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# Support system for women entrepreneurship in India, Saudi Arabia, United Arab Emirates, China, Uganda and Russia: A comparative exploratory study

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## **SUPPORT SYSTEM FOR WOMEN ENTREPRENEURSHIP IN INDIA, SAUDI ARABIA, UNITED ARAB EMIRATES, CHINA, UGANDA AND RUSSIA: A COMPARATIVE EXPLORATORY STUDY**

Hemantkumar P. Bulsara, Jyoti Chandwani, Shailesh Gandhi and  
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Over centuries, extensive work has been done in the area of entrepreneurship and its impact on economic performance. Gradually, policy makers have realized that women can also contribute in the spur of economic development. Women have always made a visible and lasting impact of their economic participation in rural households. They have always contributed, in part or whole, to the earnings in the family. Economic dependency will bring confidence among women, which will further bring about an awareness of their rights and privileges. For the prosperity of the nation it is important for the women to be educated, self-supporting and are positive self-image. The best way to make Women socially and economically independent is by effectively generating self-employment opportunities in their own areas. Entrepreneurship is a Herculean task that is fraught with struggle, entailing both risk and effort. No one can truly understand the triumphs, trials and tribulations of an entrepreneur other than the entrepreneurs himself or herself. Women have to go through the same stage of setting up an enterprise as men. No doubt, women do have certain distinct set of factors that first impede their entry as entrepreneurs and later their survival as successful business-women. The paper is an attempt, to do exploratory study in respect to the support system provided by the government in countries like India, Saudi Arabia, United Arab Emirates, China, Uganda and Russia. This work can be used for further empirical research to compare and understand better international statistical comparability of SME's.

**Keywords:** Women Entrepreneurship, Support System, Financial Institutes, India

### **Introduction**

Entrepreneurship has been globally felt as a developmental & progressive idea for business world (Scott, 1986). Therefore, entrepreneurship is considered as vital ingredient for not only globalization but at the same time for creating diverse opportunities for future potential performers (Mitra, 2002). To exploit the human resource to their optimum potential is one of the greatest challenges faced by innumerable business organizations in the contemporary economic world, where

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progress is quantified and consumed as an entity (Brush, 1992). Entrepreneurship is not just confined to any one gender now rather due to multi-faceted economic pressures women have turned up & realized that the survival of their families & their own potential lies only in working side by side with men (Marlow, 2002). Education of woman have no doubt given them immense confidence & encouragement to serve & discover new business avenues. However the ground realities do differ to a great extent as far as geographical boundaries are concerned. Globally women are considered as weaker gender physically and emotionally, therefore prospects open for them to develop into business professionals is an area still quite unexplored and needs attention (Wennekers, 1999). Overcoming the challenges of business world are no doubt more treacherous for women than their male counterparts, therefore they undergo various impediments to achieve their business success (Allen and Truman, 1993). Fortunately due to technological advancement & means of communication the world has turned into a global community which has created new channels & opened up avenues for women to explore not only their potential aptitudes rather search for better business opportunities (Carter, 2001). This paper investigates whether, there is any support system provided by the government agencies for Women Entrepreneurship in countries like India, Saudi Arabia, United Arab Emirates, China, Uganda and Russia? What are the different schemes provided by the government agencies for it? What are the benefits provided under the schemes? Finally there is comparison of all the schemes for Women Entrepreneurship provided by the government agencies in different countries under study. The paper comprises 4 remaining sections. Sec. 2 reviews the existing literature on Entrepreneurship, Women Entrepreneurship and Women Entrepreneurship and the support system from the government. Sec. 3 is about the theoretical framework in which different schemes provided by the government for Women Entrepreneurship in countries like India, Saudi Arabia, United Arab Emirates, China, Uganda and Russia are studied. Sec. 4 describes and justifies the research methodology followed by Sec 5 which draws the conclusions and suggest some theoretical and practical implications that may be drawn from this study.

## **Literature Review**

### ***Entrepreneurship***

Entrepreneurship holds the promise for increased employment economic salvation and increased democratic participation through voters enlightened self-interest, as they become more closely concerned with government policies that directly affect their economic progress (Pavey, 2006). Small business are regarded a splaying a vital role in regenerating the economy in Britain as well as in other western and more recently Eastern European countries. In the popular press, as well as more

serious academic and business publications, entrepreneurship is portrayed as an economic necessity within a modern economy, promoting structural balance, employment choice, economic growth and national and personal prosperity (Jennings & Cohen, 1993). Campbell (1992) asserts that entrepreneurship is the result of a decision that occurs when the expected returns from becoming an entrepreneur is compared to the cost risk evaluation and return from potential wage labor. While economists acknowledge the role that psychological, sociological and cultural factors play the major factors of the economic model per se dominate the economist's entrepreneurial definition.

People who display strong independence characteristics often have difficulty in working the role of employee. This emphasis on individual responsibility for outcomes leads to a related aspect of the entrepreneurial for achievement. A high need for personal achievements had been attributed to entrepreneurs although empirical evidence to support this contention is inconclusive (Brockhaus 1982). Most successful entrepreneurs not only possess certain personal characteristics they have usually served an apprenticeship within the framework of a small business giving them relevant experience in the business environment (Timmons 1994). Past employment also has a substantial impact on the choice of industry in which the entrepreneur establishes a venture (Fried 1989; Stranger 1990). Kauffman Foundation Studies have shown that entrepreneurs have historically been key drivers of economic recovery in past recessionary periods. Since, 1980 companies less than 5 years old have accounted for virtually all net new job creation in the United States (Leigh 2009). Entrepreneurial venture has the potential to prompt innovations and to sustain an innovation system. In engaging in new economic activities, entrepreneurs re-organize them in an innovative and valuable way (Schumpeter, 1934). Self-employed individuals not only value their autonomy but are also happier (Kawaguchi 2002) and more satisfied with the Job (Hundley 2001, Blanch flower *et al.* 2001 & Benz & Frey 2003). Entrepreneurial venture has the potential to prompt innovations and to sustain an innovation system. In engaging in new economic activities entrepreneurs re-organize them in an innovative and valuable way (Schumpeter, 1934). Entrepreneurs Search for changes and respond to them by exploiting them as opportunities (Drucker, 1985). To be an innovation, new technologies or R&D results need to be profitable (Kostic, 2008) and society must discover through business that they are worthwhile.

### ***Women Entrepreneurship***

The promotion of Entrepreneurship and self-employment can stimulate the readiness and capacity of people to support and maintain themselves (Kupferberg, 1998). Besides entrepreneurship, women entrepreneurship is equally important for the growth and economy of the country. Most scholars would agree that the role played by female entrepreneurship in the context of economic development is important

(Allen *et al.*, 2007). Schein (1973, 1975) found that males were seen as fit than females to hold managerial positions. Bigoness (1976) and Hamner found that high performing females were rated more positively and seen as more deserving of a reward than comparatively performing males.

Another study conducted by Anu *et al.* (2008) on the subject of woman entrepreneurship gives a view that Indian woman takes the subordinate roles that are offered to them is the only biggest hurdle in the process of enablement. Though many women are making their marks in all spheres still in many areas woman are lacking behind and accepting the dominance that male society is giving them. Women are disadvantaged in terms of literacy, developmental participation and earnings. Female foeticide and maternal mortality is on rise in India. The economic survey of 2003-2004 showed that only 18.1% woman forms the part of total workforce in organized sector. The paradox of potential that India needs leaders at all levels that both men and women where they know what awareness is required and woman are needed in government and social sector. The new leaders have to be awakening the innate spirit of entrepreneurial activity. Lack of education and opportunities force women to work on fields and construction sites. Emotional and intellectual resources in regard to woman have to be studied in good respect to make them more efficient in this globalized world. There have to be leaders who can set agendas for growth by shacking the lines of castes that our society puts and places woman on the back end. They have to realize that woman is no subject to be underestimated and they can also enjoy the same position as men do.

