

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Open J-Gate, India [link of the same is duly available at Infilbnet of University Grants Commission (U.G.C)],

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5555 Cities in 190 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	PROMOTING TRANSPARENCY IN UNIVERSITY ADMINISTRATION THROUGH E-GOVERNANCE <i>VIJAY BHASKAR KOUDIKI & K JANARDHANAM</i>	1
2.	IMPORTANCE OF CAPITAL STRUCTURE ANALYSIS IN CONSTRUCTION COMPANY <i>DR. J. S. V. GOPALA SARMA</i>	6
3.	LINKING INTERNAL MARKETING AND EMPLOYEE'S IN-ROLE PERFORMANCE: A CROSS-LEVEL MEDIATION ANALYSIS <i>YU-PING HSU, TSAI-FANG YU & CHUN-TSEN YEH</i>	11
4.	STRENGTHENING MENTAL HEALTH SYSTEMS CASE STUDY WITH RESPECT TO KAMAYANI SCHOOL FOR MENTALLY HANDICAPPED <i>PREETI CHAUDHARY & DR. MITA MEHTA</i>	18
5.	PERFORMANCE OF PUBLIC SECTOR BANKS IN INDIA – AN ANALYTICAL STUDY <i>DR. M. NAGAMANI & K. ABIRAMI</i>	22
6.	A STUDY ON CONCEPT OF IFRS, BENEFICIARIES AND CHALLENGES <i>S. BHUVANESWARI & JAMEELA M.K</i>	27
7.	WOMEN ENTREPRENEURSHIP: A STUDY OF INDIAN SCENARIO <i>GURVEEN KAUR</i>	30
8.	FINANCIAL INCLUSION REVISITED <i>CA SANGEETA S</i>	38
9.	TRIBAL ENTREPRENEURSHIP IN INDIA: AN APPRAISAL <i>DR. PADMINI TOMAR</i>	42
10.	A STUDY OF INVESTOR PERCEPTION WHILE INVESTING IN RISK FREE SECURITIES <i>JITIN SHARMA</i>	47
11.	THE IMPACT OF NEED FOR COGNITION IN SELECTION OF DEODORANTS AMONG FEMALE YOUNGSTERS <i>DR. DEEPAK JOSHI</i>	53
12.	AN ANALYSIS OF MANUFACTURING SECTOR'S CONTRIBUTION TO EMPLOYMENT AND INCOME GENERATION IN NAGALAND <i>MEDONGULIE ZATSU & DR. Y. TEMJENZULU JAMIR</i>	58
13.	GREEN BANKING AND ENVIRONMENT SUSTAINABILITY OF PRIVATE BANKS IN KARNATAKA <i>DR. M. PRABHU & GIRISH V.</i>	62
14.	A STUDY OF FINANCIAL STATEMENT ANALYSIS OF OIL AND NATURAL GAS CORPORATION LIMITED <i>L. PRABHA, DEEPIKA S & DHIVYA.B</i>	65
15.	MARKET REACTION ANALYSIS TO STOCK SPLIT ANNOUNCEMENT IN INDONESIA STOCK EXCHANGE <i>EDI SUMANTO, SRI HARTOYO & LUKYTAWATI ANGGRAENI</i>	69
16.	PARTICIPATION OF FEMALE IN AGRICULTURE SECTOR IN HARYANA <i>VINOD KUMAR & SANTOSH</i>	74
17.	CHALLENGES OF WOMEN ENTREPRENEURS: A STUDY OF WOMEN ENTREPRENEURS OF JAMMU & KASHMIR <i>ZAHOOR AHMAD BOLAKI</i>	78
18.	STARTUP INDIA: OPPORTUNITIES AND CHALLENGES: A CASE OF E-TOUR AND TRAVEL STARTUPS IN INDIA <i>DR. SONAL SHARMA</i>	83
19.	SUSTAINABLE AGRICULTURAL PRACTICES AND USE OF IRRIGATION WATER IN INDIA <i>A.K. ELUMALAI</i>	88
20.	HUMAN RESOURCE ACCOUNTING: AN OVERVIEW <i>KAINAT SIDDIQUI</i>	92
	REQUEST FOR FEEDBACK & DISCLAIMER	96

CHIEF PATRON**Prof. (Dr.) K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon
 Chancellor, Lingaya's University, Faridabad
 Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana
 Former Vice-President, Dadri Education Society, Charkhi Dadri
 Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**Dr. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. R. K. SHARMA**

