

Women's Role in Management of Small Enterprises in Malang Municipality

Agnes Quartina Pudjiastuti¹

Department of Agribusiness, Tribhuwana Tunggal University,
Malang, Indonesia

Abstract

This study aimed to analyze the role of women in management functions of small businesses such as planning, organization, motivation, staffing and supervision. The study was conducted in Malang Municipality using a survey method, to women who managed small enterprises that get funding urban poverty alleviation program (P2KP = Program Pengentasan Kemiskinan Perkotaan). Data collected from respondents randomly selected through interviews using a questionnaire and in-depth interview and then analyzed descriptively and gender analysis. The results showed that women managers of small enterprises have a relatively large role in the planning, organization, motivation, staffing and supervision in their businesses. The role of women in management functions is more dominant than her husband, either alone or together. Empirical evidence on the important role of women in small businesses will be a consideration for policy makers.

Keywords: Role, women, gender, small enterprise, management function.

Cite this article: Pudjiastuti, A. Q. (2015). Women's Role in Management of Small Enterprises in Malang Municipality. *International Journal of Management, Accounting and Economics*, 2(12), 1472-1483.

Introduction

Understanding the role of women according to their status remains an interesting topic, although this time has grown rapidly information about the problems faced by women in various aspects. Empirical evidence shows that the development of science quite rapidly it was not always have a positive impact for women, from year to year.

Mies (1988) found that the penetration of capitalism in India frequently separated women from the traditional production tools, and have created an adverse change in the

¹ Corresponding author's email: agnespujastuti@yahoo.com

sexual division of labor. In order for, the women become the self, de Beauvoir in Tong (1989) encourage three strategies. First, women must work, even though jobs in the capitalist system is exploitative and oppressive. Only through work, women will be able to control their own destiny. Second, women need to be an intellectual, because intellectual activity includes thinking, seek and define, as opposed to thought, to look for and defined. Third, women must strive to transform society into a socialist, which will help respond to conflicts subjects or objects, and the self or others.

Works by women carry different meanings in different societies and has experienced changes over time and between generations. Acknowledged that some progress has been experienced by a group of women in various fields in many countries, including Indonesia. However, quantitatively, the percentage is relatively small when compared to the number of Indonesian women are more than half of the population. Indonesian women are generally more involved in marginal sectors away from the access to capital, the force of law, social protection and government policies.

The low internal capacity of women alleged to be the cause of a wide range of issues affecting women especially who have a family and be involved in activities in the labor market, including in small business management. Management functions according to David (1995) includes planning, organizing, motivation, personnel (staff), and supervision. Planning functions related to strategy formulation. While organizing functions, motivation and staff dealing with the implementation of the strategy. The latter function is control relating to evaluation of strategy.

Presence of an entrepreneurial spirit within oneself is an interaction of various factors, including culture. One of determinant of cultural factor is gender. In same region, the influence of entrepreneurial culture can be seen by comparing the behavior of female entrepreneurs with entrepreneurial male sex (Trevisan, 1998). Research in Hong Kong conducted by Phillips and Calantone (1994) found that at the level of retailers, the majority (63%) owned by women were generally refers to traditional Chinese values in the operations where the planning is not used widely in practice. Baiyegunhi and Fraser (2014), suggest that credit market access was significantly influenced by variables such as gender

Research on profile of women entrepreneurs who conducted Raja (1998) in Pennsylvania found 1) the majority of women support her husband in running the business and only a small percentage that works with her husband in the same business, 2) the role of a husband who worked in the same business with wife in domestic work is relatively lower than the husbands who work in different business with his wife, 3) there are personal values that differ between women and men in work. The success of a business by women is freedom (independence) and satisfaction of individual (personal satisfaction). As a comparison, the literature shows a view of men who identify success as the strength (power) and social status (social status), 4) the majority of women start their own business with their own resources, not exploit the opportunities of assistance programs technically as well as experiencing financial problems and marketing.

