Tribal Women Entrepreneurs: A Sociological Study in Shillong

SUROJIT SEN GUPTA†

Department of Sociology, Maharaja Bir Bikram College, Government of Tripura, Agartala 799004, Tripura E-mail: meghaboy@yahoo.com.

KEY WORDS: Entrepreneurship. Tribal women. Shillong. Meghalaya.

ABSTRACT: Woman entrepreneurship has been a recent concern. The untapped entrepreneurial potentials of woman is gradually been changing with the growing sensitivity to their role and economic status in the society. Women entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in the family and social life. Women's entrepreneurship is not an easy task. Becoming an entrepreneur is an evolution of encountering, assessing and reacting to a series of experiences, situations and events produced by political, economic, social and cultural changes. This new leadership position has been most notable in the entrepreneurial pursuits of women across the different regions of the country, where a woman holds entrepreneurship as an idea or vision to explore and optimize which could help her create new jobs and economic empowerment among her fellow beings. Thus, in this backdrop, the present paper is an attempt to study the tribal women entrepreneurs from the sociological angle in the city of Shillong in Meghalaya State of India.

INTRODUCTION

The word 'entrepreneur' appeared for the first time in the French language long before the emergence of the concept of entrepreneurial function. The concept of entrepreneur was brought before the eye of the modern world in the 19th and 20th century and it was closely related to economical activities. Richard Cantillon was the first person to coin the term 'entrepreneur' in the early 18th century and defined entrepreneur as an agent who buys the factors of production at certain prices in order to combine them into a product with a view to selling it at certain prices in future. Schumpeter Joseph A. ('34) observed that entrepreneurs are those persons, who initiate, organize, manage and control the affairs of a business unit that combine the factors of production to supply goods and services whether the business pertains to agriculture, industry, trade or profession. The functions of entrepreneur comprise risk/uncertainty bearing, co-ordination of productive resources, introduction of innovation and the provision of capital (Hoselitz, '52).

Entrepreneurship is of high significance for economic as well as social development of a country. There are various entrepreneurial concept from different discipline such as psychology, sociology, economics and commerce. According to Harvard school approach, entrepreneurship comprises any purposeful activity that initiates, maintains or develops a profit-oriented business or with the economic, political and social circumstances surrounding the business (Cole, '49).

Schumpeter ('51) states that entrepreneurship consists in doing things that are not generally done in ordinary course of business routine, it is essentially a

[†]Assistant Professor and Head

phenomenon that comes under the wider aspect of leadership. Entrepreneurship has also been viewed as a creative and innovative response to the environment and an ability to recognize, initiate and exploit an economic opportunity (Prasad,'88). Ronstadt ('84) explores the essence that entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who assume the major risk in terms of equity, time and or career commitment of providing value for some product or service. Entrepreneurship is not only potentially lucrative but it also provides individuals with challenges and the opportunities to maximize their power autonomy and impact (Heilman and Chen, 2003).

On the basis of definitions given by different authors, it may be stated that an entrepreneur is perceived as an individual with certain characteristics helpful in conceiving, initiating, establishing, running and finally managing an enterprise. The nature of enterprise can vary from starting a small shop to establishing an advanced technology based industry. An entrepreneur therefore, may be differentiated not only in terms of the kind of activities they pursues but in the context of their life style, attitudes, valves and behaviour which together go on to make the entrepreneurial personality.

Therefore, the concept of entrepreneurship has been used in a variety of contexts to refer to different kinds of human phenomena. In the simplest form it refers to the general trend of setting up new enterprises in a society. In spite of ambiguity and impression attached to the notions of entrepreneurship and entrepreneurs, there has been an implicit recognition of the presence of apparently patterned phenomena.

WOMEN IN THE FIELD OF ENTREPRENEURSHIP AND AS ENTREPRENEURS

Indian women can't be good entrepreneur and can't go beyond home was a myth, which has been convincingly demolished in the modern age. As woman is migrating to towns and cities, there is education and economic independence. Doors are opening giving her access to areas where she can grow and blossom as a person in her own right. Indian women have boldly invaded the forbidden land of entrepreneurship and have taken to risk, faced the

challenges and proved to world that socially, politically, psychologically, as they are no more at the receiving end. A section of urban women emerged as potential entrepreneurs. Women do have vast entrepreneurial talent which can be harnessed to convert them from the position of job seeker to job givers. Entrepreneurship itself has been recognized as a full-fledged profession and women entrepreneurship is not lagging behind in the present day society.

