Women Entrepreneurship- A Literature Review

1CMA Dr. MeenuMaheshwari, 2Ms. PriyaSodani

1Assistant Professor & Former Head, Department of Commerce & Management,University of Kota, Kota(Raj.)
2Research Scholar, Department of Commerce & Management,University of Kota, Kota(Raj.).

Abstract: “Women Entrepreneur” is a person who accepts challenging role to meet her personal needs and become economically independent. Increasing numbers of women are becoming leaders of their own businesses, and many are struggling to achieve success. Women entrepreneurship is considered an important tool in enabling women empowerment. This paper looks at the literature around women entrepreneurship. It is hoped that it will be useful to fellow researchers who are undertaking studies in this area. In the light of recent world events, this has become a crucial area to study and understand especially with respect to motivations, constraints and consequences. The factors that affect women’s participation roles are different across the world, changing with the dynamic nature of the environments in which they live. The efforts are on it to uplift the social and economic status of women. The development of women as an entrepreneur will generate multifaceted socio-economic benefits for the country.

I. Indian Perspective

Empirical Research Literatures
1. V Krishnamoorthy and R Balasubramani (April 2014), identified the important women entrepreneurial motivation factors and its impact on entrepreneurial success. The study identified ambition, skills and knowledge, family support, market opportunities, independence, government subsidy and satisfaction are the important entrepreneurial motivational factors. The study also concluded that ‘ambition’, ‘knowledge and skill’, ‘independence’ dimensions of entrepreneurial motivational factors have significant impact on entrepreneurial success.

2. G. Palaniappan, C. S. Ramanigopal, A. Mani (19 March 2012) in their article analyzed that women have been successful in breaking their barriers within the limits of their homes by entering into varied kinds of professionals and services. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. This study had also been carried out to analyze the motivational factors and other factors that influence women to become entrepreneurs, the major strength and weakness of women entrepreneurs and the environmental opportunities and threats which promote the entrepreneurship, and to offer suggestions to promote women entrepreneurship of selected districts in Tamilnadu. This study concluded that due to lack of training and education they are not able to survive in the market. Finance is also the major problem for women entrepreneurs.

3. Anita Tripathy Lal’s (November 15, 2012) main objective of this research was to study the significant rise of Women Entrepreneurs in India and how it has evolved since the pre-independence days (before 1947), during the British colonial days. The study also analyzed the reasons that have prompted the women entrepreneurs to unleash their entrepreneurial energies into start-ups. Based on both qualitative and quantitative analyses the growth of women entrepreneurship in India have been studied into four different periods - Pre-Independence Period (before 1947), Post-Independence Period (after 1947), Post-Liberalization Period (after 1991) and Post -Global Recession period (2008 onwards). The study finally concluded to what extent the various support systems in India can further foster a conducive ecosystem for the Women Entrepreneurs in India.

4. Cohoon, Wadhwa and Mitchell (2010) presented a detailed exploration of men & women entrepreneur’s motivations, background and experiences. This study identified top five financial and psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of startup culture, a long standing desire to own their own company and working with someone else did not appeal them. The study concluded that the women are very much concerned about protecting intellectual capital than their counterpart. Mentoring is very important to women, which provides encouragement & financial support of business partners, experiences & well developed professional network.

