

Women Entrepreneurship-A Global Requirement

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Abstract-

Women' the near half part of the world's population. Concern with the development of the economy of the nation, women have to come forward as capitalist. Earlier the traditions were deep rooted in the world that the sociological set up had been a male dominated, one educated Indian women had to go a long way to achieve equal rights but now scenario is transforming. Despite all the social hurdles, women stand tall from the rest of the crowd and are applauded for their achievements in their respective field. Still there are certain social issues because of which women are lagging in field of entrepreneurship as they are becoming entrepreneur for their necessity not for opportunity. The paper attempts to indicate the women entrepreneur as the potent human resource for upcoming centuries who would overcome the economic challenges in global perspective. The paper also emphasizes on the challenges to be faced by women entrepreneur. Increase in the number of women entrepreneur would bring a global revolution in the world's economy, the development would be fast, responsibilities would be distributed, and more number of alternative solutions would be available.

Keywords- Women Entrepreneur, world's economy, challenges, opportunity, promotion of women entrepreneurship

I. INTRODUCTION

The entrepreneur is commonly seen as an innovator — a generator of new ideas and business processes. Management skill and strong team building abilities are often perceived as essential leadership attributes for successful entrepreneurs. Entrepreneurship is not only about, to earn the money it much more than that. It is the development and transformation of conventional methods to better techniques of pursuing business by generation of new ideas and integration of technology. Some sociologists feel that certain communities and cultures promote entrepreneurship like for example in India Marwari and Sindhi are very enterprising. Some feel men are predominant in better understanding to business actually this are certain views of people, but as far as concern with woman, the orthodox view of people are totally different. Entrepreneurship is the state of mind which every individual has in him/her but has not been capitalized in a way in which it should be.

Due to change in environment, now people are more comfortable to accept leading role of women in our society, though there are some exceptions. The literary and educational status of women improved considerably during the past few decades. Now-a-days women enter not only in selected professions but also in professions like trade, industry and engineering. In fact many of them have attained prominent or leading positions in the world market, Mrs. Indra Nooyi the CEO of Pepsico is the live example of it.

Women's entrepreneurship encompasses self-employment, income generation, and the management of businesses/enterprises. Due to low financial status of family, women take step to earn as they pursue business for their necessity not for opportunity. Currently various programmes are being conducted to improve the status of women. But still women are not getting proper aid to their ideas. Now in dynamic world, women entrepreneurs are an important part of the global quest for sustained economic development and social progress. For better and fast growth of the nation women have to be given better opportunities. In recent years, among the developed countries like USA and Canada, women's role in terms of their share in small business has been increased ^[1].

Global Report finds an upsurge in entrepreneurship around the world entrepreneurs are now numbering near 400 million in 54 countries -- with millions of new hires and job creation expectations in the coming years and women are the most prominent part of this large figure but still their number is not equal to number of males. Only eight out of 54 economies i.e. Panama, Venezuela, Jamaica, Guatemala, Brazil, Thailand, Switzerland, and Singapore have equal participation by men and women in entrepreneurship. The remaining economies show lower female participation, some as low as a 1:10 ratio (Pakistan) ^[1]. This has to be changed. Women entrepreneurship promotion undoubtedly benefits individual women, but the main problem of the persistence of the gender gap is left unchallenged —which is that entrepreneurs, men and women alike, operate in patriarchal, gender biased economies and societies, efforts remain in vain and without any significance. There are many challenges which women face while they enter in the global market.