Many new enterprises are founded, owned and/or managed by women. Female self-employment increased by 81% between 1981 and 1989, whereas male self-employment increased only 51% in the same period. Women now represent over a quarter of the total self-employed population in the UK (Cannon, 1992). Ronstadt (1984) reported that 77% of all entrepreneurial business in United States is service oriented while 16% are in manufacturing. It appears that women are initiating service-oriented business more frequently than men. Bennett & Dann (2000), in common with other developed economies such as the United States and the United Kingdom, the number of women starting new businesses in Australia far exceeds the number of men. Recent research on the self-employed job satisfaction in Germany shows that the self-employed are more satisfied with their jobs than the employed, even after controlling for income and hours worked (Benz & Frey 2004, Fuchs, and Schuendeln 2005). For women in particular, self-employments value added is that it offers the flexibility to combine work with a family. Self-employment is said to have held the way out of the recession for Atlantic Canada (ACOA 1996). Women, it is noted rather than being excluded from these trends are at the forefront of the engine of economic growth in Canada (Cohen 1996). While there was a 74% increase in male self-employment in the past twenty years, female self-employment grew by 265% (Corompton 1993). In addition, women have typically

enjoyed less access than men to critical entrepreneurial support mechanisms, including property education, formal or informal business clubs and association's credits and legal services and protection. Their economic activities have also received less recognition in Spanish law.

Harper (1996) has linked entrepreneurial attitudes to the perception of possessing a strong internal locus of control. Evidence has been found that this is true for both men and women (Koellinger *et al.*, 2007; Langowitz & Minniti, 2007). Moore (1997) notes that women's desire for challenge and self-determination, their desire to balance work and family responsibilities and blocked mobility within corporate structures motivate them to become entrepreneurs. Recent research, however points to a growth in the number of women becoming involved in business who are displaying traditionally male behavior, such as placing their major emphasis on profit generation and business growth (Employment and Skills Formation Council 1999). Lee-Gosselin and Grise (1990) challenge the view that identifies profit and growth as essential to the very definition of entrepreneurs. Instead they discovered that women entrepreneurs had quite different criteria for success, among to establish small, stable organizations. Research has found out that women entrepreneurs identify success in a whole variety of ways including a personal and professional growth. Striking a balance between work and human life, the desire to pursue certain beliefs and value and commitment to 'give' something back to the community. Stills (1987) findings that the entrepreneurial women generally come from a background of self-employed people. Recently Women Managers are recognized as bringing a 'gender edge' that can increase sales and investor appeal in the banking sector, and employers start welcoming gender diversity (Amelie 2006). Study conducted by Dheepa *et al.* (2009-2010) states that real term development of nation lies in endowing women. The study reveals that entrepreneurship process has helped women to develop on social, economic and political basis. The study has description of various surveys that shows the status of women in India and moreover it describes the consent process in three dimensional stages: Economic, Social and Political. Economic aspects would include increasing women access to and command tangible and intangible resources such as wealth, property, money etc. social aspect relates to change the ideology of discrimination and culture which is the existence of woman in India and Political scenario relates to the increased presence of woman in the power structure of India. It has highlighted the work of SHG and other helping organizations to permit women. The strategies listed in the study to help women are Women education, Women healthcare, Nutrition and Sanitation, Environment Conservation, Development of science and technology, helping in difficult times and Fighting against violence and discrimination.

Achar *et al.* (2008) cites in his paper that woman empowerment is rendered by woman entrepreneurship. Woman entrepreneurship development results in overall

economic and social development. Developing entrepreneurship among women brings them to main stream and thus leads to economic development. Entrepreneurship Development among woman is one activity that promises encouraging results. By motivating, training and assistance given to woman towards business ventures will give a brighter empowered process. The impact of woman entrepreneurship on empowerment of women is accessed on variables like welfare, access to information, consciousness of self and environment, participation in community development and control over physical resources.

Although definitions of entrepreneurship differ, most scholars agree that it implies having greater control over one's life (Sen., Metal, *et al.*, 2006). Enablement has been interpreted variously as the extent to which women have the freedom to participate in domains that are either private or public. It has been commonly measured using dimensions like mobility, control over resources, and decision-making power in the household (Kishor and Subaiya, 2005; Bloom *et al.*, 2001; Mason and Smith 2000; Govindasamy and Malhotra 1996; Jejeebhoy 1991, 2000; Kabeer, 1999). Though authors have pointed out that measuring and trying to quantify complex and abstract concept as this is an imperfect exercise, but they operationally define women's entrepreneurship as the degree to which they can control material resources (including food, income, different forms of wealth) and social resources (including knowledge, power and prestige) within the family, in the community and in the society at large (Desai and Johnson, 2005). In lines with Desai and Johnson (2005), I argue that women's authority over household decision making embodies both the family and the community. Among an array of questions designed to capture women's consent, the IHDS (2004-05) survey asked women the following:

- Who in your family decides the following things:
- What to cook on a daily basis?
- Whether to buy an expensive item such as TV or fridge?
- How many children you will have?
- What to do if a child falls sick?
- To whom your children should marry?

The women had the following response options: respondent, husband, senior male, senior female, other and decision not made/not applicable. As Desai and Johnson (2005) point out that apart from selecting good indicators of women's entrepreneurship, it is important to distinguish between entrepreneurship as a characteristic of individuals and empowerment as a trait of community participation (Mason and Smith, 2003). Thus as Mason (2005) envisages that women's entrepreneurship is likely to involve not only gaining new individual capabilities, but also the emergence of new beliefs about their right to exercise these capabilities and take advantage of opportunities in their community. Another potential challenge in conceptualizing women entrepreneurship is that entrepreneurship is

multidimensional with imperfect associations among its different dimensions and this becomes particularly clear in the case of gender relations, which span the private and the public spheres which again are often dissimilar in patriarchal societies (ibid). In order to address these challenges the study distinguishes between the two domains individual and community- by calculating district specific measures of women's ability to make independent decisions. Within each sampled district, calculations will be made to capture the proportion of women who say have final decision-making authority in at least one of the domains listed above. By using a recent all India data set (IHDS, 2004-05) this study thus proposes to build on prior work by exploring the following research questions:

- Whether the concept of gender entrepreneurship in India is an individual property of women or whether it is socially determined. To what extent empowerment is associated with (a) Her own employment status; (b) family dynamics
- To explore the dynamics of individual variation in gender entrepreneurship versus any community/regional variation in India

There are various surveys and studies that indicate that women entrepreneurship is on the rise the world over. In India too, there has been a substantial escalation in women entrepreneurship and several surveys conducted of late, further validate this overwhelming phenomena. Women entrepreneurs are a vital source of growth that can power our economies for decades, yet they face tremendous challenges to their full economic participation. The GEM Women's Report provides important data which is critical to our understanding of women-run SMEs, Melanne Verveerin (2010). A survey was conducted by Women's Web in 2012, where 100 Indian women entrepreneurs were interviewed and some of the findings of this survey were very interesting. Majority of the respondents were small & medium business owners. It also clearly indicates the confidence of women in India and how even at a young age, they are rearing to actualize their dreams. The Dell Women's Global Entrepreneurship, 2012 India study further substantiates the fact that women business owners in India are feeling confident and this is because business is doing well. When asked about expectations for business growth, women entrepreneurs in India are very optimistic about it. These are all signs that women are fearlessly taking the initiative to implement a creative idea and are no longer afraid of taking risks. Women entrepreneurship is definitely an emerging trend. In the times to come gender disparity at the work place will wane and there will be the meteoric rise of the woman entrepreneur. So a broad insight into the literature review suggests that, today the Indian women entrepreneurs increasingly are a force to be reckoned with. "According to the Women's Global Entrepreneurship study conducted in US, UK and India, commissioned by Dell (2012), it has been found that the ideal country for a woman starting a business in 2012 could well be India." that a new wave of entrepreneurship is going to thrive in these turbulent times.



