

## **WOMEN'S ENTREPRENEURIAL DIVERSITY (AN EXPLORATORY STUDY IN JAIPUR, RAJASTHAN)**

---

Dr. Gitika Kapoor\*  
Sandeep Kaur\*\*

### **ABSTRACT**

*Enterprises set up by women are diverse, in terms of size, sector, and level of performance. Women entrepreneurs differ in their age, general education, family background, entrepreneurial capabilities, motivation and, management styles. As such women entrepreneurs are not a homogeneous group. It is important to study the levels at which women entrepreneurs differ and how those differences can be leveraged to promote higher levels of entrepreneurship among women. This paper studies the diversity among the women entrepreneurs based in Jaipur. A sample of sixty women entrepreneurs from diverse fields focusing on two categories of variables i.e. one related to the social-demographic profile (age, marital status, general education, family structure, occupational background of the family, and Occupation of women entrepreneurs before becoming an entrepreneur) of women entrepreneurs and second related to enterprise-level differences were studied. The paper highlights the strategies adopted by women entrepreneurs for the growth and expansion of businesses. Demographically, the extent of diversity was high than on the enterprise level. Women-owned enterprises are small in number, are proprietary, and unstructured. Women entrepreneurs were diverse with respect to entrepreneurial activity as well. The majority of a woman chose clothes and garments (23.3 percent) as business, followed by education (13.3 percent), jewelry designing (11.7 percent), beauty and grooming business (6.7 percent). There is also a wide range of diversity in strategies adopted by women, for the growth and expansion of their businesses. 68.3 percent of women entrepreneurs were those who already had an established family business but chose a business profile, different from the family business, while 31.7 percent of women were from employment background who chose to become an entrepreneur. The role of government in supporting businesses is important for encouraging women entrepreneurs.*

**Keywords:** *Entrepreneurial Diversity, The Micro, Small and Medium Enterprises Development Act, 2006, National Commission for Enterprises in the Unorganized Sector of India.*

### **Introduction**

Women entrepreneurs have made a mark in the business world today by dint to their hard work and fortitude. Women have had an entrepreneurial streak. As homemakers too, women have played a significant role in supplementing the family income through entrepreneurial activities either directly related to the household's enterprise or as an activity of their own. An example to consider here would be women setting up small beauty parlors or stitching units in their homes. They devote their free time nurturing and running these and sometimes supplement family income substantially. In rural areas, self-help groups also promote entrepreneurial activities among women. Apart from women's own entrepreneurial zeal, other factors that have promoted women's entrepreneurship are- globalization, development of supply chains, the spread of female literacy and their growing numbers seeking professional education, availability of self-help tutorials on the internet, internet-based networking, and social acceptance of women as entrepreneurs. Women entrepreneurs are moving ahead slowly and steadily covering a niche for themselves as they go along.

---

\* Professor, Management Studies, University of Rajasthan, Jaipur, Rajasthan, India.

\*\* Senior Research Fellow, Management Studies, University of Rajasthan, Jaipur, Rajasthan, India.

The phenomenon of rising in entrepreneurship among women is not restricted to India. In 2016, around 163 million women in different economies started their own businesses<sup>1</sup>. They contributed to their family's economic well-being as well as national and world economy. According to Singh (2012), "professional services, IT / ITES, apparel/accessories, food & beverages, health & allied, manufacturing & heavy industries, publications, media, retail & travel, and tourism" are the key areas in which entrepreneurial opportunities are available to women entrepreneurs. Women become entrepreneurs at different ages. They also differ in their educational qualification, family background, marital status, and cultural and religious affiliation, etc. Their choice of enterprise, the kind of organization they set up, the strategies they adopt for business growth, the kind of funding they seek, also vary significantly. Socio-cultural factors are also contextual determinants of these entrepreneurial choices of women. At the same time, women are also architects of choice that create, nurture, and grow their entrepreneurial ventures.

### Literature Review

Women's entrepreneurship has been the subject of much research in the area of entrepreneurship. It is also relevant to study the extent of diversity among women entrepreneurs even at the micro-level of cities.

Diversity includes "differences derived not only from ethnicity and gender but also based on differences in function, national languages ability, religion, lifestyle, or tenure" (Kossek & Lobel 1996). It includes "all characteristics and experience that define each of us as individuals"(The Diversity Task Force 2001).

Diversity with respect to entrepreneurial behaviors can be studied along many dimensions. These dimensions have been described as "age, gender, education, and ethnicity" and termed as narrow by Lau & Murnighan (1998), Muller & Parham (1998), Lai & Kleiner (2001) Further culture, lifestyle, functional specialty, religion, economic status, etc are the other dimensions along which diversity can be studied and these have been termed as broad dimensions by Dobbs (1996), Svehla (1994).

Humpen-Turner et al. (2010) have described "age, gender, culture, and ethnicity" as fixed dimensions of diversity whereas strategies adopted by different entrepreneurs to create their competitiveness as variable dimensions.