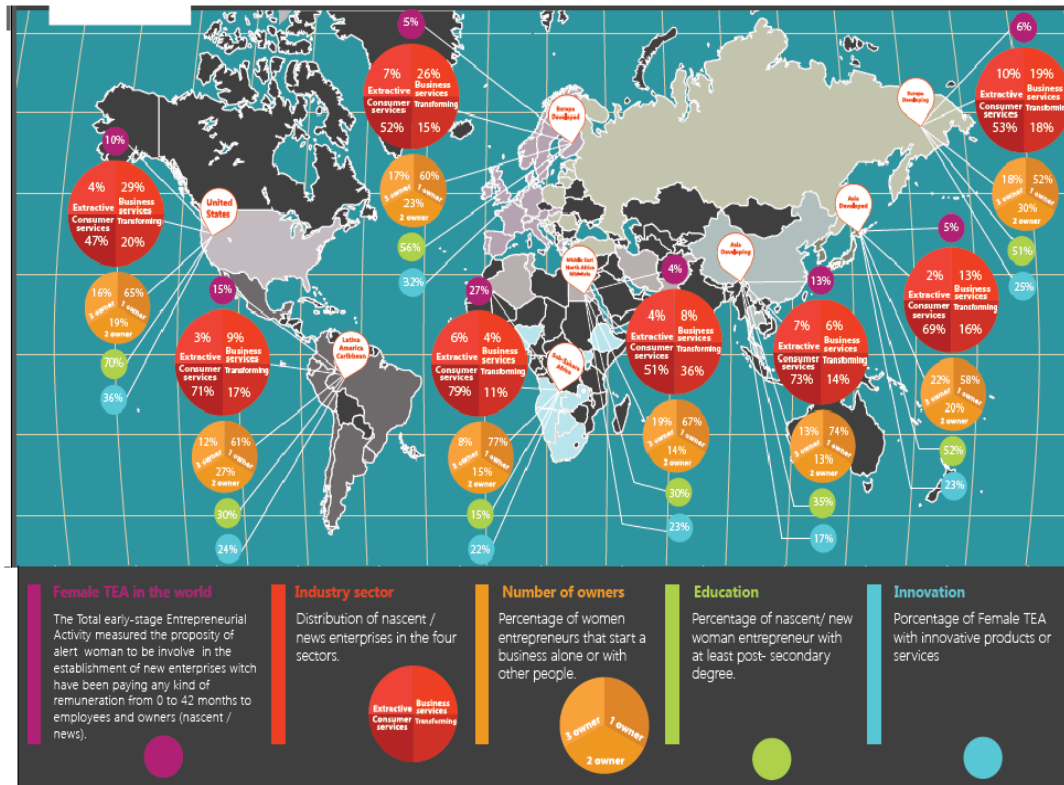


Fig.1. Woman’s role in business environment ^[1]

The above figure is showing the woman’s role in different nation. This survey clearly indicates the low participation of women not only in the field of enterprise but also in education, innovation etc.

II. OBJECTIVE of STUDY

1. To study the present position of Women Entrepreneurship in Indian Economy.
2. To study the Problems of Women Entrepreneurship in Indian Economy.
3. To suggest certain remedial measures to solve the problems of Women Entrepreneurship in Indian Economy.
4. To show case a few cases to show the world’s women spirit.

III. METHODOLOGY

- Reviewing previous study.
- Adding own ideology.
- Studying present scenario by research.

IV. PRESENT STATISTICS SHOWING WOMEN ENTREPRENEUR POSITION in INDIA

Table.1 : Participation of Women in Management/Ownership in SSI Sector, State-Wise Specifically in India ^[2]

S. No.	Name of State/ UT	No. of Enterprises Managed By Women	No. of Women Enterprises
1.	JAMMU & KASHMIR	5640	5742
2.	HIMACHAL PRADESH	3515	3722
3.	PUNJAB	30190	29068
4.	CHANDIGARH	2059	2243
5.	UTTARANCHAL	8706	8804
6.	HARYANA	10087	9620
7.	DELHI	13368	14383
8.	RAJASTHAN	29785	36371
9.	UTTAR PRADESH	54491	72667

10.	BIHAR	38170	49443
11.	SIKKIM	30	98
12.	ARUNACHAL PRADESH	131	150
13.	NAGALAND	207	179
14.	MANIPUR	9168	10745
15.	MIZORAM	3076	3700
16.	TRIPURA	631	863
17.	MEGHALAYA	3658	3580
18.	ASSAM	11189	11757
19.	WEST BENGAL	71847	69625
20.	JHARKHAND	7271	7865
21.	ORISSA	33274	38233
22.	CHHATTISGARH	11766	10034
23.	MADHYA PRADESH	62351	68823
24.	GUJARAT	55361	53703
25. & 26	DAMAN & DIU & DADRA & NAGAR HAVELI	167	213
27.	MAHARASHTRA	80662	100670
28.	ANDHRA PRADESH	77347	77166
29.	KARNATAKA	101264	103169
30.	GOA	677	810
31.	LAKSHADWEEP	61	67
32.	KERALA	137561	139225
33.	TAMIL NADU	130289	129808
34.	PONDICHERRY	1089	1065
35.	ANDAMAN & NICOBAR ISLANDS	53	110
All India		995141	1063721

In India there are vast possibilities for all class of people. As concern with women, they are also performing well in all the fields but still there are some factors which are not suitable for women in India.

