CHAPTER 9

FINDINGS

AND SUGGESTIONS
The development of women entrepreneurs can be directly traced to the evolution of the ever changing societal expectations in the role of women. Going back into history, there was a time when a woman was expected to look after the home and the hearth, be it in her father's home before marriage, or husband's later.

History has witnessed the purdah system in its time. But gradually, with the changing times, and the breaking up of the joint family systems due to scarce employment opportunities and the resultant migration to other places, women were perforce made to look for jobs in order to contribute to the family unit's income.

Indian society is a developing society passing through transitional changes. The attitude to women working outside their homes, is not so rigidly unfavourable as it used to be earlier. Even today, there is ambivalence in the attitude of people which hinders women coming out of their homes in a large way breaking all barriers of the family and society, and start their own enterprises. The social constraints imposed on them, the attitude that inhibit the development of
women entrepreneurs, the atmosphere in which they have to work and the general reception they get from the society are some of the forces responsible for keeping the number of women working outside their homes small and insignificant.

While women's initial foray into the job market was to supplement family income, the growing necessities further led to a growth in women's employment. They were not initially accepted professionally and were seen as a threat to men in the dwindling job opportunities. Today, women have not only safely ensconced themselves in the job situations, but have also emerged as professionals and executives in many fields and have found acceptance in society. With this background, their entry into the fiercely competitive business world and industry was a forgone conclusion and envince no surprise. However, the world of business and industries is a highly complicated one, where the casualties are high, irrespective of the sexes. In such a context, who are the women who are successful? What are their motivational factors? Are they different from other women? These are some of the questions that need answering.

In the light of above discussion, objectives of the study can be explained in brief as follows:

(a) To determine the characteristics of women who have started a business activity.

(b) To study the factors that promoted women to start their own business.
(c) To identify the factors that motivated women to become entrepreneurs.

(d) To verify the extent to which existing Entrepreneurship Development Programmes are useful to women entrepreneurs.

In the light of above objectives, the study of 120 women entrepreneurs belonging to nine districts of Vidarbha were studied. The findings of above survey are presented here.

FINDINGS:

(A) SOCIO-ECONOMIC PROFILE:

1. The profile of a woman entrepreneur is studied here from various dimensions. It is observed that the most of the women entrepreneurs are young, married women between 21 - 35 years of age. They were young who took the challenge on their own initiative and motivation.

2. The distribution of women entrepreneurs according to experience shows that about a major portion of enterprises have a very short business history of less than 5 years. Most of them were established very recently.

3. Qualification of entrepreneurs have been studied from different angles to know the relation of education with urge to start a unit to be an motivational factor to be an entrepreneur. It was found in this survey, that most of the entrepreneurs were well educated. They had either
completed their graduation or post-graduation or mere possessing some formal university diploma. The profile of a woman entrepreneur has due of a qualified young woman with an urge to do something. Women who have more educational qualifications were looking at it as challenge, ambition and doing something fruitful.

4. In this survey, it was noticed that majority of the entrepreneurs come from joint family (having family members like Husband and Wife, Father-in-law, Brother-in-law, Sister-in-law, etc.). Such a joint family has certain advantages like presence of other family members, supporting help from others, time devoted by other members to look after business or children.

5. A majority of the respondents as noticed in this survey, were married women. Married women were more attracted towards entrepreneurship due to the fact of getting a male help and support was easier as a woman. Further, the knowledge, skill and connections of her husband can be used to improve chances of business success. In many cases, as it was noticed the outdoor business activities or jobs, public relations and sales were the activities in which participation of husband was noteworthy.

6. On economic front, majority of women entrepreneurs were grouped in middle and/or upper middle income group which reflects the fact that venturing for entrepreneurship had become not only a means to earn money but also a
source of keeping them busy and doing something unusual.

7. It was noticed that majority of entrepreneurs did not have any previous experience in any business venture before starting their own enterprise. In true sense, they are the 'first generation' entrepreneurs. Most of them do not possess any previous work experience, job experience or entrepreneurial experience. However, it is also noticed that a good number of them have a family background of business, either their father or husband is running a similar or some other type of business activity.

8. It is noticed that very limited entrepreneurs (39.17%) have received a formal training regarding entrepreneurship. Most of the entrepreneurs have not attended any training programme imparting a formal knowledge regarding business management.

