

## AN OVERVIEW OF WOMEN ENTREPRENEURS IN INDIAN PERSPECTIVE

Ch. Nalini Devi, Ph.D  
Department of Commerce  
Pachhunga University College  
Aizawl, Mizoram

### Abstract

*Gender is a socially constructed difference between men and women but it is different from sex, which is the biological difference between them. Women as such she had been subjected to many discrimination and deprivation from different angles of the society. Discrimination may lead to deprivation and deprivation may facilitate discrimination against a person. In fact gender discrimination starts even before birth by sex determination techniques. Women in India have struggled to establish an identity and create a space for themselves at their workplace, especially in terms of leadership. Traditional cultural values continue to have a strong impact in the Indian society and to a large extent adversely affect the entrepreneurial spirit of the women community. The attitude towards a women entering business is negative .If she succeeds it is a chance; if she fails it is considered natural. There is a lack of self worth and difficulties in being accepted as a boss in the male dominated world. This paper focuses on the various aspects of gender discrimination women entrepreneurs had to face in their working environment.*

**Keywords:** Women entrepreneurs, Gender discrimination, variation, problems, Environment.

### Introduction

*“As a bird cannot fly on one wing, no society can make progress unless its women too joint men in all activity . . . . .”*  
Swami Vivekananda.

Entrepreneurship is the symbol of business tenacity and achievement. An

entrepreneur was the pioneers of today's business success. Their sense of opportunity, their drive to innovate and their capacity for accomplishment have become the standard by which free enterprise is now measured. It is known that entrepreneurship contributes

positively to nation building in a number of ways by providing employment and generating wealth. Entrepreneurship plays an important role in increasing national productivity, distribution of economic power, balancing regional development, providing avenues for creativity and idea generation. In Indian Society, women have to play a vital role in life and society.

In fact, she plays multiple roles in a single lifetime; society is a product of women. But in spite of the importance attach to her personality, a women is least respected in the true sense of the word in society. Over thousands of years, she has not been able to free the shackles and chains, binding her and confining her to a limited space to move an act. As far as law is concerned, it has always been there in existence, in one form or the other for the protection of women over the ages. No doubt, women have been in prominence in all eras, but they could at best be termed as exception.

Gender is a socially constructed difference between men and women but it is different from sex, which is the biological difference between them. Gender equality requires equal enjoyment by women and man of socially-valued goods, opportunities, resources and reward. Where gender inequality exists, it is generally women who are excluded or disadvantaged in

relation to decision making and access to economic and social resources. Gender inequality does not mean that men and women become the same; only the access to opportunities and life changes in neither dependent on, nor constrained by their sex. It is a process at being fair to women and men. Gender equality is considered good not only as a matter of social justice but also promote economic growth.

The male dominant power dynamics construct the rationale which formulates a kind of a social psyche for gender disparity and for gender-based crimes. It also creates a social mind set which consider boys as assets and girls nothing more then a burden. On the other hand, a daughter or women is generally considered financially unproductive as their contribution is largely in the form of unremunerated family labour and on the other side, alienates her parent's property on marriage. It becomes extremely difficult to break their nexus of sheer economics and traditional, cultural practices tangle with the state and female in our society. For a very long time, the right-thinking people have been trying to fight is battle for equality of women mostly with the help of law. They seem to have forgotten that in India, with respect to gender discourse, social validation still has more authority than legal validation.

Women as such they have so many discriminations from different section of our society. In legislation, the discrimination is discernible in actual practice. Women have constitutional equality but they face difficulties in getting an equal share in the property or indulging in adultery (though husbands can) in getting half the share or property as compared to son.

Gender discrimination has put disproportionate work on women in homes. The domestic work is mostly the share of the women everywhere. Even in Cuba, where men are legally supposed to assist women with home work, 82% of women in Havana have sole responsibility for domestic chores. In India Hindu succession Act give her equal rights to property if her father wishes so and section 14 gives her power to dispose of the proper as she wishes but cannot have coparcener's rights and cannot ask for partition. Land records show women as owners only when they happened to be widow or kartas of the families. In other cases names of husband or father are maintained in the records of right as owners.