### ***Women Entrepreneurship and Support System from the Government***

Women have been leaving large corporations in growing number during the past 10 yrs. In a Fortune survey of business school graduates who earned MBAs in 1976, 30% of the women reported that they had left their jobs in large corporations (Taylor, 1986). Recent research (Buttner & Rosen 1988a) has shown that bank loan officials do see women relative to men as lacking important entrepreneurial characteristics including leadership risk taking propensity, endurance and ability to change. Carter & Rosa (1998) & Verheul & Thurik (2001) have discussed the role of financial constraints for women entrepreneurs and their influence on women's strategic decision. Number of studies has identified financial and managerial factors considered by bankers when evaluating loan application, including collateral, potential returns, level of risk and entrepreneurs past experience, gender was not considered in the research design (Buttner & Rosen 1989). Research carried out in economics indicate that there still exists a barrier to women obtaining external finance, but this barrier is diminishing as a financial institutions become more aware of gender issues and start to consider women entrepreneurs as a possible source of income (Kay *et al.*, 2003). There is some evidence supporting the idea that women are more risk averse than men when making financial decisions (Jianakoplos & Bernasek, 1998) and similar evidence has been used to explain alleged lower growth rates in female owned companies (Johnson & Powell, 1994). Compared to men, women face additional constraints from lack of start-up capital due to their difficulties in convincing the financial institutions (and even their potential clientele) about their business ideas and managerial abilities (OECD 2000). Women in particular tend not to borrow funds commercially to start their own business (Stranger 1990); while studies show that Australian women are not discriminated against by banks, a high number of women do not actually approach the bank as a source of funding (EFSC 1994; stranger 1990; Yellow Pages Australia 1996). "I do not believe the role of government is to create wealth. That's not the role of government. There are no guarantees in the free enterprise system. The role of government is to create an environment that facilitates the flow of capital and an environment in which people can realize their dreams that's the role of government" (George W. Bush, President of US at the Women's Entrepreneurship Summit in Washington, DC).

Most micro finance institution (MFI) and bank credit officers have not taken any workshops or courses on gender mainstreaming and therefore; may have biased perceptions about women's potential to be successful growth oriented entrepreneurs, thus adversely affecting the risk profile of female clients. Women entrepreneurs in Uganda cite lack of business/export management training & access to markets as a barrier to growth, there are limited efforts to reach women with market related information and SME linkage programmes are not specifically targeted to include women's enterprises. (Stevenson 2005). There is no government focal point on

women's enterprise development and targeted policy initiatives do not exist. Women entrepreneurial activity is largely overlooked and invisible. There is a general lack of awareness of their potential to be economic contributors on a commercial basis and they are subject to limiting stereotypical images regarding their growth potential. (Stevenson 2005). The most significant problem for women during the start-up period is access to financing, as indicated by over 55 per cent of the women in Kahara-Kawuki (1998) and Snyder (2000).

Recently a series of entrepreneurial policies specific to motivating female entrepreneurial activity have been formulated and carried out by the Chinese government. These policies include subsidies for professional training, small loan guarantees and also preferential tax treatment, providing beneficial conditions, and incubators of sorts for women entrepreneurs (Information office of the state council, 2005). Although Chinese women entrepreneurs developed rapidly, a shortage of capital has limited its development, with half of the women entrepreneurs perceiving the biggest difficulty as a lack of capital (Shi, 2005). To raise start-up capital the aspiring entrepreneurs planned to use their personal savings (20.7%) or to get funds from friends and relatives (20.1%), rather than rely on bank credit (63%). Again, the survey results confirm very low trust in the ability of entrepreneurs to acquire bank financing. Still, many (28.2%) hope that government economic assistance (subsidized loans or direct subsidies) will help them to initiate their ventures.

### **Theoretical Framework**

#### ***Women Entrepreneurship***

Entrepreneurship is an idea or vision, which a woman holds to explore and optimize which could help her create new jobs & economic empowerment among her fellow beings. Across the globe, generations of women from very different backgrounds show very encouraging signs of entrepreneur spirit. It is to be hoped that governments at all levels will work to provide an environment in which this spirit may flourish (Delmar, 2000). Over 200 million women are employed across all industry sectors, with half of this number is in developing countries. (GEM Report, 2007). Entrepreneurship by definition implies being in control of one's own life and activities (Gundry, Yoseph & Posig, 2002). This women empowerment is exactly the real barrier, which society does not acknowledge and therefore majority of woman potential remains untapped, which can be a powerful resource in economic growth of every economy (Helms, 1997). For a woman entrepreneurship is not a new concept but certainly keeps women hesitant to be among startups due to societal and community trends and pressures. Many other factors do influence to keep women away to be potential entrepreneurs especially in developing countries (Hisrich, 1999).

Developed nations have provided gender equality platforms to keep the woman workforce motivated to be entrepreneurs, and then too women face many multifold problems. However, women still face financial insecurity, family responsibility, ego status business insurance & human resource challenges plus resistance from their male counterparts to be successful woman entrepreneurs in business domain. Women's entrepreneurship is a broad concept that needs to be studied separately for two main reasons which is of critical importance. The first reason that to be highlighted is that women's entrepreneurship has been considered during the last ten years as a crucial untapped source of economic growth and development. Women Entrepreneurs with their strong working areas create new jobs and employment for themselves and other woman and by being innovative also provide society with ethical solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. But in the real sense they still are minority of all entrepreneurs that exhibit in practice. Thus there is strong presence of market failure, which as a consequence acts as discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. This market fiasco essential to be spoken by strategy causes so that the financial potential of this cluster can be fully utilized as increasing growth of all is the prime concern. While without a misgiving the fiscal impact of women is very great, we still lack an unfailing picture describing in detail that definite control. The second reason is that the topic of women in entrepreneurship has been fundamentally ignored both in civilization with no ethical standards defined in general and in the collective sciences. Not first have women poorer involvement rates in entrepreneurship than men but they also commonly choose to surprise and accomplish organizations in changed diligences than men tend to do. The commerce picked by women is real as existence less important to profitable development and progress than high technology and business. Majority enquiry plans and Agendas are likely to be "men dominated" and too often do not take into description the explicit needs of Women Entrepreneurs. By means of a magnitude, equal prospect between men and women starting the perception of free enterprise is still not realism. Women Entrepreneurship is both about women's standard in culture and the part of entrepreneurship in the same the world. Females are faced with definite obstacles which call for to be amazed in directive to give they contact to the equal chances as men experience every time in the business stream.