5. Dr. Sunil Deshpande & Ms. SunitaSethi, Shodh, SamikshaaurMulyankan (Oct.-Nov.-2009) in their research paper exhibits the encouraging and discouraging factors in an enterprise and to provide solutions to the various problems faced by the women entrepreneur group. For the betterment of women entrepreneur emphasize should be on educating women strata of population, spreading awareness and consciousness amongst women to
outshine in the enterprise field, making them realize their strengths, and important position in the society and the
great contribution they can make for their industry as well as the entire economy.
6. Veena S. Samani, (2008) in her thesis threw light on a specific section of working class – the women engaged in food processing. The study shows that majority of women in Gujarat have expertise and unique skill of preparing and processing food. The food processing may be of different types and quantity, but these enterprises have been found to be great success whether attached with home or not. The present study also throws light on their knowledge, attitude and practices and problems. Stress was the major problem faced by all the selected women. The researcher found that, most of the women entrepreneur were Hindus, around 65% of women belonged to nuclear families and small number of women had obtained formal training.
7. Singh, Surinder Pal, (2008) in this study identifies the reasons and influencing factors behind entry of women in entrepreneurship. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting and pulling to grow and support the winners etc.
8. Lall, Madhurima, and SahaiShikha (2008) identified Psychographic variables like, degree of commitment, entrepreneurial challenges & future plan for expansion, based on demographic variables. The study identified business owner’s characteristics as self-perception self-esteem, Entrepreneurial intensity & operational problem for future plans for growth & expansion. The study suggested that though, there has been considerable growth in number of women opting to work in family owned business but they still have lower status and face more operational challenges in running business.
9. Binitha. V. Thampi (January 2007) in his thesis attempts to understand the association between women's work and children's well-being in aspecific social setting. It also tries to explain the causal relationship of women's work status on child well-being. It was found that as the number of activities on the work front increases, the amount of time that mothers spend on childcare decreases. This study shows that though maternal employment does not result in child morbidity outcomes, it certainly constrains women in finding alternate care arrangements as well as compelling them to perform most of the work in the childcare regime.
10. SairabellKurbah, Martin Luther(2007) in their article investigated the multi-factorial nature of women’s role in economic development in the East Khasi Hills area of Meghalaya state, to determine the enabling and constraining factors associated with successful entrepreneurship in terms of personal, social, cultural, political and economic characteristics. Despite average education and humble family backgrounds, the Khasi women have been equal to men in being quite enterprising and successful, through hard work, patience, and good public relations. Khasiculture is in fact a strong influence in promoting such enduring traits among women, who have been able to build an economic base strong enough to provide their children with a good starting point in life. A higher level of education and employable skills for women entrepreneurs can help in improving their levels of productivity, and promote risk-taking and innovativeness.
11. PurnamitaDasgupta (2005) revealed that women’s labour force participation rate in rural India was negatively influenced by education, ownership of land, age and number of young (below 5 years) in household. Monthly per capita expenditure negatively affected the decision to participate in the labour force and was of greater significance for BPL households. Also, wage rate had a negative effect on women’s labour force participation, but was only significant for BPL households.
12. P.K. Bardhan’s (1979) analysed the determinants of women’s labour force participation rate in rural West Bengal (Indian state). He empirically proved that women’s labour force participation rate in rural West Bengal was negatively influenced by increase in number of dependents in the household, number of adult males in the household, the village unemployment rate and standard of living for the household. Women’s labour force participation rate was positively affected by the harvesting-transplanting season (July-September). He also found out that low caste and tribal women participate more in the labour force than higher caste women even in rural areas.
13. Jacob Mincer’s (1962) laid emphasis on determining factors affecting of women’s (particularly married) decision to participate in the labour force. Mincer proved that wives were more likely to participate in the labour force if husbands’ earnings were lower than permanent earnings. Moreover, if the education level of family head was high, changes in permanent and transitory income weakly affected participation rate. It was also noted that unemployment and presence of young children in households had discouraging effects on labour force participation, but statistical significance was absent. Mincer introduced the key determinants to women’s labour force participation that could be later studied for different groups (non-married or divorced women).
14. GurendraNathBhardwaj, Swati Parashar, Dr. BabitaPandey and PuspanmitaSahu in this study revealed the major hurdles that the women face during starting and running a company generally come from financing and balancing of life. The other hindering external factors include gender discrimination, inaccessibility to information, training opportunities, infrastructure etc. Some internal factors like risk aversion by women, lack of

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confidence, lack of vision of strategic leader etc. can also create obstacles for the women entrepreneurship development. This study suggested that government should set some priorities for women entrepreneurs for allocation of industrial plots, sheds and other amenities, and precautionary measures should be undertaken to avoid the misuse of such facility by the men in the name of the women.

