Chapter - I

INTRODUCTION

The last few decades have seen relentless struggle by women towards establishing their claims for equality of rights and opportunities and hence for becoming equal partners of progress. In the context of India, women’s voices became pronounced particularly since the mid-seventies in the wake of publication of the *Towards Equality* Report by the Government of India. Since then women have achieved significant breakthroughs through an ever-enlarging work-force participation rate and through their success in making inroads in different professions including entrepreneurship, that hitherto were the sole preserves of men. Women’s struggle for claiming their due share in all decision-making positions intensified during the 1980s and 1990s following the launching of the economic liberalisation programme. Indeed, this trend is discernible now not only in India, but almost in all parts of the globe. As one observer noted in the context of USA:

> The 1990s have been designated the decade of women in leadership. This new leadership position has been most notable in the entrepreneurial pursuits of women. Rather than just climbing the corporate ladder of success, women are creating their own corporations.

In India, the growing thrust on women entrepreneurship and the increased visibility of women owned enterprises may be traced to the following major trends at the national level:

i. Firstly, as one would notice, there has been a massive thrust on promotion of entrepreneurship through formulation and popularisation of numerous state-sponsored self-employment and entrepreneurship development programmes. The observed thrust on women entrepreneurship to a large extent, came as a sequel to this overall policy-thrust on promotion of entrepreneurship among the educated youth at national level.

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3. Ibid., p645
ii. Secondly, since independence, there has been noticeable progress of education among women. Women today constitute a substantial part of the vast army of unemployed youth in the country. The eagerness on the part of the educated women job seekers and the compulsions constantly working on them to find gainful employment must have pushed many towards the path of creation and running of their own enterprises.

iii. Thirdly, the growing awareness among women about their own rights and capabilities and their eagerness to achieve equality with men have created in the mean time a favourable condition for women's seeking entry in a variety of jobs and profession that were so long regarded as the monopolies of men. Entry of women in the domain of entrepreneurship has been promoted no less by this general trend.

iv. Fourthly, one would also notice a gradual change in the perspective of the society as far as women are concerned. Any enlightened person in the society no longer views women simply as an ideal homemaker. In fact, there has been a growing realisation among the policy makers and others of the tremendous potentialities contained in women which if properly harnessed would make development faster and meaningful. Schemes are being designed at the initiative of the government for promoting entrepreneurship and self employment among women. The idea behind this initiative is that these would open up avenues for women to actualise their innate potential and contribute meaningfully to the process of economic development of the nation.

v. Finally, it becomes necessary to recognise the role played by economic compulsions. Self employment through entrepreneurship not only enables women to actualise their potential, to gainfully utilise their leisure, but also generates subsidiary incomes for the family. In a situation where the continuous striving for urbanisation, modernisation and economic development have generated an unsatiable desire among the urban middle

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class to continually improve the standard of living of families through additional earnings. The lure of a subsidiary source of income through entrepreneurship has been a major factor promoting the growing popularity of women entrepreneurship.\textsuperscript{8}

1.1 STATEMENT OF THE PROBLEM

Women’s role as entrepreneurs have attracted attention of administrators, researchers, programme managers and policy makers. Entrepreneurship amongst woman is a relatively recent phenomenon in the underdeveloped countries. This becomes evident if we consider the following trends which are generally known:

(i) Poor representation of women among the total number of operating entrepreneurs;

(ii) confinement of women entrepreneurs in only a few branches of trade, more particularly in the service sector, and

(iii) the tiny size of average woman-owned enterprises.

A part of the phenomenon of slow growth of women entrepreneurship in backward regions is no doubt linked to the overall scenario of low level of entrepreneurship in these regions. Nevertheless, it would be difficult for us to deny the fact that the seemingly disappointing state of affairs with regard to women entrepreneurship is by and large a reflection of the prevailing gender-inequality and marginalised existence of women in economic spheres. The moot point is that women have been relegated to subordinate roles and they are primarily factored in as home-makers, supplementary income earners and reproducers\textsuperscript{9}.

As Ester Boserup observes, women still now have remained confined within the realm of family and far from being integrated into the process of development\textsuperscript{10}. Family, according to Boserup, is a domain characterised by extreme patriarchalism and


subordination of women and, hence, effectively blocks the possibilities for women towards taking up extra-domestic activities.

