

## SUPPORTING AND ENABLING FACTORS OF WOMEN ENTREPRENEURS IN NORTH WESTERN STATES OF INDIA

**Neha Choudhary, Dr. Anirban Sengupta**

1 Research Scholar, School of Business, Mody university of Science and Technology, Laxmangarh.  
E-mail:nehachoudhary.choudhary085@gmail.com

2Dean of School of Business, Mody university of Science and Technology, Laxmangarh. E-mail:  
dean.sob@modyuniversity.ac.in

### ABSTRACT

*Indian women have come up very far during the past 50 years. Gone are the days when the entrepreneurship was involved by folks. As of now in essentially every field woman comparably have the seats and who have discreetly begun testing the standard male considerations that had shaped the methodologies previously. Women have advanced broadly in educational front anyway like each coin, this story too, has various sides. Ignoring the amazing expansion in worth of status, women in assessment and academic jobs really face incalculable limits to their callings. This audit was coordinated with a hope to include the peculiarity in open attitude towards women as a trailblazer. This was a study-based audit in which the subjects were women in entrepreneurship. The connection between individuals' bosses with respect to entrepreneurs' characteristics, execution, technique matter, etc. was made.*

**Keywords:** *Factors, Entrepreneurs, women entrepreneurship, MSME.*

### Introduction

Numerous women in India have achieved unmistakable or administrative roles, ascending to the most noteworthy echelons in different social statuses - - for instance as entrepreneurs, industrialists, government employees, cops, carrier pilots, researchers, engineers. However, women should defeat extra hindrances to have evenhanded admittance to the work market, to get to command over financial assets and pioneering open doors. The Entrepreneurship Development procedure for Indian Women is progressively being perceived as a significant undiscovered wellspring of monetary development since women entrepreneurs set out new business open doors and roads for women's financial freedom. The MSME area specifically, which assumes a focal part in the financial and social improvement of the nation and is depicted as a "motor of development" is drawing in expanding strategy considerations. As per the Annual Report of MSME from 2011-12, the MSMEs represent 45 percent of India's assembling result and 40 percent of India's all out trade. According to an orientation viewpoint, the MSME area is likewise acquiring noticeable quality as in the expansive setting of monetary slump, one can't stand to ignore women's commitments and the

potential and difficulties they face at various phases of the interaction. In spite of scant sex-disaggregated information on women's support in the MSME area, it is perceived that an enormous number of Indian women are occupied with the MSME area, most of them in the disorderly area.

In the space of women's entrepreneurship, and in spite of the fact that administration arrangements and advancement systems have been offering new chances to women, few have approached. As per a similar Annual Report of MSME from 2011-12, just 13.72 percent of ventures in the enlisted MSME area were endeavors overseen by women, addressing around 2.15 lacs (or 215,000 undertakings the nation over). It is essentially since the most recent twenty years that endeavors to configuration projects to advance women entrepreneurs as a piece of public improvement plans have started to be paid heed to by women. Be that as it may, as this paper expects to illustrate, institutional, monetary, social, orientation based, arrangement and lawful system-based factors keep on ruining women's interest in entrepreneurship. Against this backdrop, the primary goal of this article is to assess the situation of women entrepreneurs in India, the constraints they confront, and the possibility

for further entrepreneurship development, with a focus on the micro, small, and medium contemporary sector. One more reason for this paper is to work with developing a thorough bundle of strategy suggestions to encourage a seriously enabling climate for women's entrepreneurship. Women's entrepreneurship envelops independent work, pay age, and the administration of organizations/undertakings. With the end goal of this review, we will be following the meanings of "Big business" as characterized by in the MSME Development Act, 2006. Miniature, little and medium undertakings are ordered in that into two classes: Manufacturing and Service.

Fabricating Enterprises are characterized as "Undertakings occupied with the assembling or creation of products relating to any industry indicates in the main timetable of the Industries Development and Regulations Act, 1951". They are characterized as far as plant and apparatus.

Administration Enterprises are characterized as "Endeavors occupied with giving or delivering of administrations", as far as interest in gear.

