy. She likewise properly distinguished the serious problem of women entrepreneurship which incorporated the absence of credit offices, skill training, market openings, troubles in procurement of crude materials and transportation. She additionally called attention to that some middlemen made problems by offering low costs. The review of literature on women entrepreneurship uncovers that the phenomenon of entrepreneurial exercises has pulled in the intrigue and research consideration of a wide scope of management disciplines. Entrepreneurship is a generally new field of research, not more than 20-25 years old. The majority of the investigations have concentrated upon the male entrepreneurs as correlation with women entrepreneurs. Amid the most recent decade, it has increased broad enthusiasm past the standard regions of management thinks about.

Malik and Rao, (2018) [13] an exact examination was directed among 135 women entrepreneurs in Chandigarh to break down the purposes behind beginning business, discernment with respect to their success in business and quality credited to their success. The investigation uncovered that women were prepared to confront the challenges related with setting up of business. Papad, pickles were the relics of past times, presently with new and imaginative business, women entrepreneurs were quick turning into a power to figure with in the business world. Women were not into business for survival but rather to fulfill their inward desire of imagination and to demonstrate their abilities. Women education was adding, all things considered, to the social transformation.

Santha, (2017) [14] uncovers in their examination that in Kerala, most of the women entrepreneurs (32%) had a high regard in the family, even before they progressed toward becoming entrepreneurs however in Tamil Nadu a more prominent rate (56%) had no regard. Their position had changed in the wake of getting to be entrepreneurs. 73 percent in Kerala and 97 percent in Tamil Nadu were getting extremely great regard in their family

and for this situation additionally the rate was exceptionally high in Tamil Nadu. An investigation directed in Kerala and Tamil Nadu reveals that 28 percent of the respondents in Kerala had a high regard being a women entrepreneurs though, 84 percent in Kerala and 97 percent in Tamil Nadu were getting extremely great regard in the general public subsequent to getting to be entrepreneurs. Indeed, even in the wake of getting to be entrepreneurs, their involvement in social exercises was not improved much. Just 23 percent in Kerala and 20 percent in Tamil Nadu were effectively taking an interest in social exercises.

V. CHALLENGES AND PROBLEMS OF WOMEN ENTREPRENEURS

Nayyar et al, (2007) [15] led an investigation on 100 women entrepreneurs in Himachal Pradesh uncovered that entrepreneurs face requirements in parts of financial, marketing, production, work place office and medical issues. Financial problems are identified with non-accessibility of long haul money, customary and visit need of working capital. Intense challenge from bigger and set up units, poor area of shop and absence of transport office are real marketing problems. Production problems incorporated the problem of non-accessibility of crude material, non-accessibility of labor and staggering expense of machines. Entrepreneurs additionally face medical issues, for example, fatigue, tension and headache. Women entrepreneurs likewise face problem of ill-advised water and space office.

Madhurima and Sahai (2008) [16] in their investigation on "Women in Family Business" directed a relative assessment of multi-dimensional issues and challenges of women entrepreneurship and family business. The investigation distinguished psychographic factors, for example, level of commitment, entrepreneurial challenges and future plan for extension, in view of statistic factors. Through stratified random examining and accommodation testing, the information have been gathered from women entrepreneurs who are working in urban areas of Lucknow. This examination distinguished the business individuals' attributes as self-perception, self-esteem, entrepreneurial power and operational problem for planning their future growth and development. The examination likewise proposed that however there has been impressive growth in number of women picking to work in family possessed business, yet despite everything they have a lower status and face increasingly operational challenges to lead their business

Garga and Bagga, (2009) [17] found that the most regular boundaries looked by women entrepreneurs were absence of hard to get assistance from the financial organization, getting trade license, tax certificate, and so forth. Different hindrances are

nonappearance of appropriate women business network to raise the issue to the policy producers of the nation and nonattendance of business training organization to show them how to begin the business. Government in allowing liberal loans is sound. Women entrepreneurs appreciate adequate credit accessibility for addressing their needs. Anyway the system to get these loans endorsed is troublesome and awkward. Truth be told, absence of mindfulness about accessibility of such offices is the reason behind non accessibility.

