

Entrepreneurial Trait Analysis of Women Entrepreneurs in Kashmir

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Abstract

In this study a set of entrepreneurial traits among women determining their ability to run enterprises was assessed. The investigation revealed that majority of the women entrepreneurs reported to possess high level of organizational ability, amicable nature, pre-planning ability, communicability, determination and innovativeness. These were followed by decision making ability, leadership ability, clear vision and money seeking preference. This proved that they are positively oriented towards the tough task they have chosen for. Their ability in respect of coping strategy, creativity, risk, competitive strength, high aspirations and team building need to be upgraded through training and development.

Keywords: Women Entrepreneurs, organizational ability, communicability, team building.

Introduction

History shows evidence of the role of individuals in the process of development: be it any field of scientific investigation, economics, sociology, education or military science. Many times countries and corporations have mostly had their inspiration from one or few individual. This is perhaps much more so in the case of small industrial units where even at a mature stage of their development they are centered around a single individual. Thus, a pool of capable people keeps the economic development on growth track. These capable people should include both men and women, then only the process of overall development will go on. The entrepreneurial tasks in the past had been considered the domain of men. Women's role was confined to household and a minor share in the cottage industries; and the tasks performed by them were not accounted for. As per ILO observation women accounts roughly half of the world's population and perform 2/3rd of the hours of work, receive 1/10th of the world's income and have less than 1/100th of the world's properties registered in their names.

With the spread of education and awareness, women have shifted from kitchen, handicrafts and traditional cottage industries to non-traditional higher levels of activities. Even the government has laid special emphasis on the need for conducting special entrepreneurial training programmes for women to enable them to start their own ventures. Financial institutions and banks have also set up special cells to assist women entrepreneurs. This has boomerang the women entrepreneurs on the economic scene in the recent years although many women's enterprises have still remained a much neglected field.

Like men, women entrepreneurs have an equal role to play in the nation's development. Women entrepreneurs seem to influence positively the economic growth and employment creation in a country and also it is a vehicle to empower

women economically, socially and politically (Kundu and Rani, 2007) ^[18]. Women make up only 6% of India's workforce and the numbers get more skewed if we look up the corporate ladder. Though there are comparatively more working women in South India, only 5% of the senior management posts are held by them. Against this, North India has the lowest ratio of women managers (*The Times of India* 2006) ^[34]. Now women are earning greater numbers of business and professional degrees and entering the labour force, however these women are not reaching the top corporate management tiers (Burke and Vinnicombe 2005) ^[5] and they experience differential treatment such as being offered less challenging work (Budhwar et. al., 2005) ^[4].

Review of Literature

The role of Indian women has ranged from being pure to being vulgar, from being supreme to being downtrodden, and also as innumerable manifestations of virtue or vice. Their development has undergone dramatic and drastic changes from era to era. The glass ceilings are shattered and women are found indulged in every line of business from knitting to power cables. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation (Jahanshahi, 2010) ^[11]. The all-round development of women has been one of the focal point of planning process in India. A review of measures taken by government through plan periods is given below:

- The First Five-Year Plan (1951-56) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction.

- In the second Five-Year Plan (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.
- The Third and Fourth Five-Year Plans (1961-66 and 1969-74) supported female education as a major welfare measure.
- The Fifth Five-Year Plan (1974-79) emphasized training of women, who were in need of income and protection. This plan coincided with International Women's Decade and the submission of Report of the Committee on the Status of Women in India. In 1976, Women's welfare and Development Bureau was set up under the Ministry of Social Welfare.
- The Sixth Five-Year Plan (1980-85) saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor impeding their growth.
- The seventh Five-Year Plan (1985-90) emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regards, to rights and training in skills for better employment.
- The Eight Five-Year Plan (1992-97) focused on empowering women, especially at the grass roots level, through Panchayat Raj Institutions.
- The Ninth Five-Year Plan (1997-2002) adopted a strategy of women's component plan, under which not less than 30 percent of funds/benefits were earmarked for women-specific programmes.
- The Tenth Five-Year Plan (2002-07) aimed at empowering women through translating the National Policy for Empowerment of Women into action and ensured survival, protection and development of women and children through rights based approach.
- The Eleventh Five-Year Plan (2007-12) ensured some important commitment for the uplift of women's population and their overall development for establishing an equal society. Stress has been given on gender issues and budgeting, along with schematic approaches to address different social and economic issues and challenges faced by women.