The role of women in development of small enterprises is also examined by Orser et al. (1998) which showed that women small business owners trying to expand its business

less than male small business owners. On the other hand, research done Rueber et al. (1995) and Lobel (1991) shows that small business owners are women more able to explain the purpose and expectations of business ownership. Gender differ in a systematic and typically associated with management experience possessed. Davis' studied (2011) concludes that regardless of location, women entrepreneurs' training and support needs are not significantly that different. Pushpalatha (2013) found that most of the women entrepreneurs in India have faced so many problems and the data represents that majority of the respondents have problems to delay in financial sanctions corresponding to 90.66%, stiff competition corresponded to 1281.33%, raw materials and marketing problems corresponded to 175.33%, credit problems corresponded to 68%, transportation problems corresponded to 54.22%, promotion problem 37.33% and skilled labor problem corresponded to 38%. This interprets that women entrepreneurs in micro areas are suffering from so many problems mostly in the areas of finance, raw materials, stiff competition and other related areas.

Understanding of the various problems faced by women who participate economically in small businesses is important for many people, especially for governments relating to the development small enterprises. Toughness of small enterprises in the era of crisis has been proven, but what about the actual role of women in it requires a more in-depth studies in order to provide an additional contribution to the development of women's studies. The purpose of this study was analyze role of women in running the functions of small business management including planning, organization, motivation, personnel, and supervise their business based on a gender perspective.

Research methodology

This study applied survey method. Population of this study were all women who managed small enterprises and get P2KP funds, in the Village of Madyopuro, Kedungkandang District of Malang Municipality. Population size was recorded at 120 units of small enterprises. Samples were randomly selected and determined amounts at 40 small enterprises units. Sample size was considered representative because the amount of samples > 10% of the population size.

Primary data regarding the role of small enterprises managers in planning, organization, motivation, staffing, and control collected through interviews with small business owners. In order to understand the role of women in managing its business in a more detailed, in-depth interviews. In-depth interviews were conducted with selected ten small business owners who was considered able to answer questions, talk about himself and his experience managing the business, and willing to take the time to be interviewed. Respondents who used in-depth interviews were 10 women small enterprises owners.

Data analysis method used was descriptive analysis and gender analysis. Primary data that have been collected, compiled and edited in the field, tabulated and then described. Descriptive analysis was also accompanied by gender analysis in order to provide empirical evidence that is complete and accurate. Gender analysis is a systematic tool for to understand the role of women and men in a particular activity. Development manager gender (2012), suggest that gender analysis is an indispensable tool for understanding the context and advancing gender equality.

In more details, USAID (2011) describes an understanding of gender analysis as follows. Gender analysis is a systematic analytical process used to identify, understand, and describe gender differences and the relevance of gender roles and power dynamics in a specific context. Such analysis typically involves examining the differential impact of development policies and programs on women and men, and may include the collection of sex-disaggregated or gender-sensitive data.

Gender analysis examines the different roles, rights, and opportunities of men and women and relations between them. It also identifies disparities, examines why such disparities exist, determines whether they are a potential impediment to achieving results, and looks at how they can be addressed. Gender analysis (Office for Women, 2009) is a set of processes for assessing and deepening understanding about the differences in the lives of women and men, their participation in social and economic life, and the differential impacts on their lives of policies, programs and services. The aim of gender analysis is to redress inequalities and inequities.

Findings

Madyopuro Village of which is located in District Kedungkandang, Malang Municipality that successfully managed of P2KP funds because the government was focused on women who managed a small enterprises. Positive contribution of the women was indeed the target of the fund manager of P2KP based on stereotype women. P2KP fund managers assume that women has more disciplined in repayment of loan funds and fear of sanctions if not given the proper time to repay the loan. Only a small fraction (less than 5%) amount of the loan funds were jammed.