Women entrepreneurship is the process where women organize all the factors of production, undertake risks and provide employment to others. Singh ('92) observed that the generally accepted definition of women entrepreneurs includes 'women who create something new, organize production and undertake risk and handle economic uncertainties'. Khanka (2009) stated that women entrepreneur may be defined as 'a woman or group of women, who initiate, organize and run a business enterprise'. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called entrepreneurs (Chanamban, 2006). To Varadharanjan (2008) women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise. Women entrepreneurs are the women or a group of women who initiate, organize and operate a business enterprise (Haridoss and Fredrick, 2009).

Thus, women owned business are highly increasing in the present day economic situation. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society and it is perhaps in the world of entrepreneurship that the recognition and value of women's contribution is the most vital to emerge into the business ventures.

STUDIES ON WOMEN ENTREPRENEURSHIP: A BRIEF SURVEY

Mohiuddin ('83) highlighted the prospects of women entrepreneurs in India and suggested few manners to improve self-employment among women. In a study of women entrepreneurs of Ahmadabad city,

Suri and Sarupuria ('83) found that the married migrant women coming from nuclear families experienced a greater role stress than the unmarried local entrepreneurs from joint families. Rani ('76) examined the characteristics of women entrepreneurs and the factors that motivated them to start a business in Hyderabad. Vinze ('87) found in their study of Delhi, that entrepreneurship helped women in improving their position not only in family but also in the social environment, where people treated them with respect. Kanitkar and Contractor ('92) asserted that in the predominantly masculine business world, women form a minority and have very little secured position. However, work experience encouragement from husbands are also important motivators for women entrepreneurs. As they are often denied access to positions of power and authority, women naturally look to other sources of employment and create their own opportunities.

Tondon and Kumar ('94) concluded that in spite of many development programmes, most of the socially privileged women were still deprived of entrepreneurship. Majority of women were forced to undertake menial jobs to support their families. It is imperative to work upon the selected incomegenerating activities and provide all sort of help and information including training, in the area of women entrepreneurship. Boothpur ('97) concludes that women entrepreneurs face more problems than men and some problems are acute at the beginning of enterprises. Mohanty and Patnaik ('97) evaluated the economic performance of female enterprises and their role in promotion of SSI in the economic development of Orissa. The study highlighted marketing of products as the major problem for women entrepreneurs.

Roman ('98) tried to analyse the entrepreneurial potentials of Indian women and compared a female entrepreneur to a housewife. He observed various qualities of Indian housewives reflected in women entrepreneurs. Pandey ('98) emphasized on self-employment through entrepreneurship for economic development of women. Walokar (2001) finds that most of the women entrepreneurs have entered into entrepreneurship several years after marriage and have ensured that the demands of the family do not come in the way of their work. Women entrepreneurs have been able to successfully strike a balance between

the demand of their homes and their work. They have found themselves more strengthened and liberated and also found their work being supported and facilitated by their families.

Ghosh (2004) found that women entrepreneurs started their enterprises on their own initiative to become independent and to establish their own identity. These entrepreneurs depend on their family members in many business decisions. They feel empowered by creating something on their own initiatives and thrilled by success of achieving a balance between work commitment and family needs and at the same time sustaining even under adverse environmental conditions. Pendse and Thakur (2007) observed that entrepreneurship development or income generating business activities was a feasible solution for empowering women. Being economically independent is a great boon for a woman to their self-confidence and self worth.

Oza (2007) revealed that most of the women had strong will to get success in their enterprise. They desired sufficient support form family for setting up successful enterprises. Patel (2007) finds that due to increased awareness, women are now seeking gainful employment in several fields in the present scenario. Women entrepreneurship movement can gain momentum by encouragement of appropriate awareness, training, environment and support by the society. All of these would definitely enhance the socio-economic status of women. Women entrepreneurs have limited themselves to the livelihood issues and small profits. There is a necessity to train and equip them to play a larger role as entrepreneurs for which they require capacity development and support in terms of better infrastructural supports, market and financial facilities (Sharma, 2008).

