



# Managerial Skills of the Women Entrepreneurs in Southern India

Uma Balakumar<sup>a</sup>, and P. Devanesan<sup>b</sup>

<sup>a</sup>*M.S. Ramaiah Institute of Management, India. umab@msrim.org*

<sup>b</sup>*Don Bosco College, India. perrydnesan@hotmail.com*

## Abstract

Entrepreneurship has become a defining business trend in many countries throughout the world. Though in the recent years the number of women owned firms with employees has increased considerably, the visibility of the women entrepreneurs in the business arena is still underrepresented. This paper examines the managerial skills possessed by women entrepreneurs in Southern India, drawing from both empirical data collected by the authors and existing literature on the subject. A sample of 200 respondents was selected for a survey in Trichirappalli district of Tamil Nadu in Southern India. Structured questionnaire was used to collect the primary data and using survey method. The data analytic tools include the descriptive statistics, chi-square, t-test and ANOVA. The findings of the study shows that there is a significant relationship between age, educational qualification and the family background in influencing the level of managerial skills possessed by women entrepreneurs in the micro enterprises. The study reveals that women entrepreneurs are adopting the managerial skills which varies according to the nature of business. The education and prior experience also plays a key role for the women to adopt managerial abilities.

**Keywords:** *women entrepreneurs; managerial skills; Southern India*

## 1. Introduction

The earnings in terms of gross revenue and the workforce has made the women entrepreneurs a powerful and dynamic strength throughout the world. This plays a very significant role in contributing to the economy of the country in the direction of creation of wealth and field of innovation. This networking has a constructive impact on the society, imparting a positive attitude on the womenfolk. The network can offer psychological, managerial and financial support by providing information and adapted consultancy and technical assistance to women entrepreneurs and aspiring ones. (Dragusin & Mariana, 2007). Based on Babson's Centre for Women's Entrepreneurial Leadership has documented how grass roots efforts bring the pipeline of potential entrepreneurs together with women who have started businesses to share their knowledge, experience and inspiration (GEM, 2012).

Shiralashetti (2011) indicated in her study that the percentage of women population in India is 48.15 percent but their participation in entrepreneurial activities is just around 6.3 percent. 25 per cent of business in China, 40 per cent of business in Hungary, 38 per cent of business in Poland, 32 per cent of business in Mexico, 25 per cent of business in France and 38 per cent of business in USA, 23 per cent of private firms in Japan, 33.33 per cent of business in Germany and Europe and 25 per cent of self employed sector in UK are established by women". The Government of India has supported the women entrepreneurship by conducting various programs to enable them to undertake small scale industries. Though in the recent years the number of women owned firms with employees has increased considerably, the visibility of the women entrepreneurs in the business arena is still underrepresented. This imbalanced representation could be due to various fac-

tors which include lack of education, lack of access to larger number of resources, lack of managerial skills and gender discrimination.

The first section, the literature briefs the managerial skills, motivational factors and the problems faced by the women entrepreneurs. The second section outlines the methodology used in the study. The analysis and interpretation of the data collected through the survey constitutes the third. The final section is the findings and discussions on the results.

### **Research Problem**

This paper examines the managerial skills possessed by women entrepreneurs in Southern India. The data has been prepared by combining the empirical data collected by the author and partly from existing literature on the subject. There has been a substantial increase of the women entrepreneurs, but the quantum is very less or negligible when compared to the women seeking employment in various sectors. The research has disclosed that the women chose the path of entrepreneurship majorly to support the financial needs of their family as cited by about fifty women entrepreneurs. This is one of the major reasons for the women to concentrate on micro establishments. There has been numerous research that has been undertaken on one of the interesting and important studies, a factor that has been contributing to the economy of the nation in its own way i.e. women entrepreneurship. Time and again the managerial skills of women have always been an arguable entity. However overcoming these odds women has exhibited good leadership qualities and achieving success. The goal of this research is to basically understand the managerial skills of the women that have been one of the guiding forces for their success. Managerial skills represent the ability of the person to manage and lead the organization. The managerial skills can be categorized into three major types. 1. Technical. 2. Conceptual. 3. Human or interpersonal skills. Better managerial skills will produce higher business potential energy.