V. WHY SHOULD BE WOMEN ENTREPRENEURSHIP PROMOTED?

There are certain reasons for which women entrepreneurship need to be promoted ^[4]

Concern with the nation

- It will lead to growth of nation's economy.
- It will increase the employment.
- It will develop the lifestyle of woman.

Concern with the women ^[3]

- Women will get fair treatment and improved compensation.
- Women will get better Socio-economic status.
- Money is another sole objective.
- They will gain self-confidence
- They will be able to contribute something positive to the community.
- For bringing out their creativity and turn it into an innovation.
- To materialize their ideas.
- Women will have their own identity.
- This will bring equal status for women in society.
- Women will have greater freedom & mobility.

VI. FACTORS AFFECTING WOMEN ENTREPRENEURS

Women Entrepreneurs encounter two sets of problems i.e. general problems faced by all entrepreneurs and problems specific to women entrepreneurs. These are discussed follows.

1. Literacy system in India- in India according to Census operations literacy is defined as, “the ability to read and write with understanding in any language”. All the census data are fulfilling only this criterion, which for an entrepreneur is not enough and also if it is about the whole country then except few states, India is lagging in terms of literacy of women. The Census survey shows that the literacy rate has been increased but still there is need of more improvement. Below the census data is shown^[5]

Table .2 .Census Data Showing percentage of literacy in India

State/Union Territory	1991			2001			2011		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
A & N Islands	65.5	79.0	73.0	75.2	86.3	81.3	82.4	90.3	86.6
Andhra Pradesh	32.7	55.1	44.1	50.4	70.3	60.5	59.1	74.9	67.0
Arunachal Pradesh	29.7	51.5	41.6	43.5	63.8	54.3	57.7	72.6	65.4
Assam	43.0	61.9	52.9	54.6	71.3	63.3	66.3	77.8	72.2
Bihar	22.0	51.4	37.5	33.1	59.7	47.0	51.5	71.2	61.8
Chandigarh	72.3	82.0	77.8	76.5	86.1	81.9	81.2	90.0	86.0
Chhattisgarh	27.5	58.1	42.9	51.9	77.4	64.7	60.2	80.3	70.3
D & N Haveli	27.0	53.6	40.7	43.0	73.3	60.0	64.3	85.2	76.2
Daman & Diu	59.4	82.7	71.2	70.4	88.4	81.1	79.5	91.5	87.1
Delhi	67.0	82.0	75.3	74.7	87.3	81.7	80.8	90.9	86.2
Goa	67.1	83.6	75.5	75.4	88.4	82.0	84.7	92.6	88.7
Gujarat	48.6	73.1	61.3	58.6	80.5	70.0	69.7	85.8	78.0
Haryana	40.5	69.1	55.9	45.7	78.5	67.9	65.9	84.1	75.6
Himachal Pradesh	52.1	75.4	63.9	67.4	85.4	76.5	75.9	89.5	82.8
Jammu & Kashmir	NA	NA	NA	43.0	66.6	55.5	56.4	76.8	67.2
Jharkhand	-	-	-	38.9	67.3	53.6	55.4	76.8	66.4
Karnataka	44.3	67.3	56.0	56.9	76.1	66.6	68.1	82.5	75.4
Kerala	86.1	93.6	89.8	87.9	94.2	90.9	92.1	96.1	94.0
Lakshadweep	72.9	90.2	81.8	80.5	92.5	86.7	87.9	95.6	91.8
Madhya Pradesh	29.4	58.5	44.7	50.3	76.1	63.7	59.2	78.7	69.3
Maharashtra	52.3	76.6	64.9	67.0	86.0	76.9	75.9	88.4	82.3
Manipur	47.6	71.6	59.9	60.5	80.3	70.5	72.4	86.1	79.2
Meghalaya	44.9	53.1	49.1	59.6	65.4	62.6	72.9	76.0	74.4
Mizoram	78.6	85.6	82.1	86.8	90.7	88.8	89.3	93.3	91.3
Nagaland	54.8	67.6	61.7	61.5	71.2	66.6	76.1	82.8	79.6
Odisha	34.7	63.1	49.1	50.5	75.4	63.1	64.0	81.6	72.9
Puducherry	65.6	83.7	74.7	73.9	88.6	81.2	80.7	91.3	85.8
Punjab	50.4	65.7	58.5	63.4	75.2	69.7	70.7	80.4	75.8
Rajasthan	20.4	55.0	38.6	43.9	75.7	60.4	52.1	79.2	66.1
Sikkim	46.7	65.7	56.9	60.4	76.0	68.3	75.6	86.6	81.4
Tamil Nadu	51.3	73.8	62.7	64.4	82.4	73.5	73.4	86.8	80.1
Tripura	49.7	70.6	60.4	64.9	81.0	73.2	82.7	91.5	87.2
Uttar Pradesh	24.4	54.8	40.7	42.2	68.8	56.3	57.2	77.3	67.7
Uttarakhand	41.6	72.8	57.8	59.6	83.3	71.6	70.0	87.4	78.8
West Bengal	46.6	67.8	57.7	59.6	77.0	68.6	70.5	81.7	76.3
India	39.3	64.1	52.2	53.7	75.3	64.8	65.5	82.1	74.0