### ***Women Entrepreneurship in Different Countries***

#### ***Women Entrepreneurship in India***

The educated women are very headlong looking and do not want to bound their lives in the four walls of the household as they demand equal status in the society as men has. They demand equal respect from their respective families as they are

also part of human race. However, Indian women have to go a long way to get into the main stream of the equal and par because traditions, culture and norms are deep down rooted in Indian society and culture where the obvious and resulting sociological set up has been made as male dominated one. Women are treated as weaker sex in India and are dependent on men folk in their family and outside. This makes it very small and narrow mindedness to creep in. The Indian culture with many mandatory facets to follow makes them subordinates and executors of the decisions and orders given by male members, in the basic family component structure that is always seen in the families of India. While at least half the considerate on earth belongs to women, women remain perhaps the world's most underutilized resource. Despite all the community sprints, India is filled with the success stories of women. They position tall from the rest of the pack and are much-admired for their successes in their one-to-one field. The alteration of social stuff of the Indian society, in expressions of improved educational status of females and varied hopes for superior living, demanded a change in the natural life grace of Indian women. She has entered with man and magnificently stood up with him in every walk of life. These womenfolk' bests are firm, winning and ready to participate perils and risks that are posed before them. They coped to subsist in this changed gorge struggle with their hard work, carefulness and determination

Woman entrepreneur especially in country like India has amalgamation of characteristics and qualities. A woman or a group of women manages the whole business of enterprise. She formulates various devices and completes them further down on her own observation. There can be nearly individuals to help her but ultimate regulator lies with the female. A woman entrepreneur must provide at least 51 percent of the employment generated in her enterprise to women. A woman businessperson takes planned risks. She looks vagueness self-confidently and assumes risk. She has to tie up investment and wait for decent profits. A woman entrepreneur likes to take true risks because she wants to be a successful businessperson or entrepreneur. The most serious skill mandatory for industrial change is the facility of building a rigorous association. A woman entrepreneur bring together, co-ordinates, classifies and accomplishes the other features namely land, labor and capital. It is essential to be a solid for a woman entrepreneur. She should have belief in herself and in her aptitudes. She should have the confidence to implement the variation and change. A woman entrepreneur should require audacity to own the blunders and make them right. The chief function of a woman entrepreneur is to make decision. She takes various judgments regarding the activities of her enterprise. She decides about the type of business to be done and the way of doing it. A woman entrepreneur must be perfect and inspired in decision making process. A woman entrepreneur is one who gestates new ideas, starts her enterprise with these ideas and provides added value to society based on their

independent initiative. Accomplishment orientation is deriving to overcome experiments, to progress. A woman entrepreneur must be positive. She should style her undertaking with a hope of victory and attitude for success rather than with an alarm of failure. Technical skill states to the capacity to create and use the better ways of fabricating and marketing goods and services. Women Entrepreneurs face the hardships boldly and daring. A woman entrepreneur is robust, focused, having a job and a clear idea. She should be a woman of artistic thinking and analytical sophisticated. She needs to be smart, compliant and problem solver. Supervision value is one of the utmost chief representatives of a woman entrepreneur. It is the practice of influencing and supporting others to effort unreservedly headed for completing intentions.

#### ***Government & Banking Support to Women Entrepreneurship: India***

In India, entrepreneurship for women has been the major concern as if now. Thus government, society and various other factors are supporting this noble cause. Small & Medium Enterprises development organizations, various State Small Industries Development Corporations, regulation banks, the nationalized banks and even NGOs are:

1. Leading various Programs for promotion of women in business
2. Entrepreneurship Development Programmes (EDPs) to gratify to the requirements of potential Women Entrepreneurs, who may not have adequate educational background and skills.
3. The Office of DC (MSME) has also undone a Women Cell to come up with the money for coordination and assist to Women Entrepreneurs facing certain harms.
4. Around numerous arrangements of the supervision at chief and state-run level, which deliver aid for set up training-cum-income engendering happenings for deprived females to make them carefully liberated.
5. Small Industries Development Bank of India (SIDBI) must too be located executing exceptional orders for Females Businesspersons.

In adding to the different patterns for Women Entrepreneurs, several management outlines for MSMEs also offer assured special incentives and concessions for Women Entrepreneurs. For instance, under **Prime Minister's Rozgar Yojana (PMRY)**, first choice is given to women recipients. The government has also made some reductions for women folk to assist the membership of women legatees in this scheme. Correspondingly, under the **MSE Cluster Development Program** by Ministry of MSME, the impact from the Ministry of MSME contrasts between 30-80% of the total plan in case of rigid interpolation, but then in the instance of knots maintained and achieved by Women Entrepreneurs, involvement of the M/o MSME may perhaps be up to 90% of the plan charge.

Likewise, under the **Credit Guarantee Fund Scheme for Micro and Small Enterprises**, the agreement shield is mostly presented up to 75% of the mortgages protracted; nevertheless the magnitude of agreement cover is 80% for MSEs activated and/ or retained by females.

Closely of the distinct systems for Women Entrepreneurs executed by the administration organizations and linked associations are delivered under:

- Schemes of Ministry of MSME
- Trade related entrepreneurship assistance and development (TREAD) scheme for women
- Mahila Coir Yojana
- Support to Training and Employment Program for Women (STEP)
- Swayam Siddha
  - Self-employment loan Programs
  - Educational loan schemes
  - Single women benefit schemes
  - Job oriented training Programs
  - Marketing support for Women Entrepreneurs
  - Auto rickshaw / school van's driver scheme
- Kerala Government's Women Industries Program
- Delhi Government's Stree Shakti Project
- Schemes of Delhi Commission for Women (Related to Skill development and training)
- Incentives to Women Entrepreneurs Scheme, 2008, Government of Goa
- Magalir Udavi Scheme, Pudhucherry Government
- Financing Schemes by Banks/ Financial Institutions

#### *Women Entrepreneurship in Saudi Arabia*

In Saudi Arabia, the family plays an important role in shaping its culture and in spreading the values and attitudes concerning relationships between the family and relationships of the family and the rest of the society (Doumato, 1992). The family is patriarchal and in the family the father has the ultimate power by law. Children belong to the father by law, and the mother is the one responsible for teaching the cultural and religious traditions to the family to ensure solidarity and loyalty (Doumato, 1992; Pharaon, 2004). Saudi women live in a male dominated, patriarchal society where men exert strict codes and unwritten social norms on them (Miller-Rosser, 2006). Women in Saudi live in a segregated society. The gender segregation led to exclusive women only public spaces where they can

practice a range of activities that are by women and for women for example, schools, government offices, charitable organizations, women's administration and women-only shopping centers (Le Renard, 2008). Historically, Saudi women's participation in the development of the society was remarkable. The Saudi women worked on farms, sewed clothes, wove wool, engaged in hand crafting and camel and sheep breeding (Bubshait, 2008; Le Renard, 2008). Later, the oil boom made major impacts on the status of women and their place in the society. As the population got richer, the number of working women declined, relying on the men's income for providing the family's needs (Le Renard, 2008). Recently however, Saudi women have been expressing their desire to broaden their participation in various fields. According to Doumato (1990), two major factors have motivated the Saudi women: Education and The Gulf War of 1990.