In India, the participation of women in workforce has been steadily increasing since independence (human development report, 2010). Women now comprise approximately 31% as the workforce in both rural and urban sectors

(UN 2000). The Female Economic Achieving Rate (FEAR) for India was 42% in 2001 (Human Development Report, 2001). According to Registrar General of India, the work participation rate of women increased from 19.67% in 1981 to 25.68% in 2001 with a higher rate in rural areas at 30.98% compared with only 11.55% in urban areas (United Nations 2000). In the new economic environment, with rapid global changes taking place in the concept of work and workplace, one can foresee positive implications for Indian women in the workforce (Gomoskar, 2000; Thabvala and Sinha, 2002). Among other effects the liberalized Indian economy has created a large number of employment opportunities for women, though mainly for educated women residing in urban areas (Das, 2003).

However, women in entrepreneurship are low as compared to men folk. In spite of firming 50% at the total population of the world women do not own even 1% of the world's property. According to UN report women receive 25% less wages than men in spite of the law of equal wages for equal work. Time has come for women to come out at the drudgery of house work and give vent to their creativity and entrepreneurship.

The entrepreneur is one who undertakes to organize, manage and

assume the risk of a business. Today, an entrepreneur is an innovator or developer who recognizes and sizes opportunity, converts those opportunities into workable, marketable ideas, adds value through time, effort, money or skills assumes the risk of the competitive market place to implements these ideas; and realizes the reward from these efforts.

The entrepreneur is the aggressive catalyst for change in the world of business. She is an independent thinker who dares to be different in a background of common events. There is no difference between women and men entrepreneur as such as far as achievement, independence, economic gain and leadership qualities are concerned. However, the primary difference in sex and related social attitudes, values and benefits which direct their sense of economic independence. Women continue to be bound both by traditional and changing values and hence their needs and capabilities would be different from individual to individual who takes up challenging roles in which they want to adjust their personality, needs, family life, social life and economic independent. Although no single definition of entrepreneur exists and not a single profile can represent today's entrepreneur.

Today, women entrepreneurs come from all works of life and diverse

fields including fashion, media, biotechnology, agriculture, education, marketing, finance, investment, housing, tourism, environment, leisure, sports, health, food childcare, manufacturing and service sector. Entrepreneurship has largely been in the hands of men.

### **Objective of the study**

-To study if gender discrimination still prevails among women entrepreneurs in India

### **Methodology of the study**

-The study is purely based on secondary data.

### **Gender discrimination in Entrepreneurship in Male dominated sectors**

The United Nations Convention on the Elimination of All Forms of Discrimination against Women in 1979, this guarantees women's equality before the law and specifies measures to eliminate discrimination against women with respect to political and public life, nationality, education, employment, health, marriage and the family. After thirty-six years of UN declaration on the elimination of discrimination against women, still we are experiencing this kind of problem. The percentage of discrimination differs from place to place and from time to time. However this kind of social proceeding is higher in

underdeveloped and developing countries. In India as well this kind of social practice is still continuing in each and every part of the country. The Indian constitution's preamble give fundamental rights, duties and directive principle for gender equality and empowerment of women; it also empowers the state to adopt measures to stop discrimination against women. India has also ratified various international conventions and women rights instruments to secure equal rights of women ,key among them is the ratification of the Convention on Elimination of All forms of Discrimination Against Women (CEDAW)in 1993. The gender discrimination deprivation syndrome has deleterious consequences for female entrepreneurship. The age old discrimination and deprivation, fragmented education both technical and professional and atrocities at home have produced a highly submissive mind incapable of independent thinking or decision making. It has produced subdued personalities. In some cases women cannot and do not take up entrepreneurship as a full time job. Women entrepreneurs' constitute hardly 10% of the total entrepreneurship.

In every society developed or developing, participation of women business activity or in entrepreneurial field is varied. In USA women entrepreneurs are around 43%. In India it is around 10%

only. According to census report 2011, women population is nearly half of the total population. However the percentage of women entrepreneurs is very low. If we have utilized the available women resources in the form of entrepreneurship the developmental index will be very high and our economic condition should be promising. The recent trend is in viewing women as participants in the decision making in their own development and that of the community at the grass roots, regional and national levels. In the traditional society women entrepreneurs are confine only in low growth potential areas, low income sector, simple work structures but now a days they are venturing into the new areas of entrepreneurship.