### **Women Entrepreneurs in India**

Notwithstanding involving close to half of the Indian populace, the cooperation of women society in the monetary improvement of the country is lower when contrasted with their male partners. The purpose for this is that women in this nation are controlled by social obstructions winning around them. Nonetheless, women's support in the monetary improvement of the nation has been expanding. This can be accumulated to an increment in the level of women's schooling, monetary need, joblessness issue, and their own craving and desire. The women are additionally allured into entrepreneurship by the different government motivators. As per the 1981 registration, in India, independently employed women involve 5.2 percent of the all-out numbers. The majority of the independently employed women are occupied with disorderly areas like farming, craftsmanship, handlooms, and house-based enterprises. Considering the significance of women's part in the advancement of the country, the Government of India fused in its 6th arrangement, a plan called 'Improvement of Women and Children in Rural Areas (DW CRA)' in 1982 for the upliftment of

women. According to the 1988-89 statistics, the development of women entrepreneurs was recorded at 1,53,260 guaranteeing 9.01 percent of the 1.7 million entrepreneurs in India. Once more, the modern approach goal of 1991 focused on the requirement for directing unique preparing programs for the advancement of women entrepreneurs. In customary Indian culture, women are restricted to their families. She is the conveyor of kids, including the job of a mother and homemaker. There is no culture for working external their homes. Over the span of time, this framework has been changing a result of many factors, for example, urbanization, specialized advancement, women schooling and so on Mechanical upgradation has worked with women's job at home. Women have a similar capacity and ability when contrasted with men. This has empowered them to exploit the industrialization interaction. Women presently show and demonstrate that they need to effectively partake in the government assistance of their family and society. Greater part of the women partakes in a chaotic area like farming and some of them in non-rural segment, similar to development, mining, quarrying, animals, ranger service, fishing, manor, transport, stockpiling, correspondence, fabricating industry and so on, yet their interest in coordinated area is extremely low, yet developing consistently. The extent in the complete business has remained basically consistent at 11% which is lesser when contrasted with other created nations. In India, women are participating in retail-exchange, selling family items both agrarian and non-rural in the method of day by day or week after week advertises. Indian women are likewise independently employed by creating food things like pickles, papads and so on In India, women shoulder extraordinary obligations as working women.

As indicated by 1981 enumeration report, there were 45 million women laborers in the country who worked for a larger piece of the year and 18.5 million women laborers who work under 183 days in a year out of 321 million complete female populaces in the country. Women establish 26% of all laborers (principle and minor). In the eighties, on account of financial emergency we have seen women in more prominent numbers, themselves hands on market, changing the

paid work. The job of women in current culture is intricate. She must be a keen housewife simultaneously a bookkeeper who can deal with the family spending plan well. Women today must know about the amazing open doors open to them and their capacities ought to be put to full utilize. Banks have been offering bunches of chances for building up private venture undertakings which have barely been used by women. The statistics of 1991 features that there were just 1, 85,900 women bookkeeping to a pitiful 4.5 percent of the complete independently employed people in the country. Most women entrepreneurs are engaged with chaotic areas like agribusiness, Argo based ventures, crafted works, handlooms and cabin enterprises. Sharing of financial action by women in Indian is neither another peculiarity nor another turn of events. They are now occupied with homegrown and kid care exercises which is ordered under neglected family work. As per International Labor Organization, the worth of neglected family work establishes 25.39 percent of the Gross National Product in non-industrial nations. However apparently, there is by all accounts no uniqueness among people entrepreneurs. In any case, the difficulties looked by women entrepreneurs are manifolds than their male partners the extent that requirements for accomplishment, freedom, financial increase and initiative characteristics are concerned. Notwithstanding, the essential distinction is orientation and related social perspectives, qualities and convictions which direct their feeling of monetary autonomy. Women keep on being bound both by conventional and changing qualities and thus their requirements and abilities would be unique. Their job would be exceptionally difficult in which they would need to change their character, needs, day to day life, public activity and financial autonomy. In India, cooperation of women in modern enterprising area has initiated from 70's onwards. Also, it is an expanding pattern. Starting around 1981 up right up 'til the present time women entrepreneurs are multiplied.