15. S. Vargheese Antony Jesurajan and S. VargheesePrabhu in their empirical investigation, revealed the expectations of women entrepreneurs in Tirunelveli district. The finding depicts many factors like finance, training, support and schemes are the major expectations among the women entrepreneurs in Tirunelveli district. The study concludes that the women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

**Article**

1. Torch Burch (Nov 18th 2013), experiences that women entrepreneurs see the world through a different lens and, in turn, do things differently. Though the women are operating new businesses, yet they face a huge equality gap. In only seven countries Panama, Thailand, Ghana, Ecuador, Nigeria, Mexico and Uganda women take part in business at rates equal to men’s; in some countries, like Pakistan, they rarely take part at all. Even when women are active business owners, they do not reach their potential. When it comes to finance, women face particular hurdles, from a lack of collateral to discriminatory regulations and ingrained gender bias. Financial institutions must do a better job of banking on women’s potential by thinking creatively and forging partnerships, to give more women a shot at the resources that can enable them to start up or scale up. Narrowing the gender gap in employment will increase global income per person.

2. Tanima Banerjee (March 11th, 2012) in her article tried to analyze the position and space Indian women occupy today, and comparing it to the times 60 years ago when the country had just gained independence. Over the years women have made great strides in many areas with notable progress in reducing some gender gaps. Yet realities such as girls are getting trafficked every year, and increased practice of dowry, rape and sexual harassment hit hard against all the development that has taken place. As compared with past, women in modern times have achieved a lot but in reality they have to still travel a long way, and the men yet have to allow and accept the women to be equal participants in the country’s way forward.

3. Sudha Menon (2010) in this inspirational book follows the journey of some of India’s most admired women achievers who have made a difference to society with their stall work and other pursuits that touch our lives, in more ways than once. This book vividly touches upon issues like what makes the woman professional, achiever, is there a level playing field for women, is there something males can learn from their female colleagues etc. This book is a well-researched effort to evaluate the achievements of leading women professionals.

4. Tambunan, Tulus, (2009) focused in his article mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing countries SMEs are gaining overwhelming importance; more than 95% of all firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints.

5. Taariq Masood and Ahmad I. M. (2009) suggested that education and wage rates significantly and positively determined urban women’s labour force participation rate, but not that of rural women. Unemployment Rate significantly reduced the labour force participation rate in rural areas, but not the urban; while, sex ratio significantly increased the participation rate in rural and urban areas. Number of young children (0-4 years) in the household negatively affected the participation rate for rural and urban areas. Muslim Population and Scheduled Caste/Tribes were also significant determinants of Women’s decision to participate in labour force.

6. Almaz Negash (Dec 2006) in this study describes that, in the majority of poor nations, mothers, not fathers, have the most influence on their children. Mothers are the ones who dictate the decisions on whether or not children are sent to school, what school they go to, and how much time they spend working for the family. Until women are given the same opportunities that men are, entire societies will be destined to perform below their true potentials. Thus, concerted action to educate women, give them equal access to credit, and generally empower them, are critical components in battling all of the above-mentioned ills. Societies, governments and non-governmental organizations around the world should come together and make a concentrated effort to empower and grant equality to women.

7. Seema Goswami (2002), in her book says that during the span of 50 years the status of women has undergone changes which expands the sub-cultural base of westernization, in which the women by their very nature had family increasingly face pressure of fission due to economic, cultural and social reorientation of its function and obligations.
8. GeetaKingdon’s work (2001) work aimed to relate the effect of education with labour force participation rates and hence explain wage differential between men and women. Findings suggested that when education level exceeds a certain threshold, it starts determining an increase in labour force participation. However, education significantly improves the wage offered to women, which is even higher than in case of men. He also asserted that women in urban India faced high levels of wage discrimination.

