

A Comparative Case Study on Challenges and Obstacles Facing the Women Entrepreneurs in Kurdistan

Jwan Abdulsamad Haji Bradosti

Business and management department, Ishik university Erbil, Iraq

Email: jwanhaje95@gmail.com

Abstract

This research is based towards the influence of women as business women in the society and the factors and element affecting being a women entrepreneur in the economic development and the women that are willing to take action in the business sector. The women who are stepping up to open and run a business with all the norms and condition in the cultural community. Women entrepreneurs are facing a wide mixture of challenges both in the starting and in growing their business enterprises. The objective of this paper is to investigate the challenges women entrepreneurs face in Kurdistan and exploring the challenges that women entrepreneurs can face in Erbil and Sulimaniyah, the importance to a prospective women entrepreneurs that can handle their business and continue doing their enterprise. The paper used a qualitative research design using in-depth interviews with some women in the region. The findings were that the challenges were identified as weaknesses to women entrepreneurs, which comprises lack of education and training, lack of access to finance, gender discrimination, negative attitudes and inadequate resources. Recommendations were made to women entrepreneurs, Lastly, limitations of this paper as well as future research directions were enunciated clearly.

Keywords: Women entrepreneurs, motivation, Business, challenges, leadership, Obstacles

1.Introduction

You cannot make an effort and do a successful business without doing some active steps .to maintain the size, to grow the economy in order to make a better economic growth, a one needs extra move and steps to create and grow a firm which is very important to the economic world. entrepreneurship is a considerable way or source to create a new rate in the market place and society. entrepreneurship is the backbone of the economic growth development, it also distinguishes great deal of business opportunities to generate the jobs and to minimize the unemployment and to produce the economic development, the entrepreneurship idea has made the world better and to move forward in different sections such as technology, cultural and science. however the character of the women entrepreneurship in the economic development in major countries has been undervalued, there is a big imbalance in business and entrepreneurship where women face lots of obstacles that fail their progress, in some countries a women becomes a entrepreneurship is not common for example before you would

barely see a women entrepreneur in Kurdistan, That's why there are differences in the gender of the entrepreneurship which causes the numbers of the elements affecting women entrepreneurship. Also women entrepreneurship is until now under-research, the idea or the concept of women entrepreneur Is becoming international phenomenon by the role they play in the economic growth. A women entrepreneurship is innovative, creative and confidant, she is also able to achieve the economic stability as an individual or with the participation of the employees which gives them a chance to initiate, a women running an entrepreneur keeps the peace with her family and her personal and social life. Today's society women are often considered as equal as men regarding having education and to participate in life. In Kurdistan we might don't have much equality but they are motivated by the various institutions to become entrepreneurs this helps them to promote the possibilities to gain fundamental monetary. which helps the country to develop in politics, social and economic.

2. Literature review

The very important of women entrepreneurial inspiration elements and its effect on entrepreneurial outcome success. The study identifying goals and ambition, skills and knowledge, and also family support, the opportunity of the market, independence, and government subsidization and satisfaction are the most important entrepreneurial inspirational elements. The study is also concluding that ambition and knowledge and the skill independence dimensions of the entrepreneurial inspirations became significant facto on entrepreneurial success. (Vkrishnamoorthy and RBalasubramani April 2014). also in the articles has been examined that women are very successful in breaking the obstacle and the barriers with a limits for their family so by entering into a diverse kinds of the professional and service Skill, knowledge and modification in the business are the very main reasons for the women so they emerge into the business project. It also implemented to study the inspirational elements and factors and the other factors that would have impact on women to be entrepreneurs, the major power and the weakness of female entrepreneurs and also the environmental opportunities and the warnings which makes a promote to the entrepreneurship and as well as to offer a proposal to encourage women entrepreneurship of the selected zones.it also accomplished that because of the lack of education and training they won't able to get through the market and Finance is also a considerable issue for the women entrepreneurs.(S. Ramanigopal, A. Mani 19 March2012). the intentions and affecting factors behind access of women in entrepreneurship. That have been mentioned the difficulties in the development of women entrepreneurship are mostly lack of communication with effective entrepreneurs, public un-acceptance as female entrepreneurs, family liability, gender judgement, neglecting network, low urgency given by financiers to offer loan to women entrepreneurs. suggested the helpful measures like supporting micro enterprises, unlocking established frame labor, projecting and dragging to produce and support the successes. (Surinder Pal, 2008).