Generally, woman has been managing her small business with her husband. Role of women in small business management in Malang Municipality, either alone or together with her husband was relatively large. The role of women in management functions of small enterprises includes planning, organizing, motivation, staffing and control was very large (over 80%). Research findings on the role of women in small enterprises management functions were presented in detail in Table 1- 5.

Table 1 shows that the role of women managers of small enterprises in the Village of Madyopuro has a relatively huge (90%) in the function of planning. Women have a dominant role either alone or jointly with her husband in their business plan.

Table 1. The Role of Women in Planning Functions

No.	Item	Gender role				
		1	2	3	4	5
1.	Forecasting of market demand	24 (60)	4 (10)	6 (15)	2 (5)	4 (10)
2.	Determination of objectives to be achieved	24 (60)	4 (10)	6 (15)	2 (5)	4 (10)
3.	Determining the strategy to achieve the goal	24 (60)	4 (10)	6 (15)	2 (5)	4 (10)
4.	Determination of supporting programs to achieve the goal	24 (60)	4 (10)	6 (15)	2 (5)	4 (10)
	Average	(60)	(10)	(15)	(5)	(10)

Source: primary data from field survey, 2014.

Description:

- 1 = woman only
 - 2 = together, but woman are dominant
 - 3 = woman and man together, but equivalent
 - 4 = together, but man are dominant
 - 5 = man only
- (): Numbers in parentheses indicate the percentage

The planning function involves all the activities that forecasting of market demand, setting goals to be achieved, the determination of strategy to achieve the goal, and the establishment of support programs to achieve the goal. It can be said that the role of women small enterprises managers in the planning function is more dominant than her husband. It is clear that women have an important role in every activity that is in the planning. Men only involved in business planning when women consider it necessary to involve them. There are also women who claimed that male involvement in planning is one form of female appreciation of the position of men as head of the family. In addition, some have claimed that the men involved in the planning because they contribute to fund the business.

Table 2 shows that the role of women managers of small enterprises is relatively huge (80-90%) in the function of organizing. Women have a more dominant role in organizing functions compared with her husband, either alone or together.

Women have an important role in all activities in organizing functions ranging from the division of labor, decision-making, giving tasks and authority to employees and staffing. However, not all small enterprises managers do all the activities of the organization functions as the fact that only 30% small enterprises use hired labor so that only a small proportion are involved in activities relating to this function. Although women also have a greater role than men in organizing functions, as well as the functions of planning, the role of men in this function is higher than previous function. The main reason was that the activity in this function was closely related to the acquisition of resources (manpower and other resources) needed in small businesses. While small

businesses that use hired labor was only about 30% because of their inability to pay for labor, other small businesses using her husband as unpaid labor. There is agreement between husband and wife in the household who rely on income from a small business that what the task by gender will be the responsibility of each of them. Therefore, the male role in organizing functions in a small business will be greater.

Table 2. The Role of Women in Organizing Functions

No.	Item	Gender Role				
		1	2	3	4	5
1.	Division of labor according to education level, gender, skills and experience	5 (41,67)	1 (8,33)	3 (25,00)	1 (8,33)	2 (16,67)
2.	Decision-making generally on small enterprises	24 (60)	4 (10)	6 (15)	2 (5)	4 (10)
3.	Giving tasks and authority to employees	5 (41,67)	1 (8,33)	3 (25,00)	1 (8,33)	2 (16,67)
4.	Placement of employees on a particular part	5 (41,67)	1 (8,33)	3 (25,00)	1 (8,33)	2 (16,67)
	Average	(46,25)	(8,75)	(22,50)	(7,50)	(15,00)

Source: primary data from field survey, 2014.

Table 3 shows that the role of women managers of small enterprises is relatively huge (80-90%) in these management functions. Women have a predominant role in the implementation of tasks compared to the three other items. This is consistent with the stereotype the women who prefer to carry out the tasks of the given command. Nevertheless, overall, women have a more dominant role than her husband in the function of motivation.