Nagendra Kumar Jha (2012) [18] in his examination on "Development of Women Entrepreneurship-Challenges and Opportunities – A Case Study of Bihar", clarifies women, generally has been assuming a pivotal job in the family just as in the farm, shop and factory and in the general public, yet their commitment has not been appropriately acknowledged. The involvement and interest during the time spent development is the result for the elevation of women and lift their status in the general public. In the present phase of globalization where every single economy of the world is giving accentuation on women empowerment which is beyond the realm of imagination by making employment open doors for them however to rouse them to go for making their very own venture. Women have experienced an extreme transformation from just a homemaker to a dynamic multifaceted identity adding to the financial growth around the world. In this way, a move from family management to big business management might be less demanding than a move from paid employment to self-employment. Today, an ever increasing number of women are looking for economic chance and self-determination through big business creation and are all around arranged to snatch the chances of the multi-polar world. And yet they need to confront various challenges which are required to be understood by making them and their family mindful and drawing in financial and moral help in such manner.

Swarnalatha and Anuradha (2014) [19], Women in India face numerous problems and limitations to excel in their life in business. They ought to investigate the possibilities of beginning new venture; embrace risks, present advancements, organize organization and control business and give powerful leadership in all parts of business. **Vinothalakshmi and Ganesan, (2013) [20]** has communicated alternate countenances of Indian Women entrepreneurship in late phenomenon and in the process need to confront different problems. The development of women entrepreneur and their commitment to the national economy is very unmistakable in India. The government of India has characterized women entrepreneurs based women interest in value and employment of a business undertaking. Women establish the family which prompts society and family. Social and economic

development of women is vital for development of any nation. Reason for the investigation is to discover problem. **Sharma Priyanka (2013) [21]**, center around her articles any understanding Indian women, of their character, and particularly of their job taking and breaking new ways, will be deficient without a stroll down the passageways of Indian history where women have lived and disguised different good examples.

VI. DEVELOPMENT OF WOMEN ENTREPRENEURS

Shanta Kohli Chandra (2011) [22] Development of Women Entrepreneurship in India-An investigation of public and projects uncovers that financial factors are influencing to the women entrepreneurs. The discoveries about financial factors influencing the women entrepreneurs are as under (1) As far as the time of women entrepreneurs is concerned, larger part of the entrepreneurs are young and have all the power and time to seek after their dare to see them completely grown. (2) Majority of women did not have a place with business families .They were young entrepreneurs who took the challenge without anyone else activity and inspiration. (3) Marital status or family ties in greater part of the cases did not meddle essentially in proceeding with the endeavor (4) About 60 percent entrepreneurs had experienced some training before beginning their undertaking (5) Religion astute appropriation demonstrated lion's share having a place with Hindu religion. (6) Majority of the entrepreneurs did not have any involvement in any business adventures before beginning their own business.

S. C. Jain (2013) [23] in his book Women and Technology examines the job of science and technology in quickening the procedure of socioeconomic development. Despite the fact that women add to the family salary via completing economic exercises in farm, factory and other composed and sloppy segments a large portion of the exercises are brimming with drudgery. Appropriate technology for women and exchange of technology along these lines are basic for upgrading the development of women. By giving an innovative repertory, mechanical use and raising a couple of fundamental issues concerning social imperatives, he has delivered a decent book in the region of development movement.

Promilla Kapur (2016) [24] in her book the changing status of the working women in India has concentrated of women office workers and women in irregular professions and occupations. The book talks about the effect of a wedded women's employment on her military and family connections and recognizes the factors influencing her marital amicability. The book is in two sections initially dependent on the discoveries of the exact investigation managing changing attitudes of instructed working women towards marriage and

second talking about their status in principle and reality, alongside pattern of development in their status. It is an activity arranged examination which recommends measures to improve the status of women and to accomplish marital concordance.

Linda C. Mayoux (2017) [25] states that employment prospects for women in development programs are fundamentally constrained to handicraft, cabin ventures and to self-employment in different little scale associations. The investigation analyzes the issues engaged with these in Bolpur and Ilambazar Thanas of West Bengal and the explanations behind the disappointment of endeavors at salary age. She likewise proposes that more prominent business introduction and increasingly adaptable bank credits would be gainful. Schemes ought to be made alluring just to those groups for whom they are expected.