Vinze (1987) defined woman entrepreneur as "a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is willing to take risks with the unknown because of the adventurous spirit she possesses"

### Entrepreneurial Diversity Dimensions

Entrepreneurial diversity is multi-dimensional among women entrepreneurs. Though it can vary in terms of individual profile as well as enterprise profile, with respect to entrepreneurship it is expressed only on the basis of gender (Levent et al., 2003). Entrepreneurial diversity in terms of gender is not only a comparison between the entrepreneurial styles of men and women. It should also factor in the intra-gender difference among men or women in terms of their intellect, skill, creativity, demographic & psychographic variables, managerial & leadership styles, location, types, and size of business they set up. Diversity among women entrepreneurship has been studied in terms of "age, education, experience, and occupational background" (Brush 1992, Buttner and Moore 1997, Fagenson 1993, Fischer et al. 1993) and "business modalities such as management styles, strategies, and skills" (Bruce 1999, Carter et al. 1997, Cliff 1998, Cromie and Birley, Kalleberg and Leicht 1991). Some other authors also factored in diversity in entrepreneurship in terms of "product, size of business, location of the business to enrich the study of women entrepreneurship" (Brush, 1992; Fischer et al., 1993; Chaganti, Parasuraman, 1996; Carter et al., 1997; Verheul, 2003). Brain and Company (2019)<sup>2</sup> has divided Indian women entrepreneurs into six diverse segments such as "scalar, urban small business owner, rural small business owner, urban solopreneur, rural solopreneur, and rural agripreneur". These segments display distinct characteristics of women's entrepreneurs depending on whether they are scaled, small or solo, urban or rural, engaged in agriculture or outside. Several authors<sup>3</sup> have also enumerated other dimensions of entrepreneurial diversity among women in India such as "age, educational background, income group, and service-oriented enterprises".

<sup>1</sup> Global Entrepreneurship Research Association (2016). Global Entrepreneurship Monitor (2016/2017) Report on Women's Entrepreneurship. Retrieved from <https://www.gemconsortium.org/report/49860>.

<sup>2</sup> Brain and Company(2019). Powering the economy with her- women entrepreneurship in India (2019). Retrieved from [https://www.bain.com/contentassets/dd3604b612d84aa48a0b120f0b589532/report\\_powering\\_the\\_economy\\_with\\_her\\_-\\_women\\_entrepreneurship\\_in-india.pdf](https://www.bain.com/contentassets/dd3604b612d84aa48a0b120f0b589532/report_powering_the_economy_with_her_-_women_entrepreneurship_in-india.pdf)

<sup>3</sup> Dhamaja et 2000, Patole, M., & Ruthven, O., 2002., Wing MD, 1987, Gupta, 2013

### Diversity among Women Entrepreneurs in India

Diversity among women entrepreneurs can be studied in different ways. Women can be entrepreneurs in organized and unorganized sectors; they can run small, medium, and large enterprises. The NCEUS<sup>1</sup> defines "organized and unorganized sectors on the basis of various factors including enterprise type, number of workers, and social benefits. All enterprises under the domain of the Government/public sector, public/private ltd. company; co-operatives, trusts, etc. are organized. The unorganized sector consists of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers"<sup>2</sup>.

Apart from these differences, Women's entrepreneurship can be differentiated in terms of strategic choices, employment generated, kind of entrepreneurial activities undertaken, and the manner in which operations are run. In addition to these aspects specific to sectoral placement of enterprises and the management of the enterprise, women's diversity is also expressed in terms of age, experience, education, family structure and access to finance, etc.

The Sixth Economic Census conducted by the Ministry Of Statistics and Programme Implementation of the Government of India (2016) found that women entrepreneurs are heterogeneous in terms of sectoral choices, employment generation, entrepreneurial choices, and types of operation and source of financing their enterprises. According to the Census, there are approximately 8.05 million (13.76 percent) establishments run by women. These employ 13.45 million people. According to the same census report, the top five economic activities as per establishments owned by women entrepreneurs were: "agriculture (34.3percent), manufacturing (29.8 percent), trade (18.23 percent), other Services (5.38 percent), and accommodation & food services (2.77 percent)". Table no 1 detail: area of operation, employment generation, entrepreneurial activities, and nature of operation and source of finance in terms of number as well as a percentage of the total number of establishments owned by women entrepreneurs.

**Table 1: Overview of Diversity among Women Entrepreneurs in India**

Total number of establishments owned by women entrepreneurs-8,050,819	In numbers (million)	Percentage
<b>Area of operation</b>		
Rural establishments owned by women entrepreneurs	5,243,044	65.12Percent
Urban establishments owned by women entrepreneurs	2,807,775	34.88Percent
<b>Employment generation</b>		
Women-owned establishments without hired workers	6,697,354	83.19Percent
Women-owned establishments with hired workers	1,35,3465	16.31Percent
<b>Entrepreneurial activities</b>		
Agricultural	2.76	34.3percent
Non-Agricultural	5.29	65.7Percent
<b>Nature of operation</b>		
Perennial	7166019	89 percent
Seasonal	726435	9.03 percent
Casual	158365	1.97 percent
<b>Source of Finance</b>		
Self Finance	6365447	79.07 percent
Financial Assistance from Govt. Sources	270978	3.37 percent
Borrowing from the financial institution	86789	1.08 percent
Borrowing from Non-institutions / Money Lenders	67525	0.84 percent
A loan from Self Help Group	80660	1 percent
Donations / Transfers from other Agencies	1179420	14.65 percent

