

WOMEN ENTREPRENEURSHIP AMONG MINORITIES IN INDIA

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ABSTRACT: *Economic development of a nation encompassed by different types of activities, again the economic development will not take place spontaneously. A special human force is needed; the person who is offering the driving force to execute the process of economic development is entrepreneur. From the available source, it can be traced that Schumpeter (1951) underscored that the French economist Richard Cantillon, was the first who introduce the concept "entrepreneur" in his famous work published in 1755. The world-famous economist Schumpeter (1967) rightly remarked that economic development consists of "employing resources in a different way is doing a new combination in means of production", in fact, entrepreneurs are acting as a hero in the production process. The role of entrepreneur in an economy is to create an environment which is conducive to the optimum utilization of the available resources such as money, man power or material. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizeable employment for others, and setting the trend for other women entrepreneurs in the organized sector. According to government reports, Muslim women are among the poorest, educationally disenfranchised, economically vulnerable, politically marginalized group in the country. In 1983, the Gopal Singh Committee instituted by the government, declared Muslims as a "backward" community in India. A central feature of this "backwardness" is their exceedingly poor socio-economic status, particularly of Muslim women. Most Muslim women remain "invisible" workers in the informal economy. The minority Muslim community was specifically targeted as historically, they have been one of the most backward, poor and marginalized communities in India. Hence, the present study is an attempt to assess the entrepreneurship development among Muslim community in Chennai city. As this study is focusing on only the Muslim community, it is displayed the existing entrepreneurial spirit among this community, nature of their business and available support system particularly in Chennai city. The present study conducted in Chennai city particularly places where Muslim women are involving in the entrepreneurial activities. In order to execute this research, both the primary and secondary data has been used. Secondary data have been collected from the published reports and materials while primary data have been collected from 300 sample respondents from simple random sampling method. The analysis of data collected has been carried out by using simple frequencies and percentages for multiple responses as well as weighted averages scores has been collected and use of factor analysis and chi-square been made to draw the inferences from the study. The data were analyzed quantitatively and qualitatively. Major variables in this study include, socio-economic variables, factor influenced to become as an entrepreneur, nature of entrepreneurial activity, size of investment, total members employed, value of output, marketing and problems faced by Muslim women entrepreneurs in Chennai city, India.*

KEYWORDS: women entrepreneurship, Muslim minorities, socio-economic attributes.

INTRODUCTION

Economic development of a nation encompassed by different types of activities, again the economic development will not take place spontaneously. A special human force is needed; the

person who is offering the driving force to execute the process of economic development is entrepreneur. From the available source, it can be traced that Schumpeter (1951) underscored that the French economist Richard Cantillon, was the first who introduce the concept "entrepreneur" in his famous work published in 1755. The world-famous economist Schumpeter (1967) rightly remarked that economic development consists of "employing resources in a different way is doing a new combination in means of production", in fact, entrepreneurs are acting as a hero in the production process. The role of entrepreneur in an economy is to create an environment which is conducive to the optimum utilization of the available resources such as money, man power or material. Entrepreneurship is very essential particularly in developing countries where entrepreneurs are competent to execute the new opportunities and willing to take necessary risk in exploring the available resources.

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizeable employment for others, and setting the trend for other women entrepreneurs in the organized sector. In the recent course of development, special strategies and packages are introduced even in developing countries, by considering the importance of entrepreneurship development. Further, entrepreneurial spirit is considered not only as a herculean weapon to increase national as well as per capita income, but also to obtain structural, social and cultural changes, which are essential to attain a paramount socio-economic development in a nation.