Vasant Desai has given a list of characteristics to make a woman a successful entrepreneur. The characteristics are shown in Fig. 9.1. As the presented has not made any attempt to find any such personal characteristics, hence a comparative analysis is not possible.

Various researchers have prepared profile of a woman entrepreneurs. Here a comparative analysis of such research findings with the present study is exhibited in Table 9.1.
Leadership Qualities:

Accept challenges
Adventurous
Ambitious
Conscious
Drive
Educated
Enthusiastic
Determination to excel
Hard Work
Kinness to learn and imbibe
Patience
Experienced
Industrious
Intelligent
Motivator
Perseverance
Skillful
Studious
Unquenchable optimism.

FIG. 9.1. Leadership Qualities of Women Entrepreneurs.
<table>
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<tr>
<th>TABLE 9.1: Comparative Analysis of Profile of Women Entrepreneurs</th>
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<tr>
<td><strong>Vinze</strong></td>
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<tr>
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<tr>
<td>2. Good family background. (2)</td>
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<tr>
<td>3. High caste Hindu</td>
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<tr>
<td>7. Major motive to earn money and economic independence.</td>
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<td>8. Had some previous work experience.</td>
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</table>
MOTIVATIONAL FACTORS:

The need for achievement or excellence was present amongst the respondents but on a moderate pace. In terms of 'urge' or 'motivation to be entrepreneur', they do not equal up with their male counterparts. To earn quick money has been found a prime motivator to enter in the world of business. Most of them have a deep stated need for a sense of independence along with a desire to do something fruitful. The low score of urge to do something does not indicate a low success potential women entrepreneurs. It was basically lack of confidence and low self-esteem of many women along with a hidden idea of independence. Almost all of them have agreed that a moral support of family members and boost from their husband/parents gave them a backing to know their inherent potentials and hidden strengths. Furthermore, it will be truism to deny the fact that without a moral support of family members, the ventures of women entrepreneurs would be failure or impossible as they were still hesitant to put forth the idea of taking up non-traditional role. As far as selection of the products is concerned, it indicated a slight shift from routinised items for women entrepreneurs. Mostly women took business as family occupation in order to get maximum support.

A good number of researches have been undertaken regarding motivational pattern of women entrepreneurs. A comparative analysis of such surveys with the present study is done in Table.9.2.
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<tr>
<th>#</th>
<th>Vinze</th>
<th>Singh</th>
<th>Desai</th>
<th>This Study</th>
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<tr>
<td>5</td>
<td>Low equity base.</td>
<td>Lack of support from family.</td>
<td>Male dominated society.</td>
<td>Lack of information.</td>
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<td>6</td>
<td>Low market development efforts.</td>
<td>Limited area of activity.</td>
<td>Lack of market development effort</td>
<td>Lack of knowledge of formalities.</td>
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<td>7</td>
<td>Poor costing.</td>
<td>Lack of understanding of project</td>
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<td>Low market support.</td>
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<td></td>
<td></td>
<td>preparation.</td>
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<td>8</td>
<td>Insufficient assistance from development</td>
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<td></td>
<td>agencies.</td>
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<td>9</td>
<td>Entrepreneurial incompetence.</td>
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The awareness of women entrepreneurs regarding projects explains the reasons behind undertaking of a particular business/industrial unit. Most of the women found it difficult to draft a suitable project/feasibility report. The major cause behind this was lack of understanding regarding the methodology to be used to draft a suitable project report. It is also noticed that some of them have taken help of husband or relatives to formulate the project report but a very few have approached to Government agencies for assistance. During the initiation of the project work, all of them needed a support to get an entry in this field either with money, business know-how, or moral support.

The number of women entrepreneurs is small in the region of Vidarbha. It is noticed that most of them have undertaken conventional field of business like 3 Ps (Papad, Powder and Pickle), botique, garments, handicrafts, pottery, etc. A good number of them have entered into fabrication, engineering, electronics and computers. This indicates a good beginning of the new thrust.