Singh (2008) reveals that the liberalized efforts of Indian economy have made a significant pressure to generate more and more efficient women entrepreneurs required to meet the business challenges. An open ended operative's pattern is necessary not only from a human resource point of view but equally essential for realizing the objective of raising the social status of women in the country. Singh (2009) concludes that women entrepreneurs are gaining momentum all over the country especially

after financial sector reforms and globalization which become an undeniable reality in India. Dang, Malhotra and Ghai (2009) find in their empirical study in Pauri Garhwal, Dehradun, Pithoragarh and Nainital, that the motivational level of women entrepreneurs is very low. Many women entered into the field of entrepreneurship to avail economic competence and independence, but most of them as observed are not to be doing well as they had planned and expected. They further observed that women entrepreneurs in urban areas are more motivated than women entrepreneurs in rural areas, reason being obviously their education and family environment.

METHODOLOGY OF STUDY

The present paper is an attempt to study the tribal women entrepreneurs from the sociological angle in the city of Shillong in Meghalaya State of India. In India, the growth of women entrepreneurship in the post-independence era has been significant. The number of enterprises in the small scale sector has increased significantly over the years. Due to awakening and desire for economic independence among women, a large number of women entrepreneurs are appearing on the field of entrepreneurship. The women who have been successful in business, underline the fact that entrepreneurship is a fine career choice for women.

Keeping the above conditions in mind, an attempt has been made to sociologically study the tribal women entrepreneurs in the city of Shillong, with the following objectives:

- 1. To analyse the socio-economic background of the tribal women entrepreneurs.
- To examine the nature and extent of family influence of the tribal women entrepreneurs.
- To identify the reasons for taking up entrepreneurship as vocation.

The universe of the study is five urban localities, i.e. Nongthymmai, Madanrting, Mawlai, Laban and Laithumkhrah, covering the Municipal and non Municipal areas of Shillong city. The study is based on the empirical survey of the respondents in these localities. The unit of observation is the tribal women entrepreneurs. Through the use of random sampling method 69 tribal women entrepreneurs were selected

for the present study. A random sampling was drawn from the universe in such a way that every unit in the universe has equal probability.

FINDINGS AND DISCUSSIONS

The several components which make up the personal background of the respondents in the present study comprise of age, marital status, type of family and economic standing on personal and family level. Thus, there is an attempt to focus on the background of the respondents through component associations.

We have classified our respondents according to age-groups and assume that their views are bound to be influenced by their age. The respondents have been divided into four age-groups. Out of the total 69 respondents, the majority of the respondents that is 26 fall in the age-group between 36-40 years which accounts for 37.68 per cent. This was followed by 20 respondents that is 28.98 per cent who fall in the age-group 31-35 years, and another 15 respondents, that is 21.73 per cent, reported their ages between 41 and above years. And only 11.59 per cent that is 8 respondents, fall in the age-group of 25-30 years. Regarding the sex composition of the respondents, all were females.

The marital status of the sample studied constituted that out of 69 respondents, majority of them were married which accounted for 75.36 per cent. There were only 14.49 per cent of the respondents who were unmarried, and 5.79 per cent and 4.34 per cent respectively reported they were separated and widowed.

Regarding the religious background of the respondents it was seen that majority of them were Christians which accounted for 94.20 per cent and of the sample, only 5.79 per cent of the respondents were the followers of *SengKhasi* religion (indigenous faith).

In this study on tribal women entrepreneurs we tried to uncover from our respondents, about their place of birth. In response to the information whether their place of birth was a rural or urban area, it was found that majority of them were born in urban areas that is 57.97 per cent and the rest 42.02 per cent of them were born in rural areas.

The ethnic background of the respondents reveals that majority of them (68.11 per cent) are of Khasis

community. This was followed by Jayantias 18.84 per cent. And another 13.04 per cent of respondents were Garos.

Family is the bridge between an individual and the community. It acts as the communicator of social expectations and norms, mediator of individual and collective interests and regulator of persons in the context of group relations. Keeping this view, the respondents of the present study were asked to provide information about their types of family. And to this response it was found that, majority of the respondents belong to the joint family which accounted for 62.31 per cent, and 37.68 per cent said that they come from nuclear family.