Source: Government of India Ministry of Statistics and Programme Implementation(2016). The Sixth Economic Census. Retrieved from <https://msme.gov.in/sites/default/files/Allpercent20Indiappercent20Reportpercent20ofpercent20Sixthpercent20Economicpercent20Census.pdf>

<sup>1</sup> National Commission for Enterprises in the Unorganized Sector of India

<sup>2</sup> National Commission for Enterprises in the Unorganized Sector of India (NCEUS) Report (2018). Retrieved from [http://dcmsme.gov.in/Report\\_Statistical\\_Issues\\_Infomal\\_Economy.pdf](http://dcmsme.gov.in/Report_Statistical_Issues_Infomal_Economy.pdf). pp-2

Women entrepreneurship in India post-independence has evolved co-terminus with the socio-economic and technological ages. Iconic women entrepreneurs have created extremely successful businesses in hitherto uncharted areas, inspiring others to follow. Immediately after independence, women were more likely to be entrepreneurs in areas closer to their traditional roles of the nurturer. In 1959, Shree Mahila Griha Udyog Lijjat Papad, popularly known as Lijjat, was started by seven women with only INR 80 (\$1.5) as seed capital. In 2018, its turnover was INR 800 crore (over \$109 million). This corporative empowers rural women at the grass-root level to be micro-entrepreneurs by professionally doing what most of them have traditionally done making pickles, papads, spices, and chutneys.

In the 1960s the nascent Indian corporate sector witnessed Simone Tata successfully nurture Lakme, a trusted Indian brand of cosmetics for urban women. In the 1970s two women entrepreneurs, Shahnaz Husain and Ritu Kumar set up ventures broadly in the cosmetics and apparel segment. These ventures established Indian products as qualitative products in their respective areas. The women-led their enterprises from the front, establishing some degree of international presence also, and laying to rest the notion that legacy was essential for a woman to be an entrepreneurial success. Kiran Mazumdar Shaw turned around her father's small business in the 1980s and steered to be one of India's leading biotech companies in the next two decades.

The economic reforms of the 1990s termed as LPG (Liberalization, Privatization, and Globalization) were an opportunity for women ventures and enterprises to be set up in healthcare, beauty, wellness, hospitality, and financial service. These entrepreneurs were confident, educated, and capable of creating enterprises that were contemporary, technology dominant, large aggressive in pursuit of growth & dominance and, successful. Vandana Luthra started her career as a homemaker and founded VLCC. VLCC Health Care founded by Vandana Luthra is a successful venture in the area of beauty and wellness. In 2016, its turnover was INR 203 crore. Ekta Kapoor set up Balaji Telefilms and introduced soap operas to Indian television. Since the year 2000, many diverse enterprises were set up by young, talented educated women. Since 2010 there has been a rise in the number of entrepreneurial ventures by women which tap into the vast opportunities inherent in the digital space for apparel, clothing fashion, financial products, handloom, and handicrafts, etc. Suchi Mukherjee started Lime road in 2012. Richa Kar from Jamshedpur is the founder of Zivame which is the first online lingerie laundry store in India. Roshni Nadar Malhotra, a chairperson of HCL Technologies, is the first woman to chair listed Indian IT firms. Other notable ventures in the digital space are Yatra.com (2006) by Sabina Chopra, Mobikwik (2009) by Upasana Taku, ShopClues (2011) by Radhika Aggarwal, Nykaa (2012) by Falguni Nayar, Cashkaro (2013) Swati Bhargava, Sheroes (2014) by Sairee Chahal.

### **Research Methodology**

Rajasthan has a rich legacy of textile, gems & jewelry, handicraft, and tourism. These businesses are inherently linked to the craft heritage of the state. Enterprises based on this legacy have continually adopted techniques, material, processes, and technology to meet expectations of evolving local, national and global marketplace. Entrepreneurs-men and women have been successful in setting enterprises with a global presence in these areas. Amrapali Jewels established in the year 1978 and promoted by Hollywood stars was started by Rajiv Arora. On the other hand, there is Neerja International Inc, which was started by Leela Bordia in the year 1978, focusing on blue pottery artefacts. The hand block print of Jaipur and Bagru owes part of its international recognition to the untiring efforts of Faith Singh. Women entrepreneurs in Rajasthan have not confined themselves to only heritage and handicraft-based businesses but have ventured to start enterprises in the city which are as diverse as literary consultancy (Siyahi) to designer apparel (Saffron). The entrepreneurial diversity of women at the micro-level needs to be investigated. The entrepreneurial diversity of women entrepreneurs of Jaipur was studied at individual diversity level (social-demographic profile; age, marital status, general education, family structure, occupational background of the family, and Occupation of women entrepreneurs before becoming an entrepreneur) as well as at the level of the enterprise (period of establishment, amount of capital, size of the enterprise, no. of female workers, and form of organization of the enterprise). This paper highlights the strategies adopted by women entrepreneurs for the expansion and growth of the business. It is an exploratory study.