It has been noticed that most of the units are tiny or small in terms of investment (75%), capital employed (80%), manpower (85%), turnover (75%). Considering the smallness of the units, it is obvious that the sole trader and partnership are the dominant forms of ownership. Usually the husband, father, brother or brother-in-law are the partners in the business. That is the partner belongs to same family.
GOVERNMENTAL/NON-GOVERNMENTAL AGENCIES:

It is observed that most of the respondents have approached some or other development/financial institution or bank or Government agency for help and assistance. Economic development of the region is directly associated with the entrepreneurship development hence it is necessary that all these associations and institutions should come forward for promotion of entrepreneurship by offering necessary assistance. However, it is noticed that the approach of the agencies is not much supportive and co-operative. As noticed most of the officials give a 'second grade' treatment to women entrepreneurs. They do not have faith in capability of women entrepreneurs. Furthermore, the bureaucratic approach, red tapism and slow methods of project and loan sanction, issue of No Objection Certificate, etc. demotivates the entrepreneurs. The ignorance of women entrepreneurs and their lethargy also keeps them away from enjoying benefits of many good schemes launched by Government. Government agencies should come forward with open mind and more broad based policies to help women entrepreneurs.
LIMITATIONS OF TRAINING AND DEVELOPMENT PROGRAMMES:

The existing Entrepreneurship Development Programmes for women lack in terms of both quality and quantity. Considering the small number of Entrepreneurship Development Programmes conducted for women and limited efforts on the part of training organization, significant and indepth study could not be conducted. However, following facts are noticed in this survey.

1. Present training and Entrepreneurship Development Programmes are seen by the entrepreneurs as a mere knowledge and information transfer process.

2. Most of the Entrepreneurship Development Programmes do not consider what the trainees or entrepreneurs want but what they wish to give.

3. The training and Entrepreneurship Development Programmes do have very little relevance in practical life and they are not need-based.

4. No special efforts are being made to arrange for special Entrepreneurship Development Programmes for women.

5. The existing system of Entrepreneurship Development Programmes tries to offer too many things at once.

6. There is no continuity of Entrepreneurship Development Programmes.

7. Entrepreneurship Development Programmes are arranged on irregular basis and no feedback is taken from trainees.
**PROBLEMS FACED BY WOMEN ENTREPRENEURS:**

The women entrepreneurs in Vidarbha are facing following problems:

1. Stiff competition from male entrepreneurs.
2. High prices of raw materials required.
3. Financial and Managerial constraints.
4. Technical difficulties.
5. Low ability to bear economic risk, social risk, technical and environmental risk.
6. Low level of favourable family background in the field of family co-operation, education, occupation and entrepreneurial base.
7. Inferiority complex among the lower and middle class women community.
8. Lack of entrepreneurial initiative.
9. Lack of specialised entrepreneurial training programmes best suited to the temperament of women entrepreneurs.
10. Lack of infrastructural facilities in urban as well as in rural areas.
11. Late commencement of women entrepreneurship in the country.
SUGGESTIONS:

Entrepreneurial world in India has been a man's world, predominantly. In the changing era of women's development, how far the women were effective in emerging new social roles is open to observations. Whether women see their full potentials by plunging into a new role is an area yet to be explored. On the contrary, one tends to believe that the solutions to the women's problems cannot be found in isolation, for women cannot do without men.

Women make half the human resource potential available economic activity. Their rate of participation compared to men is low. There is need to secure the women a fair share of employment opportunity and thus increase their rate of participation in the work force. To increase the participation by women in the field of entrepreneurship, certain suggestions are given here. Most of the suggestions were sought from the women entrepreneurs.

These suggestions are enlisted here as a part of this research project.

SUGGESTIONS TO GOVERNMENT AGENCIES:

1. Most of the respondents (Women Entrepreneurs) found Government was trying to help women entrepreneurs but they thought government could do something more than what it was doing. They desired composite package deal
from the government which will be helpful to meet their financial and operational problems.

2. The rules and procedures regarding sanction of bank loan (long-term and short-term) from the bank. Financial procedures need to be looked into so that women entrepreneurs do not feel the pinch and get timely help. The officials of the financial institutions should have an extension approach so that more and more entrepreneurs could be registered and provided facilities.

3. For the success of the enterprise, many a time the entrepreneur has to depend on the help provided by government and non-government agencies. Efforts should be made in the direction of making these agencies more humane having simple procedures and modern in their thinking. New technology should be developed and transferred to the field to minimise the drudgery and maximise the profits.

