

**WOMEN ENTREPRENEURSHIP IN HARYANA: CHALLENGES AND PROBLEMS****Voice of Research**
Vol. 2 Issue 1
June 2013
ISSN No. 2277-7733**Sanchita**Assistant Professor
University School of Management
Guru Gobind Singh Indraprastha University,
Dwarka, New Delhi.**Abstract**

The paper highlights the various problems and challenges faced by woman entrepreneurs while running the enterprises in the present competitive world of today which is both healthy as well as unhealthy. The problems of women entrepreneurs include working capital, distribution channel, sales promotion, electricity, human resources and competition with medium and large industries. To justify the need of the present study we have reviewed the literature. To draw policy implications we are required to do serious research in a continuous manner which justify the present effort. To harness the potential and continued growth and development of women entrepreneurs and to formulate appropriate strategies for stimulating, supporting and sustaining their efforts to run smooth functioning of enterprises, we need to provide them level -playing- field for healthy competition.

Keywords: Sustainable Growth, Women Entrepreneurs, Small Scale Industries, Emotional quotient (EQ) development, Industrial development.

In this paper an attempt has been made to interpret, analyze and understand the various problems and challenges faced by woman enterprises of small scale sector of Haryana.

Woman enterprise is that enterprise where 51 percent shareholding belongs to woman and where 50 percent of labor is women. Undoubtedly, women entrepreneurship is a concept of encouraging employment opportunities for women in both rural and urban areas- the major women empowerment programme of the Government of India.

Women Entrepreneurs have assumed a key role in the process of industrial development. They have emerged as the integral component and instrument of social change. According to Peter Kebly (1971), "The search for a 'missing component' in the growth process of under developed countries is now a long established trading". Underdeveloped countries ignoring the significance of entrepreneur attempted to develop natural resources, capital formation and technology etc. Now entrepreneurship is considered as an important component of rapid industrial development.

The rate of industrial development in any country is determined by social, economic and political conditions. But in developing countries a variety of factors like lack of industrial environment, lack of incentives for private initiative, lack of technical knowledge and resources, absence of domestic market, lack of efficient entrepreneurs etc. impede the rate of growth in industrial sector. However, the inadequate supply of efficient and motivated entrepreneurs in developing countries is the most important deterrent of faster industrial development.

Therefore, the need of the day is that women entrepreneurs should increase the utilization of modern technology, investment, finding a niche in the export

market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contribution much more than what they already are.

Thus, this paper highlights the various problems and challenges faced by the women entrepreneurs while running the enterprises in the present competitive world in general and in Haryana particular. For our study the specific problems and challenges faced by the women entrepreneurs includes working capital, distribution channel, sales promotion, electricity, human resources and competition with medium and large industries. To justify the need of the present study we have reviewed the literature as under:

Review of Literature

Sanchita(2010) observed that management problems and constraints experienced by women entrepreneurs in Small Scale industry of Haryana including lack of confidence, problems of finance, working capital, Socio-cultural barriers, production problems and inefficient marketing arrangements. To solve the management problems of for women entrepreneurs in Haryana specially in Small Scale sectors, there is a strong case for simple and systematic procedures at all administrative levels for ensuring the planned benefits to the needy women entrepreneurs for optimal utilization without underutilization and wastage of scarce financial resources.

Sanchita(2009) in her study observed that in order to harness the potential and continued growth and development of women entrepreneurs it is necessary to formulate appropriate strategies for stimulating, supporting and sustaining their efforts in this direction.



Goel (2002) has diagnosed the problems of SSIs and talked about excellence models for management of SSIs in India. The products of the SSIs would be popular only if they satisfy the essential need of the customer (foreign as well as domestic) and is utilitarian. Glamour alone can not be a substitute for the basic requirements of Need, Affordability and Worth (NAW approach) of the product. To adopt and accept the normative approach to HRD in SSIs, it is essential to understand SIMPLE model of HRD consisting of six human development activities such as Spiritual development, Intuition development, Mental level development, Physical Development, Love-yourself attitude development and Emotional quotient (EQ) development.