2. Discrimination on the basis of sex- “We believe in Equality” the slogan is echoing all around the nation but still the society is promoting the male dominating view, which is another factor for less number of female entrepreneurs. In India women are treated as weak part of society. This view has to be changed for better tomorrow.

3. Low Financial status- Capital the first most important thing for any enterprise. However women entrepreneurs are having shortage of funds. Women entrepreneurs do not have any property on their name to put it as collateral for raising funds and also they are discouraged by fund providers! This is again a barrier to women.

4. Lack of Family support- In India there is an orthodox view that women are made to do household works. According to conventional societies women cannot go out to do work. At many places this view is predominantly affecting the Indian women and not allowing them to come forward for establishing an enterprise. In contrast with this view, women are not getting proper support from their family which demotivate them.

5. Family responsibilities- Woman is a Daughter, a mother, a daughter in law, a wife, a sister etc, having lots of family responsibilities. In India if a girl gets married then she has to take responsibility of all the family members. She is asked to cook food, to clean the house etc. And if she would run any business then she would have a lot of burden on her head so this is again a barrier to Indian women.

6. Business a need not an opportunity- Mostly women in India pursue business to support their family. They run an enterprise when they need money. They do not look for better opportunity. Their main aim is to fulfil their needs. They do not seek for better opportunity. This also leads to lower the economic graph of nation.

Generally Women pursue Business for certain reasons mentioned below ^[3]

- To fulfil basic need of household
- To improve the quality of life of their children
- To share the family economic burden
- To adjust and manage household and business life successfully on their own terms
- Due to the death or sickness of their husband

7. Market Oriented Risk-A number of women have to face the challenges of market because of stiff competition. Many business women find it difficult to capture the market and compete with their product. They are not fully aware of the changing market conditions.

8. Lack of Training -Training programs are essential to new rural and young entrepreneurs who wish to set up a small and medium scale unit. Not only to Women but also for men the training program is necessary. The programs enrich the skill and potential of women entrepreneurs. But there is lack of awareness amongst women. If a woman starts any business, due to lack of training they faces downfall in their business which leads them to end up the enterprise.

9. Corruption- Yes! It is also a barrier to new enterprises. As mentioned earlier that the funds are the first need for enterprise so for that there are few schemes introduced by the government of India under which entrepreneur can get loans. However to pass the loan, people have to pay some bribe to intermediate officers. Not only in case of women but also in case of men this happens. Because of which specifically women loses their hopes and interest from business.

VII. REMEDIES SUGGESTED

- ❖ **Motivation and support** the first and the most important factor. To initiate the fire there is a need of spark, motivation acts as that spark in career of women entrepreneur. It would increase the confidence in woman.
- ❖ **Collection of capital**- As mentioned above that women face problem in terms of capital investment. To overcome this problem government has introduced many loan schemes for women. Also there are so many NGO's which support woman entrepreneurs. But there is lack of awareness amongst people about such schemes. For that government should take step by spreading awareness amongst women. NGO's should also make some efforts for the same.

Schemes for Women to generate capital

At present, the Government of India has over 27 schemes for women operated by different departments and ministries. Some of these are: ^[6]

Integrated Rural Development Programme (IRDP)