4. It is heartening to find that a large number of entrepreneurs thought governmental efforts to be good but all desired for not have to waste time and fall prey in the hands of corrupt officials. Rules and regulations with regard to export and import and also with regard to borrowings need to be liberalised. Majority of the entrepreneurs suggested loans and subsidies to be given on easier terms and establishment of special cell, for attending to the grievances of women entrepreneurs
besides registration, licencing, etc. for the enterprise.

5. Tax rebates and reservation in allotment of plots and sheds were also suggested by some respondents.

6. The 'one window' service to the motivated potential women to process initial supportive formalities as suggested by some entrepreneurs may prove to be an effective suggestion. It would save them from roaming here and there and thus getting demotivated.

7. Licence for procuring raw materials was found to be a difficult thing by some entrepreneurs. They suggested for simplifying the procedures. This will hasten the process and keep the corrupt officials out of picture.

8. The project formulation is a difficult task for many entrepreneurs. Hence, the government officials should come forward to help the potential entrepreneurs to draft an appropriate project report, which will cover all possible factors pertaining to the formulation and implementation of project.

9. On paper, the marketing assistance programmes undertaken by the state agencies look very encouraging. But in reality, a few enterprises receive the benefits. In experience, of the assistance rendering institutions and their insufficiency coupled with lack of awareness on the part of the entrepreneurs to understand the problem and make use of facility has not yielded significant
results on the whole. Hence, it is needed that a proper co-ordination should be developed between entrepreneurs and agencies involved in this activity. Women entrepreneurs should make special efforts to establish a rapport with marketing agency and grab the orders on the merits of the products.

10. Most of the women entrepreneurs are 'first generation' entrepreneurs. They are weak in many aspects of management. They cannot stand in competition with SSI units owned by their male counterparts in many cases. Further, it is extremely difficult for them to stand in competition with medium and large-scale undertakings. Therefore, it is necessary to reserve certain products for such units only. If such protection is given by the government as a promotional measure for women entrepreneurs in SSI sector, then they can flourish and make their own mark.

11. Considering the limited knowledge of women entrepreneurs regarding modern techniques of management, customer service and sales management, they should be given free techno-managerial consultancy service whenever possible. Such service should be offered by officials and experts from MSSIDC, DCVL, DIC, SISI, etc. A regular visit to entrepreneurs in this connection may prove to be a good consultancy and monitoring system.
SUGGESTIONS REGARDING ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES:

It has been observed by many researchers that 'the would be' women entrepreneurs lack in many traits which are needed to be a successful entrepreneur such as lack of confidence about their own abilities, society's disbelief in her competency and abilities. Under such adverse circumstances, a woman entrepreneur finds herself under great tension and distress while overcoming this psychological hurdles. The Entrepreneurship Development Programmes can play a vital role in eliminating these 'myths' about competency of women entrepreneurs. It is, therefore, needed that a care should be taken while designing Entrepreneurship Development Programmes. Following recommendations are made regarding improvement in the existing Entrepreneurship Development Programmes arranged for women entrepreneurs.

1. Entrepreneurs should be provided with more and more information on various aspects such as selection of product, marketability of the product, design of the product and the alternative product profiles. Market surveys should be conducted in a more intensive manner and information relating to the market feasibility of products has to be provided.

2. There should be suitable organisational arrangements for disseminating information about appropriate technology to the prospective entrepreneurs and the entrepreneurs should be given proper training in the technology to be adopted.
3. Entrepreneurs should be provided full assistance not only in the preparation of project reports but also in meeting financial requirements.

4. The Entrepreneurship Development Programmes should aim at providing adequate information to the entrepreneurs in respect of rules and regulations connected with setting up of new industrial ventures and organisations to be contacted.

5. For successful entrepreneurship development, it is necessary to the entrepreneurs that emphasis is placed on adequate follow up support.

6. As selection of the participants for the Entrepreneurship Development Programmes is an important factor, the methods of selection suggested by the expert committees should be rigidly followed and the selection process may be reviewed at periodical intervals by the concerned experts.

7. As the training inputs can notably influence the quality of entrepreneurs, care should be taken to design the course and the Entrepreneurship Development Programme should have a specific and well defined target group.