According to the Ministry of Labor, the participation of the Saudi women in the private sector is only 7 per cent (Ministry of Labor, 2009). The biggest employer of women remains the public sector (AMCL, 2010). According to the Central Intelligence Agency (CIA), women aged 15 and over constitute 57.84 per cent of the total work force but only 13.17 per cent are employed and 44.67 per cent are unemployed, amongst them students who will graduate and be looking for jobs in the future (Central Department of Statistics and Information, 2010). It is believed that Saudi women's wealth amounts to USD11.9 billion, however, their participation in the private sector is only 7 per cent (AMCL, 2010; Ministry of Labor, 2009). It is believed that the lack of women's participation in the private sector is due to the many religious, political and cultural constraints forced on them by the society (AMCL, 2010). The Saudi government is concerned about the role of Saudi women in society. Efforts by the government have been made to promote entrepreneurship among Saudi women. For example, The Government established the King Abdul Aziz Women's Charity Association's Al-Barakah Loans center. The center finances projects that are undertaken by low income, divorced and widowed Saudi women (AMCL, 2010). The Government also established The Centennial Fund that provides funds for young Saudi men and Women Entrepreneurs (AMCL, 2010). The fund aims to help young Entrepreneurs achieve financial independence through helping them start their own Successful businesses. Other support was also provided from non-government organizations, such as The Abdul Latif Jameel (ALJ) Community Services Program. The organization provides loans and Training programs for both men and women in Saudi Arabia. This family-owned business empire has successfully helped improve skills within the local population and has created more than 113,855 job opportunities for them in 2003 (AMCL, 2010; Gavin, 2010). Abdul Latif Jameel and The National Commercial Bank (NCB) in Saudi Arabia also provide interest-free loans for owners of small projects, who have graduated from the organization's training program (Gavin, 2010).

*Women Entrepreneurship in The United Arab Emirates*

In the case of the United Arab Emirates (UAE), there is an imbalance in the population as depicts the following table.

TABLE 1: POPULATION BY NATIONAL (NATIONAL-NON NATIONAL) AND SEX (2010 MID YEAR ESTIMATES)

<i>Nationality</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>
National	479,109	468,888	947,997
Non-National	5,682,711	1,633,362	7,316,073
Total	6,161,820	2,102,250	8,264,070

*Source:* National Bureau of Statistics

The study of Tong *et al.* (2012) indicated that the temporary residency status of expatriate workers has not prevented them from becoming entrepreneurs in the UAE. Arab expatriates in particular, have higher entrepreneurship rates compared to other nationality groups.

The UAE government supports the women's role in the labor market through the Emiratization process. In fact, over the last decade, this initiative was taken by the government to employ its citizens in a meaningful and efficient manner in the public and private sectors. Recently, another initiative was launched by Dubai Business Women Council (DBWC) and MasterCard aiming at driving entrepreneurship among women in the UAE. Named Ro'Ya ('Vision' in Arabic) the scheme will provide coaching and mentorship to aspiring female entrepreneurs.

Through Ro'Ya, women, either UAE nationals or residents, will be encouraged to submit their business proposals through a dedicated microsite on dbwc.ae. Entries should represent concepts that are in the idea development phase, but which have not been implemented yet.

In The 2013 Annual Summit of the "Women in Parliaments Global Forum", Dr. Amal Al Qubaisi, First Deputy Speaker of the Federal National Council (FNC), affirmed that all the achievements and gains of Emirati women, as well as their ascension to decision-making positions, were made possible by the all-encompassing vision of the UAE leadership, and the incessant support extended by H.H Sheikha Fatima Bint Mubarak, Chairperson of the General Women's Union (GWU), Chairwoman of the Family Development Foundation (FDF) and President of the Supreme Council for Motherhood and Childhood, who represents a model for all UAE to follow. Women in the UAE take up 66 per cent of the public sector's jobs and over 30 per cent of leadership positions, and account for 17.5 per cent of the Federal National Council (FNC) members, Al Qubaisi told the summit adding that there are three UAE women ambassadors and four women ministers.

Hodgson (2012), compared and analysed women's status in the labor market between Canada and the UAE, and found that a woman's status in the UAE is



much better than a woman's status in Canada. In fact, Canadian women face many barriers in the labor market; however women in the UAE did not face as many.

#### *Women Entrepreneurship in China*

Women in China attained equal rights at a very late stage, as the awareness among them was late at this concern. For thousands of years, which are very long duration in today's world, they had suffered gender perception plus barely any economic power to get equal opportunities as men does in China. Women were considered as trappings of their male 'guardians', namely their father and husband before and after marriage respectively, and of their son after their husband had died, known as 'the three obedience's', this tradition makes them more dependable and makes women to compromise as survival comes into picture. It wasn't until the early 1900s that women started to improvement equal access to education with other positive responses. When the People's Republic of China was established in 1949, Chinese womanhood arose towards shared in monetary life. Though the "son preference" feeling totally fixed in grassroots minds of people still desires time to go away. Chinese female workers currently make up about 50% of the enrollment at universities and 36% of the total labor force, according to state media. Women now fund about half of domestic pay, up from 20% in the 1950s.

Why Chinese women did developed so successful today when it comes to industry? The sequestered sector has allowable for free development since 1978. With incredible growth during the 1990s after the market-oriented economy was officially established throughout the country, it has become the most active segment. Entrepreneurship was adopted under this form, and was also encouraged by the management, which issued quite a few urge plans including the Small and Medium-Sized Enterprises Promotion Law. The more topical industrial reorganization removed the economy's focus to the service industry from the traditionally emphasized primary and secondary industries. This amount has brought extensive decisions for females, by primary business zones where "feminine" benefits could be used. The fight to subsist is the intimate inspiration of Women Entrepreneurs in China. Previously the one-child policy was introduced; adolescents received less commitment than their colleagues within their relations. They were enforced to be self-regulating earlier in order to well tutor their manlike equivalents. Throughout many years, numerous nationalized enterprises were either restructured or encouraged to become financially independent. Huge amounts of womenfolk working along the fabrication lines in weave factories and other business firms were laid off, and had complications retaining uniform elementary existing principles. This triggered the 'push' factors of entrepreneurship - the impetus under which the circumstances presented should be transformed for the reason that it has some of the drawbacks. In contrast, pull factors are correlated to the impetus that devises from keenly tracking good diagnoses. According to the Global

Entrepreneurship Monitor (GEM, 2007) data, entrepreneurship in China is currently more 'poverty push' than 'opportunity pull'. Among those successful businesses of women, some can again be attributed to their origin in state-owned enterprises.

Added phase that separates Chinese women of working age from persons in other parts of the world is that they generally have much fewer pressure to fetch up children, not only for of the one-child policy, but also because of hands-on grandparents. Females in China are enabled to only three months' salaried maternity leave and frequently return to work subsequently, which inescapably makes the grandparents to take over the burdens. As per "big family" notion, the elder group has conventionally played a great part in getting up children in China. If no grandparents are accessible, caretakers are bountiful and inexpensive. With esteems to the upcoming of Women Entrepreneurship in China, one meek inquiry arises: Can they endure to accomplish and nurture? Miserably the attitude is not that expectant: The enormous common of current Women Entrepreneurs started their occupations in the 1990s. As the result, there is the absence of younger leads evolving, and the second age group that is thought to take over their domestic productions frights suspiciousness. With good education system and teaching methods among Chinese women can foster the development. So Woman Entrepreneurship in China is on alarming stage.

#### *Women Entrepreneurship in Uganda*

Ugandan women form the majority of the country's business people, in farming and small to medium-sized firms. Supportive national and local policies, and targeted international assistance, could help Ugandan Women Entrepreneurs increase exports and benefit the whole country. Public sector employment opportunities have declined sharply in recent years, leaving self-employment as the main way for most Ugandan women to make a living. It is found that Ugandan women are doing business in the urban informal economy and in micro, small and large-scale firms. As farmers, artisans, manufacturers and service providers, they create wealth, but face obstacles to higher growth.