Professor & Dean, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

FORMER CO-EDITOR**Dr. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD**Dr. TEGUH WIDODO**

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Terusan Buah Batu, Kabupaten Bandung, Indonesia

Dr. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

Dr. CHRISTIAN EHIOBUCHÉ

Professor of Global Business/Management, Larry L Luig School of Business, Berkeley College, Woodland Park NJ 07424, USA

Dr. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture and Technology (JKUAT), Westlands Campus, Nairobi-Kenya

Dr. SANJIV MITTAL

Professor, University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. NAWAB ALI KHAN

Professor, Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

Dr. ANA ŠTAMBUK

Head of Department in Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

Dr. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

Dr. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Ministry of Higher Education, Jeddah, Saudi Arabia

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

BIEMBA MALITI

Associate Professor, The Copperbelt University, Main Campus, Jambo Drive, Riverside, Kitwe, Zambia

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

Dr. FERIT ÖLÇER

Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Tayfur Sökmen Campus, Antakya, Turkey

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

Dr. KIARASH JAHANPOUR

Research Adviser, Farabi Institute of Higher Education, Mehrshahr, Karaj, Alborz Province, Iran

Dr. MELAKE TEWOLDE TECLEGHIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

Dr. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. VIKAS CHOUDHARY

Faculty, N.I.T. (University), Kurukshetra

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

FORMER TECHNICAL ADVISOR**AMITA****FINANCIAL ADVISORS****DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ‘ _____ ’ for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :
 Designation/Post* :
 Institution/College/University with full address & Pin Code :
 Residential address with Pin Code :
 Mobile Number (s) with country ISD code :
 Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :
 Landline Number (s) with country ISD code :
 E-mail Address :
 Alternate E-mail Address :
 Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB.**
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised.**
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate some specific point,** which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

CHALLENGES OF WOMEN ENTREPRENEURS: A STUDY OF WOMEN ENTREPRENEURS OF JAMMU & KASHMIR

ZAHOR AHMAD BOLAKI
ASST. LECTURER
DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE FOR WOMEN
NAWAKADAL

ABSTRACT

Women Entrepreneurs plays a vigorous role in the socio-economic welfare of the country. However, Jammu and Kashmir has a different picture where entrepreneurship is by and large considered as a male preserve and women are predominantly meant for household activities. In this context, this research paper aims at exploring the dynamics that helps or hinders the women in economic participation of the state. Jammu and Kashmir is an industrially backward and under-developed state of India where women have to face lot of challenge in establishing their own business units. The study underscored numerous factors such as infrastructural deficiencies, lack of finance, inflation, role conflict, lack of training, maintaining work life balance, discriminating treatment, government and institutional support etc. Furthermore, the research revealed a rank order of factors affecting them based on the opinions of the respondents. Financial and economic factors are ranked highest while factors like, family, self and societal, political and environmental and marketing and mobility are ranked as second, third and fourth respectively.

KEYWORDS

women entrepreneurs, women entrepreneurship, challenges, prospects.