After Independence, Indian experts and social thinkers were realized importance of entrepreneurship. Further, the need to promote entrepreneurial spirit for the socio-economic development of a nation was apprehend by Indian planners, and slowly Indian government initiated a number of efforts to gear-up the entrepreneurial spirit in this nation. The level of entrepreneurial supply is associated with social, cultural, psychological and economic conditions of a nation. In a country, the economic development can be attained much better by stimulating the entrepreneurial talent. Right from the ancient period, there have been different socio-economic factors responsible for the development of entrepreneurs. In the world famous research publications Simor Kuznets (1965), Frederick Harbison (1956), Boumor (1968), Bela Balassa (1965), and Harvey (1977) identified that the capital is in the apex place in determining the entrepreneurship development. Among the other available studies, Max Weber (1968) has underscored that religious belief is responsible for the development of entrepreneurship. Gangadhara Rao (1986) has stressed that the community background perform as a driving force in determining entrepreneurship and its development. But the research finding of Jauachandranet.al., (1998) revealed that the economic independency is the main reason, which direct a person to become as an entrepreneur.

Previous Studies

Among the available international level studies Walker and Alan Brown, (2004) found that in Australia entrepreneurs are starting their business not only because of wealth creation but also for the personal fulfillment action and achievement, pride in the job and a stretchy lifestyle are in the

reasons for establishing their industrial units. The entrepreneurial performance of Canadian entrepreneurs was scrutinized by the Small Business and Tourism Branch Industry of Canada (2010). It was concluded in the document that entrepreneurs have made indispensable effect in the history of Canada's economy. At the same time, they are suffering from uncertainty in markets, unproven technology, and uneven organizational processes. The pattern of entrepreneurship in transition economies such as Russia, China, Poland and Vietnam was assessed by John McMillan and Christopher Woodruff (2002). They concluded that entrepreneurs acted as reformers, much of the important tasks of creating new methods of doing business in conversion economies had been taken by entrepreneurs. In order to document the effects of education on entrepreneurship, Georg Von Graevenitza and et.al., (2010), pursued a research study at Germany. By analyzing data collected from 357 sample student respondents, they highlighted students receive informative signals and learn about their entrepreneurial aptitude from their formal education. Problems of entrepreneurs were appraised by Echezona Chinekwu Eriobunah and Monday Efosa Nosakhare, (2012), in two nations such as Sweden and Nigeria. From these studies, they concluded that there were considerable differences between the problems faced by Sweden and Nigeria people. Entrepreneurs were not able to make expected level of profits in Sweden, but in Nigeria, access to finance, political instability, technological set back, etc are the major problems. A sizable amount of studies focused on women entrepreneurship, among the available research works, Tulus Thambunan, (2009), found that that people in Nepal became entrepreneurs because of push factors, they includes poverty, unemployment, and the need to income. The common problems faced by women entrepreneurs in urban Bangladesh were documented by Akhter, (2005). The problems include lack of raw materials, capital, marketing facilities, training, easy term loans and simple banking policies which obstruct the growth of women entrepreneurship.

Among the available Indian studies Arundhati Chattopadhyay, (2005), concluded that the entrepreneurship development among women can be considered as possible approach to economic empowerment of women. In another study conducted by Jayant Kumar and Hitesh Bhatia, (2010), concluded that female entrepreneurs amuse themselves a pivotal role in the restructuring of the economic system. The specific traits of women such as their communicative skills, networking ability, endurance and perseverance as well as willingness to accept market challenges can be helpful in encouraging female entrepreneurship. According to Manimozhi. K and Seena Gopinathan, (2004), factors like technical skills, place of location of the enterprise, experience, marketability of the product and self-confidence are the major influencing factors. The performance of rural women entrepreneurs was examined by Nagesh Kumari and Renuka. C, (2002), they underscored that women can prove their success in the field of rural industries through proper guidance and assistance. The women entrepreneurship development in the small scale sector particularly in villages can integrate them in to the economic development of the country. While, Wagh (1997) concluded that the dual responsibility of woman entrepreneurs is the major constraints. Further, lack of motivation from their own family and society and less social contact also negatively influenced the women entrepreneurs. Even though, a sizable amount of studies have been conducted on the entrepreneurship development in general and women entrepreneurship in particular, there is no exclusive study pursued on the Muslim women entrepreneurship development in Chennai city in the present context, hence the present study will bridge the gap in literature.