9. Lois Frankel (2000) says that the norms and lifestyle of women in contemporary India bear a deep impact of the changes in society, its social structures and values. The role played by these women has changed the economic, social conditions and have largely contributed to the emergence of a new scale of values by which the women today perceive their aspiration for the future.

10. According to M.Aminul Islam, a woman of her ability can do everything if she desires to do so. They are not only cooks; they are now breadwinners as well. The economic contribution of women through the magnitude of their unpaid labour is immense. They have proved their mettle in various fields, including higher education, teaching, politics, sports, medical as well as scientific research, information technology, air and water, peacekeeping missions, nursing, wartime, agriculture, construction, business, public and private job sectors, policing, journalism and many more fields. But still women are becoming the victims of social vices like rape, acid attacks, sexual abuse and dowry-related violence. Until and unless women’s unpaid work is recognized, efforts towards building a gender balance in society cannot be achieved.

11. AparijitaSinhadepicts the various problems which are faced by the women entrepreneurs from the starting to the functioning of the enterprise. Some of the problems analysed in this article are over burden with family responsibilities like extra attention to husband, children and in laws which take away a lot of their time and energy. Male dominated society, lack of proper education due to which women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish. Social barriers, Shortage of raw materials, Tough competition and Lack of self-confidence. Due to the corrupt government officials there were procedural delays for various licenses, electricity, and water and shed allotments legal formalities have also become a major barrier for women entrepreneurs.

12. Carol Roth in her article analyzed that, entrepreneurship isn’t a walk in the park for anyone and it can be even more challenging if you are of the “female persuasion”. Even with all of the advancements that women have made in the business world, there is still a long way to go before the success rate is level between male and female entrepreneurs. Some of the top challenges that female entrepreneurs need to overcome in general in order for woman-owned businesses to be more successful as a whole. They are not being taken seriously, letting fear stand in the way, wanting to please everyone, wearing too many hats, not being able to “Toot your own horn”.

13. ReenaKumari and AviralPandey tried to look at the extent of disparity in women work and labour force participation in urban-rural sectors and across the states of India. It had been observed in developed southern states of India, because of highly educated society and sincere freedom of women in decision making, the women work participation in regular jobs is high in comparison to the northern states of India. Thus the study concludes the facts that women participation in labour force has decreased after 1994 and disparity between male and female has been widened after an improvement in 2004-05. The reason behind this was low evolvement of rural women in attending schooling and high demand of female labour in agriculture sector.

II. International Perspective

Empirical Research Literature

1. LeylaSarfaraz, NezameddinFaghih and ArmaghanAsadiMajd (2014) in their research analyses that the degree at which entrepreneurship affects the economy depends on numerous factors which includes the quality, gender composition, and type of entrepreneurial activity. Gender equality and female entrepreneurship are key factors in economic development. This paper investigates how gender-related economic development and women entrepreneurial activity are related. They showed the relationship between gender-related development indices (introduced by the United Nations) and different stages of women entrepreneurial activity (created by Global Entrepreneurship Monitor, GEM) and suggested that female entrepreneurial activity is not significantly correlated with gender equality.

2. Jennifer E. Jennings, Candida G. Brush (2013) in this study the research was based on three main objectives. The first was to document the development of the work known as women’s entrepreneurship research. The second was to assess the contributions of this work and third was to discuss both difficulties as well as opportunities for scholarship on female entrepreneurs. Another was that even though many women entrepreneurship research focuses on topics similar to those studied by general entrepreneurship scholars, the collected work on female entrepreneurs demonstrated that entrepreneurship is a gendered phenomenon, that entrepreneurial activity is embedded in families and can result from necessity as well as opportunity, and that entrepreneurs often pursue goals beyond economic gain.
Hence, a systematic review provided the answers to the question: What is the role of women entrepreneurs in Southern region in Malaysia. The results suggested that women cannot be neglected as they account for a significant percentage of the labor force in the region. However, women face specific challenges, including social status, competing demands on time, and access to finance. This report suggests the need for policy interventions to improve the conditions for women entrepreneurs.