### **Objectives of the Study**

- To determine the extent of women's entrepreneurial diversity (social-demographic profile and at enterprise-level)
- To examine the diversity of business and growth strategies among women entrepreneurs.

### Findings

71.7 percent of women established their enterprises between the ages of 25 to 30 years. Among the group studied, postgraduate women were 55 percent or graduate were 38.3 percent and some of them were also doctorates (1.7 percent). Women entrepreneurs in this cohort were having diverse degrees from institutions such as the National Institute of Fashion Technology, Indian Institute Of Crafts & Design, Narsee Monjee Institute of Management Studies (NMIMS), Symbiosis Institute of Management Studies, University of Arts London, Mudra Institute of Mass Communication, and Indian Institute of Management, Bangalore. 75 percent of the respondents were married, and shoulder family responsibilities along with their work. 25 percent of the respondents were not married. As far as the occupation of women before becoming an entrepreneur is concerned, 36.7 percent had started soon after completing their studies. About 25 percent of entrepreneurs were homemakers before plunging into business. 68.3 percent of the respondents belonged to a family engaged in business. 31.7 were not having such a background (Refer Table-no. 2).

**Table 2: Social-Demographic Profile of Respondents**

<b>The Age Group of Women Entrepreneur at the time of Starting the Enterprise</b>	<b>Frequency</b>	<b>Percentage</b>
Below 25	12	20.00
25-30	43	71.7
30-40	4	6.7
40-50	1	1.7
Total	60	100.0
<b>General Education of women entrepreneurs</b>	<b>Frequency</b>	<b>Percentage</b>
Metric	3	5.0
Inter Graduation	23	38.3
Post Graduation	33	55.0
Doctorate /Post Doctorate	1	1.7
Total	60	100.0
<b>Marital Status</b>	<b>Frequency</b>	<b>Percentage</b>
Unmarried	15	25.0
Married	45	75.0
Total	60	100.0
<b>The family structure of women entrepreneurs</b>	<b>Frequency</b>	<b>Percentage</b>
Nuclear	40	66.7
Joint	20	33.3
Total	60	100
<b>Occupational Background of Family</b>	<b>Frequency</b>	<b>Percentage</b>
Business	41	68.3
Job	19	31.7
Total	60	100.0
<b>Occupation of women entrepreneurs before becoming an entrepreneur</b>	<b>Frequency</b>	<b>Percentage</b>
Employment	23	38.3
Student	22	36.3
Homemaker	15	25.0
Total	60	100.00

At the enterprise level, there is significant diversity. It has been observed that the growth in women-owned enterprises started from 2000 onwards (71.7 percent). 58.3 percent of women-owned enterprises employ 6-10 women workers and 1-5 workers in 35 percent of the enterprises. In terms of the sector in which enterprises were set up, the highest percentage was in clothes and garments (23.3 percent), followed by education (13.3 percent), jewelry designing (11.7 percent) beauty and grooming (6.7 percent) & food products (6.7 percent). With regards to the form of an enterprise, 30 percent of the women set up partnership firms while 28 percent have sole proprietorship concerns. As far as the initial startup amount is concerned, 51.7 percent started their enterprise with less than rupees fifty thousand while 33.3 percent started with 1-2 lakh rupees. Only 6.7 percent started with more than five lakh rupees as an initial investment. Anokhi, Neerja International, Siyahi, Jain Fertility, and Mother Care Hospital,

Arch College of Design & Business, and Kaya Kalp are examples of women-initiated enterprises in Jaipur. Most women entrepreneurs accepted that they had only a single financial source for starting their enterprise. 58.3 percent used their own savings as initial capital. Motivators for starting their own enterprise were interest/ inclination to do business (33.3 percent), goal-achievement (26.7 percent), an urge to do something constructive (12 percent), and risk-taking.

The styles of running businesses are diverse among women entrepreneurs, depending on the life cycle of the business and the type of industry. Women entrepreneurs, who turned their hobbies into a business, are happy with their current situation, are not aggressively competitive in their business, and have opted for stable strategy such as just want to go with the flow, take everything as it comes, with full dedication, not thinking too much about the future (Mita Kapur – CEO of Siyahi). She started a literary consulting firm in Jaipur as opposed to a metropolitan city where such businesses are deemed to have a greater chance of success. It is also different from traditional businesses. Similarly, Dr. Jayshree Periwal (founder of Jayshree Periwal International School) chose to differentiate in the field of education by establishing the first International school in Rajasthan with IB<sup>1</sup> and the IGCSE<sup>2</sup> curriculum. She plans to set up five more schools under JPI indicating a focus on expansion. There are some women entrepreneurs who also have a personal growth and development plan interlinked with their business growth. In some cases, it is necessitated by the nature of business such as health care. For example; improve on the acquired skills every day, you never reach a peak, there is always a scope of improvement by learning new skills and strategies (Dr. Gunjan Jain- Founder of Jain Fertility and Mother Care Hospital). Kulsum Malik (Founder of Kaya Kalp) has integrated backward by choosing to also manufacture beauty products in addition to running a chain of beauty parlors. Her products under the brand name of Kaya Kalp were also the chosen toiletry and beauty products aboard the luxury train the Palace on Wheels. Women entrepreneurs have also taken their niche products overseas; Leela Bordia of Neejra International Inc has integrated new techniques and designs to develop a contemporary range of blue pottery products for modern homes in urban Indian and abroad. This initiative while growing the business also helps the craft to survive. Thus women have followed product development, market development, and integration strategies to grow their businesses. Competitive strategies have been differentiation niche marketing. Most of the women entrepreneurs have been closely attuned to the changes in their respective business environments by 'having an ear close to the ground' business associations, industry contacts, workshops, and interactions within their social circles.