Wani and others (2003) observed that due to application of new technologies, changes in tasks and organizational structures, shorter product lifetime cycle, changing customer requirements of product and services as well as liberalization and globalization, entrepreneurs in Small Scale sector are confronted with new qualification demands. The typical technical-scientific qualification has to be extended by interdisciplinary knowledge and skills, which enables creative problem solutions, cooperative social behavior with leadership qualities and effective communication competencies as well as holistic view of technical problems.

Prasad (2000) observed that the timely an adequate availability of credit is crucial input for all kinds of production including that by small scale enterprises. The right amount of financial assistance is a sine quo non for the growth of small scale enterprises.

Nayak Committee (1992) deals with the question of adequacy and timeliness of credit made available to small scale sector. It further observed that small scale sector was getting working capital to the extent of 8.1 percent of its annual output which was less than the normative requirement of 20 percent.

An analysis of the management problems of women entrepreneurs of small scale sector in India including Haryana certainly possess implications and required serious research to be undertaken in continuous manner which justifies the present effort.

Research Objectives of the Study

The main objective of the study is to understand, analyze and interpret the management problems of women entrepreneurs of small-scale sector in Haryana. Besides, the study includes other objectives to be achieved are:

To know the socio- economic profile of the woman entrepreneurs.

To know the various management problems faced by women entrepreneurs of small-scale sector in Haryana.

To analyze the extent of awareness of entrepreneurship development programs (EDPs) and promotional schemes

launched by the Government.

Research Methodology

The present study is based on primary data collected by the researcher by conducting a survey of 210 women entrepreneurs of small-scale sector in Haryana (out of the list of 321 made available by the directorate of Industries Haryana, Chandigarh) by personal interview method by using a comprehensive interview schedule. The survey instruments in our interview schedule covered socio-economic profile, personality aspects and operational details.

Results and Discussions:

On the basis of our survey, we present the results as under:

Socio-economic profile of the respondents

The socio-economic profile includes those social features having economic implications and affects different aspects of our study. Information related to age, marital status, educational qualifications and family background of the respondents were obtained for the present analysis. These factors are:

(I) Age Profile

The part of the marital phase during which most of the women venture into entrepreneurship usually coincides with the period when they get free from child rearing practices i.e. after fulfilling their social responsibilities of producing their substitutes until the period when children start taking care of themselves, say going to school/college, and start demanding nominal time and attention of the mother. When WE are forced by circumstances, such as partition of family business, they join their partners in managing the business.

Table 1 : Distribution of respondents according to Age profile in Haryana

Age group	Number of respondents	
	Units (no.)	Percentage
20 to 30	25	11.9
30 to 40	79	37.6
40 to 50	58	27.6
50 to 60	40	19.0
Above 60	8	3.9
Total	210	100

Source: Primary Data

It has been observed from table 1 that majority of the respondents 37.6 percent are in the age group of 30 to 40 years followed by 27.6 percent in the age group of 40 to 50 years. The minimum 3.9 percent of respondents are in the age group of above 60 years. Therefore, it can be said that normally young women in the age group of 30 to 50 are in business ventures. Obviously, both owner and the enterprise grow together. However, at times woman entrepreneurs take a back seat and delegate their



responsibilities to their successors, generally sons and daughter-in-laws.

Marital Status

With the advent of materialism and consumerism under the influence of advanced western way of life, employed/professionally qualified girls are preferred for matrimonial alliances these days. Consequently, unmarried women are likely, though few in numbers, to turn towards productive employment through business, though their proportion to married women entrepreneurs may remain quite low. It is therefore, hypothesized that women entrepreneurs are married women.