### **Understanding Entrepreneurship**

Entrepreneurship has been of monstrous interest to scientists. Throughout the long-term analysts having a place with different spaces of information have attempted to translate the elements of entrepreneurship. Cantillon was

the main financial specialist to present the term business visionary during eighteenth century, Say believed that benefits that accumulate to a business visionary are particular from the person who provided capital, Schumpeter presented the idea of advancement in the hypothesis of entrepreneurship, Entrepreneur can be characterized as the person who augments a potential open door According to Mc Cleland an enabling climate and one's capacities eventually conclude pioneering movement. The job of a business person is to fill the holes in market because of rising business sector blemishes Knight propounded that hazard bearing is a center capacity of a business visionary and bearing dangers prompts benefit age. According to Weber, soul of private enterprise drives innovative action in any general public According to Hagen, the underestimated bunches in the general public hotel to entrepreneurship for accomplishing correspondence and regard Cochran considers social qualities, job assumptions for society in which business person works and the capacities of the business person as key factors clarifying innovative action across various settings According to Casson, large scale monetary factors either advance or deter entrepreneurship It can along these lines be interpreted that a business visionary is a financial specialist facing challenges with the assumption for procuring benefits. In the process the business person arises a trend-setter and cognizant leader prompting limiting of holes in market emerging because of market blemishes. It is set up that entrepreneurship is of colossal significance to created, creating and change economies.

### **Concept of Women Entrepreneur**

Analysts have depended on showing up at a thorough meaning of women entrepreneurs since the area of entrepreneurship has developed. Women entrepreneurs are those who take on the responsibility of coordinating and managing the assets of their ventures, as well as bearing all of the risks associated with making assumptions for inferring benefit. This meaning depicts women entrepreneurs as cognizant chiefs and directors Women who decided to seek after the difficult job of a business person driven by their craving to satisfy their requirement for autonomy and accomplishment. This term is only relevant to

women entrepreneurs who are motivated by opportunity, such as women who choose to pursue entrepreneurship. This definition excludes need driven entrepreneurs who are compelled to start a business to meet a few uncovered needs. When women or gathering of women set out on starting, coordinating and dealing with their undertaking, they are named as women business visionary (Suganthi, 2009). Inventive movement of starting and working an undertaking prompting financial strengthening and social improvement of women in general public might be referred to as women entrepreneurship.

This term highlights the public's positive, social, and financial commitment to women entrepreneurs. The Government of India defines a woman businessperson as someone who accepts the current monetary control (least monetary interest of 51 percent of the capital) in a venture (Government of India, 2012). Accordingly, it is apparent that the meaning of business person can be summed up to women business visionary as well. A few scientists have characterized women business visionary having remarkable character characteristics, while others have focused on the jobs they perform as business person while the Indian government has viewed monetary control as a boundary in characterizing women business person. In view of the amalgamation of accessible writing, women entrepreneurs in Indian setting can be characterized as women having prevailing monetary command over their endeavor, who either pick or are driven out of some need to take up the difficult job of a business visionary and set out towards beginning, sorting out and overseeing assets available to them in assumption for acquiring benefits. Women entrepreneurs take cognizant choices to deal with their venture. Women entrepreneurship likewise prompts social and monetary strengthening of women.

#### **Features of Indian Women Entrepreneurs**

Women entrepreneurship is more normal in more youthful age bunches in contrast with more established age bunches. Women entrepreneurs have different instructive foundations. Majority of the women entrepreneurs have a place with lower and center pay gatherings and have administration situated ventures. Women entrepreneurship is presently advancing from pickles, papads and powders and becoming noticeable in fields like

designing. Women entrepreneurs currently arise as "techpreneurs". Women entrepreneurs were amassed in customary and casual areas of the Indian economy. However, throughout the most recent ten years women entrepreneurs are additionally differentiating themselves in contemporary and arising areas.

#### **Challenges encountered by Indian Women Entrepreneurs**

Indian women entrepreneurs are faced with plenty of difficulties. Admittance to simple and reasonable money and showcasing is distinguished as unmistakable test by greater part of women entrepreneurs'. Hefty costs of unrefined components, bulky methodology of permitting and enrollment and prohibition from banking and monetary administrations make snags for women entrepreneurs'. Women entrepreneurs are regularly tormented with exceptionally frail monetary status attributable to which they are obliged.