Running a successful enterprise today is far more complex than ever with the economic downturns corporations are facing many new challenges to survive and grow in a holistic environment. However, in today's highly competitive global business environment, organizations need to aggressively compete for new markets, products, services and top human talent in order to develop and sustain competitive advantage in the global arena. With more and more companies going global opening up their shops in distant countries, the need for understanding the ethnicity of the host countries is gaining importance more than ever before.

### **International perspective**

According to a US study there are around 43% women entrepreneurs, so the participation of women in business is higher as compared to other developing countries. Facebook which is now an important social network medium has more than 800 million users as women. Susan StautBerg, company founder of New York base women corporate Director said “It does not make sense for a company that claims to be so forward looking do not have any women directors.” Fifty eight percent of facebook users are women, according to a 2010 survey by the Pew Internet and American Life project that found women spend more time than men. This means that face book network is women dominated network. However, no women in the face book board. The board makeup is surprising considering that facebook chief operating officer, Sheryl Sandberg, is an out spoken advocate for gender equality,” said Malli Gero Executive Director of 2020 women on board . A catalyst survey of fortune 500 companies found that, those with three or more female directors, outperform those with fewer in between 2005 and 2009, achieving an average 43% return on equity. In UK most of the firms have been told to up the number of women by 25% in the company boards by 2015. In every part of the globe gender discrimination is happening in the male dominated

sectors. In many organizations and companies, gender discrimination is often systematic. Dell, for example, was involved in a high profile discrimination suit with four women executives who accused the company for specifically targeting women employees over forty in a spate of layoffs in 2008 that show over 8000 employees being laid off globally. Systematic discrimination has become so much a part of the culture in many companies that it has become very difficult to root out. This is just the tip of the iceberg. Women has to content with overt and covert discrimination not just in matters related to pay or growth and development opportunities, but even in normal, everyday interactions at the work place. There are several ways in which gender discrimination occurs at work.

### **National perspective**

Kiran Mazumdar Shaw, Chairman and Managing Director of Biocon Ltd says that ,when she started Biocon Ltd in India at the beginning recruiting people become the biggest nightmare for her. Even women secretaries were not ready to join her even though she was ready to match market salaries insecurities were immense. People usually did not accept me as an equal in business because of my gender. She added, men inadvertently say patronizing things about women. Kiran believes that men still find it difficult to see and accept

women outside the frame work that society has conventionally worked out for them. Neelam Dhawan , Managing Director , Microsoft India , she is of the opinion that when she started her carrier as a business women in 1992, she was surprised that corporate India was still not comfortable with having women in sales and marketing . Even India's largest companies, who came for campus interviews, are not interested in taking women in functional areas like marketing.

Women are vital element of a society. The progress of a society largely depends on women, and therefore, they need to be considered as important pillar not only of domestic life but also in social life. However, the fact remains that the denials of rights of women have been often depend on sociopolitical condition of the society. Women are the key factor in the process of change and development, yet they are under estimated in societies of most of the countries. For example, women in the traditional society of Asia and Africa take equal part with man in producing food stuff in addition to endless household works, yet their works are not given due weightage. In many parts of rural India, women participate equally or even more in agrarian and labour – intense societies with man. The majority of rural women belong to the most poverty stricken illiterate, powerless, resource less and dependent group in society. Most of the

rural women in India depend on agriculture, this is because of facilities to acquire skills and unavailability of opportunity to enter other fields have made them desperate and depressed. Besides this , the nature of work done by women in many areas like domestic work, rearing small ruminants, petty trades, construction work, kitchen gardening ,etc. Not only for this, nowadays women are actively participated in business and other professional activities are multiplying, demanding the services of talented people including women. Government is also keen on uplifting the status of women. An Indian women's role in the society could be best describe as multi dimensional.