1. INTRODUCTION

1.1. BACKGROUND OF THE STUDY

There can be no two opinions about the economic growth fostered by entrepreneurship, which has been proved beyond doubt in an extensive study in about 21 countries by Reynolds & other (2000), underscoring the fact that successful entrepreneurial activities is strongly associated with economic growth. Entrepreneurs occupy a central position in a market economy. They serve as the spark-plug in the economy's engine, activating and stimulating all economic activities. They discover new sources of supply of materials and markets and establish new and more effective forms of organization. There are evidences to believe that the most dynamic societies in the world are the ones that have the both male and female entrepreneurs plus the economic and legal structure to encourage and motivate entrepreneurs to greater activities. Last decade witnessed the steadily increase in the contribution of female entrepreneurs in the Global Economy e.g. women produce more than 80 percent of the food for Sub-Saharan Africa, 50-60 percent for Asia, 26 percent for the Caribbean, 34 percent for North Africa and the Middle East, and more than 30 percent for Latin America (Jahanshahi.at.al,2010). Female entrepreneurs are active at all levels domestically, regionally, and globally. In their study Deshpande & Sethi (2009) concluded that because of attitude change, diverted conservative mindset of society to modern one, daring and risk-taking abilities of women, support and cooperation by society members, changes and relaxations in government policies, granting various upliftment schemes to women entrepreneurs etc, the percentage of women participation in the field of entrepreneurship is increasing. In a mixed economy of India both public and private sector entrepreneurs exist. The large scale industry fall within the orbit of public entrepreneurship and the small and medium entrepreneurs are under the private entrepreneurship. The pivotal role the small scale entrepreneurs play in the economy of India can be judged by looking at the statistical data: more than 55% of the total production in India today is from the small-Scale Sector (Desai, 2013). However, Jammu and Kashmir being the industrially backward state of India is not showing the substantial upward trend in entrepreneurial activities like other industrially developed states of India. One of the primary reasons to this alarming problem in Kashmir is due to less entrepreneurial participation of women in almost all the major areas of business. They are either confined to homes or not interested to run their own units and mostly prefer government or private jobs. In Kashmir, the idea of Self-employment among women is very insignificant especially in Industry & Manufacturing Sectors and they mostly prefer Agricultural & Allied and Trade and Service related activities viz, beauty parlors, boutiques, Fitness Centers, fashion designing, bakeries, handicrafts. Giving scanty preferences for specific entrepreneurial activities by female entrepreneurs are due to discriminatory socio-cultural norms, weak infrastructure, limited finance, lack of proper training etc. plus they also have to contend with many other problems during the process of entrepreneurship. The clear-cut understanding of the problems and their perspectives which are faced by women entrepreneurs is highly needed. This research was attempted to examine to what extent inhibiting factors impact on the women entrepreneurial success. Findings of this research effort could enable policy makers and business development supporting institutions to re think or promote women entrepreneurship.

2. LITERATURE REVIEW

2.1. ENTREPRENEURSHIP

The interest in entrepreneurship lies on the fact that entrepreneurship stimulates economic growth and development (Naude, 2012). Entrepreneurship allows researchers, technologists and scientists to understand their idea, market value and launching ventures with impact. Entrepreneurship is the process of creating something new with value by developing the necessary time and effort, assuming the accompanying financial, psychic and special risks and receiving the resulting rewards of monetary and personal satisfaction and independence (Robert,et.all, 2002).Entrepreneurship refers to the functions performed by an entrepreneur in establishing an enterprise (Khanka 2002). There are evidences to believe that countries which have proportionate higher percentage of entrepreneurs in their population have developed much faster as compared to countries, which have lesser percentage of them in the society (Rao.at.all, 2011). The International Labour Organisation (ILO,1994, cited in Islam and Aktaruzzam, 2001) defines an entrepreneur as a person with a set of characteristics that typically includes self-confidence, result-oriented, risk taking, leadership, originality and future-oriented. Entrepreneurs are of different types, as they tie with existing physical, social, cultural, economic and political systems. Broadly, the characteristics of entrepreneurs are described in terms of: (i) socio-personal features like sex, education, age, marital status, caste or ethnicity, etc. (Frrear 2007), (ii) psychological/individual characteristic, including courage, confidence, patience, modesty, risk taking ability, and (iii) business characteristic, comprising business types, initial financial investment, size and types of employees etc.(Dhār 1996). Researchers found that several factors influence entrepreneurs in the journey of entrepreneurship. Ulrich (2006) has examined five factors and found that all of them influence youth entrepreneurship development. The five factors include: (1) entrepreneurship education and training, (2) socio-cultural, legitimacy and acceptance, (3) access to finance, (4) business assistance and support and (5) administrative and regulatory framework.

2.2. WOMEN ENTREPRENEURS

Government of India has defined women entrepreneurs on the basis of equity participation and employment, as an enterprise owned and controlled by a women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women. The emphasis in the definition is clearly on the ownership and control of women in the business and employment to women, thereby, confirming her active role as entrepreneur. Macellina et al. (2002) has defined women enterprises as ones that were planned, started, owned and managed by women. Women Entrepreneurs get engaged in business due to "push or necessity" and "pull or opportunity factors" which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic

responsibilities women want to get independence. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors such as financial reward, independence, need for achievement, social recognition etc. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them (Vinesh, 2014). The push factor is allied with negative environment and the pull factor is attributed to the push factor may result from low income, low job satisfaction or lack of job opportunities and strict working hour. The pull factor, however, may result from the need of fulfilling the desire to help others and self-accomplishment (Robinson 2001). Empirical evidence on the push and pull factors revealed that women entrepreneurs in the developed countries were influenced by the need for achievement, while women entrepreneurs in the developing countries were influenced by a combination of push and pull factors (Orhan and Scott, 2001). Women are influenced by socio-cultural complexities to become an entrepreneur in developing countries (Nilufer, 2001). Like a male entrepreneur a women entrepreneur explore the prospects of starting new enterprise; undertake risks, introduction of new innovations, coordination administration and control of business and providing effective leadership in all aspects of business (Uike 2012). Besides women entrepreneurs possess certain specific characteristics viz, Autonomy, Resilience, Confidence, Intuitive, Decisive & connect, that promote their creativity and generate new ideas and ways of doing things (Amy 2009).