Daphne Hamilton seeks to explain the situation in terms of Weber’s concept of ‘social closure’. To quote Hamilton:

Our society constructs a situation of ascribed rather than achieved gender. The actor is forced to slot into patterns of behaviour or is relegated to categories of sick, dangerous or pathological. In theoretical terms, it shares much in common with Weber’s concept of social closure. The purpose of social closure being the closure of social and economic opportunities to ‘outsider’.

In terms of gender, the concept of closure not only means women’s subordination and marginalisation by men, but it also means restricting women’s freedom of choice. In fact gender hierarchy is the organising principle in the prevailing social structure.

As family is the primary unit in any social formation, the concept of closure is best illustrated through the gendered division of roles, rights and responsibilities in the realm of family. The gender relations in families are clearly androcentric in which ‘the arrangements are moulded to the requirements of men’. The primacy of male power in familial spheres and, more particularly, in marital spheres indirectly means that women are forced to assume a position that retards them from attaching the due priority to their own career. Gerson describes the situation in the following logical order:

(i) a commitment to a traditional heterosexual partnership means a commitment to the male career;

(ii) a commitment to the male career means that the male career takes precedence;

(iii) the male career taking precedence means that the female career opportunities will take second place and may be relinquished.

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One therefore frequently comes across situations where wives are running their own businesses, full time or part time, yet the husbands have high expectations of their wives' contribution to the work in the household while their own contribution to this kind of work is minimal.14

These external influences on women are bound to have a bearing on their confidence and perception. Further, the observed gender disparity in their micro social environment and in the macro social spheres pose a critical problem for most women entrepreneurs. There arises a tension in the form of inter-role conflict in which the pressure .......... from entrepreneurial role and the homemaker role become incompatible.15 Even the level of resources or finance, in the given situation, may not be adequate to ensure investment of the requisite scale.

The foregoing analysis suggests that the problem of women entrepreneurship cannot be captured and understood in their entirety unless we address the problem from a gender perspective. The necessity of adoption of a gender perspective in the study of women entrepreneurship is felt even more in backward regions where the empowerment of women in terms of education, awareness, or organisational support has seen little progress so far.

1.2 OBJECTIVES OF THE STUDY

The objectives of the present study are as follows:

(i) to identify the women entrepreneurs in South Assam and trace their socioeconomic and family backgrounds as well as the familial profiles;

(ii) to assess the actual performance of the women entrepreneurs in South Assam; and

(iii) to identify and analyse the problems of women entrepreneurs from a gender perspective.


1.3 RESEARCH QUESTIONS

Adoption of a gender perspective in the study of women entrepreneurs problems demands that the problem under investigation be approached at three different levels:

(i) at macro social level

(ii) at the level of the women entrepreneurs’ micro social environment, more importantly, at the level of their familial domains; and

(iii) at the level of their individual perception and self-image.

Keeping in view the above parameters, the study addresses itself specially to the following three sets of research questions:

(i) How does the prevailing disparity in one’s micro social environment, particularly family, affect entrepreneurial performance of women in the start-up and post-start-up phases of their ventures?

(ii) How does the prevailing social attitude to women constrain women entrepreneurs?

(iii) How do the women entrepreneurs perceive their own roles in their work places vis-a-vis in their familial domains? And how do the Home-Work role conflict affect their entrepreneurial performance?

1.4 SCOPE AND LIMITATIONS OF THE STUDY

The study focuses on the women entrepreneurs of South Assam which comprises the three southernmost districts of Assam, namely Cachar, Hailakandi and Karimganj. The three districts together constitute the plains portion of South Assam and account for about 14.3 percent of the total land surface of Assam and 11.21 percent of the state’s total population (as per census 2001).

For the purpose of this study, an woman entrepreneur means an woman who owns and runs an independent business unit, is not employed elsewhere and who has started her business as an independent unit to become its owner-manager.
Women enterprises set up during the 14 years period from 1990 to 2004 have been considered for the study. This has been the period of economic liberalization. Also a significant shift did take place during this period in the approach to women’s development. During the period there has been a major shift of emphasis from women’s welfare to their empowerment. The Industrial Policy Resolution of 1991 has highlighted the necessity to provide special training programme to develop women entrepreneurship.

The field work for the collection of primary data was undertaken and completed in 2005-06. Hence the year 2005-2006 is the reference year for the purpose of the study.