Women entrepreneurs were proficient at the time- management and strove for work-life balance. Some believed in multi-tasking whereas some believed in being focused on the task at hand. They have adopted and honed strategies most suited to their personalities to attain the elusive balance. Managing time is also important for managing their stress levels. As entrepreneurs, there are unanimous in advocating the relevance of:

- People-skills: how to manage people, motivate them to work and, find the right person for the job.
- Persuasiveness: convincing others to accept your ideas.
- Prioritization: for efficiency in the use of scarce resources especially time and effectiveness in terms of preventing duplication.

Most women entrepreneurs feel that Rajasthan has a rich market for diverse businesses. It still maintains its cultural and traditional value which is a great asset (Faith Singh- Co-Founder of Anokhi). Those entrepreneurs who set up enterprises, not based on leveraging the craft or tourism heritage of Rajasthan, felt that Jaipur was more cosmopolitan among most other similar north Indian cities, had a substantial market potential for their product/ service or with digitization and physical connectivity was well connected to be a reasonable place to set up their business. Many Women entrepreneurs are supporting and encouraging the younger generation by running various blogs where they share their ideas and suggestions to help the younger entrepreneurs grow. They are trying to give a platform such as WeCare, Women's Mentoring Forum and, Woman up Summit, to these budding aims to leverage the knowledge, experience, and, networks of successful and seasoned women entrepreneurs to benefit newer entrepreneurs.

---

<sup>1</sup> International Baccalaureate

<sup>2</sup> International General Certificate of Secondary Education

### Managerial Implications

This paper contributes to the existing literature by showing diversity among women entrepreneurs. Diversity among women entrepreneurs (social-demographic factors, at enterprise-level, and strategies adopted) has shown that women are actively and eagerly participating in entrepreneurship as 75 percent of the respondents have chosen entrepreneurship as their career over the regular job. As more women entrepreneurs are willing to start a venture, the choice of ventures is not restricted to the old and conventional. They are diverse in activities. Women have successfully set up businesses in textiles/handicrafts, education, or niche areas such as literary consulting. The majority of the respondents (68.3 percent) were women from families engaged in business. 31.7 percent of the respondents were women whose families did not have a business background. These women have also flourished as entrepreneurs. The respondents felt that balancing work life was a challenge but they were able to establish that. For some of the respondents, entrepreneurship was the choice because they either could not take up jobs as they did not have requisite qualifications or family circumstances did not permit. Within this small sample, it may appear that entrepreneurship among women is thriving in Rajasthan, but it may not be true. Rajasthan represents only 3.08 percent of the total 8.05 million establishments run by women in India and is far behind other states (Kerala-11.35 percent, Andhra Pradesh -10.56 percent, West Bengal -10.33 percent) as per The Sixth Economic Census, 2016. The findings of this study showed that 71.7 percent of the women in the study group set up their ventures in early ages (between 25 and 30 years), which are still small and micro-enterprises. These enterprises have not grown fully; the main reasons for this are lack of funds, lack of knowledge & adequate information about funding & loans, lack of business opportunities, streamlining business processes & documentation, the non-existence of a platform dedicated to women entrepreneurs for credit access, and allied activities networking. As far as educational qualifications women are concerned, those who were running well-known firms were well educated (55 percent). On the other hand, few have accepted that they couldn't progress due to lack of education (24 percent).

These social-demographic factors of women entrepreneurs which are largely diverse also reflect their problems due to which the choice, size, scale, and productivity of businesses are affected. The impact of these problems is seen in this study as diversity in women-owned enterprises is less conspicuous because they are smaller in number, proprietary and unstructured.

Women need institutional support to access credit, information, networks, etc. A state can be a very proactive partner in promoting women's entrepreneurship by incentivizing women entrepreneurship through multiple steps such as developing women-specific policies, creating platforms that encourage women entrepreneurs. Women entrepreneurship has as such not received much attention from policymakers. An integrated approach to women's entrepreneurship that is enabling will not only benefit women but also be a big step towards economic development.

### Conclusion

There is large-scale diversity among women entrepreneurs as they are diverse in entrepreneurial activities and thereby serving diverse customers. This diverse profile not only encourages other women to explore different sectors of the market but also creates employment opportunities for them. Medium-level diversity at an enterprise-level attracts the attention of policymakers to support them to scale up their business to the next level and also help them to explore the untouched areas.