The experiences that the women entrepreneurs would see the world through a different view and in might turn to do things in differently. Though the women are functioning the new businesses and yet they are facing a huge similarity gap. In only seven countries, Thailand, Panama, , Ecuador, Ghana, Nigeria and Mexico women are taking a part in business at charges that are equal to men in some other countries such as Pakistan they hardly take a part at all. Even when the women are very active business holders, they might not reach the potential goal and when it comes to finance women are facing particular obstacles, from the lack of security to discriminatory principles and impressed gender biases and financial institutes must do a very good job for banking on women potential by thinking productively and imitating the partnerships, to offer more women a shot at the incomes that can allow them to start or scale up also thinning the gender gap in engagement of the employment will rise the global revenue for per person (Torch Burch Nov 18th 2013). The journey of the most admired female achievers whom made a change to the society with their hard work and other activities that left a touch in our lives and in many more ways than once that hints upon questions like what makes the woman professional? Or achiever, do we think there a level of playing area for women? is there something that a man can learn from their woman colleagues? This is a very well researched effort to make an evaluation for the successes of leading the women in a professional way (SudhaMenon 2010). The influence of education of labor force participation rats and explanation of differential wage between men and women and the findings recommended that when education level beats a certain inception it also starts to determine the increase in labor force participation rate. Though, education considerably progresses the income that is offered to women which is even higher than in the case of men.it also declared that women in urban regions faced high levels of income discrimination. (GeetaKingdon 's 2001). The norms and the lifestyle of women in modern world tolerate a very deep influence of the changes in the society also its the social structures and values that the role is played by these women who has made a change to the economic world and social conditions have mainly contributed to the appearance of a new scale of values which the women are up today to observe their aspiration for the future. (Lois Frankel 2000). woman's ability can achieve everything if she desires to do so. They don't only cook they are now entrepreneurs as well and the economic impact of women over a magnitude of their free labor is huge. They also have proved their courage in many fields including, politics, teaching, sports, higher education, medical as well as scientific exploration, , air and water, peacekeeping missions, information technology, nursing, wartime, agriculture, construction, business, public and private job sectors, policing, journalism and many more fields. But still women are being the victims of social immoralities like rape, harsh attacks, dowry-related violence and sexual abuse Until. if women's unpaid work is recognized, the efforts to build a gender balance in the society can't be achieved. (M. Aminul Islam 2015).

3. Research problem:

Long time ago in Kurdistan little girls used to leave school in a very young age that made them to grow up as an ignorant and uneducated woman. They used to get married in an early age and their focus was concentrated on rising children and taking care of their family. They were not aware of the economic conditions in the country also there were political issues and the civil war that was happening in the 1990s made a huge space for women entrepreneurs that tied them home and made men to have control of the market and economic growth in the country. And the problems or the factors that are affecting the women entrepreneurship are lack of education, family ties, low risk or fear of the abilities, finance problems, the stiff competition between with others, lack of confidence, and unfavorable environment.

4. Research objectives

- 1- To understand the key factors that influence the success and performance of women entrepreneurs?
- 2- To describe the business sections that women find most suitable?
- 3- To explain the influence of the challenges women face while working?
- 4- To analyze the management issues that a woman faces while working

5. Research questions

- 1- What are the elements affecting the performance and success of the women entrepreneur?
- 2- What are the business sections that women mostly are interested in?
- 3- What are the challenges that a woman can face while working?
- 4- How does a woman manage the challenges that she faces?
- 5- How do they distinguish business growth and are they able to grow their companies?
- 6- How do they balance between work life and family life?

6. Methodology

This section is dedicated toward expanding the methodology applied under this research. It explains the reasons and why I started to study this research method. I have made a number of interviews with some women entrepreneurs in Erbil and Sulimanyah towards the fundamentals of this research, the credibility of the research result can be better judged. The issues including the consideration of the possible ethical problems, procedures for the data handling, research approach as well as the strategy. The purpose of behind this qualitative assessment in specific was to elaborate the factors and the elements affecting women entrepreneurs, this assessment was to elaborate further through a case study

and analysis the performance in the previous literature review, in the effect to gain a perspective over the research subject over the existing literature, granting the additional context. The successful elaboration of the research study will permit better understanding of the current ways of progressing the women empowerment and factors affecting the women entrepreneurs and more importantly to enable of the greater purchasing behavior and tendencies in women, particularly in the business section to make a good impact.