As entrepreneurs, women encounter two sets of problems:

(i) problems that are common to genders, i.e., faced by both men and women entrepreneurs;

(ii) problems that are gender-specific. These are those problems which the women entrepreneurs face mainly because of the fact that they are “women”.

The proposed study as mentioned earlier will focus mainly on the second set of problems which are by large women-specific.

The limitations of the study are as follows:

(i) For the purpose of the study, primary data were collected from sample respondents. The time and resources at our command did not allow us to go for a census-type enquiry. Therefore, the usual limitations of a sample survey apply.

(ii) Secondly, as specified later in the section dealing with methodology, the primary data from sample respondents were collected by means of direct personal interviews. Although, wherever possible attempts had been made to cross-verify the data so obtained from the respondents, the limitations of the interview method are to be kept in mind while interpreting the results.

See Vimala Ramachandran
1.5 SIGNIFICANCE OF STUDY

Researchers in the recent past have shown keen interest in the study of women entrepreneurs' endeavours. The major problems which most researchers have encountered are (i) the non-availability of requisite data, and (ii) the difficulty in finding the actual women entrepreneurs. In the studies on women entrepreneurs have been carried out so far, one frequently notices the there has been a notable absence of any endeavour in achieving representativeness in terms of the ranges of economic sectors in which female business owners operate. Hisrich and Brush state that:

There has been a significant growth in female self-employment, even, then, most of what is known about the characteristics of entrepreneurs, their motivation, backgrounds families, educational and occupational experiences, and problem is based on studies of male entrepreneurs.

The review of past studies reveal that female entrepreneurs are facing different types of financial and social problems that retard the growth of their entrepreneurial ventures.

The literature also indicates that one of the major concerns for most of the researchers has been the slow growth of women entrepreneurship in both the developing and developed world. Researchers have pointed attention to the marginalised existence of women in the entrepreneurial world and to the tiny size of women-owned enterprises. The sectoral segregation of women ventures have also been pointed out. Women's ventures have remained confined predominantly within the service sector.

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Infact, even in the context of a developed country, as Sundin and Holmquist (1991) have found in course of their study in Sweden, the typical female entrepreneurs is a hairstylist. “Manufacturing is unusual among women”\(^{24}\) Of course, this view was contested by researchers\(^{25}\) who claimed that small enterprise undertaken by women were not confined to traditional female sectors such as hairdressing, retailing, catering and other elements of the ‘service’ sector. This, they argued, implied that there is nothing inherent in women which confines them to certain occupational sectors.\(^{26}\)

Women in developing nations have little access to fund, and most of them are concentrated in poor rural communities with little opportunities to borrow money (UNIDO-1995). According to the Third United National Conference on Least Developed Countries “all sectors of society, both national and international, must tackle the problems faced by women entrepreneurs because of the potential benefits of the success for entire nations.”\(^{27}\)

In the past decades, several institutions like micro lending banks have helped many women in developing nations in becoming successful entrepreneurs. In this context UNIDO has undertaken long-term training projects. But their most successful undertaking has been the assisting of the women of Tanzania in becoming successful entrepreneurs in food-industry. This food-industry ultimately offered new jobs for women\(^{28}\) and developed a trade-mark brand of food-products which are currently sold throughout the country.

Hisrich and Ozturk\(^{29}\) in their study in the advanced developing economy of Turkey, found


\(^{25}\) Sheila Allan and Truman, 1991, op.cit, pi116

\(^{26}\) Ibid

\(^{27}\) Women entrepreneurs in poorest countries face formidable challenges including lack of training, credit, Say Speakers at Brussels forum United Nations Development on least Developed countries. Press Release, dated may 21, 2001.


that many women entrepreneurs even with a university degree face difficulty in obtaining loans.

The major questions around which much of the research efforts so far have revolved relate to the motivational and operational aspects of women entrepreneurship. On the question - what actually have motivated the women to start their independent ventures, Kate Young emphatically states that entrepreneurship in a way reflects a women’s departure bid for greater independence\(^\text{30}\). Indeed in the context of developed countries researchers have found that many a women seeking extra earnings for themselves or for their families have been pushed into entrepreneurship due to the lack of alternative choice.\(^\text{31}\) Similarly, Pillai and Anna observed that “the quest for economic independence and better social status and sometimes sheer need for family’s survival force women into self employment and entrepreneurship”\(^\text{32}\).

