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## Importance of women entrepreneurship in India: A swot analysis

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### Abstract

Female entrepreneurship is gaining attention and importance in light of the evidence of the importance of new business creation for economic growth and development. Entrepreneurs are responsible for shaping the economy and they help in creation of new wealth and new jobs by inventing new products, process and services. Women entrepreneurship is based on women participation in equity and employment of a business enterprise. Women who innovate, initiate or adopt business actively are called women entrepreneurs. Behind the most significant problems of the world-poverty and starvation, wars, environmental pollution, and climate change, there are goals characteristic of patriarchal society: the extension of power, the acquisition of resources even using violence. One of the main tools of acquiring economic and political advantages is to maintain the subjection of women. Due to their biology, they are exposed to harassment and violence in times of peace and war alike. Their core necessity is their own security and the safety of their children, in order to achieve that, they endeavour to develop a behavior, an appearance, a life path, a way of life supported by the patriarchy- especially if they have no pecuniary room for maneuver. The investment of women with economic power, their entrepreneurship activity strengthen their autonomy and influence in the personal and economic scope, moreover, even taken in the political sense, and, at the same time, the prevailing of values that go beyond the patriarchal set of values: the welfare of children, the elderly, the sick and other persons exposed, preserving environment and safety. Goal of the paper is to raise awareness as to the importance of female entrepreneurship, the impediments lying ahead of their progress, to set forth the conditions of their development. In this paper, an attempt has also been made to study the opportunities and challenges related with entrepreneurship that the woman of our country faces in the present times.

**Keywords:** Women entrepreneurship, economic independence, inequality, business, harassment, government initiatives, private sectors

### Introduction

Women entrepreneurs have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare. Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as—an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. The growth of the proportion of women entrepreneurs in developing countries has drawn the attention of both the academic and the development sector.

Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

### I. Review of Literature

(1) Sarfaraz, L., Faghih N. & Majd A. A. (2014) <sup>[17]</sup>. In their article titled “The Relationship between Women Entrepreneurship and Gender Equality”, published in Journal of Global Entrepreneurship Research, have shown a statistical relationship between entrepreneurship

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and gender equality. They have used a correlation analysis to investigate how gender-related economic development and women entrepreneurial activities are related.

(2) Raghuvanshi, J., Agrawal, R. & Ghosh, P. K. (2017) <sup>[12]</sup> in their article "Analysis of Barriers to Women Entrepreneurship: The Dematel Approach", published in *The Journal of Entrepreneurship*, deal with the analysis of barriers to women entrepreneurship through a DEMATEL approach. This paper includes identifying barriers from earlier studies and explores possible casualties among them.

(3) Sharma, Y. (2013) <sup>[14]</sup>. In his article "Women Entrepreneur in India", published in *IOSR Journal of Business and Management*, has shown a general study on women entrepreneurs in India. they have highlighted the social norms prevailing even to this date that needed prioritization and awareness.

(4) Goyal, M. & Parkash, J. (2011) <sup>[6]</sup>, in their article "Women Entrepreneurship in India-problems and Prospects", published in *International Journal of Multidisciplinary Research*, highlights the Indian problems and prospects falling upon the lower section thereby affecting women entrepreneurship. Their paper endeavours to study the concept of women entrepreneurs, reasons why women become entrepreneurs, reasons for their slow progress, suggestions for the growth of women, schemes for the promotion and development of women entrepreneurship in India and have also done a small case study of women entrepreneurs in Ludhiana.

(5) Mathew, V. (2010) <sup>[8]</sup>, in his article "Women Entrepreneurship in Middle East: Understanding Barriers and use of ICT for Entrepreneurship and Management", *International Entrepreneurship and Management Journal*, mainly focused in the middle East of India. Understanding barriers and use of ICT for entrepreneurship development. Their extended use and publishing of ICT will help the entrepreneurs for creating advantage, research; participate in the global world of business for technology transfer, training, collaboration, and development initiatives. Their case study related to women in two gulf countries will elaborate the deep insight of the issue.