7. Proposed Questions

Through the extensive review of the literature, as well as careful examination of the elements and the factors affecting the women entrepreneurs, the following questions were developed, which were elaborate for the opinion of prospective and participated criteria.

The assortment of questions that has been specified below:

- . What is the size of your enterprise? ^{[1][1][1][1]}_{[SEP][SEP]}
- . What is the sector of activities? ^{[1][1]}_[SEP]
- . At what age did you start your own business?
- . ^{[1][1]}_[SEP]What is your educational background? ^{[1][1][1][1]}_{[SEP][SEP]}
- . Do you have a family (husband and /or children)? ^{[1][1]}_[SEP]
- . Do you have help at home (e.g. maid, parents, etc.)? ^{[1][1]}_[SEP]
- . Have you always worked for yourself? ^{[1][1]}_[SEP]
- . have you created your present enterprise yourself, or is it a family business you have “inherited”, or a business you have bought?
- . When you started your business, what were the main obstacles you faced?
- . What made you start your own business?
- . What are the main obstacles you are facing now in the running of your business?

8.Interviews:

Interview 1

Location Sulimaniyah

Name Kashan

. What is the size of your enterprise? ^{[[]]}_{SEP}

2 staff working on the business

. What is the sector of activities? ^{[[]]}_{SEP}

Jewelry -Gold shop

. At what age did you start your own business?

33

. ^{[[]]}_{SEP}What is your educational background?

Master Degree in Business Administration

^{[[]]}_{SEP} Master Degree in Business Administration


. Do you have a family (husband and /or children)?

No^{[[]]}_{SEP}

. Do you have help at home (e.g. maid, parents, e.t.c.)? ^{[[]]}_{SEP}

No

- . Have you always worked for yourself?

 I have always been working to support myself, but I have always been working for someone, like a company, or the government.

- . have you created your present enterprise yourself, or is it a family business you have “inherited”, or a business you have bought?

I have created it myself

- . When you started your business, what were the main obstacles you faced?

31 August 2017

The biggest challenge was probably the beginning, to find enough courage to just jump into something (an own business) I have been dreaming of for very long time. Of course there is also challenges on how to finance the business, to create the right products to find a market for it, to advertise for it. But all things one learns in the process, the most difficult things are to allow oneself to dream it first and second to be brave enough to just do it at some point. And of course the concerns if you are able to keep the business going.

- . What made you start your own business?

It has always been a dream, to create something on my own, to be responsible for my own business and to test my abilities, of course to be free (although one is not more free when you have an own business, it is actually more responsibility) but you know it is your choice to do it and you know you are your own boss. It is also very fulfilling to know that you have created employment for other people. This is a great responsibility and feeling.

- . What are the main obstacles you are facing now in the running of your business?

If you have a small business it means that you have to do most of the work alone and you have to motivate the people that work for you, you have to know how to deal with clients, with staff, with marketing, with finances, etc. so you have to know a lot about almost everything. Currently the economy is a very big and difficult part to deal with, because people have little or no money to spend on almost anything.

Interview 2

Location Erbil

Name Soleen Barziniji

. What is the size of your enterprise?^[1]_[SEP]

^[1]_[SEP] Small business and I am making progress to grow my business.

. What is the sector of activities?

^[1]_[SEP] home cook chief (an online chief who cooks food and deliver it)

. At what age did you start your own business?

I started my business at the age of 22, after I graduated I couldn't find any job so I decide to be a home cook chief

. ^[1]_[SEP]What is your educational background?

Bachelor degree in business and management

. Do you have a family (husband and /or children) ?

single I live with my parents

. Do you have help at home (e.g. maid, parents, e.t.c.)? ^[1]_[SEP]

Sometimes physical help or they test the food, they give their opinion and the opinion matter a lot for me, when I have a request order they give the opinion to the overall, sometimes when I need some supplies my sister helps shopping with me.

- . Have you always worked for yourself? ^[1]_[SEP]

No before I start my business I was a student and I was a normal girl who would take their daily need of money from their parents.