2.3. CHALLENGES AND PROSPECTS OF WOMEN ENTREPRENEURS

Economic participation of women is evident in almost all countries. Women constitute 50 percent of the world population, compared to men (Revenge and Sudhir 2012), their potential has not been fully realized and utilized because of the systemic challenges that women entrepreneurs face (Hanson, 2009). Although women entrepreneurs also contribute to the economic development like male entrepreneurs, they are affected differently than men by modernization, development, and social change (Brown, 2006). According to U.S. Department of Labor Statistics, female participation in the workforce was less than 40 percent in 1960 but is predicted to reach 62 percent by the year 2015. However, It is reported that entrepreneurs in emerging nations face more formidable challenges than their counterparts in industrialized and developed nations and that women face greater challenges in most areas than men (Hunter and Kapp, 2008; ILO, 2007). Entrepreneurial challenges according to Gatewood et al. (2003) and Hakala (2008), fall into three categories: (1) human capital, (2) strategic choice and (3) structural barriers. Obviously, the extent and severity of these problems vary by gender or type of entrepreneur, sector, nation and region.

The greatest deterrent to women entrepreneurs is that they are women (Uike, 2012). This pertains to her responsibility towards family, society and work. With joint families breaking up, many women simply don't have the support of elders. Women have been confronted by such dilemmas ever since they started leaving home for the work place. On the other hand, the attitude of the society towards her and constraints in which she has to live and work are not very conducive. Researchers claim that Family-work constraints can lead women to pull double duty with home and work responsibilities, and in turn restrict business growth rather than encourage it, give higher priority to their spouse's careers, and make sacrifices in their own. This results in smaller employment size, revenues, and income levels of women-led businesses (Jennings & McDougald, 2007). According to Mustafa (2012), the women entrepreneurs of Jammu and Kashmir work in an unfavorable business environment characterized by corruption, infrastructural deficiencies, and financial problems. They are also constrained by their roles of wives, mothers and business women. In addition, the importance of management experience and ability to take calculated risks are the risks that have been identified by women entrepreneurs in the state of Jammu and Kashmir. However, in spite of the various constraints affecting start up and growth of business, Jammu and Kashmir has witnessed a steady increase in the number of women entrepreneurs. The weak state of infrastructure of Jammu and Kashmir needs to be addressed and government initiative should be targeted towards women to help them cope with infrastructural deficiencies.

2.4. RESEARCH GAP

Scholars conclude that there still remains a research gap in studying women entrepreneurs (Ahl, (2006) & Minniti (2003), despite the magnitude of women's entrepreneurial activities. Past literature revealed that, so far, no such rigorous study on the very topic has yet been conducted in the state of J&K where all the dimensions of entrepreneurial environment in relation to major challenges of women entrepreneurship has been extensively researched and in this background, the present research was aimed at closing this research gap.

2.5. PROBLEM STATEMENT

In the current scenario of competitive economies, participation of female entrepreneurs in economic growth is highly encouraging factor for measuring the success of nations in the pace of development. Women entrepreneurs are a significant part of the Global expedition for sustained economic development & social progress. However, even after 68 years of independence women in India are struggling for entrepreneurial freedom. That is why women as entrepreneurial resource have not been widely recognized in India. There has been an increase in number of women owned enterprises in India, but despite governmental efforts, substantial growth could not be achieved. Thus, investigating into the factors responsible for sluggish entrepreneurial growth among female in India can be beneficial to: females currently engaged in entrepreneurship, aspiring and emerging female entrepreneurs and policy makers in framing the female-centric-policies and schemes for the promotion of women entrepreneurship. Furthermore, the more we understand about the determinants and antecedents of women's entrepreneurship at the societal level, we can devise more effective programs for women to earn the independence associated with running their own businesses (Rindova.at.al 2009). The fundamental problem encouraging this research is the crucial need to identify the influencing or inhibiting factors which may help or hinder the women in their journey of entrepreneurship & to develop the better understanding of the problems and prospects of female entrepreneurship. The study attempts to have full-scale research that is statistically significant and could answer the following major question.

