



Socio-economic difficulties faced by women entrepreneurs from Chennai city's slums

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Abstract

Poverty is the main barrier to the development of every nation, and India is no exception. The elimination of poverty in India has been the focus of numerous Five-Year Plans since 1951, but despite significant progress in this direction, it is still a long way off. Creating sustainable livelihood options for people is one of the most effective ways to end poverty. This may be done through encouraging micro-businesses, particularly those owned by women, which will, in the long run, spur economic growth and bring wealth to women's lives. For the past 20 years, women have worked to support their families while still taking care of the home. A sizable number of married women have recently delved into micro-level entrepreneurial activities, but for a variety of reasons, they were unable to sustain their entrepreneurial endeavors. The main goal of this study is to identify the issues that women business owners, particularly those from Chennai's slums, confront. Both primary and secondary data were used in this investigation. The core data from 120 slum-dwelling women who largely rely on their businesses as a source of income were collected using a non-probability sample, practical sampling technique. According to the study's findings, women in Chennai's slums engaged in micro-businesses within the confines of their local communities. Additionally, it demonstrated that the age of female entrepreneurs had little bearing on their success. However, in addition to business issues, these women often struggle with a wide range of personal, financial, knowledge, marketing, social, and psychological issues. The majority of women are unaware of the many government policies and programmes that assist entrepreneurship. It is discovered that family income is unrelated to the issues facing the women business owners in slums. Therefore, it is advised that NGOs and the government approach them at their doorstep, assist them in finding solutions to their issues, and help them become prosperous small business owners.

Keywords: socio-economic challenges, poverty alleviation, economic opportunity, economic growth, entrepreneurship, women entrepreneurs, slums

1. Introduction

Economic growth is thought to be built on entrepreneurship. The entrepreneur is the most important factor in encouraging and managing entrepreneurship. Women are leaving the safety of their homes today to create small companies in their neighborhoods with the assistance of their partners, ensuring the financial stability of their families. It is clear that women are beginning to enter professions long considered to be the preserve of men. They have been able to strike a balance between their domestic and support roles. As a result, it is evident that women's financial contributions foster societal advancement and family economic progress.

1.1. Idea of women entrepreneur in India

For the purpose of research, the following definition of a woman entrepreneur is suggested: Women who are entrepreneurs are those who hold at least 50% of a formal business (regardless of how they came into ownership), are actively involved in running it as managers or administrators, and create jobs for both themselves and others. This suggested definition has been broken down into eight characteristics that must be met in order for a person to be classified as a woman entrepreneur, based on prior research (Bennett & Dann, 2000;

Inman, 2016; Voeten, 2007) [3, 9, 21]. The requirements are:

- a) Regardless of how ownership was acquired, a woman must own 50% or more of the company's ownership (shares, voting rights, or individual entrepreneurial activities). This standard has been designed to distinguish female-owned businesses.
- b) The company must have more than two employees in order to distinguish a woman entrepreneur from a woman who works for herself and because employing staff is a crucial part of the entrepreneurial process.
- c) At the time of the study, a woman had to hold a significant administrative position inside the company.
- d) A woman must be a full-time employee of the firm; this sets them apart from part-time entrepreneurs.
- e) The business must be run primarily by women; this distinguishes a part-time opportunity from a full-time commitment.
- f) To demonstrate a woman's strong dedication to her business, the enterprise must have a minimum two-year connection to her.
- g) In order to distinguish between short-term opportunities and a long-term commitment to the business, the companies must have been in existence for at least two

years in their official capacities.

- h) The business must be formally open for business at the time of the study. The term "formal" refers to the legal and tax aspects of the business; thus, businesses are considered legal if they engage in legal economic activity, operate as companies or individuals with entrepreneurial activity, and meet the majority of their fiscal obligations, even if this does not always imply that all of their employees have been formally hired and that all of their sales have been formally reported to the tax authorities. The formality of an enterprise can be demonstrated by its incorporation (bylaws) or by its individual entrepreneurial activity (income tax, municipal operating license, or bills of sale).

Women who own businesses and manage them as administrators, those who take chances, invest in enterprises, and start them from scratch, as well as self-employed women who also create jobs for others and who work for themselves, are all included in the suggested definition of women entrepreneurs. The concept does not distinguish between owners of small enterprises founded primarily to pursue personal objectives and meet family requirements from those whose primary goal is to generate profit and build their own firm.