- . have you created your present enterprise yourself, or is it a family business you have “inherited”, or a business you have bought?

I own my business which mean I have created no one helped me creating it, I have also made a logo for my enterprise.

When you started your business, what were the main obstacles you faced?

The first obstacle I faced was the price of the objects were changing because of the economy crises, for ex I had a selected amount of money for a recipe when after 3 weeks I had the same order for the same recipe the price were higher than the budget of mine so this was my first obstacle, I couldn't change the price , or sometimes when an object was needed for the recipe and I wouldn't be able to find it I had to wait for 6 months until it arrives or I had to look for something else that would replace it , and another obstacle was the society that giving me a hump you can't work as a chief because you don't need money or you have good quality of life, they didn't understand that I like the job and it make me happy.

- . What made you start your own business?

After I graduated I got bored of my daily routine, I was having no activity at my daily life and I wanted to improve myself and I wanted to prove myself that I can stand for myself, I was at an age were too shy to ask for money from my parents that was an encouragement to make me start the business.

- . What are the main obstacles you are facing now in the running of your business?

Right now the economy is the first obstacle that I am facing because of the crises that are happening in the region, another obstacle is the other competitors some of them they make

rumors about the food or the quality of the food which is not true they just want to destroy the business reputation of mine

Interview 3

Name Sloen Dler

Location Sulimaniyah

. What is the size of your enterprise?

First it was small and when I started working it became wider

. What is the sector of activities?

[SEP] Preparing, decorating, designing wedding and parties or any kind of events

. At what age did you start your own business?

After I finished high school at the age of 19, I was home and I had the idea of starting my own business

. [SEP] What is your educational background?

I am a high school graduate, now I study business and management at ishik university in Sulimanyah [SEP]

. Do you have a family (husband and /or children)?

Single [SEP]

. Do you have help at home (e.g. maid, parents, e.t.c.)?

[SEP] Yes my family supports me so much they give me a very good help, if I hadn't their support I wouldn't I have my name and my business now

- . Have you always worked for yourself?

I never worked before starting my enterprise, I started it as a hobby first then I made the progress and I realized that people love my work and my ideas so I got more offers more chances until I got you call the name I have

- . have you created your present enterprise yourself, or is it a family business you have “inherited”, or a business you have bought?

As I said I created it with my own ideas and my own designs

- . When you started your business, what were the main obstacles you faced?

The main obstacle am facing is that I want to have my own store but I can't because of the crises that we are having nowadays it needs a lot of money I can't open my own store because I have to pay the rent and the rent is too much which makes me to raise the price of the supply for twice because of the rent cause the costumers are not that rich they don't have or they don't spent that much more money for decorating and designing.

- . What made you start your own business?

As I said before it was my hobby

- . What are the main obstacles you are facing now in the running of your business?

- . Well as I mentioned before the economy crises is a main obstacle we have now, but while running my business I had lots of obstacles such as time, sometimes the amount of the time I need is not enough for preparing the event or the design or needing some objects that I can't find in Kurdistan I need to order online from Korea or USA, which costs me lots of time I have to wait until it arrives so this makes a problem I have to replace it with other objects.

I also had to balance between my school and my job which make me to run for time.

Interview 4

Location Erbil

Name Ramina

. What is the size of your enterprise?

small

. What is the sector of activities?

Online selling clothes and make up

. At what age did you start your own business?

When I was 29 years' old

. What is your educational background?

Bachelor degree in statistics

. Do you have a family (husband and /or children)?

Yes, I am married and I have one child

. Do you have help at home (e.g. maid, parents, e.t.c.)?

Yes, my parents are helping me very much

. Have you always worked for yourself?

Yes, I have always did

. have you created your present enterprise yourself, or is it a family business you have "inherited", or a business you have bought?

It's my business I have created it

. When you started your business, what were the main obstacles you faced?

When I started my business I didn't have that much experience about payments and shipping. Shipping needs time and I wasn't aware of the time, sometimes it takes months sometimes it takes 2 weeks so I had to give an accurate date to my clients otherwise I would face complements, payments also I had to pay for the orders that made me to double price the objects sometimes in order to make a good profit.