### References

1. Alexandre-Leclair, L., Redien-Collot, R. (2013), *L'influence de la culture sur l'intention entrepreneuriale des femmes, l'exemple de l'Égypte*, RIPME, 26/1.
2. Alexandre-Leclair, L., Aloulou, W., Redien-Collot, R. (2013), *New directions for Saudi Women Entrepreneurial Intentions*, Conference Proceedings ICIE, Amman, 4-5 march.
3. Anis and Hasan (2013). *Woman Entrepreneurs of Small and Medium Enterprises in Rajshahi Area: Opportunities and Challenges*. International Journal of Scientific and Research Publications, 3(8), 1-13.
4. Arnaud Daynard(2015). *Determinants Of Female Entrepreneurship In India*. (Economics Department Working Papers No. 1191). India : Organization for Economic Co-operation and Development.
5. Arunadevi, Chermalatha, et.al (2017). *Recent Trends In Women Entrepreneurship*. International Conference on Recent Trends in Engineering Science, Humanities and management, 278-287.

6. Brain and Company (2019). *Powering the economy with her- women entrepreneurship in India (2019)*. Retrieved from [https://www.bain.com/contentassets/dd3604b612d84aa48a0b120f0b589532/report\\_powering\\_the\\_economy\\_with\\_her\\_-\\_women\\_entrepreneurship\\_in-india.pdf](https://www.bain.com/contentassets/dd3604b612d84aa48a0b120f0b589532/report_powering_the_economy_with_her_-_women_entrepreneurship_in-india.pdf)
7. Barringer & Ireland (2015). *Entrepreneurship Successfully Launching New Ventures*. 6th edition, Pearson New York,
8. NYBruce, D. (1999). *Do husbands matter? Married women entering self-employment*. *Small Business Economics*, 13 (4), 317-329
9. Brush, C. G. (1992). *Research on women business owners: Past trends, a new perspective and future directions*. *Entrepreneurship Theory and Practice*, 16, 5–30
10. Buttner, E. H., & Moore, D. P. (1997). *Women's organizational exodus to entrepreneurship: Self-reported motivations and correlates with success*. *Journal of Small Business Management*, 35 (1), 34-46
11. Carter, N. M., & Allen, K. R. (1997). *Size-determinants of women-owned businesses: Choice or barriers to resources*. *Entrepreneurship and Regional Development*, 9 (3), 211-220.
12. Carter, N. M., Williams, M., & Reynolds P.D. (1997). *Discontinuance among new firms in retail: The influence of initial resources, strategy and gender*. *Journal of Business Venturing*, 12 (2), 125-145
13. Chaganti, R., & Parasuraman, S. (1996). *A study of the impact of gender on business performance and management patterns in small businesses*. *Entrepreneurship Theory and Practice*, 21 (2), 73-75.
14. Cromie, S., & Birley, S. (1992). *Networking by female business owners in Northern Ireland*. *Journal of Business Venturing*, 7 (3), 237-251
15. Danabakym and Kurian (2012). *Women Entrepreneurship In Micro, Small And Medium Enterprises (Msme) In Chennai City*. *International Journal of Marketing, Financial Services & Management Research*, 1(10), 68-74.
16. Dhameja, S. K., Bhatia, B. S., & Saini, J. S. (2000). *Women Entrepreneurs–Their Perceptions, About Business Opportunities and Attitudes towards Entrepreneurial Support Agencies (A study of Haryana State)*. *Small Enterprises Development Management Extension Journal*, 27(4), 37-50.
17. Ewing Marion Kauffman Foundation (2014). *Sources Of Economic Hope: Women's Entrepreneurship*. Retrieved from <https://www.kauffman.org/what-we-do/research/2014/11/sources-of-economic-hope-womens-entrepreneurship>.
18. Fagenson, E. A. (Ed.). (1993). *Women and work: A research and policy series, Vol. 4. Women in management: Trends, issues, and challenges in managerial diversity*. Sage Publications, Inc
19. Fischer, E. M., Reuber, A. R., & Dyke, L.S (1993). *A theoretical overview and extension of research on sex, gender, and entrepreneurship*. *Journal of Business Venturing*, 8 (2), 151-168.
20. Gallgadharrao and Bhavsar(2012). *A Study of Entrepreneurship Development In Smallscale Industries With Special Reference To Beed District In Maharashtra India*. *International Referred Research .ournal*, III(29), 16-17
21. Global Entrepreneurship Research Association (2016). (2016/2017) *Report on Women's Entrepreneurship*. Retrieved from <https://www.gemconsortium.org/report/49860>.
22. Government of India: Ministry of Education and Social Welfare, Department of Social Welfare (1974). *Status of Women in India report (1974)*. Retrieved from <https://pldindia.org/wp-content/uploads/2013/04/Towards-Equality-1974-Part-1.pdf>
23. Government of India Ministry of Statistics and Programme Implementation(2016). *The Sixth Economic Census*. Retrieved from <https://msme.gov.in/sites/default/files/All%20India%20Report%20of%20Sixth%20Economic%20Census.pdf>.
24. Government of India Ministry of Statistics and Programme Implementation (2016). *Women and Men in India-2016*. Retrieved from <http://mospi.nic.in/publication/women-and-men-india-2016>.
25. Government of India Ministry of Statistics and Programme Implementation (2017). *Selected Socio-Economic statistics 2017*. Retrieved from [http://mospi.nic.in/sites/default/files/publication\\_reports/SelectedSocio-EconomicStatisticsIndia2017\\_27oct17.pdf](http://mospi.nic.in/sites/default/files/publication_reports/SelectedSocio-EconomicStatisticsIndia2017_27oct17.pdf)