Absence of social and family collaboration, ignorance and ignorance about different government plans and projects block advancement of women entrepreneurship. Women entrepreneurs regularly report difficulties related with monetary, work and advertising issues (Chandra, 1991). Absence of income and working capital, absence of assembling experience and weight of family liabilities represent a genuine test to women entrepreneurs of India (Das, M. 1999). Social molding renders women to be bashful, loner and more worried about family commitments. Bashfulness in business associations, low accomplishment inspiration, hazard disinclined demeanor, lower level of schooling, weight of family commitments, orientation inclination at the degree of family and society, absence of administrative abilities and experience, absence of business related data, non-accessibility of money are a portion of the difficulties. Challenge of simple and reasonable working capital and value finance, helpless promoting support, and infrastructural impediments present conspicuous test to women entrepreneurship. A scope of social, individual, showcasing, versatility, government support, monetary, creation and work related issues, stress of balance between serious and fun activities and helpless specialized mastery are accounted for as fundamental difficulties looked by women entrepreneurs.

Finding some kind of harmony, helpless fearlessness, absence of business related information, timidity and hesitance in transactions, absence of formal money because of deficient guarantee, promoting issues, and shortage of business premise are normal difficulties. Some of the requirements experienced by women are selective to them (orientation explicit) while a portion of the limitations are looked by entrepreneurs independent of orientation (sexually unbiased). Women entrepreneurs in India are faced with a wide cluster of difficulties in their vocations. Accessibility of adventure and working capital arises as the top difficulties stood up to by women entrepreneurs. Protected and reasonable admittance to business sectors is another worry. Infrastructural bottlenecks, absence of warning and business advancement support administrations, ignorance with respect to existing arrangements of government backing and absence of social molding favorable for women's enterprising character unequivocally block the improvement of women entrepreneurship in Indian setting.

#### **BDS Providers: Supporting Institutions**

BDS suppliers and supporting establishments which attempt an assortment of exercises including credit, business expertise preparing, specialized and innovation preparing, work creation, advertising administrations, lawful help, mental advising and some friendly government assistance exchange programs are additionally named: 1. Administrative organizations; 2. Special foundations; 3. Credit organizations; 4. Illustrative foundations

1. Administrative establishments: The elements of administrative organizations incorporate an assortment of recommended income, investigation to guarantee consistence with different laws, starting enlistment of different units, and documenting of different reports and returns. Not a single one of them are orientation explicit nor orientation delicate. 2. Limited time organizations: Promotional foundations generally exist inside the public authority area. They incorporate organizations ordered to advance innovation and train labor; companies and alliances commanded to advance the general improvement of different areas, particularly the limited scale area, and to arrange the area; directorates, chambers, and sheets commanded to facilitate and advance

the turn of events, and to form approaches and regulate their execution. No particular special establishments are centered around or are for women's entrepreneurship aside from a couple of preparing and improvement organizations.

3. Credit Institutions: Credit establishments in the women undertaking advancement can be sorted as Mainstream monetary organizations (business banks, local rustic banks, helpful banks, and state monetary enterprise's), different sort of limited time foundations which have the arrangement of credit as one of their significant exercises (subsector-explicit special foundations, for example, partnerships, summit agreeable social orders, loads up just as explicit objective gathering organizations) and private channels of money (brokers, agents, and cash moneylenders). Access to financial assets is more difficult for women entrepreneurs or would-be entrepreneurs than it is for male entrepreneurs. Women who have received approval from their significant other/family, cautiously or not, usually do not get monetary commitment toward the capital required for the enterprise. 4. Authentic organizations: Representational establishments are

i) Forming, possessing, and restricted by either the maker entrepreneurs themselves or their delegate in a certain region or

ii) Through purposeful organisations and the business sector, an indirect representation is made. Currently, a slew of non-governmental organisations (NGOs) are dedicated to assisting female entrepreneurs. It is critical to note that this categorization of organisations is still in its early stages and is lacking in many areas. The most important types of genuine institutions are maker-to-maker relationships and, in certain jurisdictions, women entrepreneurs' affiliations. Aside from the many administrative, special, credit, and genuine establishments striving to promote women's entrepreneurship, there are a number of associations and offices at the state and federal levels that are making substantial commitments to advance women entrepreneurs including:

**Federation of Indian Women Entrepreneurs (FIWE)** - It is the result of a resolution approved during the 4th International Conference of Women Entrepreneurs, which took place in Hyderabad. It was established in 1993. FIWE collaborates

with a number of women's organisations around the nation to let members participate in a variety of activities.

**Small Industries Development Bank of India (SIDBI)** - is a national agency that provides financial assistance to small businesses. SIDBI has created particular initiatives for women entrepreneurs as part of its efforts to boost small businesses.

**Khadi and Village Industries Commission (KVIC)** - was created in 1956 under the Khadi and Village Industries Commission Act to promote and develop khadi and village industries to give job opportunities in rural regions and for women entrepreneurs.

**Micro, Small and Medium Enterprises Development Organization (MSME-DO)** - It is the country's primary agency for aiding the government in developing, coordinating, implementing, and monitoring policies and programmes for MSMEs. It offers a wide variety of services to women entrepreneurs, including common facilities, technical support, marketing aid, and entrepreneurial development assistance, among other things.

**National Bank for Agriculture and Rural Development (NABARD)** - It is an independent financial organisation that offers rural women businesses unrestricted loans.

**International Centre for Entrepreneurship and Career Development (ICECD)** - ICECD is a recognised charity that has spent the past 25 years educating women entrepreneurs for MSME growth on a wide scale. It has expanded its activities globally, assisting women entrepreneurs in more than 55 nations.

### Objectives

1. To depict the capability of women-driven MSMEs for producing practical job for an enormous number of women
2. To review the characteristics of women-owned businesses in the informal and formal sectors, as well as the variables that enable or blocking their financial development (counting through contextual analyses).

3. To look at and propose institutional intercessions to additionally advance the solid development of innovative exercises and open doors among women.

The exploratory research studies are conducted with certain objective in mind. This study is precisely focused on women entrepreneurship (MSME) in selected states of India and highlights the neglected sector of women endeavor. The women entrepreneurs' perception is taken into account with help of primary data.

### Research Methodology

#### Sample

Size of the sample is a very important consideration. A large number of samples always ensure better results. Simultaneously there are constrain when total number of populations is unknown or very large to cover. There are ways to ensure an appropriate sample size. The first one is confidence interval. This is a margin up to which study allows accept the level of error. The second factor in consideration is confidence level, which is level of confidence of research to be true, within confidence interval and third part is standard deviation, which represent the expected level of variance in response received from the respondent. The present study is conducted at a confidence interval of  $\pm 5\%$ . The level of confidence in study is 95% and value of  $\alpha$  0.05%, which make of Z 1.96, which is standard table value at 95% confidence interval and a standard deviation of 0.5%.

$$\begin{aligned} \text{Necessary Sample Size} &= (Z\text{-score})^2 * \\ &\text{StdDev}^2 / (\text{margin of error})^2 \\ &= ((1.96)^2 \times .5(.5)) / (.05)^2 \\ &= (3.8416 \times .25) / .0025 \\ &= 0.9604 / .0025 \\ &= 384.16 \\ &= 385 \text{ respondents are needed} \end{aligned}$$

To make the study more reliable, a total sample size of 400 samples is considered to be appropriate to conduct the study, which is more than the required sample size.

### Area Wise Distribution of Respondents

CITY	SAMPLE SIZE
Rajasthan	100
Haryana	100
Punjab	100
Gujarat	100
<b>Total</b>	<b>400</b>

## Data Analysis

### TOOLS AND TECHNIQUES

For gathering the information from the bottom polls, it is used the SPSS 23.0 for the separately outlined and investigation of the data. It allows precision and unwavering the information quality and present the data along with these, with the view of that, it is tough to decipher the gathered information. Tabulation and graphical presentations are used for better understanding of the results for every question. Since most of the data are categorical variables, so chi-square is used for hypothesis testing.