The efforts taken for empowering and prospering women have succeeded to a larger extent. But there is still enough left for their optimal contribution in the economic development. Female entrepreneurs are becoming more important and prominent than before. Verheul *et al.* (2006) ^[36] pointed that, "Increasingly, female entrepreneurs are considered important for economic development." McClelland *et al.* (2005) ^[22] have confirmed that female entrepreneurs' activities could contribute significantly to their communities and economies, in the developed and developing countries. Business owners tend to assume management roles while maintaining a high level of control and overseeing of the business operations. With such influences, these business owners could have some major impact on the growth orientations and performance of their businesses (Kangasharju, 2000) ^[14].

Although participation of female entrepreneurs and female-owned businesses is gradually increasing (Normah, 2006) ^[26], there still exists barriers which prevent women from entering

the market, such as fear of failure, lack of media coverage on entrepreneurs and incompetency of starting a new business. Less attention has been given to reduce the barriers that stereotyping women in entrepreneurial activities. There are a number of factors that contribute to the success of a female entrepreneur in the face of challenges that she faces to succeed such as self-confident personalities, willingness to take risk, past working experience and innovative ideas (Lai *et al.*, 2010) ^[19].

Women entrepreneurs face a variety of challenges in developing and running a business and many of them remain, even after establishing and growing businesses. A number of obstacles faced by female entrepreneurs, affecting the development and growth of the firm include lack of knowledge of skills required to develop their business, acquiring appropriate training (Walker and Joyner 1999) ^[37], obtaining capital (Moore and Buttner 1997; Kollan and Parikh, 2005) ^[23, 15] and financial planning. Women use only personal assets at start-up and employ no or minimal external funding (McClelland *et al.*, 2005) ^[22]. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies. The bankers put unrealistic and unreasonable securities to give loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization (UNIDO), "despite evidence those women's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit," often due to discriminatory attitudes of banks and informal lending groups (United Nations, 2002) ^[35]. Other than these financial constraints, resistance from family (Babaeva and Chirikova 1997) ^[2], cultural conditioning (Simmons 1996) ^[31], gender stereotypes (McClelland *et al.* 2005) ^[22], gender discrimination (Simmons 1996) ^[31], social constraints and discrimination put women at a disadvantage in pursuing entrepreneurial endeavours. Women acquire certain inhibitions right from their childhood which are further reinforced by parents and society (Kulkarni 2002) ^[16]. Women entrepreneurs are mainly found in micro enterprises that is, traditional and low income generating activities. They choose these simply because this economic activity is characterized by an easy entry and exit, and low capital, skills and simple technology requirements (Tambunan 2009) ^[32].

Women have been socialized to possess feminine traits such as warmth, kindness, selflessness, sympathy whereas men are considered to possess traits such as being aggressive, forceful, rational, competitive, decisive, strong, self-confident and independent (Schein 1973) ^[27], which are required for the managerial roles. There are also gender-role stereotypes that the workplace is the men's area as they are the bread winners, while the women's sphere is domestic responsibilities (Kang and Rowley 2005) ^[13]. Females appear less forceful only if you take the males' behaviour as the norm (Tannen 1998) ^[33]. Women entrepreneurs rate the desire to face challenges, and self-determination as the influencing factors, which indicates that women's entrepreneurial motivation stems from 'pull' factors rather than 'push' factors (Moore and Buttner 1997) ^[23]. Wickham (2004) ^[38], however added three different dimensions i.e. innovation, growth potential and strategic objective that need to be viewed as a complementary along for differentiating small businesses from entrepreneurial ventures. Neider (1987) ^[25] measured locus of control in women

entrepreneurs and found them to be more internally oriented. Motivation (achievement motives, independence motives and economic necessity motives) had a significant effect on the business performance of women entrepreneurs (Lerner *et al.*, 1995) [20]. Fagenson (1993) [8] found that men and women who become entrepreneurs are more similar to each other in terms of values than they are to others of the same gender in other professions. Women owned businesses are said to be more innovative than men owned businesses because men tend to inherit or buy the venture while women start one more often (Gumpert 1983) [10].