26. Goyal Jayanti (2015). *Women entrepreneurs: Prospects and Challenges*. IRACST – International Journal of Commerce, Business and Management. 4(6), 770-773.
27. Gupta, Chandra and et.al (2017). *Assessing the Needs and Planning revisions for Industrial Areas in India*. Jaipur. International Journal on Emerging Technologies , 8(1), 470-474.
28. Gupta, D. D. (2013). *The effect of gender on women-led small enterprises: The case of India*. South Asian Journal of Business and Management Cases, 2(1), 61-75.
29. Gurnani (2014). *Study of Financial Problems of Women Entrepreneurs*. Global Journal of Finance and Management, 6(3), 223-226.
30. Hampden-Turner, C., Chih, G. (2010). *Dilemmas of Diversity: a new paradigm of integrating diversity*. World futures 66, 192-218
31. International Monetary Fund, 2017. *Gender Budgeting in G7 Countries*. Retrieved from file:///C:/Users/skg/Downloads/pp041917gender-budgeting-in-g7-countries%20(1).pdf
32. International Monetary Fund, 2018. *How to Operationalize Gender Issues in Country Work*. Retrieved from <https://www.imf.org/en/Publications/Policy-Papers/Issues/2018/06/13/pp060118howto-note-on-gender>.
33. International Monetary Fund, 2018. *Pursuing Women's Economic Empowerment*. Retrieved from <https://www.imf.org/en/Publications/Policy-Papers/Issues/2018/05/31/pp053118pursuing-womens-economic-empowerment>.
34. Jadhavrao and Salve(2014). *A Study of Women Entrepreneurship and Their Problems in the Development in Western Maharashtra*. IOSR Journal of Economics and Finance (IOSR-JEF). 3(4), 79-83.
35. Jain Rajiv (1984). *Planning a Small Scale Industry: A Guide to Entrepreneurs*, S.S. Books
36. Jakhar, Bissa and et.al (2016). *Women Entrepreneurship: An Analysis of Bikaner District*. International Journal on Recent and Innovation Trends in Computing and Communication, 4(4), 522-524.
37. Kalleberg, A. L., & Leicht, K. T. (1991). *Gender and organizational performance: Determinants of small business survival and success*. Academy of Management Journal, 34 (1), 136-161
38. Levent, Masural, et.al(2003). *Gender Differences in Ethnic Entrepreneurship*. European Regional Science Association (ERSA) , 27-30.
39. Mahajan Shikha (2013). *Women Entrepreneurship in India*. Global Journal of Management and Business Studies, 3(10), 1143-1148.
40. Manjunatha.K(2013). *The Rural Women Entrepreneurial Problems*. IOSR Journal of Business and Management (IOSR-JBM), 14(4), 18-21.
41. Mehta Pallavi (2013). *Women Entrepreneurship: Purpose, Problems & Prospects: A Study of Udaipur District*. Pacific Business Review International, 5(11), 8-16.
42. McKinsey Global Institute (2015). *The Power of Parity: Advancing Women's Equality In India 2015*. Retrieved from [https://www.mckinsey.com/~media/McKinsey/Featured%20Insights/Employment%20and%20Growth/The%20power%20of%20parity%20Advancing%20womens%20equality%20in%20India/MGI%20India%20parity\\_Full%20report\\_November%202015.ashx#:~:text=In%20this%20scenario%2C%20India's%20would,or%2060%20percent%20of%20GDP.&text=The%20power%20of%20parity%3A%20How%20advancing%20women's%20equality%20can%20add,McKinsey%20Global%20Institute%2C%20September%202015](https://www.mckinsey.com/~media/McKinsey/Featured%20Insights/Employment%20and%20Growth/The%20power%20of%20parity%20Advancing%20womens%20equality%20in%20India/MGI%20India%20parity_Full%20report_November%202015.ashx#:~:text=In%20this%20scenario%2C%20India's%20would,or%2060%20percent%20of%20GDP.&text=The%20power%20of%20parity%3A%20How%20advancing%20women's%20equality%20can%20add,McKinsey%20Global%20Institute%2C%20September%202015).
43. Ministry of Micro, Small and Medium Enterprises Government of India. 2020 . *2012-13 to 2018-19 Annual Reports of Ministry of Micro, Small and Medium Enterprises Government of India* . Retrieved from <https://msme.gov.in/relatedlinks/annual-report-ministry-micro-small-and-medium-enterprises>
44. Ministry of Statistics and Programme Implementation, Government of India (2016). *The Sixth Economic Census*. Retrieved from <https://msme.gov.in/sites/default/files/All%20India%20Report%20of%20Sixth%20Economic%20Census.pdf>
45. Ministry of Statistics and Program Implementation (2016). 2016, *Annual Report of Ministry of Statistics and Program Implementation*. Retrieved from [http://mospi.nic.in/sites/default/files/publication\\_reports/mospi\\_Annual\\_Report\\_2016-17.pdf](http://mospi.nic.in/sites/default/files/publication_reports/mospi_Annual_Report_2016-17.pdf)