Women became entrepreneurs due to many reasons like economic needs, need for achievement to utilise the leisure time, to utilise their knowledge and family occupation.\(^\text{33}\)

Singh and Gupta\(^\text{34}\) in their study tried to find the reasons for becoming an entrepreneur amongst the women. They observe that economic reasons generally ranked first followed by such reasons as keeping oneself busy, fulfilment of one’s ambition, and the desire to become independent.\(^\text{35}\) In her study on ‘potential women entrepreneurs’ stated that desire to do something independently was the prime motivating factor to start business activity. She also pointed out that the decision to enter into entrepreneurial areas was women entrepreneurs’ own and not influenced by others.

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\(^\text{30}\) Kate Young (ed.): Serving Two Masters: Third World Women in Development, Allied Publisher’s Limited, New Delhi 1989, p XIL


Pillai\textsuperscript{36} in a pilot study of women entrepreneurs in Kerala revealed that most of the women entrepreneurs in the state had proper education and high degree of motivation but lacked business experience and technical knowledge to enter into the business. Their main encouragement came from their husband, relatives and women’s organisations. The desire to work at their own places, the difficulty of getting other jobs and the desire for social recognition were the main motivating factors for self-employment.

Another motivating factor for some women is the desire to work in less rigidly hierarchical organisations than most employers offer.\textsuperscript{37}

Decarlo and Lyons\textsuperscript{38} made a comparative study between minority and non-minority female entrepreneurs. Both minority and non-minority entrepreneurs differed significantly in the context of need for achievement and independence. The study also attempted to find out the difference between female executives and female entrepreneurs. The study showed that education, age and job stability constitute the most important points of differences between female entrepreneurs and female executives.

Mc Clung\textsuperscript{39} in an exploratory analysis in Oklahoma did a study to identify associations between entrepreneurial characteristics and financial performance. Singh, Sehgal, Tinani and Sengupta\textsuperscript{40} have done an exploratory study of successful women entrepreneurs in Delhi and found that most of the women take help from males in running their enterprise and the motivating factor is to keep themselves busy.


Kamal Singh⁴¹ states that lack of confidence in women’s ability and male dominance were important constraints faced by majority of women. Women entrepreneurs, according to Singh are unable to make satisfactory progress because of technical, financial and other constraints.

Mc Donald⁴² conducted a comparison of successful women entrepreneurs with the less successful ones and identified the trends and characteristics of successful women entrepreneurs.

Many women ventured in entrepreneurship because of a desire to be independent and gain control over their lives⁴³.

At the Indian Women Entrepreneurs conference in 1999, Hyderabad, former Governor of RBI Dr. C. Rangarajan sugested that “Entrepreneurial opportunities for women would remain limited without attitudinal changes among male and female members. The real entrepreneurial spirit of women can assert itself only if they breakout of the tradiional mould and decide to venture out⁴⁴.

Sundin and Holmquist noticed that for most women entrepreneurs running an independent venture was the best available alterantive as it allowed them to maintain their career without disturbing their service to the family⁴⁵. That means for a woman entrepreneur, it is not, the duty to the business but her duties as a mother, a wife or a daughter that invariably claim top positions in her priority agenda.⁴⁶

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⁴⁵ Ibid. p-112
Scholars have pointed out that the commitment to the family obligations that might have prompted the selection of entrepreneurial career also puts a ceiling on growth of women's ventures. Family life being highly absorptive of women's time, women's ability to participate in extra-domestic activities is severely curtailed by the volume and burden of family obligations.\(^\text{47}\)

In the recent past, a few studies have been carried out on women entrepreneurs in India from the sociological, economic or psychological perspective.

Seth\(^\text{48}\) conducted an empirical study to explore some psychological characteristics of Indian women entrepreneurs vis-a-vis non-entrepreneurs and he found that entrepreneurs are more organised, imaginative, ambitious, more conscious, mature, self-assertive, decisive and integrated than their non-entrepreneurial peers. The study also reveals that women entrepreneurs differ from their non-entrepreneurial peers in personality characteristics, self concept and sex-role orientation.