Women's role in the function of motivation that includes the activity task implementation, relationships and communications between employees and between employees and the business owner, employee satisfaction and employee payroll levels. Just as in organizing functions, not all small enterprises managers do all the activities of the function of motivation due to the fact that only 30% small enterprises use hired labor.

The important role of women in various activities related to the function of motivation in small business is an important consideration for the government or policy makers in determining policies on small business. If the government ignores women in small business development, feared would disrupt its existence. Small businesses would not exist well without motivation. Women should have the same opportunity to contribute to the development of small business management.

Tabel 3. The Role of Women in Motivation Functions

No.	Item	Gender Role				
		1	2	3	4	5
1.	Implementation of tasks	25 (62,5)	4 (10)	5 (12,5)	1 (2,5)	5 (12,5)
2.	Communication between employees and between employees and business owners	5 (41,67)	1 (8,33)	3 (25,00)	1 (8,33)	2 (16,67)
3.	Employee satisfaction	5 (41,67)	1 (8,33)	3 (25,00)	1 (8,33)	2 (16,67)
4.	Level of remuneration of employees	5 (41,67)	1 (8,33)	3 (25,00)	1 (8,33)	2 (16,67)
	Average	(46,88)	(8,75)	(21,88)	(6,87)	(15,62)

Source: primary data from field survey, 2014.

Table 4 shows that the role of women managers of small enterprises is relatively huge (more than 83.33%) in these management functions. Women have a more dominant role than her husband in the staffing function.

Tabel 4. The Role of Women in Staffing Function

No.	Item	Gender Role				
		1	2	3	4	5
1.	Frequency of training	2 (33,33)	-	2 (33,33)	1 (16,67)	1 (16,67)
2.	Implementation of system of labor protection	5 (41,67)	1 (8,33)	3 (25,00)	1 (8,33)	2 (16,67)
3.	Opportunity to improving quality of self	5 (41,67)	1 (8,33)	3 (25,00)	1 (8,33)	2 (16,67)
4.	Regulations on working procedures and sanctions	5 (41,67)	1 (8,33)	3 (25,00)	1 (8,33)	2 (16,67)
5.	Handling employee complaints	5 (41,67)	1 (8,33)	3 (25,00)	1 (8,33)	2 (16,67)
	Average	(40,00)	(6,66)	(26,67)	(10,00)	(16,67)

Source: primary data from field survey, 2014.

Women play an important role in the function of staffing which includes training activities, implementation of labor protection systems, improving quality of the self, the rules on working procedures as well as sanctions and handling employee complaints. Just as in the two previous functions, not all small enterprises managers do all the activities of the personnel function because only 30% small enterprises use hired labor.

Table 5 shows that the role of women managers of small enterprises is relatively huge (92.5 to 95%) in these management functions. Women have a more dominant role than her husband in the overall function of control. Women have an important role in the monitoring functions include supervision the activity of the resulting product, financial

controlling, sales controlling, controlling storage of raw materials and products and the control of expenses (costs) for the purchase of raw materials, auxiliary materials, salaries/wages and other. The important role of women in supervisory functions shows that activity in these functions closely related to the stereotype of women who have internalized the gender role. Women are the best financial controllers, more rigorous in terms of finance, miserly, chatty and other stereotype inherent in the individual woman.

Tabel 5. The Role of Women in Controlling Functions

No.	Item	Gender Role				
		1	2	3	4	5
1.	Production result	24 (60)	4 (10)	7 (17,5)	2 (5)	3 (7,5)
2.	Financial controlling	24 (60)	4 (10)	9 (22,5)	1 (2,5)	2 (5)
3.	Sales controlling	24 (60)	4 (10)	7 (17,5)	2 (5)	3 (7,5)
4.	Controlling storage of raw materials and products	24 (60)	4 (10)	7 (17,5)	2 (5)	3 (7,5)
5.	Controlling expenses (costs) for the purchase of raw materials, auxiliary materials, salaries / wages and other	24 (60)	4 (10)	7 (17,5)	2 (5)	3 (7,5)
	Average	(60)	(10)	(18,5)	(4,5)	(7)

Source: primary data from field survey, 2014.