The suggested definition takes into account women whose businesses have been legally operating for at least two years, which can be viewed as a sign of devotion to the business, regardless of the financial success realized. It defines a manager or administrator as "someone who has official power to perform a number of impersonal, informative, and decision-making functions over a particular unit" in organizations where women are actively participating in a major administrative role through full-time dedication (Smith-Hunter, 2003) ^[19]. In order to separate women entrepreneurs from those who just occasionally conduct business, it also takes into account the businesses from which women derive the majority of their income.

The transformation of economies and society is mostly a result of entrepreneurship. It involves implementing a new production process and launching fresh goods or services in fresh market niches, which creates fresh organizational structures (Lindsay and Craig, 2002) ^[11]. Generally speaking, entrepreneurship may be described as a behavior in which a person consistently generates valuable new inventive businesses in response to anticipated business prospects (Maritz, 2004) ^[12]. This technique improves family welfare, income, and employment prospects. Women can be just as entrepreneurial as males if they have the right information, abilities, and skills. According to Global Entrepreneurship Monitor (IOBE, 2004) ^[10], individual entrepreneurship either results in the entrepreneur's direct employment due to his need for work (self-employment) or in the exploitation of the possibility for better income and the pursuit of creative outlets. Through the development of more jobs and earnings, individual entrepreneurship may also result in a rise in overall employment. This final option may result in high potential entrepreneurship, which appears to be the ultimate goal of every society in order to meet the employment needs of its members.

Women entrepreneurs are described as individuals or a group of individuals who start, plan, and run a business. In more

exact terms, "women entrepreneurship" refers to the act of business development and ownership that gives women greater economic clout and improves their standing in society. Women-owned businesses have been significantly influencing almost every sector of the economy.

Women entrepreneurs are defined by the Government of India as those who own and control a business with a minimum financial interest of 51% of the capital and who employ at least 51% women. A woman entrepreneur performs a variety of tasks, just like a guy. They should look into the possibilities of beginning a new business, take chances, introduce new ideas, coordinate the administration and control of the company, and exercise effective leadership in all areas of the company.

A women entrepreneur, in the words of Kamala Singh, is "a confident, innovative and creative woman capable of achieving economic independence either alone or in collaboration generates employment opportunities for others through initiating the establishment and running an enterprise while keeping pace with her personal, family, and social life.

A woman entrepreneur is, in the words of Medha Dubhanshi Vinze (1987) ^[22], "an enterprising person with an eye for opportunities and an uncanny vision, Commercial acumen, with tremendous perseverance, and above all, a person who is willing to take risk with the unknown because of the adventures spirit she possesses." According to former Indian President APJ Abdul Kalam, "Women's empowerment is a requirement for building a good country since it ensures social stability. Women's empowerment is crucial because it fosters the growth of a good family, good society, and eventually a good nation through the influence of their ideas and value systems "

"When women move forward, the family, the hamlet, and the nation move," said Pandit Jawaharlal Lal Nehru. In order to meet her own requirements and achieve financial independence, a woman entrepreneur must create a business, operate it independently, take all risks, and undertake tough roles. Entrepreneurial women have the inborn ability to provide values to both family and social life and are those who bravely take on problems with an unwavering determination to succeed.

1.2. Global women entrepreneurship scenario

According to Holmquist (1997) ^[8], descriptive and perspective research work has largely ignored empirical investigations of women entrepreneurs and the creation of hypotheses about them. According to Baker *et al.* (1997) ^[1], approximately 6–8% of global entrepreneurship research is conducted through surveys that specifically target women entrepreneurs. However, there has been more than 35 years of research on the role of human capital in women's entrepreneurship.