8. Sponsoring of Technical Consultancy Organisations (TCOs) for providing necessary facilities and guidance to entrepreneurs is also an important suggestion which deserves serious attention.
9. Preparation of a directory of industrial, technical and management experts so as to enable the entrepreneurs to take their help in the formulation and implementation of the projects especially where Technical Consultancy Organisations are not ready to make their services, guidance and consulting, etc. available to them.

10. Intensive efforts should be made to impart more technical training to the entrepreneur trainees in the entrepreneurship development programmes. Greater emphasis should be laid on the practical aspects during these training programmes.

11. Efforts aimed at establishing a greater degree of cooperation, liaison, closer working relationships and a better understanding between the various financial, technical institutions and organisations and the different departments of the Central and State Governments engaged in entrepreneurship development activities should be intensified.

12. Field visits should be of longer duration to give a greater practical insight into the various aspects of industrial organisation, planning, management and development, etc.
The fear that developing entrepreneurship among women would break the traditional nuclear social system of the society is unfolded and baseless. There is huge but unutilised, untapped potential in this 'second grade' citizen of our country. What they lack is not innate will and inclination nor motivation but supportive climate where their motive to excel is charged their vision for action is sharpened.

From this point of view, the personality of woman needs to be changed in many ways. Following suggestions are made to improve the personality of women entrepreneurs in Vidarbha in particular and developing regions in general.

1. The fear element in the woman that as 'she is a woman' hence she is less competent, less capable, less efficient should be removed.

2. A woman can always acquire knowledge of entrepreneurship like knowledge of any other field. It is neither impossible for women, nor the perogative of men only to enter into business world.

3. The need for women becoming professionals cannot be overstressed. Professionalism vis-a-vis marketing, finance and public relations would help women entrepreneurs to extract the maximum from business.
4. A majority of women entrepreneurs do not bother to keep themselves up to date on various incentives available. It is imperative that they come out of this false sense of complacency and keep themselves informed of their environment.

5. The existing women entrepreneurs need to upgrade their skills in various aspects of management, by undergoing training and professionalising their approach.

6. The women entrepreneurs devote more time to their family and children. They give priorities to their family commitments and jobs naturally the business suffers. Business and profitability comes later. It is necessary that a proper balance be adjusted in these conflicting roles so that women entrepreneurs can earn name, fame and money.

ROLE OF VOLUNTARY ASSOCIATIONS, DEPARTMENT OF HOME SCIENCE AND BUSINESS MANAGEMENT SCHOOLS:

There are a good number of voluntary associations working for upliftment and welfare of women in this region. Such voluntary associations can undertake the task of promotion of entrepreneurship among women.

1. Organising or sponsoring consultations, workshops, conferences on various issues and subjects of relevance to women entrepreneurs.
2. Setting up of technology promotion and exchange centre in order to establish appropriate network with members.

3. Strengthening and assisting in setting up of associations of small and medium industries, enterprises and women entrepreneurs.

4. Publication of newsletters, reports of seminars, project reports, and other such useful information for women entrepreneurs.

5. Arranging women entrepreneurs' meet, trade fairs and exhibitions-cum-sale programmes to popularise products produced by women entrepreneurs.

The Home Science Department wherein entrepreneurship has been taught as a part of syllabus, following suggestions are made.

1. Participation of faculty members of such departments in various conference, workshops convened by different agencies on women entrepreneurs and their problems so that such information can be gathered and distributed as and when the need arises.

2. The Department should organise conference, training and orientation programmes for young women entrepreneurs.

3. To undertake small pilot research projects on feasibility of establishing units which women entrepreneurs can start.
4. To undertake research projects on various issues related with women entrepreneurs, their profiles, styles, and problems etc.

The Business Management Departments also can take following steps to boost up entrepreneurship among women.

1. Acting as clearing housing of information relating to small and medium enterprises in respect of registration, policies, systems, projects, programmes and schemes.

2. To provide consultancy on various problems faced by the women entrepreneurs regarding marketing, production, operations, labour and finance.

CHAMBER OF COMMERCE, TRADE ASSOCIATIONS AND WOMEN ENTREPRENEURS:

The chambers of commerce, trade associations and entrepreneurs' associations can help promotion of entrepreneurship among women by undertaking following programmes.