Table 2 : Distribution of respondents according to marital status in Haryana

Marital Status	Number of respondents	
	Units(no.)	Percentage
Married	172	81.9
Unmarried	14	6.6
Widow	20	9.6
Divorcee	4	1.9
Total	210	100

Source: Primary Data

The table no. 2 reveals that 6.6 percent of the sampled 210 women entrepreneurs are unmarried owners and 94 percent have been through marriage knot. Our study reveals that maximum (82 percent) married woman entrepreneurs are enjoying the support of their life-partners (172); others have lost their spouse (widows- 20) or have sought separation from their partners (divorcee-4).

(III) Educational Qualifications

In the present study the researcher has divided educational qualifications of women entrepreneurs into four categories as shown in table 3

Table 3 : Distribution of respondents according to Educational Qualifications in Haryana

Educational Qualifications	Number of respondents	
	Units (no.)	Percentage
Undergraduate	21	10.0
Graduate	73	34.9
Post Graduate	31	14.7
Professional		
a) Education(B. Ed, M .Ed)	32	15.2
b) Management(MBA)	11	5.2
c) Computers(MCA, PGDCA)	10	4.7
d) Engineering (B.E, M. Tech)	9	4.4
e) Training on Job/Formal	23	10.9
Total	210	100

Source: Primary Data

Table no. 3 reveals that maximum respondents of our study are graduates (34.9 percent) followed by 29.5 percent possessing professional qualifications and there are 14.7 percent post-graduates .

It was believed that women entrepreneurs are non-

professionally educated but it is notable that even professionally equipped women in the field of education, management, computers or engineering fields ultimately opted for women entrepreneurship as a career often under unemployment pressure. During the study it was observed that only 10.9 percent took the training to open their business ventures. It was observed that practical/field based education gained is helpful to the everyday working environment. Therefore, it is strongly believed that education should be made compulsory for women.

The policy implication of the education qualification of women entrepreneurs is that entrepreneurial education should be part of general education curriculum so as to enable them to venture into such areas as manufacturing and trading activities.

Working hours

Women venture into business field besides attending to their household course. It is also found that woman entrepreneurs are quite devoted to their work besides their families. They give due time in the enterprises also as it has been noticed in table 4 that every second 51 percent woman spend 4 to 8 hours at the work place, there are 36 percent woman entrepreneurs who spend even more than 8 hours. It may be because those who are part of joint family system, where the responsibilities get distributed or they are free from child rearing responsibilities as their children have grown up and need less of their time or the nature of the job of the life partner or they are still unmarried.

Table 4 - Distribution of respondents according to working hours in Haryana

Hours of work	Number of respondents	
	Units(no.)	Percentage
Less than 4	17	8
4 to 8	117	55.7
More than 8	76	36.3
Total	210	100

Social Activism

Normally it is believed that woman entrepreneurs are socially active persons and aim at economic strength of the families. To improve their social recognition, around half of the respondents 48 percent have joined either local clubs where family as a unit joins or kitty where only a woman joins etc. Rests of the 52 percent respondents were not-interested for such pursuits due to non availability of time as shown in table 5.

Perhaps these woman entrepreneurs are in their struggling phase of development that is why they can not spare time for it and do not realize the role that can be played by these social activities in the development of their enterprises.



Table 5
Distribution of respondents according to Social activism in Haryana

Social Activism	Number of respondents	
	Units (no.)	Percentage
Non-social	110	52
At family level (clubs)	49	23.3
At individual level (kitty)	51	24.7
Total	210	100

Source: Primary Data

Personality Aspects

It is assumed that an entrepreneur is a risk-taker. To examine whether woman entrepreneurs are risk takers or risk averters, we gave them a particular situation to react and tested their personality on its basis. The challenge given to them was that how would they react in a state of affairs if had to play a match of chess (given that they know the game) with the famous international chess champion Vishwanathan Anand. The responses were coded in three categories as those who are ready to play stating 'I will definitely go for it' are coded as risk takers, those who said 'I can not compete with the champion' are given as risk averters and those who did not show interest saying "I have no interest in it" are neutrals.