This paper provides an insight of *how the age, education, family background factors influences the managerial skills of the women entrepreneurs*. What are the factors that have motivated the women to become entrepreneurs? Describes the decision making skills and operational problems with respect to nature of business.

### **Objectives**

This study describes the factors influencing the managerial skills of the women possess. The motivating factors and the problems associated are also discussed along with the characteristics and demographic information of the women entrepreneurs of Southern India.

## **2. Review of Literature**

Hisrich (1984) conducted a study on women entrepreneurs found that most of the businesses (60 percent) were relatively young —between one and four years old—the women business owners may not yet have developed confidence in some of their management abilities. Their lack of experience in finance, marketing, organizing, and planning could lead to problems that limit the growth of their businesses unless these women can acquire the skills they lack and make plans to accommodate expansion, increased sales, and capital needs. (Hisrich & Brush, 1984). A study conducted by Mulyaningrum et al. (2008) indicated that systematic planning is one of the important managerial skills and 24.3% of the women entrepreneurs were rated very good in terms of breaking a huge task down into sub tasks. Under the use of influencing strategies 40.8% on seldom think of how to influence people, and think of approaches that will benefit others while attaining own goal.

In the United States, the factors found are related to the need of achievement, independence, a greater job satisfaction, economic need, a greater possibility to combine their responsibilities at home with those from work, job frustration, being unemployed, boredom or widowhood, the opportunity, status, power, job security, the opportunity to take challenges, self-determination and the desire to balance family and job responsibilities (Brush, 1992; Buttner & Moore, 1997; Goffee & Scase, 1985; Hisrich & Brush, 1986; Schwartz,

1976; Kantis et al., 2002 & Lee, 1996). Echeverri- Carroll and Brandazza (2002) consider that women tend to be pushed to becoming entrepreneurs by the negatives aspects of corporative working environment, such as glass ceiling limitation, discrimination and inflexible hours. The women in Peru seem to be stimulated by factors that “pull” them to become entrepreneurs, rather than circumstances that “push” them to choose the entrepreneurial activity (Beatrice & Avolio, 2012). Mroczkowski (1997) reported that “poor employment opportunities” was a motivating factor for 46% of the women surveyed in 1995, a number approximately twice the frequency cited by men. “Short- term profitability” was a stated goal for 99% of the male and women were much more focused on “long –term capital accumulate (89%), and “establishment of business contacts” (87%) were not perceived as critical to a venture’s success by men (cited in Bliss, Richard & Garratt, Nicole, 2001).

One of the entrepreneurs said that, “I do not want to work under anyone. There is not much growth in that and wanted to be independent. Here I am enjoying being the owner of the enterprise and I have time to concentrate for my family also”.

### **3. Methodology**

A sample of 200 respondents was selected for a survey in Trichirappalli district of Tamil Nadu in Southern India. Structured questionnaire was used to collect the primary data from the various micro enterprises established in trade, agricultural production, engineering, manufacturing and service. All women entrepreneurs are into running the micro enterprises. In India, the Micro, Small and Medium Enterprise Development Act, 2006 defines a micro enterprise as one where investment does not exceed Rs. 25, 00,000 in plant and machinery and they single owner of their enterprises. The research method employed the use of quantitative data analysis, which involved the testing of hypotheses, identifying causality and reliability (Walker, 1985; Hart, 1987), and using survey method. The questions were coded so that the responses obtained could be quantified to obtain tangible results (Oppenheim, 1992). The data analytic tools include the descriptive statistics, chi-square, t-test and ANOVA.

The methodology consisted of qualitative and quantitative research. The survey consisted of a sample of self employed women in the Trichirappalli district, Tamil Nadu. For the purpose of the study the population was defined as all self-employed women registered as a member with the WEAT. Women Entrepreneurs Association of Tamil Nadu (WEAT), an NGO promoting women entrepreneurs, provided the list of micro enterprises. They are all registered their enterprises under District Industrial Center (DIC). A First hand survey was conducted during 2011 and 2012 for the women entrepreneurs in the Trichirapalli district of Tamil Nadu. During the course of the survey the respondents were interviewed after administering the questionnaire, face to face. The questionnaire explored managerial skills, factors of motivation, entrepreneurial characteristics, profile and the problems faced by women entrepreneurs. The sample design was simple random sampling and it was taken from data’s provided by WEAT. Entrepreneurs belonging to 151 manufacturing and 49 service industries were taken for survey.