However, it is a universally accepted truth that discrimination against women continues. The goal of equality has so far proved to be a distant dream. In most part of the world women do not have the same opportunity as man. In develop as well as recognized and universally accepted phenomenon of discrimination for centuries together due to varied reasons including ancient culture and the tradition of each country. Even when women had equal participation but economic reward remained less than those of man whose qualification was same. On this basis an inference could easily be drawn that on account of existing discrimination attitude in the society not only at the

national level rather at the global level which has been prevalent since ancient times the women failed to keep pace with the man in spite of the equal opportunities extended to them and this aspect needs to be given due attention while framing different policies for promoting interest of the women. In India we have law for women participation in decision making function in corporate sector and we have different amendment of companies' act 1956 according to the need and applicability of the changing scenario. However, if one is to scan the levels of the Indian corporate hierarchy, a disappointing realization is that the proportion of women adorning senior position is meager at 5%. One can note that the EU parliaments which announce on July 6, 2011, that EU business must have higher women on their executive board by next year or face the respect of legislation being introduced in 2012 to require phasing in a mandatory quota of 40%. The announce goal was for women to make up 30% of top management in the largest listed companies by 2015, and 40% by 2020. Whether the EU will enact such legislation remain to be seen, given the EU member countries varying position on this initiative. It is not only in India but as a whole the position of women in corporate sector is not a good.

Traditional patriarchal system too played their parts in keeping women at a

lower rung in the social and economic literacy by denying them basic rights to land, assets, etc. and also placing a low value on their existence. The serious consequences of the socio economic and cultural settings that discouraged women entrepreneurship lead to the adjustment of entrepreneurial values and also changes of own aspiration by entrepreneurs themselves.

Chanda Kochhar, Chief executive officers of ICICI Bank is amongst the five Indian women who have made it in the top 50 women in the world business awarded by Financial Times for the year 2011. She says she has faces all the hurdles from different angles of the society and the progress are not without challenges; the mightiest challenge came from society itself. Juliana Doreen, a senior consultant in a relocation firm finds balancing between work and family as the most challenging task to deal with. As a woman, Doreen had been subjected to gender bias in her previous company where she was told that she could not handle events as it involved travelling to the villages and interacting with the people more. She overcome these challenges, she observed that there is "certainly a positive changes for women in India in the work place."

### **Overburden of work**

The day for woman start early in the morning and they are the last one to

retire to bed. It has been estimated that women works four to five hours (approximate) more than their male counterparts. Under the International Labour Organisation, Veerla Miranda studied about the issue of “Women unpaid work”. Miranda found that in India, China and South Africa, women spend more time doing unpaid work than men. This is not surprising given that in societies, women are expected to bear the maximum burden of domestic work with men helping out if and when they can. This holds true even in households where women go out of the house for paid work. Yet at the end of the working day, when both men and women return home, it is the woman who is automatically expected to do the household works. The ILO found a range of difference in the amount of time women in the different countries spent on unpaid work as compared to men. For instance, women in India, Mexico and Turkey spent 4.3 to 5 hours more than men on unpaid work as compared to a difference of just one hour between women and men in the Nordic countries. In every part of the country, every mother takes care about their family and children.

Leaving a meal plan is another way for some travelling mothers to keep the home running smoothly, said Lauren Fix, an automotive expert. Who travelled over the years for speaking engagements and automotive shows? She said she used

to store premade meals in the freezer and refrigerators for her children and husband. Sometimes she said, she would leave homemade cookies as a surprise on the counter or a pot of soup or chilli that would last for a few meals. Over burden of works towards women entrepreneurs directly or indirectly affect in main enterprise developmental process. Vibhuti Patel, Mumbai SNTD Women University said that “The profit of society today is subsidized by the unpaid work of women all over the country. Not only do they form the care economy but may produce the workers of tomorrow.” According to survey conducted by Ipsos and commission by Proctor and Gamble which covers over 3000 women in India and eleven over Asia-Pacific countries- finds that 92% of Indian women are willing to make the same sacrifices for their own children as their mother did.