- . What made you start your own business?

to increase my income and open more doors to my career

- . What are the main obstacles you are facing now in the running of your business?

the main one while I do my business is when my order is being canceled, or late arriving shipping.

Interview 5

Name Kanny Ahmad

Location Sulimaniyah

- . What is the size of your enterprise?

[[[SEP]]] I have a company based In Erbil, we are selling our products to locally and internationally.

- . What is the sector of activities? [[L]]
[[SEP]]

We are in designing and manufacturing footwear

- . At what age did you start your own business?

I started the current business two years ago when I was 30 years old. But I started another business before when I was 26 years old.

. [SEP]What is your educational background?

[SEP] I have BA in software engineering and my master degree is in MBA (sales and marketing)

. Do you have a family (husband and /or children)?

[SEP] I am not married.

. Do you have help at home (e.g. maid, parents, e.t.c.)?

My parent and brother are supporting me because they believe in me. But I don't involve my family in my own business because I love them and they are very sensitive people but I am very tough in professional relation.

. Have you always worked for yourself?

Yes, Since I started my university in age of 18 I started to worked for myself and I have different business experiences

. have you created your present enterprise yourself, or is it a family business you have "inherited", or a business you have bought?

I am independent and not involved anyone in it.

. When you started your business, what were the main obstacles you faced?

Financial issue, no local support from the government, My products are unique and for first time made in whole Iraq so it was hard for our people to understand my designs and support me. Problems in Money transferring issues, Hard product shipment issues

- . What made you start your own business?

I always wanted to be independent and help my people and my country industry to grow and inject Kurdish products to international market

- . What are the main obstacles you are facing now in the running of your business?

Due to the economy issue inside the Kurdistan it is so hard to have a good sale locally, The shipment issues

Interview 6

Name Tava Rashed

Location Erbil

- . What is the size of your enterprise?

Small business

- . What is the sector of activities?

Fashion and cosmetics

- . At what age did you start your own business?

At first I started my business at the age of 25. back in the USA, I had an online clothing store, then when I moved to Erbil in 2012 I opened it on clothing boutique

- . What is your educational background?

I attend four years of college in the fashion Institute of design and merchandising in Los Angeles (FIDM) my Major was merchandising and marketing

- . Do you have a family (husband and /or children)?

No

- . Do you have help at home (e.g. maid, parents, e.t.c.)?

[1]
[SEP] Yes, my family supports me so much

- . Have you always worked for yourself?

[1]
[SEP] No I started working at the age of 15 in the USA till was around 25 is when I started my business

- . have you created your present enterprise yourself, or is it a family business you have “inherited”, or a business you have bought?

I have created my business my self

- . When you started your business, what were the main obstacles you faced?

Well when I started my business at the age of 25 in the USA I was alone and I had decided to quit my job because I couldn't work for anyone any more, I was afraid of not making it, I had no idea what I was doing but with my Constant hard work and dedication I was able to run a successful business. But when I moved to Kurdistan in 2012 and opened my store in majidi mall I had to face lots and lots of obstacles. Such as am a women and we live in a male dominant society. And not just am a women am a Kurdish Americana women, I was looked up on as an outsider and got treated differently by men and women, I found out it was very difficult for me to get excepted because am Westernized. And because I was working at the Store on a daily base it seemed very interesting to people that I was working like a regular employee, and I often had to hear things such as why did you come to Kurdistan? Why can't you get a job in the USA? Do you have any education? Why do you do this kind of work? Ext and the other biggest problem i had it was that the Buyers did not trust sellers, which I don't blame because of not having quality control in Kurdistan, and often sellers lie to customers just to get their money without thinking of consumers rights.

- . What made you start your own business?

I started working at a very young age I was 15 years old, I wanted to be responsible and didn't want to ask my parents for money, and I for sure had love for fashion and shopping at a very young age, so I had to support my have it at a young age. As I got older and had worked for many different jobs, I found out working for someone or working under some one was not for me, am very hard working person and I love to earn my own money, am really patient about the fashion industry so why can't I use my knowledge and my work ethics for my self... and I often tell girls all the times be your on boots, don't let anyone tell you what to do. Yes, am not a millionaire but I don't have anyone telling me what to do

- . What are the main obstacles you are facing now in the running of your business?