### **4. Results and Findings**

#### ***Managerial Skills of Women Entrepreneurs in Micro Enterprises***

The Managerial skills of the women entrepreneurs were analyzed based on their Decision making skills, Leadership skills and Problem solving skills. The questions were posed to the respondents and were asked to rate the statements by ranking method. The average mean rank value was calculated for each statement.

The table 1 illustrates the highest mean rank value and statement. The study analyzed as per the table reveals that there is a significant relationship between age, educational qualification and the family background that influences the degree of managerial skills possess by the women entrepreneurs in micro enterprises.

Table 1: Relationship between Age and Managerial Skills

Decision Making Skills	Highest Mean Rank	Total Mean rank value	Age		
			<35 yrs	35-44 yrs	45+ yrs
Factors you will decide for procuring the raw material.	Quality of raw material	3.93	4.00	3.92	3.86
Factors you consider to market your product.	Through existing network.	2.57	2.56	2.54	2.68
Managing the procurement of materials in case you regular vendors does not stock supply on time	Always keep the raw materials for future production.	2.73	2.67	2.76	2.78
The strategies undertaken to promote the product.	By word of mouth.	2.91	2.77	2.81	3.39

Source: Field Study

The table 1 confirms that the young women entrepreneurs below the age of 35 years are found to give more importance in procuring raw materials of good quality than women above 45 years. The young women attribute this decision that good quality raw materials make good products. As they are in the beginning stages of their career, they fear the risk of losing their business in the event of any failure. However the women entrepreneurs above the age of 45 years who have stabilized in the market and more technically sound risk on the quality of raw materials. The women above 45 years are confident in making a decision to market their products by word of mouth than the women below 35 who still adhere to marketing through the existing network. The women above 45 ensure that they always have sufficient raw materials on hand to ensure an unaltered functioning of the organization rather than the women below 35 years. The managerial skills of the women above 45 shows that they have a better sense of supply chain management than the women below 35 years.

Table 2: Relationship between Education and Managerial Skills

Leadership Skills Rank statement	Highest Mean rank value	Total	SSLC	HSC	Degree/ Post Degree	Diploma
Managing the situation when there is problem in the core activities.	Try to solve by myself	3.87	3.92	3.87	3.82	3.95
Factors/aspects you were able to build on to expand your business.	Quality of service	4.23	4.23	4.02	4.35	4.18
Managing the day to day financial activities.	Cash on hand	3.68	3.65	3.81	3.65	3.59
Managing to minimize Labor turnover.	By motivating the employees	3.12	3.19	3.30	3.08	2.95
Managing the competition regarding marketing of products as compared to male entrepreneurs	By regular network	2.77	2.77	2.72	2.80	2.77

Source: Field Study

The table 2 reveals that core problem solving skills were managed better by women who have completed the diploma courses. The financial handling activities and motivational factors leading to minimizing the labor turnover was handled better by women under higher secondary education. It is found that the women under degree and post graduation were more oriented towards providing quality of service. This is a major factor that the women found to counter the competition from male entrepreneurs. The study also reveals that the women entrepreneurs were also focused in expanding their business and marketing their products than the other women as these women believe they would be able to sustain their existence in the market only thorough the continuous improvements.

The table 3 shows that there is not a big difference in the managerial skills between the women entrepreneurs coming from the business family background and non-business background. The women coming from non-business background manage the business activates almost same as that of the women coming from business background. Traditionally the business acumen in people coming form business family backgrounds should be way better than the people coming from non-business family background. However this is contra-

dictory in women as the prominence regarding the business is always given to the male members.