### **Discriminatory Attitude**

Cultural and social taboos towards girls are discernible from the very beginning. The birth of a female child is usually an unwelcome phenomenon, while male child is usually always preferred. Traditions and social customs have hindered their participation in economic and other socio-cultural activities in the similar manner as is prescribed in the ease of man. The traditions shift continues to be the same kind of drag on women entrepreneurs’

activities. In any case, it appears that her image as the weaker sex is still dominant in our country. It is obvious that many of their traits are alien to a subdued personality. The attitude towards a woman entering business is negative. If she succeeds it is a chance; if she fails it is considered natural. There is a lack of self work and difficulties in being accepted as a boss in the male world. Jennifer A. Mc. Intyne, US consul General, Chennai which edited the UN Gender diversity for Asia 2011 report, found that India, one of the six main APEC economies, was ranked among the lowest in the workfare for women's participation, particularly at the middle managerial levels and attributed the trend primarily due to social pressures to get married. Being a woman itself is a problem, it is the statement of many women entrepreneurs. Antecedents of this kind of emotional burst out is said to be a deep conspiracy by the social norms, values and cultural traditions. Social, cultural and environmental phenomenon is related with attitude, beliefs, desires, expectations. Social and cultural environment affects the working system of the women entrepreneurs.

### **Financial Resources**

Economic security is one of the important organs of an enterprise, without adequate financial resources there is no proper development in the

work. One of the difficulties for development of handloom and handicraft industries are non-availability of credit facility to meet their day-to-day requirement and stocking of materials for getting regular flow in the matter of production. Some of them are below the poverty line so availability of credits is uncertain. Although facilities for bank finance are made available, in fact they are not easily accessible. Giving the security demand of the bank is not easy. Women entrepreneurs therefore are mostly at their receiving end when they want to raise finance for their enterprise. They don't have the property like land in their name and not much saving due to the social prevailing norms.

The inability to raise institutional finance drives the female entrepreneurs to unorganized money market where interest rates are higher, and it increases her cost of production and makes her less competitive in business or hinders her programmes for extension of business. So for starting an enterprise for women is a great challenging task and there is a wrong notion of a women's capability. They are not being considered as capable of running an enterprise. Their family and even the financial institution do not have faith in them. Therefore, most of them are reluctant to invest money in women run enterprise, at the initial stage the women had to start the enterprise

with their own money. One of the most discouraging factors in women run enterprise is the inability to make big financial investment.

### **Training programmes**

Training program is an important factor for entering into entrepreneurship. However most of the women entrepreneurs mostly did not attend training programs relating to their enterprise. In some cases, family members prevented women entrepreneurs' attending training programme in other places because of their role in the family. Not only from family members but also sometimes from the training institute itself. They did not want female trainees and sometimes this reduces the quality or target of the programme.

Meira Kumar, Lok Sabha speaker says "Women continue to lag behind in level and quality entrepreneurship and employment due to a lack of skills, capacity building education and training opportunities, technological and financial support". Ms. Kumar said this is because of the deep rooted caste system which is being the genesis of grave social biases. On the other hand, modernization deprives them of their status as producers and providers of families. Generally it is believed that the process of modernization and technological advancement is equally

good for both men and women but in rural areas, even the introduction of a simplest machine which adds to the skill of men, deprives the women in the absence of proper training opportunities. Thus, women remain cheap source of the unskilled labour. Dissatisfaction with training and inadequate training also creates occupational stress for women entrepreneurs.

### **The ability to risk**

Risk taking ability between men and women differs in their investment style. Women are more risk adverse and prefer low risk fixed income investment. Many researchers have found that this is because of the socio-cultural activities which are directly related with their risk taking ability. On the other hand, women have less wealth as compare to men. Since women have less wealth, they exhibit greater risk aversion than men. Not only this, women literacy rate is also one of the factors for low risk taking ability of the entrepreneurs. Psychologically, it is believed that women have a lower risk taking capacity because they are less confident of their ability to make the right financial decisions. From different social prevailing norms the capacity of risk taking ability is reduce to the women entrepreneurs. Not only these, other factors like capacity to talk with others, lack of confidence, technological barriers,

mobility, lack of political and legal awareness, creativity, etc. are also the challenging areas of women entrepreneurship in this present day business world, however, this cannot be universally applied.