(6) Afrin, S., Islam N. & Ahmed S. (2008) <sup>[11]</sup>, in their article "A Multivariate Model of Micro Credit and Rural Women Entrepreneurship Development in Bangladesh", published in *International Journal of Business and Management*, worked on a multivariate model of micro credit and rural woman entrepreneurship development in Bangladesh. A multivariate analysis technique like factor analysis was conducted to identify the entrepreneurship development related factors. Structural equation modeling was used to develop the model of micro credit program.

(7) Moses, C. & Amalu, R. (2010) <sup>[9]</sup>, in their article "Entrepreneurial Motivations as determinants of Women Entrepreneurship Challenges", published in *Petroleum-Gas University of Ploiesti Bulletin*, have brought about entrepreneurial motivations as determinants of women entrepreneurship challenges. They have examined the relationship between motivations and women entrepreneurial challenges which tend to provide some useful insights into some theoretical issues on the hand and on the other hand, it raises some practical implications for policy makers. They have also received a positive outcome through their correlation analysis.

(8) Singh, R. & Raghuvanshi, N. (2012) <sup>[15]</sup>, in their article "Women Entrepreneurship Issues, Challenges and

Empowerment through Self Help Groups: An Overview of Himachal Pradesh", published in *International Journal of Management Research and Reviews*, dealt with the issues, challenges faced and given few works for empowerment through self help groups. Their work mainly focuses on the area in and around Himachal Pradesh. Overview of the working of Self Help Groups in Himachal Pradesh particularly focuses on various issues pertaining to women entrepreneurs issues, challenges and future perspective in India.

(9) Tiwari, S. & Tiwari, A. (2007) <sup>[19]</sup>, in their article "Women Entrepreneurship and Economic Development", published in *Sarup & Sons*, concentrates on the economic development of women. Their study emphasizes on the challenges and opportunities for Indian women entrepreneurs of Meerut city of Uttar Pradesh, India.

(10) Bahl, J. (2012) <sup>[2]</sup> in his article *Status of Women Entrepreneurship in Rural India*", published in *Asian Journal of Multidimensional Research*, concentrates on the status of women entrepreneurs in rural India. On the basis of this study some suggestions are given to encourage the spirit of women entrepreneurship to become a successful entrepreneur. One of the main purpose of this paper is to analyze policies of Indian government for women.

## 2. Objectives

1. To study the Government cooperation against the women entrepreneurs development program in India.
2. To study the SWOT Analysis of Women Entrepreneurs in India.
3. To evaluate the factors responsible for encouraging women to become entrepreneurs.
4. To identify the challenges faced by women entrepreneurs in India.
5. To study the importance of women entrepreneurs in India.

## 3. Methodology

The study focuses on extensive study of Secondary data collected from various books, National & International Journals, newspapers, publications from various websites which focused on various aspects of Women Entrepreneurship.

### Importance of women entrepreneurship

#### 1. The Importance of Women's Economic Independence

A core condition to women's security is to cease their dependence and helplessness, whose key factor is to invest women with power: at individual level, to support the creation of their autonomy and economic independence, and at the social level, to promote their equal access to political, social power and to the power enabling the forming of opinion. The author would subsequently like to talk of the female entrepreneurship activity, which provides women with earnings obtained in their own right (Bernhardt, 2000) <sup>[1]</sup>, at the same time, confirms their ability to independently prosper, reduces their insecurity with regard to the ability of taking care of their children, hence encouraging other women as well to strive to assume their autonomy in personal, economic, even political sense, to make independent decisions, to stand up for themselves and their environment. Namely, the author is convinced whereby, compared with work-performance as employees, based on adjustment to the patriarchal set of values and