#### **Women Farmers Feel the Pinch**

Non-traditional agricultural exports offer opportunities for Ugandan women farmers, but they are unable to exploit the full potential of these. Because traditional exports fetch low prices in today's global market, non-traditional exports are attractive. Yet heavy workload, family responsibilities and discriminatory land ownership, which reduces women's access to credit, mean they are unable to reach the production volumes and competitive levels necessary in global markets. Agriculture is the mainstay of Uganda's economy, employing 80% of its people. Women form the majority of agricultural workers. They produce 80% of food crops, 60% of traditional exports (coffee, tea, cotton, sugar, tobacco) and an

impressive 80% of non-traditional agricultural exports (such as maize, beans, cereals, vanilla and flowers).

### **A Niche in Textiles**

In Africa, women are the majority in the small-scale economy, which accounts for up to 40% of gross domestic product. Many choose textiles and clothing, although those businesses are threatened by imported cheap new and second-hand clothing. In response, some entrepreneurs find a market niche and use business networks to expand sales. Ida Wanendeya, for example, produces *kikoi*, a multi-purpose East African cloth. She exports to Ghana, and cherishes her membership in the African Federation of Women Entrepreneurs because she “gains market” at its meetings.

### **Scope for growth in Services Exporting**

Services make up 8% of micro and small firms in Uganda. Women’s services tend to be in health, education, food and shelter, and target the domestic market.

### **Land Ownership**

Only 7% of Ugandan women own land, a fact that has prompted them to campaign for new legislation. Our study shows that most women who own businesses are landowners, which encourages farm improvement and allows them to access credit.

### **Emerging Women Entrepreneurship**

Based on the experience and advice of the respondents, strategies for an economic growth model for Women Entrepreneurs begin to emerge. Apart from land ownership or guaranteed land use, education is the most obvious contributing factor to successful entrepreneurship: 82% of the small to medium-scale entrepreneurs have some post-secondary education. Access to labor and capital are also important variables influencing women’s businesses, and membership in professional organizations is a strong asset. Ugandan women are disadvantaged in the labor market. Less than 12 per cent of economically active women are in paid employment; the remainder are either self-employed or contribute unpaid family labor. Women own about 40 per cent of the private enterprises in Uganda, mostly at the micro enterprise, informal level; very few women-owned firms grow beyond 5-10 employees. At the micro enterprise level, they provide about 48 per cent of the employment, but this share decreases for firms with over five employees. In 2003, an estimated 1.4 million Ugandan women were either trying to start an enterprise or owned a young enterprise less than three and half years old. Women’s enterprises represent a sizeable and untapped source of future employment and economic growth in Uganda, with potential for making a greater contribution to the country’s poverty reduction targets. 19 Ugandan women face many socio-cultural, legal, familial, and economic barriers impeding the growth of their

enterprises. In spite of the fact that the Uganda Constitution provides for the equal rights of women and a National Gender Policy exists, there are still serious differences in the legal status of women and men in Uganda that affect the rights and protections afforded to women by law. This includes land and property rights, which impacts on women's ability to access the monetary and financial resources, as well as freedoms they need to advance their enterprises. Women Entrepreneurs often fall into the "missing middle" of financing when trying to pursue growth opportunities in their enterprises, as they are neither served by MFIs nor commercial banks. They are less likely than men to be able to offer land titles as collateral security for bank loans; and often they lack the necessary skills to develop acceptable business financing proposals and to negotiate larger amounts of credit.

#### *Women Entrepreneurship in Russia*

In the former USSR, women's participation in the economy was always one of the highest in the world. This was a result of the planned economy's emphasis on maximization of the labor force. In addition, low salaries forced families to have as few dependents as possible, and made it necessary for women to work outside the home or in a home-based business. However, prior to the start of the market transition, women had little opportunity to engage in entrepreneurship. Most private businesses that existed under the communist system in the former USSR operated in the underground economy. For decades, the terms "private property" and "private business" had been used in a negative context only. Private entrepreneurs were almost exclusively men. For obvious reasons concerning family and safety, women were not willing to take on the risks of criminal prosecution inherent in entrepreneurial activities. More recently, women-led businesses have started to branch out to traditionally male-orientated business.

Sectors such as manufacturing and construction (Babaeva & Chirikova, 1997). Women, however, are not yet visible in the rapidly growing field of small computer-based businesses: sales of computers, software development, data processing and Internet commerce. The characteristics of Russian Women Entrepreneurs generally parallel that of Women Entrepreneurs in Eastern Europe (NFWBO, 1996; Zapalska, 1997). The average Russian woman business owner is married, has children and is 43 years old. According to a recent study, 24% of the Russian Women Entrepreneurs are under the age of 35; 37% between the ages of 35 and 40; and 35% are over 45. Russian women-entrepreneurs Possess higher than average educational levels, with 79% having a college degree (NFWBO, 1998). Approximately 40% of the Russian women-entrepreneurs are former engineers, research scientists or Educators and 15% had the equivalent of a Ph.D. (IPSDSA, 1998). Many characteristics of Russian women business owners are also similar to those in the United States. In terms of key differences, results of a survey conducted jointly by the National Foundation for Women Business Owners (U.S.) and the Ural Women's Association (Russia)

indicate that Russian Women Entrepreneurs are more actively engaged in manufacturing and retail trade, and less in services.

### Comparative Study of the Support System provided for Women Entrepreneurship in India, Saudi Arabia, United Arab Emirates, China, Uganda, and Russia

TABLE 2: COMPARATIVE STUDY OF THE SUPPORT SYSTEM FOR WOMEN ENTREPRENEURSHIP IN INDIA SAUDI ARABIA, UNITED ARAB EMIRATES, CHINA, UGANDA AND RUSSIA

Country	Name of the Schemes	Beneficiaries	Benefits
India	Prime minister Rozgar Yojana (PMRY)	Unemployed youth & Women	It loans up to Rs. 1.00 lac for business & Rs. 2.00 lac for Industrial & Agricultural activities to the unemployed youth (18- 35 yrs. of age) & women (18-45 yrs. of age).
	Credit Guarantee Fund Schemes for Micro & Small Enterprises	Borrowers in Micro & Small Enterprises	It provides to a single eligible borrower in the Micro & Small Enterprises sector for credit facility (i) not exceeding Rs. 50 Lakh (Regional Rural banks/Financial Institutions) & (ii) not exceeding Rs. 100 Lakh (scheduled commercial banks & select Financial Institutions) Without any collateral security &/or third party guarantees.
	Trade related entrepreneurship assistance and development (TREAD)	Women through the development of their entrepreneurial skills in non-farm activities.	Govt. of India grant of up to 30% of the total project cost for promoting entrepreneurship among target group of women. The remaining 70% of the project cost is financed by the lending agency.
	Support to Training & Employment Program for Women (STEP)	Women Entrepreneurs	90% of the project cost is given by Govt. of India & 10% to be borne by the implementing agency.
Saudi Arabia	King Abdul Aziz Women's Charity Association's Al-Barakah Loans Centre	Low income, divorced & widowed Saudi women	Provides financial support
	The Centennial Fund (TCF)	Young entrepreneurs	Provides financial aid by helping them to start their own business successfully.