Table 3: Relationship between Family Background and Managerial Skills

Problem Solving Skills	Highest Mean Rank statement	Total	Business	Non -Business
			Background	Background
Managing the shortage of power in your business during the power supply	Planning in a way to produce more	2.81	2.76	2.83
Managing the delay in payments from the vendors	Borrowing from private money	1.94	1.93	1.94
Managing the delay in payments to the vendor	Requesting the vendor	3.58	3.5	3.6
Managing the difficulties in running the business with existing capital	Borrowing from the family members	3.63	3.61	3.63
Managing the shortages of labor employees	Managing the work with existing	3.8	3.76	3.82
Managing compensation issues during financial crisis	Requesting employees for a certain period	3.74	3.73	3.74

Source: Field Study

Table 4: Decision Making Skills with respect to Nature of Business

Has there been a significant improvement because of your decision making on investments and competence	Nature of Business				Total	
	Manufacturing		Service		N	%
	N	%	N	%		
Yes	112	74.20%	43	87.80%	155	77.50%
No	39	25.80%	6	12.20%	45	22.50%
Total	151	100.00%	49	100.00%	200	100.00%

Source: Field Study

Chi-Square (1, 200) = 3.914, p = 0.048

H<sub>0</sub>: There are no significant differences between nature of business and improvement in earnings by their competence and involvement in investment decision making.

H<sub>a</sub>: There are significant differences between nature of business and improvement in earnings by their competence and involvement in investment decision making.

Table 4 reveals that there is a significant difference between the manufacturing and service oriented enterprises. The earnings in the manufacturing is directly proportional to the decision making skills of the women entrepreneurs in the field of investment, raw material procurement, handling of waste, marketing to name a few. However in the service industries the earnings are pre- defined and based on the talent of the person the earnings may vary.

### Characteristics of women entrepreneurs.

Our findings indicate that the women entrepreneurs were found to focus mainly in the 4 areas as mentioned in the table 5. The Table depicts that the entrepreneurial characteristics of 59 women entrepreneurs has been towards “Principal purpose is profit and growth”. The basic reason of this could be attributed to their economic status which could be the major reason for them venturing into business. 38 women have expressed the “High need of achievement”. This characteristic could be attributed to the fact that women are always considered as under performer and as a result feel that they are not getting the due respect. This motivated the women to achieve and to narrow the gender gap. 32 women have expressed “High level of confidence”. The

general awareness amongst the women owing to many criteria's like media, government programs, NGO's has given them enough confidence that they could be successful entrepreneurs. 16 women have expressed innovative behavior as their characteristic to start a business. Women basically are innovative by nature. Handicraft, making jewelry designs, by products of banana fiber to name a few. This characteristic has provided the base to venture into the business.

Table 5: Entrepreneurial Characteristics

Entrepreneurial Characteristics	Low		High		Total	
	N	%	N	%	N	%
Principal purpose is profit & growth	0	-	59	32.1	59	29.50
High need for achievement	0	-	38	20.7	38	19.00
High level of confidence	0	-	32	17.4	32	16.00
Innovative behaviour	0	-	16	8.7	19	9.50
Opportunity-driven (exploit opportun	3	18.80	13	7.10	13	6.50
Risk taking behaviour	0	-	12	6.50	12	6.00
Set clear goals for the business	0	-	7	3.80	7	3.50
Have a tremendous amount of energy :	13	81.20	7	3.80	20	10.00
Total	16	100.00	184	100.00	200	100.00

Source: Field Study

### **Motivating factors of Women Entrepreneurs**

The factors that motivated women entrepreneurs are shown in table 6. Out of 22 factors only seven factors were highly motivated women entrepreneurs in entering into business. The steep rise in the Gross Domestic Product (GDP) and the growing demands of the family has necessitated the need for the women to support the family financially. The women have to choose either being employed or self employed. Though the expectation on the women in the society has increased considerably the physical family responsibilities has not reduced appropriately. Additionally the gender domination, payment discrimination, work pressure, reduced hours spent for the family has always motivated the women to venture into self-employment. Additionally there has been several factors that has motivated the women to venture into doing business, For e.g. a small percentage of women who aim to make it big, ability in the women to take challenges independently, self confidence in the women to be independent, women who feel the need to counter the gender discrimination and provide better working conditions to women employees, women who feel the need to serve the society, creativity in women to name a few. Following factors were highly motivating;

Table 6: Factors Motivating Women Entrepreneurs

Motivating Factors	N	Agreed	Not Agreed
To Improve our family financial status	200	32.7	67.30%
Desire for fulfilling ambition	200	14.6	85.40%
My self confidence to start my own business	200	10.6	89.40%
I wanted to be independent	200	10.1	89.90%
Employment to others & to serve society encouraged	200	7.5	92.50%
Desire to pursue own interest	200	6.0	94.00%
Desire for a challenging & wanting to try something on my own	200	6.0	94.00%

Source: Field Study

### **Problems of Women Entrepreneurs**

The researcher has run the factor analysis on the problems faced by women entrepreneurs and grouped into different component. The problems loading under the each component, the researcher has named component

1 –marketing problems, component 2- operational problems, component 3 support related problems and component 4 as financial problems.