Table 6
Distribution of respondents according to Personality aspect in Haryana

Personality aspect	Number of respondents	
	Units(no.)	Percentage
Risk-takers	96	45.7
Risk-averters	22	10.4
Neutrals	92	43.9
Total	210	100

Source: Primary Data

It can be observed from table 6 that number of risk takers 45.7 percent is followed by disinterested/ neutrals 43.9 percent. However, the risk averters are less in number i.e. only 10.4 percent.

General personal characteristics of the successful women business owners identified through established researches in this area includes autonomy, persistence, hard work, competitiveness, orientation to personal achievement and higher income, belief in one's own vision, goal setting, risk-taking and neutral leadership qualities (Buttner, 1993; Carl surd and Olm, 1986; Fagenson and Marcus, 1991)⁸.

Operational Details

Type of Activity

There are basically three types of economic sectors-primary, secondary and tertiary sectors. All the agricultural activities come under primary sector activities. Secondary

sector activities includes production of goods and the tertiary sector activities include service activities namely trading and non-trading activities. In urban areas, less number of women gets involved in production sector activities they generally engage in tertiary sector activities. In tertiary sector too non-trading activities entice more women.

Women in manufacturing sector may not come willingly because it involves many complications than other forms of activities. It is assumed that generally women venture into less capital required activities or which are an extension of household activities (Nelson, 1991)⁹.

Table 7
Distribution of respondents according to Type of Activities in Women enterprises in Haryana

Type of activity	Number of respondents	
	Units (no.)	Percentage
Manufacturing	27	12.9
Trading	65	30.9
Service	97	46.2
Mixed	21	10.0
Total	210	100

Source: Primary Data

It is revealed from the table 7 that 46.2 percent respondents operate in the service and 30.9 percent trading sector activities confirming the well established research studies that the growing number of women owned businesses is concentrated in retail and personal service industries (Hisrich and Brush, 1986).

Working Capital

Working capital is must for a business enterprise, though its amount varies from firm to firm depending on different factors. Working capital enables a company to make best use of the productive capacity established by the expenditure of fixed capital. Thus, working capital management involves deciding upon the amount and composition of current assets and how to finance these assets. It is concerned with the problems that arise in attempting to manage the current assets, current liabilities and their interrelationship (Smith K. V., 1974).

Working capital management has various dimensions. It must be kept at a optimal level in a firm, so as to achieve a trade of between liquidity and profitability. This dimension indicates the dangers of keeping excessive and inadequate working capital. Inadequate working capital means shortage of raw-materials and other inputs-results in under utilization of machinery and finally leads to failure of business. On the other hand, excessive working capital leads to over-stocking, excessive receivables, a lax-collection policy, surplus cash and lack of coordination



that hampers profitability. Therefore, the amount of working capital in a business should neither less nor excessive than required.

Table 8

Distribution of respondents according to Working capital in Women enterprises in Haryana

Working capital (in lakhs)	Number of respondents	
	Units (no.)	Percentage
Less than 3	146	69.5
3 to 10	33	15.8
10 to 20	27	12.8
More than 20	4	1.9
Total	210	100

Source: Primary Data

From the table 8, it can be analyzed that majority of respondents keep working capital less than three lakhs rupees. However, minimum number of respondents 1.9 percent keeps working capital more than 20 lakhs rupees. This may be because most of the women concentrate in business which require the least capital outlay, or which are in extension of household activities as is also evident in small scale retail or dress making/ garment manufacturing (Nelson, 1991) ¹².