*contd. table 2*

<i>Country</i>	<i>Name of the Schemes</i>	<i>Beneficiaries</i>	<i>Benefits</i>
	The Abdul Latif Jameel (ALJ) Community services Program	Created 24,772 jobs for women in 2009 in different parts of the country	Provides interest free loans for owners of small projects
UAE	Ro'Ya ('Vision' in Arabic)		Training sessions on various elements of conceptualizing and managing a business enterprise; First prize: USD 50,000 Second prize: USD 30,000 Third prize: USD 20,000; An additional five applicants will also receive USD 5,000 each;The top three winners will also receive personalized coaching and guidance from Master Card as they begin to establish their businesses.
China	Small Grants Scheme (SGS)	Youth Development and Women Groups	As a matter of policy, the SGS assistance stipulates that this fund is to be used to assist women-based projects and not to assist individual requests. Assistance is open to all e communities.
Uganda	Strengthening Women Entrepreneurs program (SWEP)	Women entrepreneurs	This follows a successful Phase I (2008-10) which supported 3,862 rural and urban women to increase the household incomes. The activities include the identification of women groups and women entrepreneurs to be supported
	Uganda Women Entrepreneurs Associations Limited: Entrepreneurs in Handcrafts program	Women Communities	3 businesswomen from different regions came together to increase their capacity to compete successfully in the local, regional and global markets.
	African Women's Entrepreneurship Program (AWEP)	Women Entrepreneurs	The goal of the AWEP program is to increase the integration of African businesswomen into the global economy through training
Russia	Regional Programs	Women Entrepreneurs	The scope of regional programs outlines women-entrepreneurs as a separate group for obtaining allowances, benefits and advantages while accessing to finance

*contd. table 2*

<i>Country</i>	<i>Name of the Schemes</i>	<i>Beneficiaries</i>	<i>Benefits</i>
	Ministry of Labor and Social Protection	Women Category	The Ministry of Labor and Social protection of the Russian Federation launched an initiative to create the federal system providing a range of possibilities for women to combine bringing up children and working including retraining during the maternity leave and upbringing (till the age of three).
	The Russian Association of Business	Women interested in business	The Russian Association of business women is taking an active part in supporting civil initiatives aimed at protecting rights of business women, implementing educational programs for business women and retraining programs for start-uppers.
	International Telecommunication Union	General category of Women	In 2012 ITU launched a three-year campaign "ICT need Girls" aimed at global informing of the key role of ICT in expanding women's rights and opportunities.

The above table shows the various schemes that are in implementation in developing countries. From the above analysis it is seen that government support in countries like India and China are very well coordinated but it is not at good edge in Uganda and Saudi Arabia. More can be done at by the government but what lies in the final corner is the economy state of the every country as it differs every time. China has excellent stable economy but it is hard to implement as population is very huge in this country. Women Entrepreneurship in all countries has reached a blooming stage where awareness is coming among all, but what all is mandatory is the economic, social, political and cultural background of the stability in all. Here Government has to play a vital role in making the entrepreneurship development cycle to be more accurate to make women growth better in the business arena. Saudi Arabia may need freer environment to make women work more freely. India and China needs more schemes as they have good booming population. Uganda has an unorganized political scenario, thus they have less implementation on women entrepreneurship. Russia has good base of schemes by the government where more efforts by them can make the scenario better. UAE is also doing well in terms of encouraging women.

If such efforts are put into practice then women can no longer be exploited at any given point of time and they can develop in the entrepreneurship mode and other business areas.

## **Data and Methodology of the Study**

### ***Objectives of the Study***

The major objective of this study was to identify the support system provided by different government agencies for Women Entrepreneurship in countries like India, Saudi Arabia, United Arab Emirates, China, Uganda and Russia. The other objective of this study was to do a comparative study of different support system (banking and financial institution) in the countries like India, Saudi Arabia, China, Uganda and Russia.

### ***Research Design***

A Research Design is the arrangement of conditions for collection and analysis of data in a manner that aims to contribute relevance to the research purpose with economy in procedure. Research Design is needed because it facilitates the smooth sailing of the various research operations thereby making research as efficient as possible yielding maximal information with minimal expenditure of effort, time and money. It stands for advanced planning of the methods to be adopted for collecting the relevant data and the techniques to be used in their analysis, keeping in view the objective of the research and the availability of staff, time and money. (Kothari, 2004).

### ***Methods of Data Collection***

Data required for management research can be classified into primary data and secondary data. Primary data is the data especially collected in a research by the researcher and his agents. Primary data is generated and collected through specific tools of data collection, like questionnaire, by the researcher. Secondary data is searched for and obtained from many different sources. The main effort involved in acquiring secondary data is searching for and locating it, which is increasingly becoming a specialized and skills task in the present context of information explosion and the advent of complex computer search systems (Krishnaswamy, et al. 2006). The research is purely based on secondary data for which different papers, journals, books, articles and reports have been reviewed. All the facts and figures discussed in this article are the opinion of respected authors. The countries were selected on the basis of the availability of the secondary data.

## **Conclusions & Implications**

The management scope varies as per the subject being analyzed, but on one hand or the other the implications give an indication that where it will go further to be applied in a rational and practical sense. The exploratory study on the woman entrepreneurship and its support system across developing countries gives an insight about the present situations and circumstances of the woman. It gives a ground



reality, the importance of the same in the corporate business world or small owned business. The support laid by the government and various schemes that are in implementation has an enduring impact on the growth of woman entrepreneurship in this area described above. The management, administration and other members related to business sense should consider these factors and come up with promotion and incentives to woman to make them at par with men in the working culture of the business. More support from the government and the society will give them more professional and independent edge so that woman can make their work effective and become credible and respectful for the same.

Certain managerial Implications:

- Creation of new enterprises with emphasis on woman entrepreneurship
- SME's for promoting growth
- Regional programs by government and society
- Professional Seminars and Workshops for awareness
- Financial Support
- Legal Advice
- Making documentation and processes easy
- More advancement in technology to make it user friendly

Economic growth can be measure in a number of ways: job creation, change in GDP (per capita), innovation, economies of scale, level of education and capital accumulation. Hence, Women's Entrepreneurship will take on relatively different aspects if it is displayed in developing economies or in developed economies (OECD, 2004).

The International labour Organisation (ILO) observed that women entrepreneurs, who are mainly in the informal sector, face gender based discrimination which excludes them from accessing formal finance mechanisms for starting and expanding their businesses (ILO, 2008, Kavitha 2010). Obstacles to financial inclusion not only limit the progress of firms, but equally restrain individual, families and people generally from participating in social and economic activities. As the severity of these constraints appear more biting for women the ILO calls on major actors like government and financial associations to develop a more innovative and flexible range of financial products to meet the needs of circumstances of Women Entrepreneurship (Finnegan, 2008). From a policy perspective it may be argued that before selecting and activating policy instruments governments should have a clear idea what they want to accomplish; do they want to stimulate the number of female entrepreneurs or the female share in entrepreneurship. Such knowledge of the number and share of female entrepreneurs in different countries fosters large scale research in the area of Women Entrepreneurship both within and across the countries (Ingrid, 2005). Entrepreneurs

with lower amount of financial resource will opt for a less capital intensive opportunity, whereas entrepreneurs with larger amounts of financial resources will opt for more capital intensive opportunities (which often have a higher growth potential). Hence, if women have less (or no) access to capital they will opt for opportunities with less growth potential (OECD, 2004). This study can also be useful to the different financial institutions for motivating and promoting schemes for Women Entrepreneurship in the respected countries and across the world. This study can also be used as a base for developing case study on Women Entrepreneurs which can be used as an conceptual model for future work for promoting schemes for Women Entrepreneurship in the respected countries.