Regarding the respondents level of education, it was found that majority of them, that is 30.43 per cent were graduate. This was followed by 26.08 per cent who had completed their high school education, and the rest 20.28 per cent of the respondents had completed post graduation. Respondents whose level of education was pre-university/class XII passed accounted for 10.14 per cent. And another 13.04 per cent of the respondent's level of education was below high school level.

About the family size of the respondents, it was found that 59.42 per cent of the respondent's family members range from 5-8 members. 8 members and above in the family have reported by 27.53 per cent of the respondents. And only 13.04 per cent of the respondent's family members range between 1-4 members.

It was interesting to know from the respondents about the reason behind for choosing this particular type of vocation that is entrepreneurship. To this it was found that 56.52 per cent of the respondents have said that it was economic compulsion. Income supplementation was another response which accounted for 26.08 per cent, which was followed by 17.39 per cent who have expressed it is their desire for independent income for choosing this particular type of vocation.

Our interest was also to know from the respondents from whom they got the idea for choosing this vocation of entrepreneurship. And in response it was found that 46.37 per cent of the respondents have said that it was from their family members.

Neighbours also gave the idea of entrepreneurship, which accounted for 23.18 per cent of the respondents. Only two respondents got the idea from the friends and media, which accounted for 17.39 per cent and 13.04 per cent of the respondents respectively.

Specific enquiry was made from the tribal women entrepreneurs whether they had under gone any types of training before starting their work as entrepreneurs. To this 75.36 per cent of the respondents have said that they have not under gone any such types of training, and only 24.63 per cent of the respondents have reported that they have undergone some sort of training before they took up the vocation of entrepreneurship.

Further an enquiry was made from the respondents about what type of enterprise they have come up with. To this, it was found that 60.86 per cent of the respondents were in the business sectors like running a cloth shop, gift centres, fish, dry fish and vegetables business, grocery shops etc. This was followed by 30.43 per cent of the respondents who were in the service sector and running an enterprise of tea stalls, *jadho* stall (a traditional Khasi food) catering, beauty parlour etc. And 8.69 per cent of the respondents have claimed their enterprise as manufacturing sector like pickle making, handicrafts, and similar other items.

Moving forward it was interesting to know from the respondents about their location of the enterprise. The response to this query was that 42.02 per cent of the respondents have said that they run their enterprise in their owned shop. Another 30.43 per cent of the respondent's location of enterprise was their home, and another 27.53 per cent respondent's response was that they are running their enterprise from rented shop.

Regarding the tenure of enterprise it was found that 39.13 per cent of the respondents running the enterprise from last 11-15 years. About 26.08 percent of the respondents have said the tenure of their enterprise was from the last 6-10 years. The tenure of the enterprise is more than 16 years was reported by 21.73 per cent of the respondents. And 13.04 per cent of the respondents have said that the tenure of their enterprise is less than 5 years.

Our interest was also to know from the respondents about the form of organization of their

enterprise. And to this it was found that 89.85 per cent of the respondents run their enterprise on sole proprietorship, whereas 10.14 per cent of the respondents run their enterprise on partnership.

We were inquisitive to find out from our respondents the amount of capital they have invested to start the enterprise. In response to this inquiry it was found that 39.13 per cent of the respondents have invested less than Rs. 5000 as capital to start their enterprise. This was followed by 31.88 per cent of the respondents who have invested between Rs. 5000 to Rs. 10,000 to start with their enterprise. A capital amount between Rs. 10,000 to Rs. 15,000 was another response from 15.94 per cent of the respondents about investment in their enterprise. And 13.04 per cent of the respondents have claimed that they have invested more than Rs.15,000 to start with their enterprise.

We enquired from the respondents about who have helped them to get the capital for starting their enterprise. The response received on this was that 50.72 per cent of the respondents have said that it was their friends and relatives who have helped them in this matter. 30.43 per cent of the respondents have reported that it was their personal funds that helped them to start the enterprise. Financial agencies/banks was the other source of fund for initiating the enterprise, as stated by 18.84 per cent of the respondents to start their enterprise.