Table 6 shows the role of women in management functions. This table is a summary of the previous tables that have been described and discussed one by one.

Tabel 6. The Role of Women in Management Functions

No.	Management functions	Gender Role (%)				
		1	2	3	4	5
1.	Planning	60	10	15	5	10
2.	Organizing	46.25	8.75	22.50	7.50	15
3.	Motivation	46.88	8.75	21.88	6.87	15.62
4.	Staffing	40	6.66	26.67	10	16.67
5.	Controlling	60	10	18.5	4.5	7
	Average	50.63	8.83	20.91	6.77	12.86

Source: primary data from field survey, 2014.

The role of women were more dominant than her husband throughout small enterprises management function because of 1) wife of a small business owner so that the majority of small business management activity is highly dependent on women, 2) husband has his own job as a driver, construction worker, employee civil, self-employed so that the husband can only spend a little time to engage in small enterprises. Problems faced by women managers of small enterprises were 1) business scale is so small that it is difficult to develop the business, 2) never do bookkeeping because it was considered complicated and did not have enough time to do so, 3) do not have access to a capital increase of funds

P2KP except for they belong to the target group P2KP program, 4) marketing locally because the products produced or sold is still oriented to tastes of local communities.

Some women who manage small enterprises actually have a desire to develop a business or switched to other businesses that can provide greater income. But they face many obstacles such as lack of knowledge of the new type of business will mainly be prospects in the future and the capital. As a result, women managers of small enterprises were forced to keep doing business with various problems and limitations.

The findings of this study are consistent with others research on women as was done by Davis (2011) and Pushpalatha (2013) as has been stated in the previous section. Results of research by Saikou and Wen-Chi (2008) also supports the important role of women in managing small enterprises that needs attention from the government and other related parties on the problems faced. Women owned small and medium enterprises in Taiwan are on a small scale were 81.6% women employers employ 2-9 persons and 13.2% employ 10-29 persons. This paper proves that almost many women employers as their male counterparts owned larger firms that employ up to 200-499 persons, suggesting that women entrepreneur are capable as men running a business. From findings also suggests that women in middle ages, between mid-30s and mid-40s, are more likely to set up their own businesses. In conclusion, with resounding economic policies at macro and micro would create a room for financial institutions to give loans to women entrepreneurs to invest in small and medium enterprises for healthy economic growth. Therefore, as proposed by Ocholoh et al. (2013), for long, women entrepreneurs have low business performance compared to their male counterparts and this has been attributed to factors which normally affect entrepreneurial performance such as lack of credit, saving, education or training, and social capital. In developing countries the situation is even worse as there are more women entrepreneurs who are underfunded and undersaved. Special funds concept that include microfinance and women fund were born to bridge this gap and since inception micro financing institutions who are among special fund agents have disbursed in the form of credits, substantial amounts of funds to the specialized category enterprises; of which women based enterprises are part.

The importance of the role of women in small business management also indicated in some research reports in several countries that have been collected. Mmari study (2015) that performance of women enterprises was influenced by: business training to women; size of the enterprises; type of ownership of their enterprises; status of business registration with government authorities; starting capital for the enterprises; and age of the businesses. Fapohunda (2012) concludes that although the informal sector has its challenges especially for women, such as inaccessibility of credit, the women's role in the informal finance sector is significant.