➤ What are the major challenges of Women entrepreneurs?

2.6. OBJECTIVES OF THE STUDY

The present study aims at identifying the crucial factors which help or hinder the women in economic participation of a country. More specifically the study has the following specific objectives.

1. To Study the major challenges faced by women entrepreneurs in Kashmir
2. To make suitable suggestions to affectively overcome problems.

3. MATERIAL AND METHODOLOGY

3.1. SAMPLING

Convenience sampling technique was adopted for the study. The reason for using convenience sampling was lack of availability of data relating to women entrepreneurs in the state of J & K. A sample comprises of 70 respondents was approached from almost all the areas of Jammu & Kashmir.

3.2. DATA COLLECTION

The study used only primary data collected from the selected women entrepreneurs through survey method with the help of a structured questionnaire. Based on the survey, the questions were modified and necessary improvements were also made in the questionnaire. Personal interviews were also held of those respondents who showed difficulties in completing the questionnaire. Cross questions were made to verify the answer and to ensure accuracy of data given by the respondents.

3.3. ANALYSIS

In this section the collected data were processed and analyzed with the help of suitable statistical tools. The analysis was made in order to measure the levels of problems of various kinds of women's in Srinagar. The problems of the selected entrepreneurs were quantified with the help of a 7 point scale suggested by Rensis Likert and a scoring scheme. The questionnaire was divided into five sections: the first section was to assess the demographic profile of the respondents and the other four sections includes; Personal & Socio-cultural Domain; Financial & Economic Domain; Political & Environmental Domain; Marketing & Mobility:

4. RESULTS AND DISCUSSION

As can be seen from Table 1, out of 70 respondents taken for the study 41 percent belong to the age group of 25-34 years followed by 35-44 years age group. This indicates that women in Jammu & Kashmir opt for self-employment in the mid-age of their working life. This is supported with the findings of another researcher who also found that women in Jammu & Kashmir are likely to become entrepreneurs in the middle section of their working life (Mustafa, 2012). Over 70 percent

females were married, with most being married over 5 years. They were fairly well educated with over 41 percent are holding the bachelor's degree and 29 percent are holding the post-graduate degree. Many women had previous experience of any type before they started their own business.

TABLE 1: SAMPLE CHARACTERISTICS (GENERAL PROFILE OF WOMEN ENTREPRENEURS)

Particulars	Classification	Frequency N=70	Percentages N=70
Type of Enterprise	Manufacturing	08	11
	Agriculture	11	16
	Service	14	20
	Retailer	19	27
	Wholesaler	11	16
	Others	07	10
Ownership Styles	Sole Trader	45	64
	Partnership	25	36
Generation Type	First Generation Entrepreneurs	47	67
	Second Generation Entrepreneurs	23	33
Sources of Funds	Own funds	18	26
	Borrowings from spouse and relatives.	14	20
	Banks	26	37
	Government incentives	08	11
	Other sources.	04	06
Number of Employees	Up to 10	16	23
	11-20	20	29
	21-30	15	21
	31-40	05	07
	41-50	06	09
	More than 50	08	11
Age	25-34	29	41
	35-44	26	37
	45-54	10	14
	55+	05	08
Education	Post Graduate	20	29
	Graduate	29	41
	Higher Secondary	12	17
	Secondary & Less	09	13
	Uneducated	0	00
Marital Status	Married	50	72
	Unmarried	16	23
	Widowed	03	04
	Divorced/Separated	01	01

Results revealed that majority of female entrepreneurs were sole proprietors representing 68 percent and first generation entrepreneurs representing 67 Percent and only 23 percent were in partnership form of businesses and second generation entrepreneurs representing 33 percent of the sample. Mostly women entrepreneurs are found in Retail and Service sectors representing 27 percent and 40 percent respectively with most being involved in activities like boutiques, beauty parlors, cosmetics, and personal care and food items. In addition to this the results depict that a large number of female entrepreneurs employ 20 to 30 employees being 52 percent of the sample which also represents the size of the firm. Results revealed that the initial start-up finances utilized by the women entrepreneurs were mostly provided by Banks representing 37 percent while as 26 percent women entrepreneurs utilize either their own funds or borrow it from their spouses, friends and relatives representing 20 percent of the sample. Besides 11 percent women entrepreneurs utilized Government incentives along with other financial resources and 6 percent women entrepreneurs utilized other sources of funds. This indicates that state government has taken some initiatives to stimulate entrepreneurial activities among women by providing seed capital and other financial incentives.