The present study has been undertaken in Kashmir division of Jammu and Kashmir State. The state being rich in natural resources offers sound prospectus for industrial and entrepreneurship development. But the state is lagging behind the industrial map of the country which has resulted in low means of earning livelihood for the people. In such a catastrophic situation, where unemployment opportunities are drying up, developing entrepreneurs is the only way out to bridge the gap between the job seekers and job creators. Entering of women in business is new phenomenon in Kashmir. Though few but are showing an increasing trend in venturing different types of units. The research suggests that the success of an entrepreneurial unit depends mostly on the ability of entrepreneurs in shaping its fortunes. Qualities of entrepreneurship thus constitute one of the major resources in the promotion of small enterprises. Thus, there is a need to identify characteristics for entrepreneurs, and hence a search for a universal or generalized entrepreneurial profile, which could be measured and utilized, is one of the aims of any study on entrepreneurship. All the qualities and characteristics of an individual are difficult to assess, but at least a few of them can be analyzed to find out which qualities determine entrepreneurship and influence the profitability of the enterprise. The present study is an effort towards this direction.

Methodology

The locale of research was purposively taken as Kashmir division and the sample was randomly obtained from four districts, viz., Anantnag, Budgam, Pulwama and Srinagar. The sample size comprised of 50 women entrepreneurs in which 29 belonged to manufacturing, 8 to trading and 13 to service sector. For the study, the sample was drawn from women who run enterprises and satisfy the following basic parameters:

- (a) Women should have a share in equity;
- (b) Women should be involved in day to day management of enterprise;
- (c) Women should employ three or more than three people;
- (d) Women should invest more than Rs. 50,000 in fixed and working capital; and
- (e) Enterprise should be in operation before 2006.

To get an insight over the entrepreneurial characteristics of women, a set of sixteen different traits were listed and the women entrepreneurs were asked to indicate the extent of applicability in their case as always, sometimes, occasionally, very rarely and never. These were given weight of 5, 4, 3, 2 and 1 respectively and the weighted score was calculated for each trait. The higher the mean value for a trait, the higher it was regarded as the entrepreneurial ability that was required for the successful running of an enterprise. However, the lower values of co-efficient of variation represented lower

variability and greater coherency. A comparison was also made in terms of the requirement and applicability of these traits to each sector depending on the sectoral integrity and diversity. All the obtained scores and values for different sectors were thus tabulated and analyzed for drawing valid inferences.

Results and Discussions

Becoming an entrepreneur did arouse a little dilemma in many women who have potentialities for becoming one. However, to earn and stand on their own has been the motivational force to start entrepreneurship. They have a deep-seated need for a sense of independence along with a desire to do something meaningful with their time and to have their own identity instead of remaining within the four walls. Women with high education view at entrepreneur as a challenge, while for women with no education background find entrepreneurship merely a means for earning money. It was also observed that women often choose business proprietorship as a result of career dissatisfaction. Secondly women find entrepreneurship as a tool of meeting their career needs and childcare role. The survey findings in relation to the assessment of traits these women entrepreneurs possess and the line of activity chosen are presented in the following paragraphs.

Line of Activity

The line of activity chosen by entrepreneurs depends on the number of traits and factors including skills, education, finances and convenience of the entrepreneurs. It is generally felt that women entrepreneurial activity in Kashmir is confined to certain areas. The information collected with regard to line of activity chosen by sample entrepreneurs is presented in Table 1.

Table I: Line of Activity of Women Entrepreneurs

	<i>Categories</i>	<i>No.</i>	<i>Percent</i>
A	Manufacturing	29	100
	Garment manufacturing	22	75.86
	Food products	03	10.34
	Floriculture	01	3.45
	Ply-board manufacturing	01	3.45
	Aromatic plant growers	01	3.45
	Printing press	01	3.45
B	Trading	08	100
	Fancy and general stores	03	37.5
	Ladies accessories	02	25
	Cloth and garments	03	37.5
C	Service	13	100
	Nursing homes	01	7.69
	Beauty parlours	05	38.46
	Schools/Colleges	05	38.46
	Training Institutes	02	15.39

The women entrepreneurs were classified into three basic groups that is, manufacturing, trading and services depending on the activity the enterprise was engaged in. It was observed that they were present in many types of primary activities like manufacturing and tertiary activities like services. Their presence is neither confined to nor predominant in any one of these sectors as far as entrepreneurship is concerned. The sample of entrepreneurs suggested a shift in the selection of enterprises from traditional kitchen activities and cottage industries to various other new lines of production.