Well one of the problems I have always faced it was the cost of shipping, do to that I bring my goods from the USA the shipping cost is very expensive. But as of now we all know the economic problems that has faced the KRG in the past years and it has gotten nothing but worst and worst. Do to lots of companies had left the KRG and the airport being closed for a while had affected my business really bad.

Interview 7

Name Sara Baban

Location Erbil

- . What is the size of your enterprise?

Big

- . What is the sector of activities?

Selling airline tickets

- . At what age did you start your own business?

At the age of 23 in 2005

- . What is your educational background?

Mechanical engineering (technology college of Baghdad)

- . Do you have a family (husband and /or children)?

Married, 2 Childs

- . Do you have help at home (e.g. maid, parents, e.t.c.)?

My husband supports me so much also my mother supports me in everything and I have 2 maids home that helps me doing my house work

- . Have you always worked for yourself?

after I graduated I started this job

- . have you created your present enterprise yourself, or is it a family business you have “inherited”, or a business you have bought?

It’s a family business, my father got the agency to start the business and later I officially started the business

- . When you started your business, what were the main obstacles you faced?

When I started the job I didn’t have enough experience so I had to take courses I had to travel to other countries to take the courses that were needed to open the job a properly, and back in the time when I started doing my job in Kurdistan we didn’t have enough necessities to run the job such as lack of internet, lack of electricity... when I started my job I needed a good trained staff so when I had to hire an employ I had to train them and that would take lots of time.

- . What made you start your own business?

To be honest I didn’t like to start this job in the beginning but my father forced me and all the responsibility were on my shoulders but now I love my job

- . What are the main obstacles you are facing now in the running of your business?

I can say that the economy crisis had a bad influence on all the businesses in Kurdistan, the airport and traveling line were closed in Erbil for 3 months so I had to decrease my income to balance my business and to stay on the line.

This section is towards elaborating the result of the discussions based on the answers and the result acquired from each question, this section constitute the most integral part of this research, as the actual research objectives, that had been specified in the prior sections were elaborating and completing, therefore also finishing the study through granting the reader a deeper and a valuable insight into the interaction, tendencies and influence of the element and the factors affecting being a women entrepreneur in Kurdistan.

In total, 7 interviews were made and 12 questions were asked to each female. this numbers were chosen because of the limited available women entrepreneurs in Kurdistan, also the ability to reach them is not easy, however the research conclusion is sufficient.

9. Conclusion

There is no doubt that female entrepreneurs are one of the wonderful phenomena in our modern economy. A growing number of women are participating in business entrepreneurial activities, it reflects the transformation in the economic and the social fields. Women are increasingly crossing the economic and social barriers nowadays comparing to the last decades. They have a greater confidence in their skills and their abilities to build their enterprises regularly, if not more productively and successfully than men. The personal motivation, family structure, educational background, demography, being unemployment, and the social and the economic environments are the main elements that are influencing a women entrepreneur. The effort of this study is to determine whether there is a relationship between the environmental family and personal powers with the success elements among women entrepreneurs. The result from the analysis recommended that if we were to notice the relationship of each single dimension. Also all the chosen dimensions justifiable to play its role in the ensuring the success of women to constantly to survive and to compete in the business that they are presently enrolled with. The evidence displayed from the association analysis indicated that the strength of the relationship is only moderate, thus it might be very useful to focus in the depth about the several other factors or items which might strength the relation of these dimensions so that the entrepreneurs between women can be pushed to the next developed level. Allowing to the association

data, the most dominate elements that shape the success was personal powers. This is because the essentialities of becoming a successful women entrepreneur had been acknowledged due to the personal powers. With the suggestion of the positive personal powers, someone is more possible or able to develop a good performance, self-discipline and riskers and maybe some other. The relation of the importance of a personal power had been further established based on the answers generated through multiple deterioration analysis. Its strongly suggested that the usefulness in the shaping the success of the elements of the women entrepreneurs. No doubt other dimensions are more like the environmental climate do significantly performed its usefulness. However, though previous literature its recommend the importance of family supporting in supporting someone to enterprise into entrepreneurship, but its contribution in this study could be consider as a mix as suggested by the significant value of the total statement that is based on the relationship of the three dimensions (personal power, environment dimensions, and family support) yet able to generate an acceptable model for creating a successful women entrepreneurs. such as reconsidering back our research background.

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