organizational hierarchies, it is a higher proportion of women becoming entrepreneurs, the strengthening of their enterprises that can strengthen the women's proportionate participation in the decision-making of societies. The economic independence of female entrepreneurs, the deploying of their self-assertion skills, their assuming responsibility for themselves, their own sort will be able for an ever-increasing number of women to recognize their own skills, strength, to acquire economic independence, and to present for society the values that go beyond the patriarchal set of values: the welfare of children and other helpless persons, caregiving, preserving the environmental and security. For women, one of the principal traps of patriarchal society is the message whereby women's security is created by men, whilst in our era, the main source of jeopardy, the source of global problems is precisely the subsistence of the patriarchal set of values based on women's subordination. The key element of social, economic, and environmental sustainability is to extend the women's personal autonomy, their rights, to strengthen their ventures.

## 2. Inequalities Between Genders in the Business Sector

The extension of female roles, occurred in the last century, did not bring along the transformation of male roles: the distribution of domestic roles is still determined by the model of male breadwinner. The necessity or need to earn money is still a secondary social expedition in the case of women. However, due to the female life cycle and roles different from the male ones, compliance with the family obligations is especially emphatic for women in certain life phases, which adversely affects their paid work-performance, their chances to acquire earnings. The female life strategies offered by society belong essentially to three well-separable groups in terms of participating in the world of labour: dependent existence, combination strategy, career strategy. Part of the women not taking up a paid job actively contribute to the development of their husband's/ partner's venture, they subordinate their personal development, livelihood to the breadwiner activity of the head of the family. Their environment, but even often they also view themselves as the helper of their husband/partner, eventually even if they hold formally also an ownership stake in their husbands' firm, based on which they could acquire earnings in their own right.

## 3. Gender-based Stereotypes Determining the Entrepreneurial Activity of Women

The business sector is essentially dominated by men to this day, the role model of entrepreneurs is conceived as male by the majority of society to this day. Namely, education that stresses and supports the different qualities, skills of boys and girls, and training that prepares for the traditional gender roles, does not strengthen the qualities necessary to launch a venture-willingness to assume a risk, independence, self-confidence-in the case of girls, or less than in the case of boys. According to socialization and the stereotyping views confirmed by the media, women are- as they say- "emotional beings", it is almost like declaring that venture is not a field for women, since women are not tough enough for business. Women interiorize the gender-based stereotypes, they determine their choice of career, career ideas, expectations of earnings, requirements for financial independence at a lower level compared with men,

subordinated to family life. Their self-assessment is largely influenced by the social expectations attached to female roles, physical look, the existence of couple, the fact of childbirth, the clever running of household, compliance with the scope of caregiver task.

## 4. Inequalities

Among inequalities existing in the world of labour, the highest-level inequalities can precisely be observed in the world of enterprises. There is a lower proportions of female entrepreneurs.

- The entrepreneurial activity of women is often of auxiliary nature, they often carry it out in their homes, often under informal conditions.
- Besides their mobility in terms of space, female entrepreneurs devote less working hours to the enterprise, reconciling work and family life means difficulty for them.
- Female enterprises mostly appear in feminine activities.
- Female entrepreneurs are missing from the decision-making that serves the development of ventures, from the representation of entrepreneurial interests, they do not participate in the business networks dominated by men.
- Women have lower earnings from entrepreneurial activity than the earnings of enterprises owned by men.
- They have a more restricted share capital at their disposal, due to their earnings, inferior to those of men, they dispose of lower savings.
- Female entrepreneurs are less growth-oriented, since the primary goal of women- in the longer run by all means- is to create a balance between work and family.
- Female entrepreneurs strive less to involve the contributors, as they endeavour less to become executives, to assume the additional burdens the employer tasks involve.
- Their willingness to assume risks is lower, therefore they take up fewer borrowings to launch the venture.