Within each basic sector, the variation in the line of activities is also seen to be distinct. No doubt, the majority of the women entrepreneurs (75.86%) in the manufacturing sector are involved mostly in garment manufacturing, but the other activities ranged also from dairy farming, bakery to high scale of ply manufacturing, floriculture etc. In the trading sector the activities varied from general stores to garments and ladies accessories. In services also, the units ranged from training institutes to nursing homes, crèches, schools, colleges and beauty parlours. This indicated that like men, women too could go for technical products on the basis of their own capability and the type of support they get from their family.

Entrepreneurial Traits

The values obtained in general entrepreneurial traits of women entrepreneurs (Table 2) indicated that all of them possess

required qualities and characteristics needed for the profession. Majority of the entrepreneurs were found having high level of organizational ability (mean score = 4.60), amicable nature (4.54), pre-planning ability (4.50), communicability (4.44), determination (4.42) and innovativeness (4.20). These were followed by decision-making ability (4.16), leadership ability (3.98), clear vision (3.94) and money-seeking preference (3.90). A complete agreement of having amicable nature as a high ranking trait was supported by a least coefficient of variation i. e. 0.21%. Comparatively low degrees of entrepreneurial traits were observed in terms of coping strategy (3.86), creativity (3.82), risk preference (3.62) and competition spirit (3.56). Traits like high aspiration (2.50) and team building (2.36) were found very less in the sample entrepreneurs.

Table 2: Assessment of Entrepreneurial Traits among Women

S. No.	Traits	Manufacturing sector			Trading Sector			Service Sector			Overall		
		Wgtd. Score	Mean	CV %	Wgtd. Score	Mean	CV %	Wgtd. score	Mean	CV %	Wgtd. score	Mean	CV %
1	Risk taking	102	3.52	36.36	30	3.75	37.07	49	3.77	29.71	181	3.62	34.53
2	Pre planning	132	4.55	12.31	32	4.00	23.25	61	4.69	15.35	225	4.50	15.78
3	Determination	131	4.52	15.93	35	4.38	19.63	55	4.23	24.82	221	4.42	19.46
4	Organization	138	4.76	10.50	31	3.88	32.73	61	4.69	9.81	230	4.60	16.52
5	Decision making	120	4.14	25.12	31	3.88	41.75	57	4.38	11.19	208	4.16	22.36
6	Leadership	117	4.30	28.78	29	3.63	42.42	53	4.08	2.45	199	3.98	27.89
7	Coping strategy	18	3.72	29.84	36	4.50	16.89	49	3.77	27.85	193	3.86	28.24
8	Innovative	128	4.41	18.37	31	3.88	43.04	51	3.92	21.17	210	4.20	21.43
9	Creativity	111	3.83	29.24	3	3.75	34.13	50	3.85	28.57	191	3.82	29.84
10	Communicability	134	4.62	14.50	34	4.25	24.47	54	4.15	28.19	222	4.44	20.50
11	Amicable nature	129	4.45	24.72	38	4.75	9.68	60	4.62	16.02	227	4.54	0.21
12	Team building	70	2.41	56.02	15	1.88	18.89	33	2.54	48.03	118	2.36	53.81
13	Money seeking	112	3.86	28.76	33	4.13	18.89	50	3.85	20	195	3.90	25.38
14	Competitive spirit	96	3.31	46.22	26	3.25	39.38	56	4.31	24.83	178	3.56	41.01
15	Clear vision	117	4.03	3.27	33	4.13	25.42	47	3.62	35.08	197	3.94	31.47
16	High aspiration	74	2.55	47.84	22	2.75	54.18	29	2.23	35.87	125	2.50	47.20

Sector-wise assessment revealed a different picture among the traits possessed by women entrepreneurs. Women who had ventured in manufacturing sector showed organizational capability at the top and scored a mean value of 4.76 with a least (10.50%) coefficient of variation. The other high scoring traits possessed by them were communicability (4.62), pre-planning (4.55), determination (4.52), amicable nature (4.45), innovative (4.41) and decision making (4.14) in order of priority. The least scoring traits were team building (2.41), high aspiration (2.55), competitive spirit (3.31) and risk taking (3.52). These low ranking traits need to be developed as are essential to be possessed by entrepreneurs for running manufacturing units.