In another study on 'Small Business Opportunities for Women in Jamaica' revealed that women were concentrated in businesses which required the least capital.\(^\text{49}\)

Women entrepreneurs in India need constant guidance and they find it increasingly difficulty to adjust themselves to the dual role that they have to play as traditional housewives and as competitors to men in the field of business and industry.\(^\text{50}\)

According to Goffee and Scase\(^\text{51}\), many significant studies have been undertaken looking at small firms from economic, business and sociological perspectives. But the bulk of


\(^{49}\) Nelson, O' Meally Blossom : "Small Business Opportunities for Women in Jamaica", SEDME, 1991

\(^{50}\) B.S. Rathore and Rama Chhabra : "Promotion of Women Entrepreneurship: Training and Strategies". SEDME. 1991.

work concentrated upon male-owned enterprises. In some of the research studies women entrepreneurs have been identified as an 'off-shoot' or interesting variant of male entrepreneurs. Reserach into women in business and the role of women in business and the role of women as owners-managers and employers have been largely neglected as an area of study.

Geeta Chaturvedi \(^{52}\) in her study on women administrators of India states that women lag behind men and the barrier to women's advancement are the conflict between family responsibilities and career commitments, systematic gender inequality and the hidden processes.

Cooper and Davidson \(^{53}\) in U.K. report that female managers are subjected to a greater number of pressures as compared to the male executives. These start from stresses in the work, home, social and individual areas which are reflected in the work performance.

Household responsibility plays a significant role in the choice of economic activity among women. Women face problems of compatibility between professional and private life and it is women who interrupt their career, when family obligations require such a choice \(^{54}\).

Starcher \(^{55}\) states that "women in the developing world are considered as the best hope for lifting their families and villages out of poverty".

Hakim \(^{56}\) suggested that the life cycle of employed women can be divided into two phases. The first phase comes before the birth of a woman's first child. The second phase comes after the youngest child is of school-age. Martin and Roberts \(^{57}\) stated that women with children often have a more continous working life.

The beliefs of motherhood and domesticity affect the working lives of all women. They face conflict between the importance of motherhood and the desire for employment. So motherhood is a social and cultural construction which may be accepted or denied depending upon the context and the women involved.

Two roles of women as wife and as mother have undisputed acceptance in the society. Economic role of women has been undervalued and are labelled as “non-traditional” Hisrich and O’ Brien, and Finney made distinctions concerning the nature of women’s businesses as either ‘traditional” or “non-traditional”.

Scholars also studied the socio-economic background of women entrepreneurs. It was observed that women become entrepreneurs due to several factors which may be categorised as “push factors” and “pull factors”. These included economic needs, utilization of one’s own experience, education, family’s support and interest, free time and finance, desire to be independent and personal ego and doing things on one’s own.

On the problems of slow growth of women entrepreneurship, most of the scholars so far have sought to capture the problem using techno-economic parameters. The important aspects to which they have pointed attention are women’s inadequate access to financial and other resources, reluctance of financial institutions to extend loans or credit facilities.

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to women, inadequacy of training and technical knowledge and inadequacy of state initiatives in the direction of promotion of women entrepreneurship. More important is the fact that most of the research on women entrepreneurship so far have been carried out without giving due attention to gender as an issue. This is true particularly in case of India.

During the last two decades there has been of course some notable progress towards understanding the problem of women entrepreneurs. The literature particularly in developed countries shows an increasing degree of awareness of the role played by gender in constraining women entrepreneurship. This awareness has meant a gradual broadening of the canvas of enquiry incorporating therein the different components of women's micro and macro environment. The following excerpt from an article written by Punam Sahgal (1991) bears testimony to this expanding canvas of enquiry in recent years:

The values, myths and beliefs and a variety of factors shape attitudes of society towards the role and status of women. To understand this complex issue, one needs to review the development process of women.

.... Society assigns specific characteristics to males and females. In any culture, men and women use models in their cultural lore to fashion their life space and govern their role in life. It is also perceived by both genders, that male traits are socially more desirable in the work setting than female valued traits. It also appears that girls as they grow up learn to value male traits as being more superior, and consequently begins to value themselves less. In addition to this, girls are brought up to be submissive as a result of which they also develop the tendency to be self depreciating and approval seeking. In today's enlightened world when they want to stand on their own feet, unresolved emotional issues drag women down. The conflict between wanting to stand alone and wanting to lean on someone, 'just in case' creates a chronic ambivalence against women.