### **Role of education in bridging gender gap**

In the field of education gender discrimination is noticeable at many levels. The role of education as an agent of social change is well known and recognized. Education determines the level of aspirations, technology, productivity and efficiency which are basic factors influencing the process of development. Literacy is an effective instrument for social and economic development and national integration. It is clearly a fundamental skill that empowers people to take control of their own lives allow them to deal directly with authority and enables them to expand their options in the labour market. Gandhiji had stated long back that educating a man is educating an individual while educating a woman is educating a family. However women education has been neglected. It is often experience that boys have an advantage over girls in terms of access to education, retention and future use of their knowledge and training. At home too, parents give more importance to the

education of sons and provide better facilities to them. The lack of education is the root cause for the exploitation and negligence of women and it is only education which can incredibly improve the status of women in any society.

The former president of India, Pratibha Patil says that, "If we make women literate they will be self reliant and the beneficial impact on society will be manifold. It has been observed that where women are literate, the rate of infant mortality comes down and the quality of life improves". In India from time to time several bills and laws have been passed under different acts and many programs and schemes started to protect women right. Girl's enrolment in education is low but the dropout rate is still high at all levels of education. Child labour, migration of parents and children engaged in house hold works etc. may be some reason and this is high in rural areas as compared to urban areas. To become a successful women entrepreneur acquiring the basic education as well as higher technical education is very important but most of the low level women entrepreneurs were deprived of and are mostly illiterate and less educated.

### **Women's work being underestimated**

There are several studies which have pointed out regarding wage

disparities between women and men. D'Souza and Singh in Bombay surveyed, on working class women have establish that employers practice wage discrimination for the same kind of job. Nirmala Banerjee in her paper on sexual discrimination in urban employment found that in the unorganized sector, for each qualification wise category. While women dominate the traditional subsistence sector, the developmental process ignores their contribution. Modernisation deprived them of their status as producer and provider of families. The official data system does not count them as part of the labour force. Thus, women remain cheap source of the unskilled labour. The profit of society today is subsidized by the unpaid work of women all over the country. Not only do they form the core of the economy but they produced the workers of tomorrow as well noted Vibhuti Patel of Mumbai's SNDT Women University. The struggle for gender equality is reflected in the National Family Health Survey (2005-06). Not only fewer women counted in the work force as compared to men (some 43% of married women in the 15-49 age group where employed as compared to 99% men) but nobody bother and much recognised the contribution of women in the family. Even Michelle Obama tweeted, "Every mother works hard, and every women deserves to be respected". We all know that women are

contributing each and every part of our life and in society at large but most of the people are not recognized and underestimated their contribution.

### **Health and nutrition**

Health is a gender issue because power relations determine the concept of health in most societies. In patriarchal society women health and nutrition is always given less importance than that of men. In the house hold girls and women get a lesser share in the distribution of health and nutrition is always given less importance than that of man. Every year in India 12 million girls are borne but of these only 9 million live to be 15 years of age. 70% Indian women suffer from anemia and 92% from gynecological diseases. Once she starts growing up she has to do domestic tasks and care for sibling and also help in bringing water, etc. She is generally over worked but she is deprived of nutrient and calorie-rich food. She is given less importance than boys in all matters but has to work a lot more than them. Due to all this factors, they not only have poor health but also develop inferiority complex which directly affects their skill as a women entrepreneur.

### **Conclusion**

To conclude, it is important that women entrepreneurs themselves should

well aware of the social norm apart from their constitutional legal rights. From time to time different agencies have taken up action plan to prevent women discrimination. Different institutional mechanisms, legislation, gender sensitization, changing societal attitudes and community practices by active participation and involvement of both men and women. Elimination of gender discrimination is possible when both the gender are equally sensitized. Sometimes they need to understand the importance of cross cultural exchange because it increases their management style, career development, build motivational strategies develop interpersonal skills, develop communication skill, open horizons, build trust, break down some unwanted barriers, encourage confidence, global thinking, creativity, patience and many other factors in developmental process. From the very beginning we need to instill a positive attitude to our girl child towards work and life. Elimination of discrimination of all forms of violence against women and girl child also needed an independent attitude from an early stage of life. Does the women entrepreneur face gender discrimination? is an important aspect for

discussion and it is an important study area for understanding the situation of women entrepreneurs globally.