- ✓ Khadi And Village Industries Commission (KVIC)
 - ✓ Training of Rural Youth for Self-Employment (TRYSEM)
 - ✓ Prime Minister's Rojgar Yojana (PMRY)
 - ✓ Entrepreneurial Development programme (EDPs)
 - ✓ Management Development programmes
 - ✓ Women's Development Corporations (WDCs)
 - ✓ Marketing of Non-Farm Products of Rural Women (MAHIMA)
 - ✓ Assistance to Rural Women in Non-Farm Development (ARWIND) schemes
 - ✓ Trade Related Entrepreneurship Assistance and Development (TREAD)
 - ✓ Working Women's Forum
 - ✓ Indira Mahila Yojana
 - ✓ Indira Mahila Kendra
 - ✓ Mahila Samiti Yojana
 - ✓ Mahila Vikas Nidhi
 - ✓ Micro Credit Scheme
 - ✓ Rashtriya Mahila Kosh
 - ✓ SIDBI's Mahila Udyam Nidhi
 - ✓ Mahila Vikas Nidhi
 - ✓ SBI's Stree Shakti Scheme
 - ✓ NGO's Credit Schemes
 - ✓ Micro & Small Enterprises Cluster Development Programmes (MSE-CDP).
 - ✓ National Banks for Agriculture and Rural Development's Schemes
 - ✓ Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)
 - ✓ Priyadarshini Project- A programme for 'Rural Women Empowerment and Livelihood in Mid Gangetic Plains'
 - ✓ NABARD- KfW-SEWA Bank project
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- ❖ The organisations like colleges, Schools, NGO's should organise some activities for promotion women entrepreneurship.
 - ❖ **Adult literacy programs and Training programs** should be run by government. As in India criterion for literacy is very low. Government should change the criterion for literacy. There is lack of proper education in rural areas. Government should make education mandatory for people and should start programs of education

for women who want to pursue their own business. Also government is running certain training program for woman entrepreneurs so there should be more no. of training programs for women and awareness of such programs should be spread in each and every corner of the nation with proper information. With business training there should be some training regarding management and personality development this would give better results. Women need to learn three types of management i.e. management of time, management of money and management of labours. This training should be free of cost and if required then there can be minimal fees so that women will not take step back because of money.

- ❖ International/National/ Local trade fairs, Industrial exhibitions, seminars and conferences should be organized to help women to facilitate interaction with other women entrepreneurs and the market conditions.
- ❖ There should be a regular check by government on enterprise so that if women entrepreneurs are not doing well then they will help them in solving the issues and also with their help women will not give up in mid of the business growth.
- ❖ Prior industry & work experience as a very important factor in determining their start-ups success.
- ❖ To reduce risk women can work in small group and spread their business by handling hand with each other. Women also can share their business with men. An example of an organization is mentioned below

Example-Today, Lijjat is more than just a household name for 'papad' (Poppa dam).^[7] Officially known as Shri Mahila Griha Udyog Lijjat Papad, the organisation's main objective is empowerment of women by providing them employment opportunities. Started in the year 1959, the turnover touched 2 billion Rupees in 2002 and 6.50 billion Rupees in 2010. Today, the turnover stands at over 8 billion annually. They Initiate with very low profile and achieved the apogee by great efforts.

Lijjat Papad was the brainchild of seven Gujarati women who had nothing more than a belan(roller to make papad) and started off with a borrowed capital of Rs 80. They bought ingredients and started work on their terrace to produce four packets of papads in 1959. These seven spirited ladies had set the ball rolling. As the days went by, more women joined this initial group and the institution grew fast.

Lijjat believes in the philosophy of 'sarvodaya' and collective ownership. It accepts all its working members as the owners and an equal partaker in both profit and loss. The members are co-owners and fondly referred to as "sisters". All the decisions are based on consensus and any member-sister has the right to veto a decision. Men can only be salaried employees and not the members of the organisation, which is understandable for a women's cooperative. 'Lijjat Papad' is a phenomenal embodiment of the entrepreneurship acumen and aspirations of rural Indian women. It proves that one does not need Ivy-League education and big investor money to create and sustain successful businesses. All it takes is an undying spirit to succeed.

- ❖ To gain faster and better growth women can have merger with big organization also to capitalize their creative idea they can have funds from big and global organization.
- ❖ **Miscellaneous problems**- other than above mentioned problem women entrepreneurs face many unique problems. To resolve such problems government should make cell in every district especially for women which would solve such problems logically.

Table.3 Few most successful woman entrepreneurs^[8]

S.No.	Name	Position and Enterprise
1	Indra Nooyi	CFO, Pepsico
2	Naina Lal Kidwai	Group General Manager & Country Head – HSBC,India
3	Kiran Mazumdar Shaw	CMD, Biocon
4	Indu Jain	Chairperson (former), Times Group
5	Simone Tata	Chairperson (Former), Lakme Chairperson (Present),Trent Limited
6	Neelam Dhawan	MD, HP-India
7	Sulajja Firodia Motwani	JMD – Kinetic Motors

VIII. CASE STUDY-FROM ZERO to ZENITH

Lens Technology is a company led by innovation, built on advanced manufacturing processes and continuously expanding. The company mainly focuses on research & development, manufacturing, and sales of touch-panel cover-glass, touch-sensor modules and touch-panel covers of new materials.