Table 7: Problems of Women Entrepreneurs

<b>Problems of Women Entrepreneurs</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
Competition from large scale unit	200	4.5	62.00%
Hard core competition among other women entrepreneurs	200	4.5	53.00%
Multiple role to play at work place / home	200	4.4	63.00%
Inadequate availability of land, plots	200	4.2	79.00%
Overcoming the belief that woman are not serious as men	200	3.9	50.00%
Lack of transportation	200	3.8	101.00%
Lack of skilled labour	200	3.6	104.00%

Source: Field Study

Though the women have been making big strides in various fields, the confidence level in the society on the women is still not adequate. Society still feels that the women are best suited being guided than being a leader. The major hurdle women are encountering is the challenges posed by the large scale units. Customers express more confidence in dealing with large units which are usually run by men rather than dealing with small units run by women. Apart from this the women are also subjected to hard core competition from fellow women running similar business. The most important hurdle is the ability of the women to strike a balance between being a home maker and a women entrepreneur, taking into considerations the sentimental obligations of home making and professional obligations of women entrepreneurs. Availability of Land for the business has also been mentioned as a major problem. This is due to non availability of own land, financial constraints to purchase suitable lands and other factors like, availability of water, power, commuting facility and transportation facilities, availability of skilled labor is a big concern amongst women entrepreneur. As most women do not possess hands on experience in some trades, they heavily depend on the skilled laborers. This is one of the instances where women are always placed in the back seat compared to men. Men usually have the hands on experience and guide the workers in the event of any emergencies. They always have the advantage of training an unskilled laborer in the absence of skilled workers or they work on the machine and complete the work.

Table 8: Operational Problems with respect Nature of Business

<b>Operational Problems</b>	<b>Nature of Business</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>t-test Results</b>
	Manufacturing	151	0.14359071	0.07031513	t(161.089)=5.001, p=.000(< 0.05)
	Service	49	-0.4424937	0.54879098	
	Total	200			

Source: Field Study

H<sub>0</sub>: There is no significant difference between nature of business of women entrepreneurs with respect to operational problems.

H<sub>a</sub>: There is a significant difference between nature of business of women entrepreneurs with respect to operational problems.

The study found that the differences in the manufacturing and service enterprise are significant pertaining to operational issues. Manufacturing is subjected to various processes from the product design to the delivery to the customers where as the service oriented enterprises seldom encounter these operational problems.

Table 9: Marketing Problems with respect to Education

Marketing problems	Education	N	Mean	Std.Deviation	ANOVA F-Value
	SSLC	26	0.0662463	0.82943752	F(3,196)=3.436, p=.018 (< 0.05)
	HSC	47	-0.158055	0.96778578	
	Degree/Post graduate	88	0.21612081	0.01919424	
	Diploma	39	-0.34134481	0.00527914	
	Total	200	0.00000001	0.00000000	

Source: Field Study

$H_0$ : There is no significant difference between women entrepreneurs education with respect to problems they are facing in marketing.

$H_a$ : There is a significant difference between women entrepreneurs education with respect to problems they are facing in marketing.

The study indicates that there is substantial evidence that women with higher education have a better vision in marketing the products than compared to women with lesser education. The personality outlook, communication skills, analytical skills, the worldly knowledge, the education has imbibed the confidence in the women to handle the marketing competencies better than the women with lesser education.

### Demographic profile

The importance of investment is reflected in the following comment of one woman entrepreneurs "I have made an investment of up to two lakhs. I too feel that more investment could lead to more business and profits. But there are many financial constraints and risks that have limited me to invest less. But when my business grows, I will make substantial investment to expand my business."

