

Women Entrepreneurship among the AO Women In Nagaland: Challenges And Struggles

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In this article the challenges and the struggles faced by the Ao women in the process of becoming and being an entrepreneur will be discussed. Women entrepreneurship is gaining importance in India in the wake of economic liberalization and globalization. The policy and institutional framework for developing entrepreneurial skills, providing vocation education and training has widened the horizon for economic empowerment of women. By analysing the women entrepreneur's life and their working patterns, we will be able to access the challenges and the struggles they overcame to become an entrepreneur. The characters that are seen in the women entrepreneurs are commitment, self-belief, risk taking capacity, hard work and perseverance that has contributed in the success of their ventures. The support of the family also plays a great role during the onset of the enterprise. In order to have a better understanding we need to look into the political, social and economic scenario prevailing in Nagaland. In order to have a better understanding we need to look into the political, social and economic scenario prevailing in Nagaland.

Introduction:

The entrepreneur is commonly seen as an innovator, a generator of new ideas and business processes. Management skill and strong team building abilities are often perceived as essential leadership attributes for successful entrepreneurs. Political economist Robert Reich considers leadership, management ability, and team-building to be essential qualities of an entrepreneur.

Entrepreneur is defined as one that undertakes and directs a business undertaking, assuming the risk for the sake of the business. Various scholars have defined entrepreneurship in different ways, while Richard Cantillon (1732) and Frank Knight (1921) emphasized on the element of risk involved in the activity that inevitably follows as a slump in the demand for goods, others like Schumpeter (1961) and McClelland (1961) regards a spirit for innovation and desire for change as central to entrepreneurship.

Entrepreneurship is a form of employment but not everyone who is employed is necessarily an entrepreneur. Thus an entrepreneur can be understood as someone who establishes an enterprise, takes all decisions regarding its operations and bears all the risk of the business.

What is an entrepreneur?

Entrepreneur is derived from French meaning someone who organises or operates a business. The word entrepreneur was first used by the economist Richard Cantillon. He defined the term entrepreneur first in his book *Essay on the Nature of Trade in General*. Cantillon defined the entrepreneurship as a person who pays a certain price for a product and resells it at an uncertain price.

Women Entrepreneurship through the lens of Feminism:

The concept of feminism simply is the challenge against oppression of women by men. Feminists are a group of people who united for achieving a

common goal of empowering women and equalizing their status to that of the men in every society.

The feminist groups have different ideologies but they all have common goal of elevation of women status and to strive for removal of discriminatory practices associated with the religious beliefs and rituals. Liberal Feminism believes in the fact that God has created everyone as equal human beings therefore everyone deserves equal rights and equal treatment.

Marxist Feminism tries and attempts to uplift status of women based on the concept of what kind of roles are to be played by men and women in production process. It was found that women have played a second class role and men usually captured first class roles or powerful positions in various production processes. Thus, Marxist Feminists are trying to uplift status of women at workplace.

Socialist Feminism tries and attempts to uplift status of women based on the concept of value of goods that are produced by men and women in production process. It has been found that the value of goods produced by women is too low relative to that of produced by men. This is due to the fact that women were secluded to only domestic work and men worked outside the house and produced a much higher value of goods and services.

Lastly, Radical Feminism tries to uplift the status of women by improving their political status. So all these different ideologies of feminism have consistently and is still trying to empower women and have come a long way ahead but still have not gained complete success in achieving their goal of egalitarianism as “social changes are gradual and slow”. The various issues like government repression and apathy, lack of funding for ameliorative programs for women welfare or lack of support by women themselves etc. are major

impediments in the path of their success as being equal in society.

Kinship and entrepreneurship:

The importance of kinship in the structure of gender and production relations in the south and south east Asian context has been provided by Leela Dube in her book women and kinship: comparative perspective on gender in south and south east Asia (Dube: 1997). Dube says” kinship subsumes both material and ideological aspects of women’s lives”.

Dube’s analysis reveals that women’s subordination is most severe in south Asian societies where patrilineality and patrilocality work hand in hand with strong patrilineal ideology. The existence of this ideology has placed women at a serious disadvantage, leading to a situation where they have little access to land or other forms of property and are subjected to rigorous domestic work at home. While Dube’s analysis sharply brings out the link between kinship gender and work, it would be dangerous to generalise on the basis of it.