Women Entrepreneurship and Awareness about promotional Programs

Table 9

Distribution of Woman Entrepreneurs according to Awareness about promotional Programs of Haryana

Awareness of woman entrepreneurs	Number of respondents	
	Absolute number	Percentage
Aware	21	10
Unaware	189	90
Total	210	100

Source: Primary Data

From table 9 it is sad and bad to know that only 10 percent of women entrepreneurs are aware of promotional programs arranged by the Government and remaining 90 percent are unaware. This shows that efforts made by the Government are wasted for women entrepreneurs and thus it the possible reason why small scale sector particularly in area women has not achieved the set targets. Therefore, the need is to spread awareness to women entrepreneurs regarding the promotional programs and schemes so that fruitful results can be seen.

Assistance from Government/ Non-Government Institutions

Table 10

Distribution of Woman Entrepreneurs according to

Assistance from Government/ Non-Government Institutions of Haryana

Assistance from Govt./non- Govt. Institutions	Number of respondents	
	Absolute number	Percentage
No Assistance	189	90
Trading	9	4.2
Financial	12	5.8
Marketing Facilities	0	0
Total	210	100

Source: Primary Data

Table 10 reveals that majority (90 percent) of women entrepreneurs do not take any kind of assistance from the Government and Non-Government Institutions. During the study it was observed that 5.8 percent of the respondents take financial assistance for their enterprises where as only 4.2 percent of the respondents take trading assistance from Govt./Non- Govt. Institutions. The policy implications for this are that Government should provide lucrative and beneficial assistance to the women entrepreneurs so that they take more and more assistance.

Spatial Linkages

It is generally believed that women normally transact at indigenous (local) level, whether it is the purchase of raw material, equipment and sale of product/services. The market that women –owned businesses in the Auken et al. (1994) study served was almost equally divided into local, regional and national (26.8 percent, 29.3 percent and 26 percent, respectively), while 17.9 percent focused on international markets. In previous studies, most of the women-owned enterprises served only local markets. For example, the results of Hisrich and Brush (1987) indicated that almost one-half of the business served only local markets (Auken et al., 1994).

In these women owned businesses, simple machinery is utilized with normal power and local resources and indigenous technology are used to cater to the needs of the local market with definite marketing channels (Brush, 1990).

In the present study, the researcher also observed that all the spatial linkages (Nature of market, equipment purchase location, sources of raw-material) are catered through local market as shown in table 11.

Table 11 reveals that the sources of raw material acquisition are private only and are obtained mostly from within the nation (43.8 percent) and 33.8 percent is acquired from the nearby local market. It has been observed that most of the women entrepreneurs cater to the local market demands (67.6 percent). There are women enterprises that do deal with the international market also but their share is not more than 8.2 percent in total.

In table 11 it is observed that in case of equipment



purchase for the utilization in the enterprises majority of women entrepreneurs purchase from the local market. There are women entrepreneurs (11.5 percent) who do import technology/equipments from outside the boundaries of the nation.

Table 11
Distribution of Woman Entrepreneurs according to Spatial Linkages in Women Enterprises of Haryana

Spatial Linkages	Number of respondents	
	Absolute number	Percentage
Nature of the Market		
Local	142	67.6
State	31	14.7
National	20	9.5
International	17	8.2
Total	210	100.0
Equipment purchase location		
Local	131	62.3
State	14	6.7
National	41	19.5
International	24	11.5
Total	210	100.0
Sources of raw material		
Private/Local	71	33.8
Private/State	27	12.8
Private/National	92	43.8
Private/International	20	9.6
Total	210	100.0

Source: Primary Data

Channels of Distribution

Distribution channel is concerned with the transferring of goods and services from the producers to the final buyers. Broadly speaking, there are two ways of doing this. First, the direct sale to consumers by the manufacturer, in which case the goods remain the property of the producer till they are sold to the customers. The second method of selling the goods involves middlemen of various categories. In a marketing strategy, selection of a distribution channel is important as it exercises a powerful influence on the remaining elements of the marketing mix (Kotler, 2007)¹⁷. The choice of distribution channel depends on the product and the level of customer satisfaction desired. The present study also deals with three types of distribution channels by the women entrepreneurs of Haryana in table 12