The role of women also need to be identified so that they can actively participate in the development. Some other research results have proved empirically the contribution of women in the economy so that policy makers must involve them in development. Saikou and Wen-Chi (2008) also found that: with resounding economic policies at macro and micro would create a room for financial institutions to give loans to women entrepreneurs to invest in small and medium enterprises for healthy economic growth. Ezech et al (2012) indicated that the result on the poverty gap (measures income shortfall) showed that the

men required 46.0 percent and the women 48.0 percent of the poverty line to get out of poverty. It shows that the government's policy to reduce poverty must consider the role of gender in the economy of the lower classes, including small enterprises. Study by Kiraka et al (2013) show that although the general indicators reflect positive growth among women owned businesses in terms of total business worth, turnover, gross profit and number of employees, they obscure incidences of stagnation or decline in growth. Incidences of decline or stagnation were significant at between 15 to 30 percent across the four measures. The most common form of innovation was observed in the change or addition of new products in the post loan period. Innovations in terms of services, markets and sources of raw materials were, however, less common among women owned enterprises. The study finds no evidence of significant differences in growth and innovation among enterprises across geographical regions, borrowing stream and age groups. Overall, entrepreneur characteristics such as age, marital status, level of education and family size were poor determinants of growth. Business characteristics such as location, the person who manages the businesses and the age of the loans, were significant determinants of growth in the number of employees. Growth in number of employees is considered a critical proxy for the other forms of growth in terms of total business worth, turnover and gross profit.

The results of this study and others have pointed out the important role of women in economic activity, but the problems faced by women are not slightly. Anis and Hasan (2013) found that woman entrepreneurs in Rajshahi area face different difficult problems regarding entrepreneurship development, financing, procurement, and others. They perform two jobs at a time, one at home and one at outside, is difficult for a woman, but it is doubly taxing for a woman in a developing or transitional economy where poverty and lack of infrastructure can make the most basic tasks harder and more time-consuming. Therefore, it is important to address the various problems faced by women, one of whom is to improve their skills so that they could use the help of funds provided by the government more efficient and effective for the development of her small enterprises. The importance of this aspect is also supported by the results of research on women in other countries. Mburu and Guyo (2015) emphasizes the importance of providing small enterprises management skills training for women small business owners before they were given aid. According to Roy and Bhattacharya (2013), there is a direct linkage between micro enterprise and women empowerment in Assam, India.

Conclusions

Women who managed small enterprises have a relatively large role in a variety of activities in the function of planning, organizing, motivation, staffing and supervision and more dominant than her husband, either alone or together. The women has been faced many problems and limitations in conducting her business as the business scale, capital, bookkeeping and marketing.

There was needs to increase in small enterprises management skills who can be facilitated by the government or private institutions, especially in terms of bookkeeping that women small enterprises managers can evaluate and develop their business or turn to other businesses that provide higher income. In order to manage the funds properly, it is necessary to improve their skills through training.

Acknowledgement

Thanks to respondents who had been willing to spend some their time to an interview and also all those who contributed in publication of this article.

References

Anis, Z. And Hasan, M. (2013). Woman Entrepreneurs of Small and Medium Enterprises in Rajshahi Area: Opportunities and Challenges. *International Journal of Scientific and Research Publications*, Volume 3, Issue 8.

Baiyegunhi, L.J.S. and Fraser G.C.G. (2014). Smallholder farmers' access to credit in the Amathole District Municipality, Eastern Cape Province, South Africa. *Journal of Agriculture and Rural Development in the Tropics and Subtropics*. Vol. 115 No. 2.

David, F.R. *Strategic Management*. (1995). New York: Mc Graw Hill.

Davis, A. (2011). Rural and urban women entrepreneurs: A comparison of service needs and delivery methods priorities. *Int. Journal of Business Science and Applied Management*. Volume 6, Issue 2.

Development Manager Gender. (2012). Integrating Gender Equality and Women's Empowerment into an Activity, Programme or Policy. Gender Analysis Guideline. Final Draft. IDG-DSE.