After reviewing the available literature, Brush (1992) ^[4] came to the conclusion that the conventional (male-oriented) framework of business analysis cannot be used to comprehend women's corporate leadership. "Significant differences have been discovered in talents, business goals, management styles, business characteristics, and growth rates," the author says. These differences imply that men and women view and approach business differently. Since the late 1970s, there has been a significant increase in academic interest in women entrepreneurs, spurred by the view that enterprises run by

women are having an increasing impact on society and the economy. Since there is still much to learn about the ways in which women contribute to entrepreneurship and the issues they encounter, a number of scholars in the field of entrepreneurship theory have suggested that it is necessary to "feminize" the research on entrepreneurship (Moore, 1990; Stevenson, 1990) ^[13, 20]. The problem transcends purely intellectual concerns. Public policies and programmes designed to help women start and run their own enterprises are likely to be misguided due to a lack of understanding of the contribution that women make to entrepreneurship (Barrett & Moores, 2009) ^[2].

Economic liberalization has boosted the number of women owning their own businesses. Women entrepreneurs are just starting to have a greater worldwide impact. Women Entrepreneurs in the Global Economy There are steadily more female company owners in the world. Women generate more than 80% of the food for Sub-Saharan Africa, 50% to 60% of the food for Asia, 26% to 34% of the food for the Caribbean, more than 30% of the food for Latin America, and 34% of the food for North Africa and the Middle East. Domestically, regionally, and internationally, female entrepreneurs are active at all levels. The global economy is substantially impacted by female entrepreneurs, and in established market countries, women own more than 25% of all enterprises.

The Global Entrepreneurship Monitor (GEM) claims that entrepreneurs are the main drivers of economic growth in lower-middle-income nations, including those in Latin America and the Caribbean. Women make up two to three times more of the entrepreneurial population in these nations than in the majority of the industrialized EU nations. On the other side, developing Eastern Europe does not yet have a female entrepreneurial mindset, placing it near the bottom of the list for the percentage of female business owners. The study by GEM found that compared to developed nations, countries with small or medium levels of per capita income had higher rates of entrepreneurship.

This is particularly true in Latin America, where women entrepreneurs account for the biggest proportion of the population. The results of research also show that men are more likely to own businesses in developed nations. In the field of starting new businesses in 2007, only Japan and Peru saw higher levels of female involvement. Women make up 24% of Latin American business owners, although only 57.1% of them have more than ten years of industry experience. Everywhere in the world, women typically launch their own enterprises in the service industries that appeal to them the most. Furthermore, women find it far simpler to maintain businesses in industrialized nations than it is in those with lower GDPs and "lifetimes" of women-owned businesses. According to the age requirements, women typically start their own businesses between the ages of 25 and 34 in less developed nations, and they can only hope for better success and respect between the ages of 35 and 44. In industrialized nations, the situation is worse: women prefer to start their own businesses between the ages of 25 and 44, but their careers don't really take off until they are 35 to 54.

According to education standards, women in industrialized nations have significantly higher levels of education than their counterparts in nations with lower GDP per capita, even though most of the time, the success of entrepreneurial ideas

is not correlated with education levels. Women who start their own businesses tend to be less motivated than males, regardless of the country, and are also less cheerful and positive. Additionally, in the EU, women earn 15% less than men on average. Despite having, on average, higher education levels than men, women are underrepresented in leadership roles (32%). The fact that this percentage has only risen by 1% in the past five years is unsettling [European Commission, Women and men in decision-making 2007 - Analysis of the situation and trends, Luxemburg: Directorate General for Employment, Social Affairs and Equal Opportunities, 2008].

1.3. Rationale behind becoming a women entrepreneur

For fostering women's entrepreneurship and self-employment, there are several methods and justifications. According to the growth strategy, women represent a significant untapped source of economic growth. The justification for supporting women's entrepreneurship is "job creation," which connects it to more general approaches to tackling unemployment. The self-employment aspect of reducing poverty is highlighted as a resource for disadvantaged women and their families to survive financially. Women's empowerment is another motivation for initiatives to encourage women's entrepreneurship.

According to a large body of research, women start businesses for very different reasons than males. Women typically start enterprises in order to attain personal goals, such as enhancing emotions of accomplishment, whereas males typically do so in order to capitalize on development opportunities and possible profits. Many times, women view financial success as an external endorsement of their competence rather than as the main reason or driving force for starting a business, even though millions of women business owners will agree that financial success is significant in and of itself.

In fact, more than 30% of female business owners claimed that a traumatic event—such as a divorce, pregnancy-related discrimination or the corporate glass barrier, the health of a family member, or financial circumstances like a layoff—was the catalyst for their decision to launch a company. Numerous of these women have financial acumen and have worked in industrial or non-traditional sectors. As a result, there are increasingly more women running their own businesses in traditional areas like retail and services, as well as in sectors like food, fashion, and personal care.