It was also interesting to know from the respondents about the status of engagement of their family members in their enterprise. To this it was found that 75.36 percent of the respondents have said that their family members are engaged and 24.63 percent of the respondents have reported that their family members are not engaged with them in their enterprise.

Our inclination was also to know from the respondents about their media for sale promotion and it was found that 71.01 per cent of the respondents have said that it was their customers who helped them in promoting their sale. 15.94 per cent of the respondents have reported that for promoting their sale they used printed bags etc. And 13.04 per cent of the respondents revealed that for promoting their sale they use signboards.

Knowledge of accounting, taxation and commercial law by the tribal women entrepreneurs

was the next inquiry, and to this 57.97 per cent of the respondents admitted that they are aware of it, and 42.02 per cent of the respondents have said that they are not aware of all these.

Moving forward it was interesting to know from the respondents about their perception of government schemes for women entrepreneurship. And in response to this inquiry it was found that 66.66 per cent of the respondents are aware about the various schemes of the government, whereas 33.66 per cent of the respondents have said that they are not aware of such schemes.

Recognition of leadership quality of the tribal women entrepreneurs in the society revealed that 75.36 per cent of the respondents have admitted that their leadership quality is recognized in the society, whereas 24.63 per cent of the respondents have claimed that they have no leadership qualities in them.

On the average monthly income/receipts from their enterprise the entrepreneurs revealed thus. The response received was that 42.02 per cent of the respondents admitted that it is Rs. 10,000/- and more. 30.43 per cent of the respondents have reported that it is between Rs. 5000/- to Rs.10,000/-. And below Rs. 5000/- have been stated by 27.53 per cent of the respondents.

It was inquired from the respondents whether they engage any employee in their enterprise. And in response to that it was found that, 65.21 per cent of the respondents have said that the number of employee they engage is less than 5 to run their enterprise. No employee is being engaged to run the business was admitted by 26.08 per cent of the respondents. And only 8.69 per cent of the respondents have claimed that the number of employees engaged in their enterprise is more than 5 persons.

To know about the income contribution to the family by the tribal women entrepreneurs, it was found that 59.42 per cent of the respondents admitted for full contribution of their income to the family. 27.53 per cent of the respondents have said that they contribute their income in a moderate way to their family. No contribution of income to the family was stated by 13.04 per cent of the respondent entrepreneurs.

How many entrepreneurs get help from their family members in times of difficulty relating to their

enterprise was another point of inquiry. To this the response received was that 62.31 per cent of the respondents have said that their family members have always come forward for helping them. Occasionally family members come forward for help, was reported by 27.53 per cent of the respondents. And 10.14 per cent of the respondents have claimed that they do not receive any help from their family members in times of difficulties in running their enterprise.

It was also interesting to know from the tribal women entrepreneurs about the trust, confident expectation, of their family members in their entrepreneurial ventures. To this the response received was that 78.26 per cent of the respondents have admitted that their family members have trust in their entrepreneurial ventures. And only 21.73 per cent of the respondents have said that their family members do not have that trust in their entrepreneurial ventures.

Next it was desirable to know from the respondents that whether they find any changes in their financial position after starting their enterprise. To this 72.46 per cent of the respondents have stated in affirmative, yes, it is better. 24.63 per cent of the respondents have admitted saying no, it is the same. And only 2.89 per cent of the respondents have claimed that there is no such improvement in their financial position till date.

It was also interesting to know from the respondents that whether as an entrepreneur and running an enterprise have increased their confidence level. The response was that 92.75 per cent of the respondents have said yes, it has increased their confidence level, and only 7.24 per cent of the respondents have said no, it has not increased their confidence level till present as an entrepreneur.

We were also interested to know from the respondents that how do they spent their leisure time. To this 40.57 per cent of respondents spent their leisure time by watching television, This was followed by engaging themselves in some social/cultural work by 30.43 per cent of the respondents in their leisure time. 15.94 per cent of the respondents have claimed that they spent their leisure time visiting their friends. And the respondents who do gardening in their leisure time were 13.04 per cent.

With a view to understand the performance of household chores of the tribal women entrepreneurs, they were given a list indicating certain routine household chores and asked to state who in their family take responsibility for the performance of these tasks. These included cooking, shopping, washing clothes and utensils, cleaning the house and child care. To this it was found that as many as 47.82 per cent of the respondent's shoulders the entire household chores without any help. This was followed by 43.47 per cent of the respondents who receive help from family members who are mostly female relatives. And about 8.69 per cent of the respondents have admitted that they depend on paid helper for their household chores.