Every society has a story of change. One is not likely to come across any society that has been preserved in its pristine purity, uncontaminated by change. Internal stresses and strains within the culture could be one factor generating cultural change. Some changes originate from and are promoted by innovators from within the culture, where as some are inspired directly or indirectly by outside agencies (Dube 1992). It may be said that in the history of the Ao of Nagaland continuity has been disrupted, cultural identity assaulted and social order transformed due to the forces of Christianity, modernization and globalization.

Change is best understood when it is studied in relation with the factors or forces that influence change. How cultural change comes about, how these changes are accepted or adapted need to be closely examined. In the midst of the changes the

cultural elements that remain partially affected and could continue are taken into consideration. The Ao society is in flux; it is still in the process of transition. It has a culture, which may be of fused nature. In some institutions, there may be radical change; or in some cases, the previous beliefs or practices continue in the change context.

The participation of women in economic activities, particularly outside the home, is often posited as an important enabling factor in the economic and social empowerment of women. Not only can employment be a source of economic independence, but it can help to give women a sense of self-worth (Sunita Kishore and Kamla Gupta 2004).

Objectives:

My research examines the key questions about women's work and its relation with gender and the family. It focuses on the Ao women of Nagaland, a patrilineal tribe in North east India and looks in particular at the entrepreneurial activities of the Ao women, a group that is fast expanding in the recent times.

Some keynote addresses in my study will be what prompted women to work or take up the entrepreneurial activity? The sample is collected from the market place in Dimapur District also known as the hub of Nagaland. The sample covers a wide range of women engaged in a variety of activities such as trade, home based production of petty goods, and supply of goods and services, all of them are termed as entrepreneurs.

The objectives of the study are

1. To find out the factors that prompted women to work or take up the entrepreneurial activity?
2. To find out the operative part in their entrepreneurial activity and the strategies they employ in their business

3. To find out the degree of autonomy they enjoy in the family and the society as a whole
4. To find out the problem and the constraints they face at work and at home because of their entrepreneurial activity.

. Research area:

Dimapur is the largest city in Nagaland, India. In the Middle Ages, it was the capital of the Dimasa Kachari rulers. In the heart of the town there is an old relic of the Dimasa Kachari Kingdom which speaks about the once prosperous era. Dimapur is the 115 th most populous city in the country. It is located at 25°54'45"N 93°44'30"E and is bounded by Kohima district on the south and east, Karbi Anglong district of Assam on the west, the Karbi Anglong and stretch of Golaghat District of Assam, in the west and the north. Dimapur, from a Kachari word 'Dimasa' after the river which flows through it, is the gateway to Nagaland and its only railhead. The city also has the only functional airport in the state.

A population of only about 1.9 million, the numbers may sound meagre when compared with the vast population of the Indian peninsula; but these few people are composed of 16 major tribes and a number of sub-tribes, each representing a different culture and preserving unique customs. These colourful people across all administrative districts, with a population of 120 persons per sq. Km. The climate of Nagaland can be called nothing but perfect. With pleasant summers when temperature do not average above 31degree Celsius and winters when they don't average below 4 degree c, the place could be called the 'perpetual' holiday destination.

In Nagaland, the economy of the state is predominately agricultural with 82.26 per cent of the population living in rural areas and 64.03 per cent deriving their livelihoods from agriculture (Census 2001). Women in Nagaland play a significant role in the economy of the state. A

large number of them (50.11%) are economically active in agriculture as cultivators (Census 2001). A substantial proportion of them are also engaged in small income generating informal trading activities. They comprise the majority of market stallholders and vendors selling vegetables and other foodstuffs, second hand clothes, readymade garments, flowers, cosmetics, toys, handicrafts, etc. There are many women whose entrepreneurial activity is the major source of support for their families. Yet, the role played by women as economic drivers largely remain on the margin of debate and action.

International and national policies and agents for women empowerment through entrepreneurship:

Role of governmental agencies and financial institution in entrepreneurial ventures cannot be undermined. If these institutions shed their reservations about women entrepreneurs, and take liberal views, women will have greater self-determination and impact in entrepreneurial world. Non-governmental and voluntary organisations can also intervene to empower women entrepreneurs through developing awareness and initiative among potential women entrepreneurs and become a link between entrepreneurs and credit agencies. This may enhance women's competence, self determination, and impact. Voluntary agencies may be quite helpful in breaking initial stumbling which demotivate many women to give up, their enterprise. (Singh, Shailendra and Saxena S.C, 2000).