TABLE 2: FACTORS AFFECTING WOMEN ENTREPRENEURS

Factors affecting women entrepreneurship	Percentage %
1. Personal & Socio-cultural Domain:	30%
- Lack of family support& orthodoxies	02
- Work family balance	05
- Travelling	04
- Male dominance	04
- Gender Discrimination	03
- Non-cooperation of male counterparts	04
- Lack of confidence	02
- Marriage	02
- Lack of work experience	02
- Lack of proper training	02
2. Financial & Economic Domain:	35%
- Infrastructural deficiencies	12
- Poor credit facilities for women	04
- Lack of finances	10
- Heavy taxes/fee/ duties etc.	03
- Inflation	06
3. Political & Environmental Domain:	20%
- Stringent regulations and policies	03
- Red-tape/bribery etc.	06
- Lack of Governmental support	07
- Improper Training & Development Facilities.	04
4. Marketing & Mobility:	16%
- Motivating customers	05
- Unavailability of sale points	03
- Difficulties to find appropriate markets	04
- Unfavorable market behaviors	04

Table 2 elaborates the factors affecting female enterprise holders. These factors were adopted from Anjum.et.all (2012) and were slightly modified and classified into four broader categories/ domains of i) Family, Self and Social, ii) Financial and Economic, iii) Political and Environmental and iv) Marketing and Mobility. These domains were then further classified in to sub factors as elicited in Table 2.

According to the views of respondents, the factors constituting Financial & Economic domain are ranked highest among all other domain categories. 35% of the surveyed women entrepreneurs are of the view that issues pertaining to finance, infrastructure and inflation are at apex on the domain paradigm. Family, Self & Social domain is the second most affecting category, while the domains of Political & Environmental and Marketing & Mobility are ranked third and fourth according to the statistics of 30%, 20% and 16% respectively.

Table 3 compliments the findings presented in Table 2 as it elicits the rank order of sub factors instituting above cited domains. All sub factors are arranged from highest to lowest on the basis of their respective means. The table gives a clear picture of most to least affecting factors. The least ranked factors do not mean that they exert less adverse effects on women who are running their enterprises. In fact these factors are considered less contributory. The findings of this research are supported by the findings of another research that also identified the similar factors affecting women entrepreneurs in Jammu and Kashmir viz, infrastructural deficiencies, lack of finances, Red-tapizm and lack of Government support the most crucial factors (Mustafa, 2012)

TABLE 3: RANK ORDER ANALYSES OF FACTORS AFFECTING WOMEN ENTREPRENEURS

Factors	Mean Score	Rank
Infrastructural deficiencies	5.22	1
Lack of finances	5.12	2
Lack of Governmental support	5.10	3
Red-tape/bribery etc.	4.98	4
Work family balance	4.60	5
Attracting customers	4.28	6
Travelling	4.12	7
Inflation	4.01	8
Lack of family support & orthodoxies	3.97	9
Male dominance	3.81	10
Improper Training & Development Facilities	3.76	11
Difficulties to find appropriate markets	3.60	12
Poor credit facilities for women	3.42	13
Unfavorable market behaviors	3.09	14
Non-cooperation of male counterparts	3.07	15
Heavy taxes/fee/ duties etc.	2.70	16
Unavailability of sale points	2.55	17
Gender Discrimination	2.32	18
Stringent regulations and policies	2.96	19
Lack of proper training	2.91	20
Lack of work experience	2.16	21
Marriage	1.90	22
Lack of confidence	1.89	23