Table 12
Distribution of Woman Entrepreneurs according to Channels of Distribution in Woman Enterprises of Haryana

Channels of Distribution	Number of respondents	
	Absolute number	Percentage
Consumer	174	82.8
Retailer	14	6.6
Wholesaler	6	2.8
Others (directly to Govt.)	16	7.8
Total	210	100

Source: Primary Data

Normally women entrepreneurs directly deal with the customers. 82.8 percent cases are found to be such in our survey as shown in table 12 in most of the cases, women venture into activities, where they can be direct contact with the clients. It may be because they can save the margin that otherwise would go to the mediators or their units are situated within the approachable location and are providing consumer goods/services. A study by Rani (1996)¹⁸ reveals that 67 percent of the women entrepreneurs are in direct contact with the customer.

(VII) Sales Promotion of the product/services

Though women enterprises are operated from house premises do adopt different measures to promote the sales. As it is the age of competition every one has to struggle for survival, it is in case in business world. Manifestly, women entrepreneurs as well have to put great efforts to carry on in the market and consequently adopt measures to fight in the race of competition through marketing of their product /service. In present study we have divided measures of promoting the sales of their product/service of women entrepreneurs of Haryana into-Advertisements, Quality improvement, Price Discount and After Sale Services in table 13.

Table 13
Distribution of Woman Entrepreneurs according to Sale Promotion Measures of the product/services in Woman Enterprises of Haryana

Measures of Sales promotion	Number of respondents	
	Absolute number	Percentage
Advertisements	42	20.0
Quality Improvement	98	46.7
Price discount	12	5.7
After sales services	58	27.6
Total	210	100

Source: Primary Data

It is inferred from table 13 that maximum number of women entrepreneurs (46.7 percent) believes in Quality improvement for their sales promotion. where as 27.6



percent provide after sales services to their customers and rest adopt advertisements (20 percent) and Price discount (5.7 percent) as promotional measure for their products and services. It is good to see that most of the women are aware about the quality standards for their product/service that is the need of the day. But, we should not forget that after sales services which is equally important for the promotion of products/services.

The policy implication for the women entrepreneurs to promote more sales is that they should adopt mixed kind of strategies like-quality plus after sales services and also need to aware the customers about the product/services through Good Advertisements i.e. newspapers, leaflets or boards/posters in the nearby locations.

Conclusion and Policy Implications

The study reveals that women entrepreneurs are facing many problems and challenges in small-scale units. The foremost problem that is up coming for small sector is the unhealthy competition with various categories of enterprises including MNC's, large, medium and small and micro categories. The cost and quality of products of all these are different. There is strong case for level- playing - field for healthy competition of these entrepreneurs. We have observed the data gaps in assessing the performance of SSI and WE, which makes a case for continuous updating the database at all levels of operation.

During the study it was also observed by the researcher that most of the women entrepreneurs were not aware about the various promotional programs and policies announced by the Government to provide assistance to them. Though the highly educated women entrepreneurs are in demand for matrimonial alliance because most of the business families are interested to avail the benefits of various schemes for women empowerment and the subsidies and the matrimonial value is highest in pharmaceutical enterprises as there is provision of 30% subsidy there in.

Further, encouraging women entrepreneurship calls for zero rate of interest instead of providing subsidies to them. For increasing the economic viability of women enterprises the stake holding of banks can be increased by associating banking manpower in every women enterprise. This will create further job opportunities for women in commercial banks who can better channelize their energies in women enterprises. For bringing efficiency, sufficiency and equity in the women enterprises, there is need of proper pricing policy.

In order to harness the potential and continued growth and development of women entrepreneurs, it is necessary to formulate appropriate strategies for stimulating, supporting and sustaining their efforts. To solve the management problems of WE in Haryana specially in SSIs, there is a strong case for simple and systematic

procedures at all administrative levels for ensuring the planned benefits to the needy women entrepreneurs for optimal utilization without underutilization and wastage of scarce financial resources.