1.The United Nations Development Fund for Women (UNIFEM) is the women's fund at the United Nations. It provides financial and technical assistance to innovative programmes and strategies that promote women's human rights, political participation, and economic security worldwide. UNIFEM works in partnership with

UN agencies and non-governmental organizations (NGOs) to link women's issues and concerns to national, regional and global agendas. UNIFEM was created in 1976, in response to a call from women's organizations attending the 1975 UN First World Conference on Women in Mexico City. Today, UNIFEM works in over 100 countries and has 14 Regional Programme Directors and a growing network of affiliated gender advisors and specialists in Africa, the Arab States, Asia and the Pacific, Central and Eastern Europe and the Commonwealth of Independent States, Latin America and the Caribbean.

Methodology:

The fieldwork was conducted during the period from May 2013 to July 2014. For collection of data, from two sets of respondents interview was the main research tool. Interview was conducted with the help of a schedule, which had nine sections. The questions were prepared partly open-ended and partly close ended so as to put minimum restraint on the answers and expression on the respondents. Only the issues were raised but no model format was provided which may influence the answers so as to provide scope to the respondents to answer the questions on their own way. The schedule was administered mainly in vernacular and this was used not only as an interview guide, but also for recording responses and relevant information regarding decision making on various issues. As such, the whole process turned out to be a time consuming affair. But there were no alternative left to procure information from the respondents. For this purpose, informants were contacted several times either at their places of work or at their residences or at researcher's residence or at some common place such as restaurants.

These interviews were often supplemented by uncontrolled observations which was a very useful tool in securing qualitative data particularly on the nature of relationship of the respondents with their spouses, in-laws, colleagues and others. These

observations not only gave certain insights into the lives of the respondents but also reinforced the authenticity of the information given by respondents in interview situations.

Besides the case study method was quite extensively used. Concrete cases were collected on various relevant issues related to different roles. These cases were mainly collected to illuminate the decision making process. The respondents were also requested to keep record of their daily activities with time spent for seven days. For this purpose, each respondent had to be contacted several days; this was the most difficult part of data collection process as the respondents had to be reminded and requested repeatedly to record their daily time schedule. It must however be mentioned that time spent in kin and community roles have not been taken into consideration in this study as these are highly variable and often are intermittent or sporadic in nature.

Research problems:

When a researcher works with their own group, the content of the cultural the cultural message is not easily perceived. He tends to view the characteristics behaviour of his own people as natural and proper. Because he has learned his own tradition without conscious effort, he is incapable of reorganising what he has been taught. Smith (1999) had cited about the assumption of most research methodologies that the researcher is an outsider able to observe without being implicated in the scene. This is related to positivism and notions of objectivity and neutrality.

The critical issue with insider research is the constant need for reflexivity. At a general level insider researchers have to always have to have ways of thinking critically about their processes, relationship and the quality and richness of their data and analysis for this reasons the insiders

research need to built particular sorts of research-based support systems and relationships with their communities. They have to be skilled at defining clean research goals, which are specific to the project.

Since, I being an Ao, I did not find anything exciting or new in my culture because I am used to it. This very fact occurred to me when my brother's friend, a Marwari on his visit to the house enquired about the table, whether it was traditional or a modern one. Then I realised that the table was carved out of a tree trunk without the help of any nails and this particular seat can be made by a wood carving specialist. All these traditional material culture surround me and I utilize them every now and then yet I never seem to notice them as I was used to them. The base camp being own home has its own disadvantages. There is a tendency of being complacent and the urgency of the field work is not felt.

The critical issue is the constant need for reflexivity. Since I have learnt my own tradition without conscious effort and often without conscious awareness I put in my best efforts to be as reflexive as possible. It help me not to view the institutions and customs of my own community as natural and proper ignoring the content of the cultural message. Interestingly many dimensions of Ao cultural became evident to me through my interactions with my non Ao. Standard anthropological techniques were utilized to collect data.