The information about the applied tools for data analysis:

1. Frequency Analysis
2. Cross Tabulation
3. Chi-square

With the use of statistical approaches, it is normal phenomenon for this data analysis, statistical tools which are implemented for the analysis are mentioned below-

- **Frequency analysis**

This is a broad descriptive statistical method which present the no. of occurrences of every response which is selected by the respondents. When implementing the same frequency analysis, SPSS statistics can also evaluate

the median, mode, and the mean that support the users to analyse about the outcomes and to draw up the conclusions.

- **Cross tabulation and Chi-Square**

Cross tabulations (also known as cross-tabs) are a quantitative research approach that may be used to examine the connection between two or more variables. The chi-square test is a statistical test that may be used to detect if observed and anticipated frequencies vary considerably. We shall either reject or fail to reject the null hypothesis based on the results of the chi-square test. Chi-square tests allow us to objectively evaluate observed and anticipated frequencies, since it is not always feasible to judge if they are "different enough" to be regarded statistically significant merely by looking at them. In this example, statistical significance means that the differences aren't attributable to chance alone, but rather to other mechanisms at work.

### RESEARCH HYPOTHESIS

- H1 : There is a significant different between size of business and age of women entrepreneurs.
- H2 : There is a significant different between size of business and Education of women entrepreneurs.

### What helped you the most to establish your business?

	Frequency	Percent	Valid Percent	Cumulative Percent
Family	213	53.3	53.3	53.30
Friends	31	7.8	7.8	61.10
Relatives	42	10.5	10.5	71.60
Financial Institutions	41	10.3	10.3	81.90
Government Institution	42	10.5	10.5	92.40
Others	31	7.8	7.8	100.20
<b>Total</b>	<b>400</b>	<b>100.0</b>	<b>100.0</b>	

### Have do you solve your various problems as an entrepreneur?

	Frequency	Percent	Valid Percent	Cumulative Percent
With own experience & knowledge	100	25.0	25.0	25.00
With the advice of experts in respective fields	61	15.3	15.3	40.30
With the co-operation of family members	171	42.8	42.8	83.10
With the co-operation of friends	37	9.3	9.3	92.40

With the help of government machinery	9	2.3	2.3	94.70
Any other	22	5.5	5.5	100.0
Total	400	100.0	100.0	

**Do you find it difficult to balance your responsibilities as an entrepreneur and a wife?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	251	62.7	62.7	62.7
No	149	37.3	37.3	100.0
Total	400	100.0	100.0	

**How, in your view, can an entrepreneur effectively balance her domestic and professional responsibilities?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Automation of household work	48	12.0	12.0	12.0
Co-operation from employees	17	4.3	4.3	16.3
Co-operation from family members	256	64.0	64.0	80.3
Poor division of time for business & house	38	9.5	9.5	89.8
Any other	41	10.3	10.3	100.0
Total	400	100.0	100.0	

**Findings and Discussion**

**SOURCE OF CONTINUOUS SUPPORT AND ENABLING FACTORS FOR WOMEN ENTREPRENEURS**

The goal of catalyzing entrepreneurship among women in the state must continue to discover critical enabling variables that, if properly enabled, may provide a strong foundation for women to succeed in entrepreneurship. With this in mind, the researcher seeks to comprehend the perspectives of female entrepreneurs on variables that may prove to be enabling if made available to the larger women's community.

A total of 400 women entrepreneurs were asked who helped you the most in setting up your business, agreeing that 213 (53.3%) women were helped the most by family members. While 31 (7.8%) women were helped by friends, 42 (10.5%) women by relatives, 41 (10.3%) women by financial institutions, 42 (10.5%) women by government institutions and 31 (7.8%) women in other ways. It should be noted that in the family, women mostly obey father, mother and husband. Some women have also been

impressed by the support extended by other members of their family.

The data related to various problems as women entrepreneurs of four states in India are clarified in that 25% women based on their experience and knowledge, 15.3% women on the advice of experts in the respective fields, maximum 42.8% women solve their various problems with the help of family members, 9.3% women with the help of friends, 2.3% women with the help of government machinery, and 5.5% women with any other help.