6.1 Perceived Success of Women entrepreneurs

Nancy David (2012) [26] proposes that the development of micro enterprises, by women entrepreneurs would suit more for their success in business. The success of an enterprise relies upon a few inside and outside factors, of which just some might be under the control of the entrepreneurs. A micro enterprise is fundamentally a little endeavor kept running by a person, who as an owner assumes up the liability of dealing with the endeavor. Such micro enterprises might be subsistence level firms in the casual area; fairly profitable, non-enrolled create situated little firms and enlisted entrenched firms burning of extension.

Singh et al (2015) [27] in an exploratory investigation on successful women entrepreneurs analyzed the kinds of problems experienced by them to achieve the dimension of success and to recognize the operational problems they are right now facing. 18.7 percent women entrepreneurs saw no operational problems, while 81.3 percent demonstrated problems of differed nature, such as overseeing works (23%) marketing (20.5%) recuperation of levy (17.9%), financial (10.2%) and portability (13%), and so on. Just 44 percent felt that women needed to battle more diligently in the entrepreneurial world to succeed. Just 35 percent experienced job conflict, as these women had youngsters somewhere in the range of 10 and 15 years and were not ready to satisfy their job as a mother.

Bocy Kit Yin (2017) [28] out that women entrepreneurs have a successful story in Singapore which is for the most part because of their self-confidence, the autonomy knowledge they have about their business fields and the help they get from their family. As indicated by her it is simple for the women in Singapore to enter the business

because of the general absence of job specialization in the economy.

Prasad and Rao (2018) [29] 'Financial foundation of women entrepreneurship-A contextual analysis of Andhra Pradesh' finding the accompanying reality: (1) First era entrepreneurs are less successful (2) Units set up by the entrepreneurs before marriage are less successful (3) Units advanced by entrepreneurs after marriage and having grown up kids are progressing nicely (4) Units advanced by in fact taught are increasingly successful and non-specialized however instructed are likewise successful (5) Electronic, brick making and other specialized/mechanical units are not so much successful (6) Fabrics, home products and other associated units are successful (7) ask for the status and involvement in a similar line are two essential factors for the success of the unit.(8) loan, premium sponsorships and marketing offices offered by the organizations are lacking.

Sharma K. L. (2018) [30] in his book *Entrepreneurial Performance in Role Perspective* investigated the rising example of growth of entrepreneurs, their performance and problems. Against the foundation of government help with different structures, entrepreneurs and their problems call for sincere consideration, for the solid and supported financial growth of Indian society. The examination was directed to handle some hypothetical and methodological issues worried about the investigation of the entrepreneurial job of similarity and to toss light on some connected parts of entrepreneurial growth in the territory of Uttar Pradesh. The investigation exposed the absence of reaction of entrepreneurs to the offices made accessible by the government. One may get a kick out of the chance to investigate its reasons, which might be recognized as the insufficiency of entrepreneurs, the lacking terms and states of the offices, the ineffectualness of the foundations giving the offices, and the inefficiency of the personnel employed in that.

VII. CONCLUSION

India is a male dominated society and women are thought to be economically just as socially reliant on male members. Women entrepreneurs confronted bunches of problems like absence of education, social obstructions, lawful customs, staggering expense of production, male dominated society, restricted managerial capacity, absence of self-confidence and so on. In spite of the fact that there are various examinations on different parts of entrepreneurship and women entrepreneurship in India, no methodical exertion has been attempted to consider the growth of women entrepreneurs at the micro dimension. Despite the fact that we have numerous successful Women Entrepreneurs in our nation, yet it ought to be cross-checked with the genuine entrepreneurs. It very well may be said that

today we are in a superior position wherein women interest in the field of entrepreneurship is expanding at a significant rate. Endeavors are being taken at the economy as acquired guarantee of fairness of chance all circles to the Indian women and laws ensured break even with privileges of interest in political procedure and equivalent chances and rights in education and employment were ordered. It is perceptible that women entrepreneurs have turned out to be a solid main impetus in the present corporate world. Women entrepreneurs face such huge numbers of problems from financial, marketing, wellbeing, family, and different problems perspective. The governments and financial organizations must implement some quantifiable rules for women entrepreneurs occasionally. Including in entrepreneurship by women is the way to defeat economic challenges.

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Corresponding Author

Dr. Rahil Yusuf Zai*

Assistant Professor, Indira Gandhi National Tribal University, Amarkantak

rahilzai@gmail.com