The People:

Every tribe has its own legend and belief system of their origin. They are related to living creatures, plants or natural objects like stone, cave etc. the Ao also have their own mythology, and according to that the Ao emerged from the stones. The word 'ong' refers to human beings who emerged from stones. It may be hard to believe the emergence of human beings from natural object like the stones,

but that is what the traditional folk tale says. The story further says that three males and three females emerged from 'Longtrok'. They were Tongpok, with his sister Lendina, Longpok with his sister Yongmenela, and Longjarep with his sister Elongshe. They were the first human beings who emerged at Longtrok. Every male member formed different clan along with the sister. Thus Tongpok became the imsong-pongen clan, Longpok became the Longkumer clan and longjarep along with his sister Elongshe became the origin of Jamir clan respectively. It is said that Tongpok married Elongshe, Longpok married Lendina and Longjakrep married Yongmenela. Through these marriages three main Ao clans came into existence and a well-knitted clan exogamy marriage evolved while living in Longtrok that is followed even today. Longtrok is considered as a symbolic representation of the origin but not as a fundamental basis of conflict for the Ao as in the past.

It is relevant to consider the Longtrok legend as the beginning of social reconstructions. For this reason the Ao socio-cultural and customary beliefs and practices will be incomplete if one ignores those legends and historical facts that took place in the process of socio-cultural evolution where the Ao renaissance occurred at this historical place. The early civilization of the Ao took place in a very crude form while at Longtrok, and this was somehow refined only after establishing Chungliyimti village. Chungliyimti is no more an Ao village because they had abandoned it long time ago. It is situated in the eastern side of Mokokchung town. Later on Sangtam tribe of Tuensang district occupied this place. The Ao lived there for many years approximately from A.D. 100-1025 during which a sizeable number of population and households were increased. The chronicle of the migration and settlement of the Ao is not a matter of few years. The history of their journey route from one place to other in search of a permanent settlement is recorded. Except the oral tradition, there is hardly anything

about the migration of the Ao prior to Chungliyimti migration

Among the Ao, the headman ship was never practical, the village authority lies in the hands of band of rulers. In the case of the Ao, there is a team of rulers called the Tatars, while the house or parliament is called 'Putu Menden', where putu means generation and Menden means seat. Traditional each putu has 30 years and can be a member for that period. The council is formed representatives of different clans in the village. The term 'Tatar' means supposed to be or get his rightful share.

Whatever they have, they are now economically better, socially more aware of, and politically more active demonstrating themselves better than ever before. Today, they are accessible to all the modern amenities and enjoying better life than before. Political modernization of tribal society and culture is taking place in every aspect of life that may go a long way towards perfection

Where do the Ao stand? How good is the relationship with the Naga tribes? How does the non Ao perceive the Ao's? These are the questions that need to be answered while dealing with the question of identity. The Ao will know who they really are when they are exposed to other cultures. The Ao's have succeeded in settling at places where other Naga tribes fear to tread. Most of the Ao inhabit the district of Mokokchung. They have also settled in the plains and in every district. They bought lands and constructed their houses within other Naga territories.

Challenges due to institutional rules and practices:

Entrepreneurship has been traditionally seen a male preserve and idea of women taking up entrepreneurial activities considered as a distant dream. Any deviation from the norm is frowned and if possible, immediately curbed. Women also

have to face role conflict as soon as they initiate any entrepreneurial activity. It is an uphill task for women to face such conflicts and cope with the twin role.

Ao being a patrilineal society puts man first in everything. Thus women always comes second best. Even though our constitution speaks of equality between sexes, male chauvinism is still the order of the day. Women are not treated equal to men. Their entry to business requires the approval of the head of the family. Entrepreneurship has traditionally been seen as a male preserve. All these puts a break in the growth of women entrepreneurs.

Gender and entrepreneurship: Over the past few decades the sex role of women has been breaking the barriers of four walls. Today the roles of women are not confined to the traditional on as a mother/housewife. The role of modern women is much more than, what it was previously. However even after the 61 years of India's independence the bias against women continues because of the cultural and traditional mores, which has affected lot on the female status and role. A woman has to play multiple roles. Besides playing the role of housewife/mother/daughter, she has to play different roles in community in the social settings simultaneously. Playing all the roles, women sometimes submerged her own self-role and her own real identity.

In their personal lives, women have a tendency to try to be everything to everyone and wear so many different hats that juggling everything becomes very difficult. So, when women add "entrepreneur" and "business owner" into the mix, this tendency is further magnified. Women can feel like they have to "do it for themselves" or are the best person for every job and have a tougher time delegating responsibilities to others. This causes more time to be spent working in their business, rather than on their business. This is a major hurdle to overcome in order to have a successful career in the business world.