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APPENDIX: LITERATURE REVIEW IN TABULAR FORMAT

<i>Sr. Author (Year)</i>	<i>Research Subject</i>	<i>Method</i>	<i>Results and Findings</i>
1. Ashraf Sheta (2008)	Developing Entrepreneurship Curriculum in Egypt	Primary and Secondary Data	The vision is to foster an entrepreneurial and innovative culture through a world-class curriculum
2. Dr.S.Tarakeswara Rao <i>et al.</i>	Women Entrepreneurship in India	Secondary Data: Case Study	The study relates to women in India in rural areas and aims for its development in entrepreneurial context to run economy smoothly
3. Department d' Economia de l' Empresa, Universitat Auto'noma de Barcelona, Barcelona, Spain	Microfinance and Gender Considerations in Developed Countries	Primary Data: Survey and interviews	The purpose of this paper is to focus on the role played by Microfinance Institutions (MFI) in the improvement of Women's Micro-Entrepreneurship in economically developed countries.
4. Fidelma Ashe and Lorna Treanor	Situating the subject: Gender and Entrepreneurship in International Contexts	Secondary Data: Case study	The purpose of this paper is to offer a perspective to further the understanding of gender entrepreneurship. This paper considers the situatedness of the gendered entrepreneur within diverse international contexts marked by different constitutions of gender identities and networks of power
5. Fridah Muriungi Mwobobia (2012)	The Challenges Facing Small-Scale Women Entrepreneurs: A Case of Kenya	Secondary Data	Women as Entrepreneurs need to be accepted and supported financially, legally and more capacity building should be made available
6. Foluke Ademokun and Olumide Ajayi	Entrepreneurship Development, Business Ownership and Women Empowerment in Nigeria	Primary Data: Survey and Interviews	This study investigated the factor(s) that motivates women to be entrepreneurial and also identified the characteristics of women business owners in Nigeria.
7. Gurmeet Singh and Rakesh Belwal (2007)	Entrepreneurship and SMEs in Ethiopia	Extensive review of Literature and Focused Interviews	This paper attempts to identify the problem areas and developmental issues attached to Women's Entrepreneurship related to small medium enterprises (SMEs) particularly in Addis Ababa, The capital city of Ethiopia.

*contd. appendix*

<i>Sr. Author (Year)</i>	<i>Research Subject</i>	<i>Method</i>	<i>Results and Findings</i>
8. Haifa Fallatah (2012)	Women Entrepreneurship in Saudi Arabia: Investigating Strategies used by successful Saudi Women Entrepreneurs	Primary Data: Personal Interviews	The study investigated the problems Saudi Arabia women faced in their early stages of business establishment. The study found three strategies employed by the participants: family involvement, prior work experience & partnership, which helped them in overcoming problems to succeed in their business
9. International Council for Small Business World Conference (2008)	Micro credit for Women Micro Entrepreneurs	Primary and Secondary sources	The paper aims to highlight the central role that credit plays in the lives of Women Micro Entrepreneurs. The paper describes the current scenario of woman and her Enterprise.
10. Ilan Alon <i>et al.</i> (2011)	Framework for Female Entrepreneurship in China	Primary Data: Qualitative Research	Model of entrepreneurship has been developed in context to China
11. Izyumov <i>et al.</i> (2000)	Women Entrepreneurs in Russia: Learning to Survive the Market	Primary Data: Survey	Need for training to promote entrepreneurship in Russia
12. Jacqueline Ashby <i>et al.</i> (2009)	What farmers want: collective capacity for sustainable Entrepreneurship	Primary Data: Survey	This paper addresses the question of how to improve strategies for improving their capacity to access dynamic markets on a large scale
13. Katarina <i>et al.</i> (2010)	Supporting Women Entrepreneurship in the Nordic countries	Primary and Secondary data	Critical Analysis of National Policies in Gender Perspective
14. Rashmi Singh	A Critical Study of the Entrepreneurship Development Process among Women	Primary Source: Research Design	Understanding of the total process of entrepreneurship development among women with the facilitators and inhibitors
15. Mukesh Sud <i>et al.</i> (2008)	Social Entrepreneurship: The Role of Institutions	Secondary Sources	A relatively small segment of business, known as social entrepreneurship (SE), is increasingly being acknowledged as an effective source of solutions for a variety of social problems
16. Magnus Henrekson and Tino Sanandji (2010)	The Interaction of Entrepreneurship and Institutions	Secondary Data: Research Paper	The bilateral causal relation between entrepreneurs and institutions is examined in this paper.

*contd. appendix*

<i>Sr. Author (Year)</i>	<i>Research Subject</i>	<i>Method</i>	<i>Results and Findings</i>
17. M.P Aparna and V.Sita	Women in Small Business	Secondary and Primary Sources: Interview and case study	Small business and entrepreneurship in India are the prime-force in generating productive employment and ensuring a more equitable distribution of income in the process of economic development of the country.
18. Mc Elwee <i>et al.</i> (2003)	Women Entrepreneurs in Oman: Some Barriers to Success	Secondary Data	The Barriers with growth opportunities for Oman Women Entrepreneurs are discussed
19. Mohammed S. Chowdhury	Overcoming Entrepreneurship Development Constraints: The Case of Bangladesh	Primary Data: Survey	The study aims to investigate the constraints that entrepreneurs face in small and medium enterprises (SMEs) in Bangladesh and suggests measures to remove the constraints to Entrepreneurship development.
20. Murray Hunter (2012)	On Some Misconceptions about Entrepreneurship	Secondary data: Case Study	This paper examines some of the myths about entrepreneurship, looking at relevant research and statistics, and paints a very different picture to General public perceptions. The paper then goes on to postulate that entrepreneurship is only part of the firm lifecycle
21. OECD (2004)	Promoting Entrepreneurship and innovative SME's in a Global Economy	Primary Data: Survey	Importance of Women Entrepreneurship
22. Saskia Vossenber (2013)	Women Entrepreneurship Promotion in Developing Countries: What explains the gender gap in Entrepreneurship and how to close it.	Secondary Data	The reason for gender gap in entrepreneurship in relation to developing countries
23. Sanjay Kanti Das (2012)	Entrepreneurship through Micro Finance in North East India: A Comprehensive Review of Existing Literature	Secondary Sources: Journals	The main object of this paper is to study the existing literature on entrepreneurship through Micro finance-SHG linkage in India in general and NER in particular

*contd. appendix*

<i>Sr. Author (Year)</i>	<i>Research Subject</i>	<i>Method</i>	<i>Results and Findings</i>
24. S S Khanka (2010)	The Impact of Governmental Policies on Regional Entrepreneurship	Secondary Data: Exploratory case study	The paper stresses on regional entrepreneurship especially in North East India: Assam
25. Syed Zamberi Ahmad	Evidence of the characteristics of women entrepreneurs in the Kingdom of Saudi Arabia	Qualitative Research Methodology	This study aims to explore some of these questions by considering women entrepreneurs in Arab countries, more specifically, women's entrepreneurship activities in the Kingdom of Saudi Arabia (KSA), a country with unwritten social norms in a patriarchal, male dominant society.
26. VWEC (2007)	Women Entrepreneurship Development in Vietnam	Primary Data: Survey	Suggestions to improve the government support in Vietnam
27. Wang Qi and Zizheng Ding (2008)	Chinese female entrepreneurs leadership: from view of empowerment	6 qualitative case studies	Entrepreneurship and Empowerment is applied in Chinese business scenario
28. Weaven <i>et al.</i> (2007)	Franchising as a path to self-employment for Australian female entrepreneurs	A qualitative methodology: interviews	Better understanding of the motivational incentives driving franchising choice from the female franchisee's perspective