There are three types of women entrepreneurs, according to existing literature from developing Asian nations [See, for example, Das (2000) ^[5], Raju & Sreedevi (2015) ^[14], Sasikumar (2000) ^[16], Seymour (2001) ^[17], Walokar (2001) ^[23], Dhameja (2002) ^[6], and Sinha (2003) ^[18]]. These entrepreneurs are "chance," "forced," and "created" (Table 1). These many classifications are based on how their companies began, or the primary causes or inspirations for founding their own companies. Chance entrepreneurs are those that launch a company without any specific strategies or objectives. Their businesses most likely developed over time from pastimes to profitable businesses. Forced entrepreneurs are people who were forced to establish a business because of external factors (such as a spouse's death or financial hardships in the family). As a result, their main incentive is frequently pecuniary. Entrepreneurs who are "placed, inspired, encouraged, and nurtured" through, for example, entrepreneurship

development programmes are considered created entrepreneurs. The two most frequently cited reasons were to keep occupied or for financial reasons, per research done by Das in 2000. Only approximately one-fifth of women, according to his research, were led to entrepreneurship by "pull" considerations, such as the need for a challenge, the need to be independent and try something new, or the desire to prove to others that they are capable of succeeding in business. The literature frequently claims that the degree of women's entrepreneurial development is closely tied to the level of gender equity, which is typically lower in developing nations than it is in industrialized countries. However, within developing nations, the degree varies from one country to the next based on a variety of factors, such as the country's level of economic development, as measured by the level of GDP per capita, and social, cultural, and political aspects. The lack of precise, gender-discriminatory social indicators in many nations, particularly in the developing world, makes it difficult to measure the numerous facets of gender equity.

Table 1: Categories of women entrepreneurs (by reasons/motivations for starting the business) in India

Category	Main reason/motivation
Chance entrepreneurs	<ul style="list-style-type: none"> ▪ To keep busy ▪ Was hobby/special interest ▪ Family/spouse had business ▪ Financial/needed the money
Forced entrepreneurs	<ul style="list-style-type: none"> ▪ Control over time/flexibility ▪ Challenge, try something on one's own <ul style="list-style-type: none"> ▪ Show others I could do it ▪ to be independent
Created or pulled entrepreneurs	<ul style="list-style-type: none"> ▪ Self-satisfaction ▪ Example to children ▪ Employment to others /do something worthwhile

Source: Das (2000)

Table 1 shows various categories of female entrepreneurs in India, organized by their initial motivations.

2. The setting

Entrepreneurship is the process of launching a new business after evaluating potential markets and sales channels to see if it would be profitable and appropriate for the community. Entrepreneurship is undoubtedly a crucial component of business, particularly for slum-dwelling women. Since they already have many of the positive traits that are advantageous for the growth of entrepreneurship, the majority of them are somewhat successful in this.

Women who reside in slums are thought to be better equipped for entrepreneurship than standard occupations. Women today are discovered to be more interested in entrepreneurship than they were in the past. For more than 20 years, Self Help Groups operating under the Mahalir Thittam initiative have encouraged women in Tamil Nadu to pursue entrepreneurship. Both urban and rural women are significantly benefited by this. Women are empowered and the economy grows as a result of their ability to support their families financially. Through a variety of projects and programmes, NGOs are actively participating in this effort to

empower women financially and socially.

There are many prospects for women to succeed in entrepreneurship due to the country's growing reliance on the service sector. The study demonstrates that over the past 20 years, more and more Indian women have become entrepreneurs each year. Women in Chennai's slums have recently shown a significant interest in starting small businesses that have provided a consistent source of income for their families. Due to their twin responsibilities as family caregivers and revenue producers, women have historically experienced a number of issues related to entrepreneurship that only worsen with time. Most of the homemakers in Chennai's slums would like to launch their own small business, but they frequently run into difficulties. As a result, they find it frustrating to fulfill this dual job. After realizing this, the government launched a number of initiatives through NGOs and the Slum Clearance Board with the help of the Mahalir Thittam fund to teach women in entrepreneurship and encourage them to start their own businesses by providing loans with generous subsidies. Women's interest is sparked via training programmes in a variety of methods, and their talents are developed so they can eventually become successful business owners.