1. Securing enterprise to enterprise co-operation in terms of technology transfer, training, skill development and marketing infrastructure.

2. Developing a network of experts/consultants whose services can be utilised as a 'pool' to resolve various business related problems. Many a times, an individual finds it difficult to employ a consultant due to heavy salary and limited utility.
3. Ensuring greater co-operation between large manufacturers and SSI unit owners.

4. Offering proportionate representation in Board of Directors and various bodies of such associations.

5. Publication of directory of women entrepreneurs, material on various services and facilities and schemes useful for women entrepreneurs.

ESTABLISHING ENTREPRENEURIAL MOTIVATION LABORATORY:

The limited knowledge of women entrepreneurs regarding business skills is a big hurdle in promotion of entrepreneurship among them. The traditional set up of society, the attitude of male entrepreneurs, and secondary status demoralises a woman from becoming an entrepreneur. Furthermore, the belief that a woman cannot become a business owner due to want of knowledge, skill, acumen, shrewedness and her tender nature is dominant in our society. Hence, a motivational laboratory for women entrepreneurs needs to be established.

Such a laboratory will be covering a variety of subjects such as personality evaluation, developing risk-taking, behaviour analysis, motive strength, conceptualization of entrepreneurial values, tolerance to ambiguities and leadership. It may also include topics like entrepreneurial goal setting, coping with difficulties, learning from feedback and reinforcing help seek ability.
The entrepreneurship development institutions may design suitable programmes for installing entrepreneurial motivation laboratory. These may use teaching method to start such laboratory that are suitable to them.

DEVELOPING SUITABLE ENTREPRENEURIAL EDUCATION PROGRAMME:

Education is a strong interventional or influencing media that sets values, develops attitude and creates drive in people to move in professional and vocational direction with confidence (Akhori, M.N.). Values, attitudes and motivation combined together propell masses to acquire skills and competence to achieve the goals directed by values which are mostly acquired at any early education stage. Hence, a suitable programme on entrepreneurship for women is the need of the hour.

It may be noted at the outset, that though no specific distinction could be made between male and female entrepreneurs on the basis of functions performed but the process of formation differs. Hence, the core part of the syllabus may remain same for men and women entrepreneurs. However, considering the social role and responsibility of women, their mental set up, value system and specific requirements, a suitable course structure can be designed. This entrepreneurial education will be of great help for new entrants, and potential entrepreneurs to understand many aspects of business and business management.

The main emphasis of the coverage should be on role conflict, understanding technological know-how, practical aspects of enterprise management, development of entrepreneurial personality, marketing and salesmanship and financial management.
The voluntary agencies, training institutes, management schools and entrepreneurship promotion institutes should come forward to develop a support system. The efforts of all such bodies should be integrated in such a manner that there will be a right mix of efforts to offer a proper solution to the problems of women entrepreneurs. There will be no duplication of efforts and wastage of time, labour and resources due to repetitive nature of programmes.

A mode of such a support system is explained in Exhibit 9.1.
EXHIBIT 9.1 : Support System (Voluntary Agencies)
To conclude, an integrated approach is necessary for making the movement of women entrepreneurship a success. For this purpose, both the Government and non-Government voluntary agencies should come forward and play a vital role.

Women make half of the human resource potential available for economic activity. Their rate of participation compared to men is low. There is a need to secure to the woman a fair share of employment opportunity and thus increase their rate of participation in the work force.

In order to achieve the desired goal, there should be reorientation of the educational system for women. There should be a curriculum change along with proper career guidance in women’s polytechnics which will shape the students to become capable entrepreneurs in future. It will be worthwhile to encourage women’s entry to new professions like engineering, technology, computer and electronics.

Women entrepreneurs in rural and backward regions need special assistance and incentives from the government and others associated agencies. What is more, training of lakhs of women entrepreneurs in the coming decade is herculean task which various agencies will have to undertake. The government must make greater efforts to publicise the various schemes announced from time to time to attract women entrepreneurs.
Although it is still in the growth stage, there is unquestionably a business revolution in the work across the nation and women are major part of it. Whether they opt to remain on a micro-level or more to expand on a major scale, they are making their impact felt on the society.