We enquired from the respondents about their dual responsibilities, that is entrepreneur work and household work, and whether they face any role conflict. To this it was found that 62.31 per cent of the tribal women entrepreneurs did not experience any role conflict, and 37.68 percent of the respondents have admitted that they experience role conflict in varying degrees. The most important cause citied by the respondents for role conflict are failure to cope with both entrepreneurial work and domestic work successfully and their inability to accept opportunities for development of their enterprise because of family ties.

The position of the entrepreneurs in the society in terms of recognition, importance and their social status was also enquired. The response received against this was that 84.05 per cent of the respondents have admitted that they got the recognition, importance and higher social status as an entrepreneur in the society. And only 15.94 per cent of the respondents have stated that they did not receive any such recognition and importance as entrepreneurs in their society as yet.

CONCLUSION

To conclude the present micro-level study we have examined the socio-economic profile and the social life of the tribal women entrepreneur in Shillong city of Meghalaya. It is revealed from the study that the hidden entrepreneurial potentials of tribal women of Shillong have gradually been changing with the sensitivity to their role and their economic status in the society. Skill, knowledge and adaptability in

business are the main reasons for the tribal women to emerge into the entrepreneurial ventures. Thus, the tribal women entrepreneurs have plunged into the field of business for both the pull and push factors which are reflected in their entrepreneurship in choosing particular venture. Women entrepreneurs must be moulded properly with entrepreneurial traits and skills to meet the changing trends and challenges of the local and global market. They should be made competent enough to sustain and strive in the local economic venture without jeopardizing the family affiliations.

REFERENCES CITED

- Boothpur, V. 1997. Problems and prospects of women entrepreneurs. *The Indian Journal of Commerce*, 193 (IV): 218
- Bowen, D. D. and R. D. Hisrich 1986. The female entrepreneur: A career development perspective. Academy of Management Review, 11(2): 393-407.
- Chakraborty, K. S. 2008. *Entrepreneurship and Small Business Development* (ed.). Mittal Publications: New Delhi.
- Chanamban, Nalini Shija. 2006. Women Entrepreneurship in North Eastern Region of India. Vista Publishing House: New Delhi.
- Cole, A. H. 1949. Entrepreneurship and Entrepreneurial History, in Change and the Entrepreneur. The Research Centre in Entrepreneurial History. Harvard University Press: Cambridge.
- Dang, J. P., K. Malhotra and D. Ghai 2009. Uttarakhand women entrepreneurs: The hand that rocks the cradle rules the world. Political Economy Journal of India, 2009, July-December.
- Ganeshan, S. 2003. Status of Women Entrepreneurs in India. Kanishka Publisher: New Delhi.
- Ghosh, A. 2004. Empowerment of Women through Entrepreneurship: An Empirical Study in Anthology, Issues on Empowerment of Women. Mohit Publications: New Delhi
- Goyal, Meenu and Jai Prakash. 2011. Woman Entrepreneurship in India – Problems and Prospects. *International Journal* of Multidisciplinary Research, 1(5): 195-207.
- Guha, S. 1999. Entrepreneurship and Empowerment of Women Entrepreneurship and Education. Rawat Publications: New Delhi.
- Haridoss, R. and J. Fredrick 2009. Women Entrepreneurship in India. Vista International Publishing House: New Delhi.
- Heilman, M. E. and Chen 2003. Entrepreneurship as a solution: The allure of self-employment for women and minorities. Human Resource Management Review, 13.
- Hoselitz, B.F. 1952. Entrepreneurship and egonomic Growth. American Journal of Economics and Sociology, 12 (1).
- Kanitkar, A. and Nalinee Contractor 1992. In Search of Identity: The Women Entrepreneurs of India. Entrepreneurship Development Institute of India: Ahmadabad.