Although there is ban on child labor which is hardly implemented in India. In our opinion, there is strong case for revising the definition of child which should be reduced to 10 years instead of 14 years because there is no harm if a girl of more than 10 is working on part time basis in women enterprises for financing their education as today's child want to be educated and independent.

To seek cooperation among the peers (instead of unhealthy competition) and socializing among them, we recommend Women Entrepreneurs Association as they are unorganized in the State. This may provide the platform for sharing their common concerns and prevail upon the authorities to formulate policies for creating conducive climate to encourage entrepreneurship. To fully utilize the potential and capacities created by the special programmes of the Government, women entrepreneurs certainly need to be organized.

* The author is Assistant Professor of Management, GGS Indraprastha University, Dwarka, New Delhi.

References:

- Kibly, Peter (1971): Entrepreneurship and Economic Development, Free Press, New York.
- Sanchita(2010): Small Scale Industries in Post Reform Era: A Study of Management Problems of Women Entrepreneur In Haryana, un-published Ph. D thesis of Kurukshetra University, Kurukshetra.
- Sanchita(2009): An Analysis of Management Problems of Woman Entrepreneurs of Haryana, in referred journal Varta.
- Goel, M.M.(2002): Excellence Model for Management of Small Scale Industry in India, Udyog Yug.
- Wani, V.P., T.K. Garg, S.K. Sharma (2003): Developing Entrepreneurial Workforce for Effective Technological Innovation: Necessity for Sustainable Development of SSE'S in India, The International Journal of Entrepreneurship and Innovation Management.
- Prasad C.S.(2000): Financial Requirements of Small Enterprises in India, Laghu Udyog Smachar.
- RBI (1992): Nayak Committee Report.
- Blaug, M (1968). "Economics of Education '1' "in the Rate of Return on Investment in Education, vol.1, Penguin Books Inc. Australia.
- Wees, Van der Catherine and Romijn, Henny (1987). "Entrepreneurship and Small Enterprise Development for women in developing countries: An agenda of unanswered questions". Geneva: ILO, 1987 (Draft Paper).



- Buttner, Holly E., (March, 1993). Female Entrepreneurs: How far Have They come? (Women in Business) Business Horizons, Vol.36, No.2, 59-74.
- Nelson, (1991). Small Business Opportunities for Women in Jamaica.
- Hisrich and Brush (1986) "The Women Entrepreneur Management Skills and Business Problem".
- Smith, Norman, R., McCain, Grey and Warren, Audrey (1982). "Women Enterprise really are Different: A comparison of Constructed Ideal Types of Male and Female Entrepreneurs". In Frontiers of Entrepreneurial Research Proceedings of the 1982 Conference on Entrepreneurship, Wellesley, MA 68-78.
- Nelson, (1991). Small Business Opportunities for Women in Jamaica.
- Auken, Van, Howard, E.B. Michael, Doran, Shu-Fang, Hsieh, and Terri, L. Rittenburg (1994) "An empirical analysis of advertising by women entrepreneurs", Journal of small Business management, Vol.32, Issue 3.
- Hisrich, Robert, D. and Brush, Candida, (1987). "women Business Owners: A Longitudinal study". In N. Churchill et al. (Eds.) Frontiers of Business Ownership Research, Wellesley, MA: Centre for Entrepreneurial Studies, Babson College.
- Auken, Van, Howard, E.B. Michael, Doran, Shu-Fang, Hsieh, and Terri, L. Rittenburg (1994) "An empirical analysis of advertising by women entrepreneurs", Journal of small Business management, Vol.32, Issue 3.
- Brush candida, (1990). "Women and Enterprise Creation", Enterprising Women Organisation for Economic Cooperation and Development.
- Kotler Philip (2004) "Marketing Management" Pearson Education Publication
- Rani, Lalitha, D. (1996). Women Entrepreneurs, A.P.H. Publishing Corporation, New Delhi.