Data on dual duties of women entrepreneurs from selected four states of India has been collected as shown in which maximum 251 (62.7%) women feel stressed while performing dual duties of a businesswoman and a housewife while 149 (37.3%) women does not feel stressed while performing both the double duties.

When a total of 400 women were asked whether you a business woman can successfully discharge dual duties in business and at home. So out of these, 256 (64%) women can successfully perform dual duties with the co-operation from family members, while 48 (12%) women can automate



household tasks, 17 (4.3%) women take co-operation from employees, 38 (9.5%) women use time for business and home by doing poor division and 41 (10.3%) women can successfully discharge dual duties in business and at home in other ways.

The ongoing business data shows a different location of women entrepreneurs in the selected four states in India. The present results show that majority of the 287 (71.8%) women entrepreneurs' family members such as husband or children are happy with the current business while all the family members of 42 (10.5%) women entrepreneurs are not happy with the current business. Similarly, 71 (17.8%) women entrepreneurs are not neutral behavior with the running business.

It is clear presented in the context of manageable of balancing professional and family life that while maximum 158 (39.5%) respondents agree that manageable of balancing professional and family life is difficult, 125 (31.3%) respondents disagree with this point. Similarly, 35 (8.8%) respondents strongly agree, 75 (18.8%) respondents neutral and only 7 (1.8%) respondents strongly disagree that manageable of balancing professional and family life is difficult.

It is clear presented in the context of easily manageable of balancing professional and family life that while maximum 178 (44.5%) respondents agree that easily manageable of balancing professional and family life is difficult, 80 (20%) respondents disagree with this point. Similarly, 74 (18.8%) respondents strongly agree, 58 (14.5%) respondents neutral and 10 (2.5%) respondents strongly disagree that easily manageable of balancing professional and family life is difficult.

It is clear presented in the context of very easily manageable of balancing professional and family life that while maximum 177 (44.25%) respondents are showing neutral behavior that very easily manageable of balancing professional and family life is difficult, followed by 104 (26%) respondents agree with this point. Similarly, 27 (6.75%) respondents strongly agree, 32 (8%) respondents disagree and 60 (15%) respondents strongly disagree that very easily manageable of balancing professional and family life is difficult.

The growth of women after participating in the Government Entrepreneurship Development Program is clear that the highest increase of 10 – 20% of 99 (24.8%) women has occurred after participating in the Government Entrepreneurship Development Program, followed by 86 (21.5%) women in 20 – 30% increase, 30 – 40% increase for 69 (17.3%) women, 40 – 50% increase for 37 (9.3%) women, more than 50% increase for 25 (6.3%) women. There are also 84 (21%) women who have not changed after participating in the Government Entrepreneurship Development Program.

### Conclusion

Women entrepreneurship is instrumental for accomplishing financial and cultural development. In spite of establishing around half of the absolute populace of India, the financial cooperation of women is exceptionally restricted. Women entrepreneurs of India are currently arising in contemporary areas. Women entrepreneurs are a heterogeneous portion having assorted segment, financial and instructive foundation. The strategies and plans really must take into account the exceptional requirements of each portion. It is apparent that there are various difficulties looked by women over their innovative vocation. There is a need for a broad-based initiative to address these issues. Women are encouraged to start businesses in five states: Andhra-Pradesh, Tamilnadu, Maharashtra, Kerala and West-Bengal. These states' strategies and mediations should be explored so that the prescribed processes may be replicated in other states. Regardless of the way that the public authority has outlined and carried out different steady initiatives, women's entrepreneurship in India remains dangerously low. Greater part of the women-possessed foundations is moved in the unregistered areas and thus can't receive the rewards of government support. Sway appraisal of existing arrangements and plans might uncover novel manners by which women entrepreneurship can be sustained. Women entrepreneurship is a different and complex area which requires broad and escalated research attempts for unraveling its elements. With this we study north western region of India to find out the situations of women entrepreneurs in this region and the condition of women entrepreneurs is

improving, this is good sign and we have to encase this time to make better for women by taken more initiatives in this area .

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