It would not blame the men alone for such discriminatory behavior on the part of women; at times women themselves are responsible for the victimization of their own gender. In case of gender equality only women are suffering and it also leads to slow economic growth. Thus, women education is a necessary condition for gender equality and women empowerment. Gradually the status of Indian women is improving but still it is lagging behind men and from their sisters in other developed countries. Education breaks all the barriers in the way of women empowerments and opportunities, it is an important instrument for achieving many important goals among them gender equality. While education gives more knowledge of health and hygiene and removes ignorance, superstition and false fears, employment enables women to satisfy their personal needs in a better way. The government should hence make efforts to improve health, education and employment facilities for women and thus contribute to their well being.

### **References**

- Ashis Gupta. (1994). *Indian entrepreneurial culture*. Wishwa Prakashan Ltd.
- D.Lalitha Rani. (1996). *Women entrepreneurs*. APH Publishing Corporation, New Delhi.

*Senhri Journal of Multidisciplinary Studies Vol. 1 No.1 (January - June 2016)*

Dr H.C.Upreti, Dr.Nandini Upreti. (2000). *Women and Problems of gender discrimination. Pointer Publisher, Jaipur.*

Farah Naqvi. (2011). *Perspective of Indian women managers in public sector. Indian Journal of Gender Studies, Vol .18 No 3, Oct.*

Ganesh Kumar. (2010). *Women Education in India: A tool for women empowerment and gender equality. Indian Journal of Social Development serials publication-New Delhi.Vol.11.No 1; Jan-June.*

Gerry Finnegan and Katrine Danicl sen. (2007). *Promoting the development of women entrepreneurs, means and ends in women entrepreneurship development. Asian entrepreneurs, Vol.6:2 and 3; May-Dec.*

Indu Grover. (2008). *Hand book on empowerment and entrepreneurship. Agrotech publishing academy, Udaipur.*

Medha dubhashi Vinz. *Women entrepreneurs in India -A socio economic study of Delhi. Mittal publication.*

I.Jenitta Mary, C.Chidambar Nanathan and M.D.Allen Selvakumar. (2010). *Obstacle for empowering women: a sociological perspective. Indian Journal of Social Development serials publication-New Delhi.Vol.11.No 1; Jan-June.*

K.V. Sing. (2007). *Women issues-Empowerment and Gender Discrimination. Vista International Publisng House, New Delhi.*

Kurakato and Hodgetts. (2007). *Entrepreneurship in new millinium. South Weston Cengage learning.*

Kishori Lal. (1996). *Gender Afflictions in Indian Entrepreneurship-An analytical review. Asian Entrepreneurs, Vol.5:2&5:3.*

Maniosh Mittal and R.K Vyas. (2009). *Do women differ in their investment information processing style? Indian Journal of Gender Stadies, Vol.16.No1, Jan-April.*

ML.Marasaiah. (2004). *Gender inequality and Poverty. Discovery Publishing House, New Delhi.*

Nalini shija Chanambam. (2006). *Women Entrepreneurship in North-East India-Problems and prospects. Vista International Publishing House, New Delhi.*

Prachi Gupta (2008). *International Feminism, Status and Political Empowerment. ABD Publisher, Jaipur.*

S.S Khanka. (2009). *Social Entrepreneurship in India: Its Perspective and Practice. SEDME-Vol, 36-No 2, June.*

*Senhri Journal of Multidisciplinary Studies Vol. 1 No.1 (January - June 2016)*

Vikas Tripathi and Aneesya Sharma. (2010). *Unfolding Cross Cultural Issues Work Place: A real HR challenge. Indian Journal of Social Development serials publication-New Delhi, Vol.11, No 1; Jan-June.*

*A sickening mindset; boys are assets, girls are burden; Ragini Nayak, The Hindu, May 13, 2012.*

*Mama will be home soon; Julie Weed, The Hindu Business Line, April, 20, 2012.*

*It's a women world indeed; Aarti Santosh, The Hindu, Dec, 14, 2011.*

*Varied factors continue to hamper gender equality; Staff report, The Hindu, Nov, 11, 2011.*

*Reaching the top; Bindu Sridhar, The Hindu, April 11, 2012.*

*No women on facebook; BloomBerg; Times of India, Feb. 2012.*

*Gender discrimination: Alive and Simmering; Bindu Sridhar; The Hindu, Aug3. 2011.*

*If mothers and wives were paid; Kalpana Sharma; The Hindu, April 3, 2011.*