3. Need and significance

For the success of any nation, the social and economic advancement of women is absolutely essential. Given their education, women can manage their families today, some even going so far as to work as tutors in the evenings. In particular, more and more women in Chennai's slums have taken the risk of opening their own enterprises, although they have been unsuccessful due to the rapidly changing climate in India quickly adapt to them and locate viable entrepreneurial possibilities in their local communities that allow them to generate a daily income with little outlay of capital.

More non-governmental organizations (NGOs) are contributing financially and socially to encourage women in slums to start their own businesses. This study's primary goal is to examine in depth the numerous internal and external factors-both encouraging and discouraging-that influence women's entrepreneurship in slums.

4. Methodology

Within Greater Chennai Corporation, the study was carried out in two zones. When choosing the study area, the researcher used a randomization procedure. 60 respondents from each zone made up the sample of 120 female entrepreneurs who were individually assessed. The study focused on entrepreneurial endeavours such running a saree shop, selling cooked beef in the evening, selling flowers, fish, operating petty shops and tiffin centres, and selling flowers and fish. The sample was chosen utilising case study and non-random opportunity sampling methods. The following tools are described using descriptive design.

1. A profile in economics and management
2. Training needs
3. Management questionnaire
4. Personality test to assess a woman entrepreneur's personality, Economic, managerial profile

Table 2: Women entrepreneurs' socioeconomic and demographic profiles

Socio-economic and demography profile	Frequency	Percentage
Age in years		
20-30	14	12
31-40	40	33
41-50	44	37
More than 50	22	18
Education		
Illiterates	18	15
Primary Education (I-V)	40	33
Middle School (VI-VIII)	26	22
High School (IX-X)	22	18
Higher Secondary Education (XI-XII)	10	9
Diploma/Degree	4	3
Married status		
Unmarried	8	7
Married living with husband	60	50
Deserted	16	13
Widow	30	25
Divorce	6	5
Number of Children		
None	10	9
1	22	18
2	32	27
3	44	36
More than 3	12	10
Income per month		
Upto Rs.3000	10	9
Rs.3001 – 4500	34	29
Rs.4501 – 6000	38	31
Rs.6001 – 7500	20	16
More than 7500	18	15

5. Analysis

According to the data, a sizable portion of female entrepreneurs (37%) are in the 41–50 age range, followed by the 31–40 age range (33%), and those who are over 50 years old (18%). Hirsch and Brush (1986)^[7] identified the typical woman entrepreneur as beginning her business at the age of roughly 35. Here, it almost holds true. This age group is very clear about the reason why they started their business: the pressure from the economy that forces them to participate in it. Additionally, it is obvious that they have free time now that their kids are adults. This enables them to focus on their business while still meeting the financial needs of their families. Women entrepreneurs make approximately 12% of the low-income group, which includes individuals making up to Rs. 3000. Only 15% of women earn more than Rs. 7500.

According to the research, among other reasons, financial needs are the main and most important reason why women start their own businesses. On the other hand, women who have one kid or smaller families (18%) engage in this sort of entrepreneurship to supplement their income. Women who want to pursue this kind of entrepreneurship are not influenced by their educational background (Rani, 1992)^[15]. 33% of female business owners are now in their first year of primary school (I-V grades). In light of the fact that this study was conducted in slums, the data shows that just 15% of women are illiterate, which is a far lower percentage than the overall percentage of female entrepreneurs. The second-largest group of women (22%) completed middle school

(grades six through eight) and 18% pursued high school education (IX-X grades). Only 3% of women have earned a diploma or degree, proving that higher education has no bearing on women's desire in starting their own business.

According to the study, married women who live with their husbands are more interested in starting their own businesses. Due to the fact that married women require greater financial support than unmarried or other types of women, exactly half of respondents (50%) are active in the business. In the survey, only 7% of the women are single. Widowed women entrepreneurs make up the second-highest percentage. This demonstrates how many married women are interested in beginning a business to provide for their family.