- Khanka, S. S. 2009. *Entrepreneurial Development*. S. Chand and Company Ltd.: New Delhi.
- Lavanya, T. 2010. Women Empowerment through Entrepreneurship. New Century Publications: New Delhi.
- Loss, M. and F. L. Bascunan 2011. Entrepreneurship Development. Global Vision Publishing House. New Delhi.
- Mohanty, K. M. and K. S. Patnaik 1997. Women entrepreneurs in Orissa: A case study of Dhankanal district. *The Indian Journal of Commerce*, 193.
- Mohiuddin, A. 1983. Entrepreneurship development among women: Retrospect and Prospects. *SEDME Journal*, 10 (1):1-8.
- Oza, Bharati 2007. The Role of Banking to Encourage the Entrepreneurship in Women in Anthology, Women and Entrepreneurship. Kalpaz Publications: New Delhi.
- Pandey, G. N. 1998. A Complete Guide to Successful Entrepreneurship. Vikas Publishing House: New Delhi.
- Patel, Sangeeta 2007. Entrepreneurship: A Key to Empowerment in Anthology, Women and Entrepreneurship. Kalpaz Publications: New Delhi.
- Paul, T. 2009. Women Empowerment through Work Participation. New Century Publications: New Delhi.
- Pendse, N. G. and Reeta Thakur 2007. Promoting Entrepreneurship for Employing Women in Anthology, Women Entrepreneurship and Economic Development. Sarup and Sons: New Delhi.
- Prasad, A. 1988. Entrepreneurship Development under TRYSEM. Concept Publishing Company: New Delhi.
- Raju, G. 2003. Women Entrepreneurship through DWCRA, SEDME Journal, 30(4): 9.
- Rani, Kala. 1976. Role Conflict in Working Women. Chetna Publishing House: New Delhi.
- Roman, N.C. 1998. Indian Women and Entrepreneurial Potential in Anthology, Small Enterprise Views and Vistas. Tata McGraw Hill Publishers: New Delhi.
- Ronstadt, R. C. 1984. Entrepreneurship: Text, Cases and Notes. Lord Publishing: Dover, M.A.
- Saini, J. S. and S. K. Dhameja 1998. *Entrepreneurship and Small Business*. Rawat Publications: Jaipur.
- Saxena, Rajshree *et.al.* 2008. *Women Entrepreneurship*. Radha Publications: New Delhi.
- Schumpeter, Joseph A. 1934. The Theory of Economic Development. Harvard University Press.
- Schumpeter, Joseph. 1951. Changes and the Entrepreneur. Addison Wesley: Readings.
- Setty, E. D. and Moorthy, P. Krishna 2010. Strategies for Developing Women Entrepreneurship. Akansha Publishing House: New Delhi.
- Sharan, Deepa 2007. Women Entrepreneurship:Problems, Solutions and Future Prospects of Development in Women Entrepreneurship and Economic Development. Sarup and Sons: New Delhi.

- Sharma, Arpita. 2008. Fisher Women and Entrepreneurship in Anthology, Empowerment of Women through Entrepreneurship. Gyan Publishing House: New Delhi.
- Singh, Kamala. 1992. Women Entrepreneurs. Ashish Publishing House: New Delhi.
- Singh, Seema. 2008. Women entrepreneurship: Motivations, barriers and remedial measures in Indian Context. *KAIM Journal of Management and Research*, 1(1):81-86.
- Singh, Veena. 2009. Women Entrepreneurship: A Way to Women Empowerment in Anthology Women Entrepreneurship. Deep and Deep Publications: New Delhi.
- Suri, and Sarupria 1983. Psychological factors affecting women entrepreneurs: Some findings. *The Indian Journal of Social Work*, 44(3): 287-295.

- Tomar, T.S. 2014. Women Entrepreneurship: An Empirical Study. The Women Press: Delhi.
- Tondon, Niti and N. Kumar 1994. A study of employment status and income generating activities of socially underprivileged slum women. *Social Action*,44(2).
- Varadharajan, G. 2008. Women Entrepreneurship Problems: Casual Trends in Anthology, Empowerment of Women through Entrepreneurship. Gyan Publishing House: New Delhi.
- Vinze Medha, D. 1987. Women Entrepreneurs in India: A Socio-Economic Study of Delhi. Mittal Publications: New Delhi.
- Walokar, Deepak 2001. Women Entrepreneurs. Himalaya Publishing House: Bombay.