The traditions and customs prevailed in the Ao society towards women sometimes stand as an obstacle before them to grow and prosper and grow. The practice in the society is such that the children takes after the name of the father and also all the property is inherited through the father to the sons. This puts women in a disadvantaged state.

The mother, the daughter and the sisters are either seen as helpers, supporters and caretakers in the family and society. On the other hand because of all this responsibilities by the society on women they have to manage both home and business duties at a time. Such obligations may become a great barrier for some women in succeeding as an entrepreneur.

Lack of training: One of the major problem that all the women entrepreneurs under the study mentioned is their lack of practical or professional training or specialised training relating to the job. Most of them mentioned that they learn the various functional requirements of the enterprise after getting into it only.

Lack of trainings is strongly realised and felt when they have to deal with the government agencies and financial institutions like banks and corporations. This explains the fact that none of the unregistered women entrepreneurs have availed loan of any kind from any financial institute or banks. When interviewed further about this they said that they know about the varies government agencies that gives loan to the women entrepreneurs but due to lack of confidence and since their business is at a very small scale they were apprehensive about whether they will be able to return the money back.

In the case of the registered women entrepreneurs out of the 200 women entrepreneurs a large number of them had availed loan at the time of onset or latter after establishing their venture. A number as large as 94 of them has availed the loan from different financial institutions. The remaining 106 are also in favour of getting loans

but some of them have shared their experience while trying to get the loans.

They were of the opinion that they got tired of running from one office to the other. The formalities was just such a tiring task that they got discouraged. While some of them due to the failure to produce land patta which was in the name of their husband and since their husbands did not trust that the venture would do great they failed to avail the loan. Some of the women entrepreneurs were of the opinion that government procedures were too hard and difficult to handle.

Out of the 94 women entrepreneurs from the registered group, some of them said that they had to pay some amount of money to the officers so that their loan would be processed at the earliest. This was shared by Mrs. I that she paid 10% of the loan amount to the officer so that she could avail the loan at the earliest without any paper works put up.

Also some of them were of the opinion that they used their connections to avail the loan. As Mrs. F puts it my uncle in law is a minister so I had him call the branch manager of the particular bank and that is how I could avail the loan without much paper works because of her uncles influential position.

Thus we can see that corruption is an established practice in the state and that those who have connections in form of friends and relatives at the higher bureaucracy level are the ones who enjoy most of the benefits without any hurdles. Also those who are willing to pay their way up to the officers without any second thought that it is bribe but rather as a facilitating fee for services rendered.

Large number of women has no proper and sufficient technical and professional training to set-up a new venture.

Financial problems: Women entrepreneurs always suffer from inadequate financial resources and working capital. They are not able to afford

external finance due to absence of tangible security and credit in the market. Women have a very less property and bank balance to their name. Male members of the family do not want to invest their capital in the business run by women due to lack of confidence in their ability to run venture successfully.

The complicated procedure of bank loans also creates lot of problems in getting the required finance. Women entrepreneurs even face problems in getting requisite working capital financing day-to-day business activities. Women entrepreneurs have to depend upon their personal saving and loans from family friends. Most of the women entrepreneurs fail due to lack of proper financing facilities, because finance is life blood of every business activities. Obtaining the support of bankers, managing the working capital, lack of credit resources are the problems which still remain in the males domain. Women are yet to make significant mark in quantitative terms.

Marketing and financial problems are such obstacles where even training doesn't significantly help the women. Some problems are structural in nature and beyond the control of entrepreneurs. Obtaining the support of bankers, managing the working capital, lack of credit resources are the problems which still remain in the males domain. Women are yet to make significant mark in quantitative terms.

Finance is regarded as "life-blood" for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance on two counts.

Firstly, women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. They have lack of access to funds, because they do not possess any tangible asset and credit in the

market. Very few women have the tangible property in hand. So, they are suffering from inadequate financial resources and working capital. As a result of which husband has to stand as guarantors so that she could avail loans from financial institutes. Thus women are very much dependent on the male for starting up their enterprise.

Secondly, the banks also consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business. Given such situation, women entrepreneurs are bound to rely on their own savings, if any and loans from friends and relatives who are expectedly meagre and negligible. Thus, women enterprises fail due to the shortage of finance.

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