METHODS & MATERIALS

According to government reports, Muslim women are among the poorest, educationally disenfranchised, economically vulnerable, politically marginalized group in the country. In 1983, the Gopal Singh Committee instituted by the government, declared Muslims as a “backward” community in India. A central feature of this “backwardness” is their exceedingly poor socio-economic status, particularly of Muslim women. Most Muslim women remain “invisible” workers in the informal economy. The Muslim share in public employment is less than 3 per cent. Within this picture of marginalization, it is a predictable certainty that the corresponding figures for Muslim women are further skewed towards the bottom. The lack of social opportunities for Muslim women is a crucial issue needing urgent action. Muslim women at the start of twentieth century successfully emerged from the isolation of traditional roles as self-aware individuals; determine to claim a greater role in public affairs. The social reform debate at the turn of twentieth century generated an awareness of women’s issues, and a call for legal changes in the status of women. The minority Muslim community was specifically targeted as historically, they have been one of the most backward, poor and marginalized communities in India. Hence, the present study is an attempt to assess the entrepreneurship development among Muslim community in Chennai city, India. As this study is focusing on only the Muslim community, it is displayed the existing entrepreneurial spirit among this community, nature of their business and available support system particularly in Chennai city, India. Further, a section of this research is concentrating on the problems faced by women entrepreneurs among the Muslim community; it is giving a crystal-clear picture on the problem and possible solutions.

Women entrepreneurship is one of the staggering weapons to attain the sustainable socio-economic development in an economy. Unlike the early period, women are increasingly looking for occupation as an avenue for socio-economic development. The considerable increase in the women literacy rate particularly in the recent past, the factors like globalization, government’s support and economic compulsion are ever more leading women to involve in the entrepreneurial activities. The present study tries to appraise the entrepreneurship development in minority women with special reference to the Muslim community. The present study conducted in Chennai city particularly places where Muslim women are involving in the entrepreneurial activities. There have been qualitative and quantitative changes in the city for the past few decades. The available support system, and push and pull factors are directing women to become as entrepreneurs in Chennai city, India. In order to execute this research, both the primary and secondary data has been used. Secondary data have been collected from the published reports and materials while primary data have been collected from 300 sample respondents from simple random sampling method. The analysis of data collected has been carried out by using simple frequencies and percentages for multiple responses as well as weighted averages scores has been collected and use of factor analysis and chi-square been made to draw the inferences from the study. The data were analyzed quantitatively and qualitatively. The quantitative analysis was done using SPSS Version 20. The secondary data collected from published articles, books, magazines, government reports and web sites, while primary data collected from the sample respondents. At the first stage, it is planned to collect the registered Muslim Women Entrepreneurs form State Industrial Center, Chennai. From

the report of SIC, concentration of Muslim women entrepreneurs identified, among the registered women entrepreneurs, five per cent was selected using simple random sampling technique. A well-structured interview schedule has been used to collect the information by face-to-face interview method. The study has helped us to understand the innumerable constraints which the muslim women entrepreneurs of our research area have faced. As we have mentioned above they are broadly categorized in two parts. The muslim women entrepreneurs of both the areas (Financially and socially) faced the constraints of similar nature. The percentage was definitely different but the nature of the problem was more or less the same. The basic and foremost requirement of starting a venture is the raising of funds. The study elicited that there was similarity in the constraints faced by the muslim women entrepreneurs of both the areas while running a business. They also need to be guided and advised at regular intervals for the smooth functioning of their enterprise. Major variables in this study include, socio-economic variables, factor influenced to become as an entrepreneur, nature of entrepreneurial activity, size of investment, total members employed, value of output, marketing and problems faced by Muslim women entrepreneurs in Chennai city, India.