Ezeh, C.I., Anyiro, C.O., Ehiemere, I.O., and Obioma, N.Q. (2012). Gender Issues on Poverty Alleviation Programmes in Nigeria; the Case of the National Fadama 1 Development Project in Abia State, Nigeria. *Agris on-line Papers in Economics and Informatics*. Volume 4 Number 3.

Fapohunda, T.M. (2012). Women and the Informal Sector in Nigeria: Implications for Development. *British Journal of Arts and Social Sciences*. Vol.4 No.1.

Kiraka, R.N., Kobia, M., and Katwalo, M. (2013). Micro, Small and Medium Enterprise Growth and Innovation in Kenya: A Case Study on the Women Enterprise Fund. ICBE-RF Research Report No. 47/13.

Mburu, C. and Guyo, W. (2015). Influence of Women Enterprise Fund on the Growth of Women Owned Enterprises in Kenya. A Case Study of Dagoretti North Constituency in Nairobi Country. *International Journal of Social Sciences Management and Entrepreneurship*. 2(1):185-201. Sage Global Publishers. www.sagepublishers.org

Mies, M. (1988). Capitalist Development and Subsistence Production: Rural Women in India. Pp. 27-50 in M. Mies, V. Vennholdt Thomsen dan C. von Werholf. *Women the Last Colony*.

Mmari, A. (2015). Factors Influencing Performance of Women Owned Small Food Business and Hair Dressing Salon Enterprises in Moshi Municipality. *European Journal of Business Management* Vol. 2, Issue 3.

Ocholah, R.M.A.; Okelo, S.; Ojwang, C.; Aila, F. and Ojera, B. (2013). Literature Review on the Relationship between Microfinance Provision and Women Enterprise Performance. *Greener Journal of Social Sciences*. Vol. 3 (5), pp. 278-285.

Office for Women. (2009). Gender Analysis Toolkit. This publication is designed to provide general unbiased information. Every care has been taken to ensure the correctness of the information in the publication as at 1 July 2009.

Orser, Barbara J.; Sandra Hogarth-Scott and Peter Wright. (1998). On the Growth of Small Enterprises: The Role of Intentions, Gender and Experience. <http://www.babson.edu> (05/02/01). Pp.1-16.

Phillips, Lisa A. and Roger Calantone. (1994). Hongkong Retailers: The Relationship between Environment Hostility, Planning and Performance. *International Journal of Retail & Distribution Management*. Vol 22. Number 8. MCB. University Press.

Pushpalatha, S. (2013). A Study on “Issues and Challenges of Women in Micro Entrepreneurship”, with Reference to Visakhapatnam District. *The International Journal of Business & Management*. Vol 1 Issue 4. www.theijbm.com.

Raja, F.S. (1998). Demographics Data, Problems and Values of the Women Entrepreneurs: Results of Questionnaire to A sample of Women Entrepreneurs in Pennsylvania. *International Journal of Retail & Distribution Management*. Vol 22. Number 8. MCB. University Press.

Roy, J. and Bhattacharya, J. (2013). Micro enterprise and Women Empowerment- A study of Badarpur Development Block of Karimganj District (Assam, India). *International Journal of Scientific and Research Publications*, Volume 3, Issue 12.

Saikou, S.E. and Wen-Chi, H. (2008). Small and Medium Enterprise for Women Entrepreneurs in Taiwan. *World Journal of Agricultural Sciences* 4 (S): 884-890.

Tong, R. *Feminist Thought: A Comprehensive Introduction*. (1989). Boulder, Co. Westview Press.

Trevisan, I. (1998). The Presence of Entrepreneurial Traits in Women Business Owners. A First Report, *International Journal of retail & Distribution Management*. Vol 22. Number 8. MCB. University Press.

USAID. (2011). Tips for Conducting a Gender Analysis at the Activity or Project Level. Additional Help for ADS Chapter 201. New Reference: 03/17/2011. Responsible Office: EGAT/WID. 201sae_031711.