During their entrepreneurial activity, female entrepreneurs face numerous forms of discrimination. However, considering that women themselves also embrace the gender-based stereotypes, they are less sensitive to being directly or indirectly exposed to disadvantageous discrimination as women. In connection with this, legal awareness is of a low level, it is hard for them to recognize the various forms of discrimination. Female entrepreneurs operating in a business environment dominated by men have related several situations which illustrate well the prejudices against women, the sexist belittling of women which can be described as general, the very widespread harassment, which, although those concerned perceive mostly as unpleasant due to their own stereotypical views, at the same time, they do not recognize at all whereby they have received unequal treatment, or have encountered adverse discrimination.

## 5. The Importance of Solving Inequalities

The role and influence of female entrepreneurship both increase in regions of the world with the most different economic opportunities and social traditions, a multitude of governments, international organizations, and prominent participants of the business world welcome the business

networks of female entrepreneurs. It is an increasingly acknowledged and recognized fact that whereby enterprises led by women can substantially contribute to growth, to the development of human environment, to social mobility and integration, to general welfare, therefore, the development of female ventures is a highlighted priority for the most notable organizations, prominent in the field of developing international economy, like the ILO working alongside the UNO, the World Bank, and the USAID too. Besides, a number of other transnational organizations, states, multinational companies also emphasize in their strategic documents and communication the importance of enforcing the aspect of gender equality, hence the aspect of women's and girl babies' security appears in the UN endeavours aimed at maintaining peace. Despite the unequivocal positions taken, for the time being, the majority of states, international institutions still apply mostly obsolete models, public policies.

### Categories of women entrepreneurs

#### 1. First category

- Established in big cities.
- Having high level technical and professional qualifications
- Non-traditional items
- Good financial positions

#### 2. Second category

- Both traditional and non-traditional items.
- Established in town and cities.
- Having sufficient education.
- Undertaking women services-creches, beauty parlors, health clinics etc.

#### 3. Third category

- Financially weak
- Illiterate women
- Involved in family business such as agriculture, horticulture, animal husbandry, diary, fisheries, agro forestry, handloom, power loom etc.

### Challenges faced by women entrepreneurs

#### 1. Male dominated society

In the current scenario women are equal in every field but the society is fully dominated by the male. So many restrictions for the women are the major challenges for women entrepreneurs. Hence, equal opportunities should be provided to both the genders as they constitute fifty percent of total population and also perform their duties provided to them.

#### 2. Financial problems

Women entrepreneurs are faced many problems for managing the working capital, lack of credit facilities by the financial institutions. Due to lack of financial conditions they are not able to take any decisions for organizing such type of organizations which is related to developmental schemes. Finance is regarded as life-blood for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance on two counts.

Firstly, women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. Secondly, the banks also consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business. Given such situation, women entrepreneurs are bound to rely on their own savings, if any and loans from friends and relatives who are expectedly meager and negligible. Thus, women enterprises fail due to the shortage of finance.

#### 3. Dual role

Women perform dual roles both in home place and at the work place. It is a difficult task to manage both the things simultaneously so it is a great challenge for a woman.

#### 4. Lack of self-confidence

Many of the women entrepreneurs are failure due the lack of confidence.

#### 5. Lack of awareness of government facilities

Many women entrepreneurs are not aware about the various facilities provided by the government.

#### 6. Lack of entrepreneurial aptitude

Many of the women entrepreneurs are doing the business after entrepreneurial development training but their mind is not set up properly due to which they are facing problems in different sectors. So, after getting entrepreneurial training, it is necessary to make it practice so that they can do anything with full of confidence.

#### 7. Lack of Education

In India, around sixty percent of women are still illiterate. Illiteracy is the root cause of socio-economic problems. Due to the lack of education and that too qualitative education, women are not aware of business, technology and market knowledge. Also, lack of education causes low achievement motivation among women. Thus, lack of education creates one type or other problems for women in the setting up and running of business enterprises.