This study was focused on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. It found that in Asian developing countries, SMEs are gaining overwhelming importance; more than 95% of all firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints, and most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes.

This study concluded that women are involved in an enormous amount of work that has significant value to family, society, and the nation. Men are able to engage in paid labor because of all the work that women do in the home: cleaning the home, washing clothes, preparing food, washing dishes, and engaging in all the tasks involved in bearing and raising children. This study also concluded that women are involved in an enormous amount of work that has significant value to family, society, and the nation. Men are able to engage in paid labor because of all the work that women do in the home: cleaning the home, washing clothes, preparing food, washing dishes, and engaging in all the tasks involved in bearing and raising children.

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10. Tanzanian Women Entrepreneurs: Going for Growth, (April 2003), the objective of this research study was to understand the processes and critical factors for women in developing small enterprises, including formalizing them. The study examined the incidence of upward mobility, and strategies adopted by women who experienced upward mobility, as well as the role of the external environment in this process. This study found that the women entrepreneurs were engaged in business for the motive of creating employment for themselves, supplementing income, meeting household needs and many others. They have to receive technical and business management training to support their business system. Gender-related problems include women entrepreneurs being subjected to pressure to offer sexual favours to corrupt government officials; lack of property rights over assets which could be pledged as collateral, lack of confidence in women by bank officers; discouragement from men when starting or formalising businesses, and inadequate management cover during maternity leave. Women entrepreneurs have started overcoming these obstacles through effective strategies for the success of their business.

11. Glen Cain’s (1966) main research findings were the following: Higher unemployment negatively affected women’s labour force participation rate. Though statistics proved that wives of unemployed men were more likely to be in the labour force to support family income, than those of employed men. He also analysed that wage was not as strong a positive determinant of women’s choice to join the labour force. However, wage was still a stronger determinant in comparison to the proportion of wife’s earnings in family income (which itself affects the participation rate in an adverse manner). Other important determinants were market wage rate for other family members and number of young children in the household which negatively affected women’s decision to join the labour force.

12. Tasnim Kausar is concerned with women contribution in family budget. The typology of work in informal sector varies from region to region. They concluded that women involved in ladies dress-making are comparatively in higher ratio and contributing more. The ladies dress-making is a traditional profession of informally employed women of Bahawalpur. There exists also a positive relationship between the contribution of women and unemployed husbands, presence of infants in the household, the utilization of loan by household and urban locality. The determinants of contribution are different for urban and rural areas. This study suggests government to intervene for education of informal sector women, provision of assets and loan, health facilities by public sector and implementation of minimum wage legislation in informal sector.

13. Muhammad Usama Anwar, Dr. Amber Gul Rashid looked at the literature around female entrepreneurs, focusing on female entrepreneurship in the developing world and more specifically in Pakistan. This study hoped in understanding female entrepreneurs especially with respect to motivations, constraints and consequences. The war on terror, economic recession and floods along with lack of access to finance, technological constraints, environmental and societal issues, insufficient supply of labor and tax policies are fueling an unfriendly environment in which female entrepreneurs are finding it difficult to succeed, despite having clear motivations and goals. This study showed that overall entrepreneurial activity is pretty low in Pakistan and female entrepreneurship activity rate is even lower - 3.43%.

14. The members of the Pricewaterhouse Cooper Genesis Park Program in their report tried to provide perspectives and insight from working women in Brazil, China, France, Germany, India, Spain, Sweden, and the US in respect of the socioeconomic enablers of and barriers to women’s economic participation in those countries. It also analyzed the country-specific organizational and governmental interventions to reduce the gender gap and increase female economic participation in those eight countries. This study found that cultural stereotypes and perceptions represented greater barriers to full economic participation by women than in many of the developing countries. It was also observed that government has been a more active and effective force in promoting gender diversity than business has, and legislative responses had a more positive impact on women’s economic participation than responses by the private sector had.