Only 9% of the married women surveyed for this study don't have any kids. 18% of women are single parents. 36% of the women are mothers to three kids. 27 percent of respondents - more than half - have two kids. According to the study, married women have the highest level of interest in starting their own business. 27% and 36% of people, respectively, have two and three children.

Table 3: Amount invested by women entrepreneurs

Investment	Frequency	Percentage
Rs. 5000-10000	52	43
Rs. 10001-15000	42	35
More than 15001	26	22
Total	120	100

Table 3 indicates that 43% of respondents who identified as women entrepreneurs had made an investment of between Rs. 5000 and Rs. 10,000. The following majority of women respondents (35%) have made investments ranging from Rs. 10001 to Rs. 15,000. 22% of the respondents have made an investment in the firm that is greater than Rs. 15001.

About half of the women are aware of the government's support system, which includes banks and Self-Help Groups, while the remaining women are unaware of the loan system. Only a small percentage of women receive assistance directly from financial institutions at rates higher than bank interest. Due to bank delays and lengthy procedures, almost one-fourth of respondents receive financial assistance from friends, acquaintances, parents, and eventually money lenders. A third of the respondents (33%) admitted that they were unfamiliar with the bank procedure and that it was a drawn-out process.

Table 4: No. of hours devoted for their Business

No. of hours	Frequency	Percentage
2-4 hrs	20	17
5-7 hrs	64	53
8- 10 hrs	30	25
More than 10 hours	6	5
Total	120	100

The number of hours invested in the business is also impacted by women entrepreneurs.

According to data analysis, more than half of women (53%) work for 5-7 hours a week, and the rest of the time they are responsible for household duties and other family responsibilities. This shows that they have strong family and husband support. 25% of the respondents only have 8 to 10

hours each week for their business. A sizable fraction of the respondents (17%) who were female business owners worked 2-4 hours each day. The research found that just 5% of the women fully devote themselves to their businesses, which suggests that the remaining 95% of respondents were either left behind by their spouses or became widows.

6. Suggestions

With the help of the current study, some recommendations for the promotion of women's entrepreneurship may be made. It is essential to plan carefully for proper training in the correct direction. All levels must have proper planning and implementation. The following are stated as further actions to be taken:

1. Women entrepreneurs must receive gender-specific training to accommodate their socioeconomic and demographic circumstances.
2. The government offers public speaking programmes to women business owners.
3. Women entrepreneurs require pre-entrepreneurial training now more than ever, so it should be provided through networking with top schools.
4. Women with literacy skills and unlettered status must be identified by the Tamil Nadu government through Mahalir Thittam. In light of this, they must organize or develop various groups that can work effectively, raise knowledge of entrepreneurship and its significance as job-creating rather than job-seeking endeavors, and encourage it.
5. After selecting the skills to be given to the chosen women who have practical experience, the following stage is to take action right away. It is essential to focus on the following areas when the specific groups have been identified.
 - a) Educating them on the importance of generating income, social status, and recognition
 - b) Providing orientation and skill training in a few chosen trades, as appropriate and according to their choice.
 - c) By offering ongoing consultation and direction, NGOs could closely assist them in creating project reports for their own proposed units and supporting their efforts to launch new businesses.
 - d) The Tamil Nadu government may additionally delegate the obligation to deliver a training capsule lasting around 15 days to some B+ schools, specialized institutions, nonprofit organizations, or particular government ministries.
 - e) The government entities, such as banks, public sector organizations, and volunteer groups, are to mobilize the financial resources to provide this type of programmes.
 - f) Higher education institutions, which are dispersed across the nation, may frequently run programmes like this in addition to their academic programmes, with or without government assistance.
 - g) The final year U.G./P.G. students may also receive this instruction under the guise of an internship. These institutions typically have infrastructures available. Since these institutions already have solid establishing facilities, obtaining expertise and mobilizing other prerequisites will be simpler for them.

7. Conclusion

Women entrepreneurs faced numerous challenges in the areas of finances, marketing, health, family, and location. The government and financial institutions should occasionally provide some guidelines to women business owners. Additionally, they require technical and managerial skill training. Little business training, some financial assistance, and encouragement from all quarters—the family, the community, and the government—are what women need. It is intended that the advice offered in the essay would specifically assist entrepreneurs in examining their challenges and issues related to their entrepreneurial operations and assisting the government in developing better government schemes.

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