46. Ministry of Micro, Small & Medium Enterprises (2012-2017). *Micro, Small & Medium Enterprises (MSMEs) Growth*. Retrieved from [https://msme.gov.in/sites/default/files/Report\\_working\\_group\\_5yearplan-2012-17\\_0.pdf](https://msme.gov.in/sites/default/files/Report_working_group_5yearplan-2012-17_0.pdf).
47. *National Commission for Enterprises in the Unorganized Sector of India (NCEUS) Report (2018)*. Retrieved from [http://dcmsme.gov.in/Report\\_Statistical\\_Issues\\_Informal\\_Economy.pdf](http://dcmsme.gov.in/Report_Statistical_Issues_Informal_Economy.pdf). pp-2
48. National Sample Survey 2011-2012. *Nutritional Intake in India (68th round)*. Retrieved from [http://mospi.nic.in/sites/default/files/publication\\_reports/nss\\_report\\_560\\_19dec14.pdf](http://mospi.nic.in/sites/default/files/publication_reports/nss_report_560_19dec14.pdf)
49. NRKSpecial (2018, January 7). *US-India Business Council programme to support women entrepreneurs*. The Hindus. Retrieved from <http://www.thehindu.com/news/cities/Hyderabad/us-india-business-councilprogramme-to-support-women-entrepreneurs/article21011615.ece>
50. News18(2018, July 1). *9 Schemes For Women Entrepreneurs In India*. News 18. Retrieved from <http://www.news18.com/news/indiwo/work-and-career-9-schemes-for-women-entrepreneurs-in-india-1522125.html> on 1st July,218.
51. Planning Commission Government of India (2013). *Twelfth Five Year Plan (2012-2017) Economic Sectors Volume II*. Retrieved from [http://planningcommission.gov.in/plans/planrel/12thplan/pdf/12fyp\\_vol2.pdf](http://planningcommission.gov.in/plans/planrel/12thplan/pdf/12fyp_vol2.pdf).
52. Parnami and Bisawa (2015). *The Rise of Indian Women Entrepreneur in E-commerce*. IOSR Journal of Business and Management, 17(10), 36-40.
53. Patole, M., & Ruthven, O.(2002). *Metro moneylenders–Microcredit providers for Delhi’s poor*. Small Enterprise Development, 13(2), 36-45
54. PwC. *Future of India The Winning Leap*. Retrieved from <https://www.pwc.in/assets/pdfs/future-of-india/future-of-india-executive-summary.pdf> on 6<sup>th</sup> August, 2018.
55. Rajeev Roy(2011). *Entrepreneurship*, Oxford university Press
56. Sharda Parul(2017). *Need of Women Entrepreneurs in India: A Meta Study*. International Journal of Scientific Research and Management (IJSRM), 5(6), 5532-5537.
57. Sharma Priyanka (2013). *Women Entrepreneurship Development in India*. Global Journal of Management and Business Studies, 3(4), 371-376.
58. Singh Aparna V.(2012). *Women & Entrepreneurship In India*. Retrieved from <https://www.womensweb.in/articles/women-entrepreneurship-in-india/>.
59. Tewari and Malhotra (2014). *Outlook of women entrepreneurs running small business: Howskills as a major factor affecting performance and growth of women ntrepreneurs in India?.* International Journal of Advance Research in Computer Science and Management Studies, 2(12), 251-260.
60. The National Sample Survey (2015-16). *Operational Characteristics of unincorporated Non-Agricultural Enterprise (Excluding Construction) in India (Round 73<sup>th</sup>)*. Retrieved from [http://mospi.nic.in/sites/default/files/publication\\_reports/NSS\\_581.pdf](http://mospi.nic.in/sites/default/files/publication_reports/NSS_581.pdf)
61. The United Nations Development Programme (2016). *Human Development Report 2016*. Retrieved from <http://hdr.undp.org> on 6<sup>th</sup> July, 2018.
62. Tyagi Preeti (2017). *Women Entrepreneurship in India: Standing and Tribulations*. Journal of HR, Organizational Behaviour & Entrepreneurship Development, 1(1), 30-37.
63. Verheul, I., & Thurik, R. (2001). *Start-up capital: Does gender matter?.* *Small Business Economics*, 16 (4), 329-345
64. Vinze, M. D. (1987). *Women Entrepreneurs in India: A Socio-Economic Study of Delhi, 1975-85*. India: Mittal Publications

#### Websites

65. <https://www.giz.de/en/worldwide/62831.html>
66. <http://mospi.nic.in>
67. <https://censusindia.gov.in/>.