CONCLUSION & SUGGESTIONS

CONCLUSION

The study investigated the crucial factor that hinders the economic participation of women in Jammu and Kashmir. The findings of the study revealed that women entrepreneurs face many challenges at start-up as well as operating stage like, infrastructural deficiencies, role conflict, lack of training, lack of finance, maintaining work life balance, discriminating treatment, government and institutional support etc. Further it is noted that these women entrepreneurs are both "willing" as well as "forced" entrepreneurs. For some of them factors motivating to start their own enterprise is to support family financially, while for some of them it is the urge to be economically independent. The study also concluded that female entrepreneurs allocate less time to their business operations so that they can strike the balance between the two commitments. Besides male entrepreneurs own businesses across different types of the industry, whereas females own businesses mostly concentrated in trade and fashion sectors. The government should initiate the developmental programmes so that the women entrepreneurs can cope up with all the issues pertaining to infrastructure, finance, society etc. Consequently, the right kind of assistance from family, society and Government can make these women entrepreneurs one of the crucial entrepreneurial resource and they can contribute towards the economic and social development of State. Moreover, the findings of this study are applicable to women entrepreneurs in whole of India even though the current study is targeted towards women entrepreneurs of Jammu and Kashmir only.

SUGGESTIONS

Right efforts from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. The following measures are suggested to empower the women to seize various opportunities and to face challenges in business.

SUGGESTIONS TO GOVERNMENT

- Efforts should be made to foster a greater awareness of the benefits of entrepreneurship among women. Governments should promote an entrepreneurial and risk-taking spirit, and eliminate the stigmas attached to failure. To this end, strong, positive female role models should be showcased to build self-confidence and encourage other women to consider becoming entrepreneurs.
- State government and institutions like EDI should work to improve the status of women in business and remove gender-related obstacles to entrepreneurship. They should work to improve their access to support services and seek measures which can lighten the double burden of professional and household responsibilities for women, in order to allow them to undertake entrepreneurial activities under conditions more similar to those confronting men, e.g., as regards inheritance and ownership and as well as access to finance.
- The educational system should be mobilized as a vehicle to introduce boys and girls to entrepreneurial challenges and offer them equal opportunities to learn and cultivate their skills from an early age. To this end, teachers should be trained in teaching entrepreneurial skills and sensitized to the gender issues involved in education.
- Government should encourage women entrepreneurs to learn about the full range of financial instruments, through the education system, targeted informational campaigns, and well-functioning business networks. Government also should facilitate innovations to overcome the constraints to women's access to formal credit through simplified forms and procedures.
- Management and technical training for women entrepreneurs should be easily accessible, inexpensive, and available on flexible terms, maximizing the opportunities offered by e-learning and new technologies for skill building
- "Women Only" training programs could be developed by the organizations like D.I.C (District Industries Centre) for which will focus on potential in women to become entrepreneurs.
- Self-sustaining microfinance institutions should be promoted as an effective source of finance for women entrepreneurs with low capital requirements.

SUGGESTIONS TO SOCIETY

- (a) As the major lacunas found by the entrepreneurs in their way of success are the conservative mentality and attitude of their families and society as a whole towards female. It also calls for mental revolution of the society.
- (b) In India, women are still considered to be inferior to men. Women entrepreneurs play dual role and hence face role conflicts and difficulty in balancing work life. Reserve attitude of the society needs to be changed. Husband and other family members should share household activities.
- (c) There should be continuous attempts to motivate, inspire and encourage women entrepreneurs by the society.
- (d) There must be an end to the dependence on government jobs and private sector in the valley must be strengthened.
- (e) Experts and those who have excelled in the field must be involved in encouraging women entrepreneurship

SUGGESTIONS TO WOMEN ENTREPRENEURS

Women themselves can speed up the process of entrepreneurship by:

- (a) Mobilizing themselves into groups to form network to support themselves and to access finance, markets, training, information and negotiate better terms.
- (b) Endeavoring to be represented in policymaking bodies and in other trade related bodies.
- (c) Actively pursue education in relevant areas to get the skills and expertise necessary to embark on the entrepreneurship role.
- (d) Advocating the importance of education and taking active efforts to spread awareness of women entrepreneurs as role models
- (e) Women should try to upgrade themselves in the changing times by adapting the latest technology benefits.
- (f) Women entrepreneurs should for "Women Entrepreneurs Association" where they can meet at central place, so as to discuss their need, problems, experiences and achievements.
- (g) Rather than working individually women can involve in "Group Entrepreneurship" or "Self Help Group" so as to overcome many problems.
- (h) In the initial stages women entrepreneurs may face problems but they must persevere, believe in themselves and not give up mid-way.