### Emerging opportunities for women entrepreneurship

#### 1. Direct and indirect financial assistance from various organizations

- District industries centres
- Nationalized banks
- Mahila udyog needhi scheme
- State Finance Corporation
- State small industrial development corporations

#### 2. Yojana scheme and programmes

- Development of women and children in rural areas
- Jawahar rozgar yojana
- Nehru rozgar yojana
- Training of rural youth for self-employment

#### 3. Technological training and awards

- Entrepreneurship Development Institute of India
- National institute of small business extension training
- Stree Shakti package by SBI
- Women's university of Mumbai



#### 4. Federations and association

- Associated country women of the world
- Association of women entrepreneurs of Karnataka
- India council of women entrepreneurs
- Self-employed women's association

#### Women non-government organizations (NGOs) in Odisha

- Asha deep
- Banabasi seva sansada
- Gramya mahila vikash samiti
- Jeevan rekha parishad
- Sisu 'o' mahila kalian samiti
- Rural women development service centre

#### Some of the leading women entrepreneurs in odisha

1. Sanghamitra Jena- hospitality sector
2. Supreety Mishra- She is the founder of North Orissa Farmer's Multipurpose Corporative Limited.
3. Sruti Mohapatra- Work for welfare of disabled person.
4. Mansi Mahanta- The Secrety of Dibyajyoti Griha Udyog Jajpur
5. Smt. Kusum Agarwal- Owners of fly ash brick factory, BBSR.
6. Nalini Mohanty- Owner of incense sticks manufacturing unit in jaganathpur hamlet in kendrapada.
7. Sarojini Das- Best women entrepreneur in 2006- designer of intricate designs in bamboo jewellery.
8. Minati Sahu- Beutician in bargarh district.
9. Rupa Manika- rice mill owner in bargarh district.
10. Tara Das- Owner of Rajamoni foods.
11. Indira Mohapatra- Owner of Smruti Gas.
12. Padmini Puty- Puty Production
13. Jagi Mangat Panda- MD of Ortel communications.
14. Stuti Jalan- MD of crosshairs communication
15. Rashmi Sahoo- Director of Ruchi Frozit
16. Iti Samanta- Director of Kadambini Media Pvt. Ltd.

#### Successful Women Entrepreneurs in India of 21st Century

1. Akhila srinivasan, Managing Director, Shriram Investments Ltd.
2. Chanda Kocchar, Executive Director, ICICI Bank
3. Ekta Kapoor, Creative Director, balaji Telefilms Ltd.
4. Jyoti Naik, President, Lijjat Papad.
5. Kiran Mazumdar Shaw, Chairman & Managing director, Biocon Ltd.
6. Lalita D.Gupte, JMD, ICICI Bank.
7. Naina Lal Kidwar, Deputy CEO, HBSE.
8. Preetha Reddy, Managing Director, Apollo hospitals.
9. Priya Paul, Chairman, Apeejay Park Hotels.
10. Rajshree Pathy, Chairman, Rajshree Sugars & Chemicals Ltd.
11. Ranjana Kumar, Chairman, NABARD

#### SWOT Analysis

##### Strength

- Women entrepreneur can be defined as a confident, innovative and creative women capable of achieving self economic independence individually or in collaboration, generate employment opportunities for others through initiating, establishing and running the

enterprise by keeping pace with her personal, family and social life.

- Women prefer to work from their own residence, difficulty in getting suitable jobs and desire for social recognition motivates them self-employment.

#### Weaknesses

- Absence of proper support, cooperation and back-up for women by their own family members and the outside world people force them to drop the idea of excelling in the enterprise field.
- Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations.
- Achievement motivation of the women folk found less compared to male members.
- The greatest deterrent to women entrepreneurs is that they are women.

#### Opportunity

- Women inculcate entrepreneurial values and involve greatly in business dealings.
- Business opportunities that are approaching for women entrepreneurs are eco-friendly technology, Bio-technology, IT enabled enterprises, event management, tourist industry, Telecommunication, Plastic materials, Mineral water, Herbal & health care, Food, fruits and vegetables processing.
- Women entrepreneurs avail new opportunities in the rural areas such as Ice cream, channel products, papads and pickles and Readymade garments.