Analysis of Data

Table 1 : Relationship between Socio-Economic attributes and Performance of Muslim Women Entrepreneurs

Socio Economic Attributes	Chi Square Values
Age	8.32*
Order of birth in the family	6.56*
Marital Status	7.12*
Family composition	5.11*
Educational qualification	14.23*
Family background	12.58*
Family contacts	10.48*
Experience	9.37*

Source: Computed

Table 1 depicts the relationship between socio economic attributes and performance of muslim women entrepreneurs in Chennai city of tamil nadu. It was found that the units promoted by technically educated are more successful and non-technical / mechanical units are not that much successful. Electronic, brick making and other allied units are successful. Urge for the status and experience in the same lie are two important factors for the success of the units and therefore, loans, interest subsidies and marketing facilities obtainable by the institutions are inadequate. Further, it can be concluded that all the selected socio economic attributes of women entrepreneurs are significantly associated with their performance of enterprises as shown in x² value. The

problem faced by the muslim women entrepreneurs observed that the finance and marketing are the major problems encountered by the women entrepreneurs in the study area.

Subsequent to the factors concerned in opening business enterprise, then subsequently pace is to find out the relationship between the motivational factors and the overall motivational behaviour of muslim women entrepreneurs in Chennai City of Tamil Nadu. To identify the relationship between the factors and the overall motivational behavior Multiple regression analysis was carried out. The function in log form is as follows:

$$\text{Log } Y = \log b_0 + b_1 \log X_1 + b_2 \log X_2 + \dots + b_7 \log X_7 + eu$$

Where,

Y	:	Overall Score
X ₁	:	Economic Independence and challenges
X ₂	:	Economic Status and Interests
X ₃	:	Opportunities and Necessities
X ₄	:	Usage of funds
X ₅	:	Experience
X ₆	:	Market Potential
X ₇	:	Family background
b ₀ , b ₁ , b ₂	:	b ₇ are the parameters of independent variable to be estimated.
b ₀	:	Regression constant
eu	:	error term

Table 2 : Motivational Factors and the overall Motivational Behaviour of Muslim Women Entrepreneurs

Factors	Notation	Elasticity of coefficient	Standard error	t-value
Constant	b ₀	0.304*	0.982	2.256
Economic Independence and challenges	X ₁	0.512**	0.014	43.076
Economic Status and Interest	X ₂	0.010 ^{NS}	0.008	1.035
Opportunities and Necessities	X ₃	0.013 ^{NS}	0.013	0.967
Usage of funds	X ₄	0.280**	0.012	25.975
Experience	X ₅	-0.010 ^{NS}	0.010	-0.987
Market potential	X ₆	0.132**	0.011	11.975
Family background	X ₇	0.163**	0.011	13.822

Source: Computed Data

R²=0.823, F-Test=485.937

** : Significant at one per cent level of probability:

* : Significant at five per cent level of probability

NS: Not significant

From the Table 2, the co-efficient of determination (R²) was 0.82 indicating that 82 percent of the variation in the motivation behaviour of the muslim women entrepreneurs has been explained by

the seven independent variables included. It is identified that motivational behaviour of muslim women entrepreneurs considerably influenced by the 'market potential'. One per cent increase in the "market potential", keeping all other factors constant will increase the motivational factors of the muslim women entrepreneurs by 0.132 per cent from its mean level. The elasticity co-efficient for the variable 'family background' was 0.163 which indicates that by increasing the social status and family background by one per cent, there will be an increase in the motivational factors of women entrepreneurs by 0.163 per cent, *ceteris paribus*. The factors 'opportunities and necessities', 'economic status and interest' and 'experience' were not considered as significant in the study area.

In spite of the outstanding performance, muslim women entrepreneurs are not free from the problem while achieving their goal in the dynamic business environment. The basic problem of muslim women entrepreneurs is that she women, these pertain to her responsibility towards family, society and work. Role conflict in many entrepreneurs prevents them from taking prompt decision in business. Despite modernization, traditional family responsibilities slow the movement of women. The biggest problem of muslim women entrepreneurs is the social attitude and the constraints in which they have to live and work. In a dominated society, women hardly get equal treatment and male ego puts barriers in their progress. It is assumed that women have relatively low ability to bear economic risks and market uncertainties. Owing to lack of proper education, the most of the women are unaware of technological developments, marketing knowledge and they are facing problems in the setting up and running of business enterprises.