Traditional gender role expectations and sexist attitudes in many developing nations make it difficult for women to relieve themselves of family responsibilities. According to


the Human Development Report 1997 of the United Nations Development Programme. "There is no country that treats its women as well as its men according to a complex measures that includes life expectancy, wealth and education".  

The sex bias of managerial jobs as masculine is perhaps the most important factor responsible for the problems women face in business settings.  

In an ethnic economy which is gendered economy, and where women's labour power is the mainstay of cheap labour costs and low wages, gender inequality is strongly correlated with poverty. When poverty combines with gender inequality the result is acute failure of central human capabilities.  

Through the development of micro enterprises in general women can fight against poverty at the grass root level and can generate income at the house hold level.  

Entrepreneurship can improve women's social status and economic independence and through this economic independence women gets empowerment. According to research studies, empowerment will never come on its own. It will require a stable economic and social environemnet.  

Women's health and status are curcial for their all round development. According to

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71 M. Soundarapandian : Women Entrepreneurship Issues and Strategies , Kanishka publications and Distributors New Delhi, 2001 p-3  
72 M. Soundarapandian.  
In Asian and African countries, malnutrition and morbidity rates for females are higher compared to males. She further states that two-thirds of the pregnant women in these regions are anaemic. Gender biases in entitlement to food and health care within the households are based on the status rather than nutritional needs.

Studies related to the status of women in India are recent in origin. Scholars working on the status of women state that women's role and status can be improved when they are made free from economic, social and psychological dependency.

Scholars argue that economic contributions by women enhance their status in the society. Other scholars argue that women's status can be improved through equal participation in family and in decision making, and not by economic contribution alone.

Realisation of the above sort had at least two important implications for research on women entrepreneurship.

Firstly, as mentioned earlier, it has led to a broadening of the canvas of enquiry and the recognition of the role of 'context' in shaping and reshaping women's perception, confidence, self-image and their pre and post start-up behaviour.

Secondly, by the same token, it has meant a rejection of the trait approach that was so long popular with researchers. Traits, however crucial their role may be in the making or in emergence of an entrepreneur, are likely to occur among people of both sexes according to the normality function.

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It is therefore essential for the researcher to proceed beyond the boundary of trait or of techno economic parameters and seek to understand the phenomenon from a gender perspective. The project then invariably has to be, as Kate Young observes, the one that would seek to “uncover the mechanism in societies whether socialist or capitalist, central or peripheral, which subordinate women to men, invisibilise their work, block their access to positions of power and decision making, stifles and repress their ability to develop to the full of their capacities - whether intellectual, emotional or artistic.”^79

The survey of the available literature points to the fact that despite a tremendous rise in the number of studies on female entrepreneurs, very few of these studies have comprehensively adopted a gender perspective. More importantly, most of the studies conducted so far have focused on women entrepreneurs in the context of developed countries. Studies on women entrepreneurs in developing countries have been relatively few. Here also particularly for India, the prime foci have been on techno-economic parameters or on institutional and social support systems. In a recent study, of course, Ranjeeta Phukan (1998) has attempted to examine the various aspects of women entrepreneurship in the context of the two districts of Dibrugarh and Tinsukia. However no attempt has been made by the scholar to address the problem from gender perspective.

More importantly, not a single study has been made so far to assess the problem of women entrepreneurs in the context of South Assam.

In fact the aforesaid gap in the available literature provide a rationale to our undertaking, the proposed micro-level enquiry for an in-depth assessment of the problems of women entrepreneurs from a gender perspective.

^79. See Kate Young, 1989 op.cit. p XXI
^80. See Daphne Hamilton 1993, op.cit p 202
1.6 CHAPTER SCHEME

The thesis contains the following chapters:

Chapter 1: has introduced the work and specified the objectives and scope of the study.

Chapter 2: provides an overview of the industrial and entrepreneurial situation of South Assam.

Chapter 3: through a survey of the available literature delineates the conceptual framework of the study. The chapter also specifies the methodology and the sampling design.

Chapter 4: presents the socio economic and family background of the sample women entrepreneurs.

Chapter 5: examines the performance of sample women entrepreneurs in terms of selected parameters.

Chapter 6: identifies and examines from a gender perspective the problems faced by women entrepreneurs in course of their starting and running the enterprises.

Chapter 7: sums up the observations of the survey.