Table 10: Demographic Profile

Age	Education	Marital Status	Number of Children		
Less than 35 years	62	SSLC	26		
35-44 years	100	HSC	47		
45+years	38	Degree/Post degree	88		
		Diploma	44		
		Single	7		
		Married	191		
		Widow	2		
		No Children	6		
		1 Child	39		
		2 Children	111		
		Above 3 children	44		
Type of Family	Family Background	Nature of Business	Investment		
Nuclear family	134	Business background	44		
Joint family	66	Non bus. background	156		
				Manufacturing	151
				Service	49
		Less than 1, 00,000	51		
		1,00,001 to 2,00,000	49		
		2, 00,001 to 3, 00,000	34		
		Above 3, 00,000	166		
No. of years in current business	No. of employees	Annual Income			
Below 5 years	59	5 or under	126		
6-10 years	128	6-10	64		
10-15 years	10	11-20	7		
Above 15 years	3	Above 21	3		
		Below Rs 25,000	11		
		Rs. 25,001 to Rs. 50,000	17		
		Rs. 50,000 to 1, 00,000	49		
		Above Rs. 1, 00,000	123		

Source: Field Study

The table 10 shows that majority of the respondent belonged to the age group between 35- 44 years. 88 were graduates and post graduates, 111 married with two children, 134 belonging to nuclear family and 156 coming from non business family background. Majority of the respondent are involved in manufacturing with 50% investing more than Rs. 200,000. The number of years as on service has been between 6 and 10 years. 126 of them were employing less than 5 employees. The annual income has been just over Rs. 1 00,000. on an average. From the analysis; it is found that the majority of women are middle aged and having children, with reasonably good educational background. The women belonging to mixed family background, i.e. both business and non-business family backgrounds. The business has been majorly into manufacturing with



small employee turnover. The investment and turnover has been small befitting the small scale industries.

26 women are into food products, 31 are into engineering industries, 25 of them are into stalls, 20 of them into garments manufacturing, 17 women are running beauty parlours, 15 are into tailoring, 11 are producing sanitary napkins, 7 are making Areca nut plates, 7 are making kundan jewelry, 6 are into herbal products, 6 are making jute bags, 6 are into recycling of banyan waste, 5 are into making handicrafts, 4 are running cab driving, 3 are into making leather gloves, 3 are into rendering computer allied services, 2 women are into extracting fiber from the banana stem, 2 women are making paper cup and making paper bag, gem cutting, catering and rendering business process outsourcing services by individual women entrepreneurs respectively.

Our findings reveal that,

1. Women ventured into business to support their family financially.
2. Women above 45 years are found to possess better managerial skills in terms of decision making.
3. Women with higher education have better sense of marketing and are more focussed in
4. expanding their business.
5. Educated women have been more successful than their counterparts with lesser education.
6. Major competition is from large scale manufacturers and fellow women entrepreneurs.
7. Customers express more confidence in dealing with men rather than women.
8. Women coming from non-business background possess almost the same managerial skills as that of women with business background.
9. Operational problems are found more in manufacturing than the service, but the manufacturing units yield more turnover than the service enterprises.

## **5. Conclusion**

Women entrepreneurs, though have the right attitude, lack in approach. The major reason could be attributed to the attitude women has grown with and the general awareness among the women in rural areas. The society as of now still finds it difficult to accept this transformation but is bound to change with time. The financial investment is always a cause of concern as the women lack knowledge in identification of financial resources and inadequate support from the family. The women lack the authority and managerial skills required to run the establishment. Women develop the managerial skills over the period with due experience. The lack of technical skills is one the reason they are unable to have a better control over the men employees. We studied entrepreneurs only in Southern India. The Government are doing their best to encourage the women into entrepreneurship and provides appropriate support. The government should also organise professional training through Entrepreneurship Development programmes (EDP)/ Workshops. The change could be started at the education level. Children should be taught about the basic entrepreneur activities in their curriculum. Initiatives such as encouragement of professional and alumni networks which provides a right platform for women entrepreneurs to share knowledge and information's to be undertaken. In a country like India where women are traditionally considered home makers and even being employed was bare minimum until recent years and owning a business was unheard of. The women have taken a big step and breaking the traditional barrier and donning a new role. The hurdles, challenges, difficulties in establishing the business have not deterred the women. The courage, ability and desire shown by the women in running the establishments, if not in a big way but in their own way should be highly appreciated and lauded.

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