**Article**

1. Hemple (2000) in her book says that the contributors explore the general situation of women in the work world by using specific examples from the wide range of occupational roles. Illuminating and documenting the significant factors that influence the development and the frustration of professional woman, they explore the specific problems that confront her at life cycle, problems such as the effects of childhood socialization and the marriage/career syndrome.

2. Goetz and Sen Gupta (1996) shows that only a minority of women receiving credit from poverty-oriented microfinance programs are controlling their loans. Many women are merely passing on the full amount of their loans directly to their husbands, sons or sons-in-law, with little or no access to the income generated and receiving back only enough money to make weekly loan repayments. He found that, on average, only 37 per cent of loans provided by four different Bangladeshi credit organizations were either fully or significantly controlled by women, where significant control does not include control over marketing, and may thus imply

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little control over the income generated. The figures for BRAC were even lower, with only 28 per cent of loans controlled by women.

3. Ackerly (1995) noted that underpinning most credit interventions in Bangladesh was an implicit model of the empowered woman and concluded that women’s access to the market was the primary route for their empowerment knowledge which comesthrough market access and warned against the likelihood of overwork, fatigue and malnutrition were loans used to promote women’s labour involvement without alsopromoting their market access.

4. Athena Theodore (1971) says that woman has different professional’s trends and prospects about her marriage, career, cultural and social changes. She dissolves the haze and brings together for the first time in once volume important research and observation on what it really means to be a woman developing an identity in the world of work.

5. Montgomery and Hulme (1996) found that only 9% of first-time female borrowers were primary managers of loan-funded activities while 87% described their role in terms of “family partnerships.” But 33% of first-time male borrowers had sole authority over the loan-assisted activity while 56% described it as a family partnership. They also found that access to loans did little to change the management of cash within the household for either female or male loanees. Interpreting reports of “joint” management as disguised male dominance in decision-making, the authors concluded that access to loans had done little to empower women.

6. Gary Becker’s, (1965) traced the importance of understanding how individuals allocate time to work & non-work activities and the relative “costs” associated with it that is the cost of any activity should incorporate the amount of time forgone in undertaking it because that time could have been used more productively. This allowed Becker to introduce a concept of ‘full income’ which was a combination of money income and the optimal usage of time considering its cost in terms of foregone value. This theory can be implied to how women make labour force participation decisions considering the wage obtained, contribution to family wealth, responsibility of taking care of young children etc.

7. Maahir Virani in his essay demonstrates the history of women with unique leadership capabilities for example, Razia Sultana, Rani of Jhansi, Sarojini Naidu and Indira Gandhi. Most women were able to demonstrate the leadership quality only on their home fronts, as in Indian society man has always acted as the masters. Though some women have shown their mettle, therefore, empowerment of women is the prerequisite to transform a developing country into a developed country. Educational attainment and economic participation is also the key constituents in ensuring the empowerment of women. In India, women are showing steady improvement in professional institutes, health and non-traditional sectors like police, defense, administration, media and research fields. This essay concludes that, it is a wake-up call for women to awake from their deep slumber and understand the true meaning of their empowerment.

III. Conclusion

The purpose of this paper was to look at the literature around women entrepreneurship in general. Lack of access to finance, technological constraints, environmental and societal issues, insufficient supply of labour and tax policies are providing a restrictive environment in which women entrepreneurs are finding it difficult to succeed, despite having clear motivations and goals. The authors have mentioned the need of training as well as financial assistance to the women entrepreneurs can motivate Indian women to hold the major share in the GDP of the country. The long term developmental strategy of a country is incomplete without giving adequate thought to this sector and obtaining adequate information about them before making policy decisions.

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