#### Threats

- Fear of expansion and Lack of access to technology.
- Lack of self-confidence, will power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while doing their piece of work.
- Credit discrimination and Non Cooperative officials.
- Insecure and poor infrastructure and Dealing with male labourers.
- Indian women give emphasis to family ties and relationships.

#### Steps Taken by the Indian Government

##### 1. First Steps taken in Seventh Five-Year Plan:

In the seventh five-year plan, a special chapter on the "Integration of women in development" was introduced by Government with following suggestion:

- Specific target group: It was suggested to treat women as a specific target groups in all major development programs of the country.
- Arranging training facilities: It is also suggested in the chapter to devise and diversify vocational training facilities for women to suit their changing needs and skills.
- Developing new equipments: Efforts should be made to increase their efficiency and productivity through appropriate technologies, equipments and practices.
- Marketing assistance: It was suggested to provide the required assistance for marketing the products produced by women entrepreneurs.
- Decision-making process: It was also suggested to

involve the women in decision-making process.

## 2. Second steps taken by Government during Eight Five-Year Plan

The Government of India devised special programs to increase employment and income-generating activities for women in rural areas. The following plans are launched during the Eight-Five Year Plan:

- Prime Minister Rojgar Yojana and EDPs were introduced to develop entrepreneurial qualities among rural women.
- "Women in agriculture" scheme was introduced to train women farmers having small and marginal holdings in agriculture and allied activities.
- To generate more employment opportunities for women KVIC took special measures in remote areas.
- Women co-operatives schemes were formed to help women in agro-based industries like dairy farming, poultry, animal husbandry, horticulture etc. with full financial support from the Government.
- Several other schemes like integrated Rural Development Programs (IRDP), Training of Rural youth for Self employment (TRYSEM) etc. were started to alleviate poverty. 30-40% reservation is provided to women under these schemes.

## 3. Third Steps taken by Government during Ninth Five-Year Plan

Economic development and growth is not achieved fully without the development of women entrepreneurs. The Government of India has introduced the following schemes for promoting women entrepreneurship because the future of small scale industries depends upon the women-entrepreneurs:

- Trade Related Entrepreneurship Assistance and Development (TREAD) scheme was launched by Ministry of Small Industries to develop women entrepreneurs in rural, semi-urban and urban areas by developing entrepreneurial qualities.
- Women Component Plan, a special strategy adopted by Government to provide assistance to women entrepreneurs.
- Swarna Jayanti Gram Swarozgar Yojana and Swarna Jayanti Sekhari Rozgar Yojana were introduced by government to provide reservations for women and encouraging them to start their ventures.
- New schemes named Women Development Corporations were introduced by government to help women entrepreneurs in arranging credit and marketing facilities.
- State Industrial and Development Bank of India (SIDBI) has introduced following schemes to assist the women entrepreneurs. These schemes are: Mahila Udyam Nidhi, Micro Credit Scheme for Women, Mahila Vikas Nidhi, Women Entrepreneurial Development Programmes and Marketing Development Fund for Women.

## Conclusion

India is a developing country and having mixed economy, male dominated society and women are assumed to be economically as well as socially dependent on male members. Women entrepreneurs are having basic

indigenous knowledge, skill, potential and resources to establish and manage enterprise, but simultaneously women entrepreneurs faced lots of problems like lack of education, social barriers, legal formalities, high cost of production, male dominated society, limited managerial ability, lack of self confidence, harassment and not fulfillment of rules and regulation etc. Various factors like positive reinforcement and negative reinforcement influencing women entrepreneurs. Successful leading business women in India are ideal role model for our country. Government takes various steps for the upliftment of women entrepreneurs in 7th five year plan, 8th five year plan and in 9th five year plan. Women have the potential and determination to setup, uphold and supervise their own enterprise in a very systematic manner, appropriate support and encouragement from the society, family, government can make these women entrepreneur a part of mainstream of national economy and they can contribute to the economy progress of India.

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