A major hurdle for women is the initiation into independent professional work. In Chennai City, the population of women outnumbers the population of men but women are not emerging as entrepreneurs due to various constraints. Therefore, an attempt has been made to identify the constraints of muslim women entrepreneurs and to take suitable remedial measures to overcome their problems. Therefore, this section of analysis seeks to examine the followings: (i) to identify the major constraints of muslim women entrepreneurs; and ii) to examine the satisfactory level muslim women entrepreneurs, which is tested by using Garrett's Rank test, Linkert's type of 5 point rating scale, Chi-Square test and Co efficient of Contingency and computed with the following formula:

$$\text{Per cent position} = 100(R_{ij} - 0.5) / N_j$$

Where,

R_{ij} = Rank given for the i th variable by the j th respondent;

N_j = Number of variable ranked by the j th respondent.

Co efficient of Contingency

$$C = \sqrt{c^2 / c^2 + n}$$

When the value of C is equal to or nearest to one, it means there is a high degree of association between two attributes.

Table 3 : Financial Constraints of Muslim Women Entrepreneurs

Total Sample: 300

S. No	Constraints	Total Score	Mean score	Garrett's Rank
1.	Shortage of fixed capital	2606	20.84	I
2.	Shortage of working capital	2047	16.37	IV
3.	negative attitude of banks	1997	15.97	VII
4.	Delay in sanctioning of loan	2145	17.15	III
5.	Inadequacy size of loan	2003	16.02	V
6.	Inability to offer collateral security	2271	18.17	II
7.	Rigid repayment Schedule	1855	14.84	VIII
8.	Ignorance of banking procedure	1548	12.38	IX
9.	Bureaucracy and Red tapism in Government departments	1948	15.58	VI
10.	Lack of Accounting skills	1370	10.96	X

Source: Computed

Finance is the lifeblood of any enterprise. It has to be available at the right time in right quantity. Existing of adequate financial support accelerates the success of an enterprise. Muslim women entrepreneurs are facing various financial constraints in mobilizing finance. The ranks specified by the respondents to the ten financial constraints encountered by them are exhibited in the Table. By using Garrett's formula, the total scores for each item are calculated and ranks are given according to its total value and the results are presented in Table 3. It could be inferred that shortage of fixed capital is the serious financial constraints of muslim women entrepreneurs followed by inability to offer collateral security, delay in sanctioning of loan, shortage of working capital and the like. The study reveals that shortage of fixed capital is the vital constraint of women entrepreneurs. They need huge among in the form of fixed capital to float an enterprise by investing in fixed assets. The respondents reveal that they have to entirely depend upon their family members not only for fixed capital but also for seed money to get loans from bank. The second important constraint is the inability of women entrepreneurs to offer collateral security. The sample respondents state the property of the family is in the name of male members who not able to offer the collateral security. Further, the delay in sanctioning the loan and inadequacy of loan also block the success of muslim women entrepreneurs. The respondents' view is that the banks have a negative attitude towards women entrepreneurs because the banks consider them as mobile a citizen who follows their husbands whenever they get transferred. They view that unmarried women may settle with their husbands in some other place after their marriage. Therefore, bank authorities have a suspicion about the survival of the enterprise. Generally, there is a belief that women do not know banking procedure and lack in accounting skills. But, it is interesting to note that the study has revealed that most of the muslim women entrepreneurs are competent enough in banking procedures and do not lack in accounting skills.

The arrangement of the words “women entrepreneurs” gives the impression to be socially odd in India, especially in the rural content. Spaced out from the problems common to all entrepreneurs, women also come across various social problems. The ranks given by the respondents to the ten (10) social constraints encountered by them are exhibited in the Table 4. It is inferred that the dual role of women is the major constraint of women entrepreneurs tracked by prejudice against women, male domination, lack of economic freedom, absence of family encouragement and the like. The present study revealed that the dual role played by muslim women entrepreneurs is the severest of the social constraints. Women assume too many roles in a family. She has to be a loving mother for her children and a housewife to the rest of the family. The extended cherished role of mother and housewife obstructs her to devote full time and efforts to her entrepreneur’s position.