REFERENCES

1. Ahl, H., (2006). 'Why research on women entrepreneurs needs new directions', *Entrepreneurship Theory and new directions*, Vol. 30, No. 5, August, pp. 596-621
2. Anjum, A, M, Khan. N, Naz. Hina, Raza,A,Syed & Fatima. Sehrish (2012). Problems and Prospects of Women Entrepreneurs: A case Study of Quetta-Pakistan. *International Journal of Business and Social Science*, Vol.3 No.23; December 2012.
3. Brown, A. M. (2006). WID and GAD in Dar es Salaam, Tanzania: Reappraising GenderPlanning Approaches in Theory and Practice. *Journal of Women, Politics & Policy*, 28(2), 57. http://dx.doi.org/10.1300/J501v28n02_03.
4. Desai V, (2013) *Small Scale Industries and Entrepreneurship*, Himalaya Publishing House, New Delhi.
5. Deshpande S, Sethi S. (2009), *Women Entrepreneurship In India (Problems, Solutions & Future Prospects of Development*.
6. Dipesh, D.Uike (2012) *Entrepreneurship Development (Obstacles and Solutions)*, Himalaya Publishing House, New Delhi.
7. Frear, D. (2007), *Rural Female Entrepreneurs: A Demographic Survey in Rural Pennsylvania*. The Jay S. Sidhu School of Business & Leadership, Wilkes University, USA.
8. Grossman, Amy., 2009. 7 Traits of Women Entrepreneurs, Boomer Business Launcher, the Institute for Leadership and Management
9. Jahanshahi,A,A, Pitamber,K.B and Nawaser.K (2010), Issues and Challenges for Women Entrepreneurs in Global Scene, with Special Reference to India. *Australian Journal of Basic and Applied Sciences*, 4(9): 4347-4356, 2010,ISSN 1991-8178
10. Jennings, J. E., & McDougald, M. S. (2007). Work-family Interface Experiences and Coping Strategies: Implications for Entrepreneurship Research and Practice. *Academy of Management Review*, 32(3), 747–760.<http://dx.doi.org/10.5465/AMR.2007.25275510>
11. Khanka, S.S. (2002), *Entrepreneurial Development*. New Delhi: Chand & Company LTD.
12. Minniti, M. and Arenius, P. (2003). Women in Entrepreneurship. Paper presented at The Entrepreneurial Advantage of Nations: First Annual Global Entrepreneurship Symposium, United Nations Headquarters, April 29, 2003.
13. Naudé, W.A., (2011). *Entrepreneurship and Economic Development*. Basingstoke: Palgrave Macmillan.
14. Nilufer, (2001). Dipesh, D.Uike (2012, p.25) *Entrepreneurship Development (Obstacles and Solutions)*, Himalaya Publishing House, New Delhi.
15. Orhan and Scott, (2001). Dipesh, D.Uike (2012p. 25) *Entrepreneurship Development (Obstacles and Solutions)*, Himalaya Publishing House, New Delhi
16. Rao, S.T., Rao, G.T. and SuriGanesh, M.P., (2011). 'Women Entrepreneurship in India (A case Study in Andhera Pardesh)', *The Journal of Commerce*, Vol. 3, No.3.
17. Revenga, A, & Sudhir, S. (2012). Empowering women is smart economics. *Finance & Development*, 49(1), 40.
18. Reynolds, P. D., Hay, M., Bygrave, W. D., Camp, S. M. and Autio, E. (2000). *Global Entrepreneurship Monitor 2000 Executive Report*. Kauffman Center for Entrepreneurial Leadership at the Ewing Kaufman Foundation
19. Rindova, V., Barry, D., & Ketchen, D. J. (2009). Entrepreneurship as Emancipation. *Academy of Management Review*, 34(3), 477-491.<http://dx.doi.org/10.5465/AMR.2009.40632647>
20. Rindova, V., Barry, D., Ketchen, D. 2009. Entrepreneurship as emancipation. *Academy of Management Review*, 34 (3): 477- 491
21. Robinson S. (2001), "An examination of entrepreneurial motives and their influence on the way rural women small business owners manage their employees", *Journal of Developmental Entrepreneurship*, Vol. 6 (2), pp. 151-167.
22. U.S. Department of Labour. Fullerton Jr., Howard N."Labor Force Participation: 75 Years of Change, 1950-98 and 1998-2015." *Monthly Labor Review*. December 1999.
23. Zuhaib Mustafa (2012). Prospects and challenges of women entrepreneurship: a study of the women entrepreneurs of Jammu and Kashmir. National monthly referred journal of research in commerce & management www.abhinavjournal.com

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as, on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