Lens Technology is founded by Mrs. Zhou Qunfei, who started making glass covers for various consumer electronics products such as smart phones, computers and cameras. At present, Lens Technology Co. Ltd. is a holding company with 10 subsidiary companies, located in Hong Kong, Shenzhen, Hunan province and Kunshan city of Jiangsu province. The corporation employs over 60,000 people and has a net worth of approximately 1.2 billion CNY. Topped the chart of Import & Exporting manufacturing trading companies of the Hunan province three years in a row and became one of 500 Top National non-public businesses of China. They are equipped with the ability to design and custom-make moulds,

production machinery and mass-production capabilities, combined with innovative proprietary technologies and advanced processes, internationalized management, and continuous research & development. Lens Technology is an international leading maker of parts for smart phones, tablets and various high-end electronic products.

Mrs. Zhou Qunfei is one of the first women entrepreneurs in china who reached to this point of success. While being a woman entrepreneurship not comes to her easily; it's been a long journey to success, nevertheless. Incidentally, the 45-year-old, who famously supplies glass to Apple Inc., was a factory worker at a glass manufacturing company, and went on to become another success story in China's rags-to-riches tales.^[9]

Below are the steps of success in which Mrs. Qunfei made growth in her business to be the successful women entrepreneur.

- 1970 – Zhou Qunfei was born into a poor family in China's Hunan province.
- 1975 - She lost her mother, she was very much devastated with that, and soon her father lost his eyes in an accident. Due to both tragedy she had to live in misery^[11]
- 1985 - She left her hometown to take up job as a factory worker in a Bai En company that make glasses for watches in Guangdong, Shenzhen and left before founding Lens Technology. Soon she got married to Zheng Junlong.^[12]
- 2003 - After working for over 18 years for Bai En company, she founded her own company Lens Technology with full support of her husband.^[9]
- 2004 – First used in Motorola products [micro blogging] V3 mobile phone and a great success, the same year founded the Blue Synopsys Hong Kong. Since then successively founded Kunshan Lexile and Hunan Lexile (Blue Synopsys predecessor) and Lexile Hualian business.^[13]
- 2006 – In December, She established Lens Technology (Hunan) Co. Ltd. in the Economic Development Zone of Liuyang city in Hunan province of China^[9]
- 2011 - Zhou has maintained a low-profile in the past decade and very less people knew about the company.^[13] Later in March, it was merged and renamed to Lens Technology Co. Ltd., registered in Hunan Changsha National Biological Industrial Base with a registered capital of 606 million (CNY).^[9]
- 2013 - The world's every seventh person who has a Smartphone purchase is linked with her company. The blue Synopsys provides its services to world's mobile phones and tablet, PCs shield it includes Apple and Samsung [micro blogging]. With Blue Synopsys visit the capital market, the need for us through the screen, 'serious reading' Zhou Qun when flying and her blue Synopsys up.^[13]
- 2014 - Blue Synopsys sales revenue was 11.16 billion Yuan, 13.35 billion Yuan and 14.49 billion Yuan in the last three years, Apple has been the biggest blue Synopsys customers. In year 2014, Blue Synopsys for Apple Sales revenue of 6.88 billion Yuan. In addition, their customer list is, Samsung, LG, Foxconn, millet and Huawei.^[13]
- 2015 - China got its new richest woman in Zhou Qunfei in month of March after the share price of her glass-making company Lens Technology jumped days after its listing on the Shenzhen Stock Exchange on 18 March, valuing her stake above \$7.4 billion. Zhou, often referred to as the 'Queen of Mobile Phone Glass', displaced real estate tycoon Chan Laiwa to take the top spot as the richest woman in the country.^[10]

IX. CONCLUSION

Every coin has two faces similarly if there will be pros then there will be cons too. Women may face many problems in running enterprise but there is solution to every problem. As concern with nation there should be greater promotion of women entrepreneurship, the profits are mentioned above. The only need of proper training, good experience and knowledge for women entrepreneur which would lead them to the great success, as we can see in the above case study that the proper training and experience can make great women entrepreneur. The success comes with the great cost weather you inherit or achieve and according to the study shown in paper the women entrepreneurs are capable of paying that cost and survive in the market with potent efforts.

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