Table 4 : Social Constraints of Muslim Women Entrepreneurs

Total Sample: 300

S. No	Constraints	Total Score	Mean score	Garrett’s Rank
1.	Lack of self confidence	1523	12.18	IX
2.	Absence of Family encouragement	2089	16.71	V
3.	Prejudice against women	2367	18.97	II
4.	No Risk bearing capacity	1693	13.54	VIII
5.	Dual role of women	2485	19.88	I
6.	Male domination	2241	17.92	III
7.	Lack of exposure	1789	14.31	VII
8.	Problems in public relations	2054	16.54	VI
9.	Lack of economic freedom	2151	17.20	IV
10.	Fear of social security	1408	11.26	X

Source: Computed

The respondents feels that they are not recognized properly and are never considered capable of executing an enterprise successfully. The respondents expressed that the severe barrier to muslim women entrepreneurs is the persistence of the belief held by both men and women that entrepreneurship is a male domain. Additionally, male members impede in the day-to-day affairs of the enterprise and force them to execute their views and ideas. The respondents expressed that muslim women entrepreneurs do not enjoy economic freedom to the fullest extent. It is also fascinating to note that muslim women entrepreneurs are at the mercy of husbands and men folk in order to dispose even of their personal property or jewellery to invest in their business enterprise. Further, it is also ascertained that the family members discourage women when they venture out to stat an enterprise. At time, the entire family stands as one unit against the woman member. Still when she becomes a successful entrepreneur, the family fails to support her to go further and further to achieve greater targets. Three is a broad feeling that women may not have risk bearing capacity, self-confidence and they may have the fear of social security to travel and involve in business dealing during nights and odd hours. It could be concluded from at above discussions that the growth of muslim women entrepreneurs is slow in India and in the case of rural women entrepreneurs it is very slow and

even negligible due to various constraints like financial and social. The existence of these constraints affects the emergence of women entrepreneurs. In a developing country like India, if effective and concrete steps are taken to overcome the constraints encountered by muslim women entrepreneurs, more women can be brought into the entrepreneur's arena.

It is expected that socio economic characteristics of the sample respondents would influence the level of satisfaction about women entrepreneurs. Table 5 shows the details of Chi-Square value and co-efficient of contingency regarding satisfaction level women entrepreneurs in the study area. On the basis of Table 5, it is clear that the calculated value of χ^2 is less than the Critical Value. Hence, it can be concluded that there is no significant association between the socio economic factors of the women entrepreneurs and their level of satisfaction.

CONCLUSION

There has been a stable increase in the contribution of muslim women in small business representing immense potential for entrepreneurial development among them. It was observed that the muslim women entrepreneurs in India have made considerable contribution towards generation of employment, gross output, asset creation and exports. This study has helped to recognize the innumerable constraints which the muslim women entrepreneurs of our research area have faced. The women entrepreneurs of both the areas (Financially and socially) faced the constraints of similar nature. The proportion was definitely different but the nature of the problem was more or less the same. The basic requirement of muslim women entrepreneur is starting a venture is the raising of funds. This study draw out that there was correspondence in the constraints faced by the women entrepreneurs of both the areas while running a business.

Suggestions

- Government must provide separate financial assist to women entrepreneurs so that they do not countenance any difficulty in setting up their organization.
- Out of the ordinary infrastructural facilities there must be separate infrastructural facility should be provided to help women in establishing their enterprise easily.
- Arranging stipulation for marketing and sales assistance so that women entrepreneurs are not embittered by agent or middle men.
- Women Entrepreneurs Guidance cell may be opened in all regional cities to handle problems related to day to day functioning.

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