In trading sector, the high ranking traits observed among women entrepreneurs were amicable nature (4.75), coping strategy (4.50), determination (4.38), communicability (4.25), money seeking (4.13) and clear vision (4.13). Developing trait of amicable nature reveals the effective dealing with customers of different backgrounds usually they will be interacting with. The trait which got a comparatively low ranking were team building (1.88), high aspiration (2.75), risk taking (3.75) and creativity (3.75). These traits equally for an entrepreneur need to be developed through proper training, vision and experiences.

In service sector the women entrepreneur showed a high trait of organizational ability (4.69), pre-planning (4.69), amicable nature (4.62), decision making (4.38), competitive spirit (4.31) and determination (4.23). Since most of the sample in this sector were engaged in running a school/college and beauty parlours, these traits would be definitely helping them in effectively running their units. The trait which have not been much developed are high aspiration (2.23), team building (2.54), clear vision (3.62), risk taking (3.77) and coping strategy (3.77). These traits need to be looked into as these would contribute towards the effective delivering of services to the consumer.

The traits, which are most commonly observed in high degree showed almost, the same trend as observed in earlier studies. Decision-making ability was observed as one of the indispensable quality among the entrepreneurs (Seatharama 1987, Jyotibha 1990, Naik *et al.* 1990, Kangasharju 2000) ^[29, 12, 24, 14]. The results about innovativeness were of high degree in most of the entrepreneurs (Akhouri 1990, Naik *et al.*, 1990, Lai *et al.*, 2010) ^[1, 24, 19]. In various studies, creativity (Schumpeter, 1961, Kundel 1963, Gregg 1985, Longanthan 1988, Sharma 1988, Akhouri 1990) ^[28, 17, 9, 21, 30, 1] and communicability (Gregg 1985, Birley 1989, Akhouri and Mishra 1990, Cox and Jennings 1990, Devdas and Sikidar

1990, and Naik *et al.*, 1990, Kollan & Parikh, 2005) [9, 3, 1, 6, 7, 24, 15] were of high degree in most of the entrepreneur respondents. Many of these characters exist in combination and depend on the presence and absence of others. The results about risk preference were also in line with the previous reports (Gregg 1985, Sharma 1988, Akhouri 1990, Jyotibha 1990, Tambunan 2009) [9, 30, 1, 12, 32]. These studies have observed low level of risk preference among the respondents. However the other traits found with high degree have definitely exerted their influences.

Conclusions

The assessment of entrepreneurial ability in women entrepreneurs has disproved some important stereotypes about women as not suitable for economic activity. Success is achieved only by hard work and positive qualities; but not through short cut methods of grace, charm and contacts as perceived by society. Majority of the entrepreneurs reported to possess high level of organizational ability, amicable nature, pre-planning ability, communicability, determination and innovativeness. These were followed by decision-making ability, leadership ability, clear vision and money seeking preference. This proved that they are positively oriented towards the tough task they have chosen for. Not being able to take calculated risks, because of their nurturing nature demanding a safe future for themselves and their children, was considered their major weakness. At the same time coping strategies, creativity, team building and competition spirit also gained low values, which suggest that they should be properly trained through Entrepreneurship Development Programmes (EDP's) to develop such characteristics.

To give a fillip to women entrepreneurship, positive images of successful women entrepreneurs need to be projected forcefully by the developmental agencies to create a need within women to better their status through education and employment. Entrepreneurship use of role model appears to be an important means of learning for women going into business. The success stories of women entrepreneurs, who have come up on their own, would ignite the imagination of future prospective entrepreneurs. Such stories can be projected through books at schools, print and electronic media. Mentoring programmes in which successful women entrepreneurs work would help in demonstrating to the protege of how to overcome the perceived environmental barriers. Thus, the expectation of becoming an entrepreneur is enhanced by vicariously and personally 'learning the ropes' associated with owning a business. Women entrepreneurial development programmes should be drafted to deal with the definite and peculiar problems of women. Courses and programmes should be not only to create awareness and promote new women enterprise only but they should deal with potential problems of operations and chances of success for a new firm.

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