

Women Entrepreneurs and their Challenges: A Case Study of Lucknow

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Abstract

Background: Entrepreneurships helps women to become self-sufficient and economically independent, then it is the best way to empower them. Increased entrepreneurship has the capability to empower females politically, socially, and financially. The path of women's empowerment has given them more power over resources. It is important not just for personal growth but also for the nation's overall development. **Objective:** There are two objectives of the study: to study the elements responsible for women to run their business and to examine the challenges struggled by women entrepreneurs in managing their business. **Methodology:** Quantitative research was done. The data was collected from Lucknow city of Uttar Pradesh state. Convenience sampling was done and 200 respondents were reached for data collection and 195 responses were finalised. A structured questionnaire was made for research and was spread to respondents through Google forms and by personal interview. Mean value and reliability test were used to analyse the data. **Results:** The Cronbach's static value was found 0.975 which is acceptable for the study. The weighted mean score it has been found that aspire to be independent ranked 1st (weighted mean score 2.8). Women requires financial need to run the business ranked 2nd (weighted mean score 2.7). Confirmation of family and career security are two important pillar to boost confidence in oneself ranked 3rd (weighted mean score 2.3). Women faced challenges for building infrastructure for their business ranked 1st (weighted mean score 3.5). Budgetary restrictions was the major issue for women entrepreneurs ranked 2nd (weighted mean score 3.4). Low mobility was third largest issue for the entrepreneurs ranked 3rd (weighted mean score 3.3). **Conclusion:** The study concludes that if women focus on the challenges faced by them in running business, they can overcome the issues. Proper training is always required of the concerned business and majorly help from Government and NGO's can change the status of the women.

Keywords: women, entrepreneurs, business, challenges, government

Introduction

Hilary Genga, the creator and CEO of Trunkettes, advised being authentic and confident in oneself. "You're here because of your own tenacity and hard work, but primarily, you're there. Well said, Genga. "Don't conform yourself to a man's idea of what a leader should look like." Nevertheless, it is still noted that in some circumstances, women feel compelled to take on a stereotypically "male" perspective when it comes to business (Saraswat & Lathabahvan, 2020).

In today's world of fierce competition, any nation that wishes to prosper must place entrepreneurs at the centre of its economic growth. Since ancient times, men have dominated entrepreneurial endeavours and entrepreneurship. But with the advent of information technology, women have gained awareness and access to greater education, allowing them to enter this traditionally male-dominated field. These days, females play a major role in the financial development of their countries. But this social revolution is far from over,

and female entrepreneurs' still encounter challenges both at the beginning and end of their businesses. They now serve a significant role in maintaining social development and economic expansion (Garg & Agarwal, 2017).

In the industrialized world, entrepreneurs are a highly esteemed group. They hold the secret to prosperity in the economy. Numerous examples of individual entrepreneurs whose inventiveness sparked the industrialization of numerous countries may be found throughout history. It calls to mind of busy, driven male and female carrying out an extensive noteworthy steps. In general, an entrepreneur plays a significant role as a "change agent." He fills the space between strategy and implementation. Entrepreneurship is neither an art nor a science to be an entrepreneur. It is a method and essential to the growth of the economy. But, as with any professions, such as engineering or medical, for example, entrepreneurship knowledge is only a means to an end. It is not a "flash of genius," but rather systematic work that can be arranged into meaningful jobs. The word "entrepreneur" comes from the French word "entrepreneur," which means "to undertake," according to etymology. "An individual who bears the risk of operating a business in the face of uncertainty about future conditions" is how the Encyclopaedia Britannica defines an entrepreneur (Sharma & Gaur, 2020).

The nation's economic progress and prosperity are credited to entrepreneurship. It is an essential and dynamic part of women's economic and social revolution. Women who begin, establish, and run their own businesses are referred to as businesswomen. Indian government states, a women's business should "give at least 51% of the employment generated by the enterprise of women" and is "owned and controlled by women with a minimum financial interest of 51% of capital." Women entrepreneurs are known as who enterprise, initiate it, organise and combine the factors of production, operate the enterprise, undertake risk, and handle economic uncertainty involved in running a business. Women are required to fulfil two roles. Compared to other ordinary jobs, entrepreneurship is more suitable for women. Nowadays, women are starting all kinds of businesses. Women who start, run, and organise a business in order to support their families financially and create employment possibilities for others are said to be engaging in women's entrepreneurship (Koneru, 2017).

Women own and operate a significant portion of microbusinesses in developing nations, and they play a significant role in local economies. Rural women are often the primary caregivers for agricultural output, along with household duties and child care. Developing nation like India, where women's financial status is not so good, particularly in rural places where there are virtually few options to make money and therefore the Self Help Groups (SHGs) have made financially rural women's independent (Dhekale, 2016). A growing number of women are pursuing entrepreneurship as a means of overcoming the "glass ceiling" which keep rising to the top executive positions in businesses (Das, 2000).

Glass ceilings have been broken down, and women are now successful in every industry. In India, women's forays into the commercial world can be linked to their involvement in the 3Ps—pickle, powder, and papad. However, as time went on and knowledge increased, women began to transition from the 3Ps to the contemporary 3Es—energy, electronics, and engineering. The major principals push women into business are expertise, knowledge, and workability. A female entrepreneur takes on tough responsibilities in order to master financial gain and to persuade her own desire. A commence determination to have a positive impact is own by entrepreneurial women, who adds important contributions to their generations, surrounding and environment. Women are conscious about their own profile, rights, work environments, rules and regulations due to exposure of the media. The opportunities and problems facing women in the digital age are expanding so quickly that formerly job searchers are now also creating new jobs. Some women start their businesses due to of a painful experience, which could include a separation from partner, pregnancy-related problems or glass barrier in the corporate, major illness of a family member, or financial losses. However, most of the women leave the corporate work and choose their own paths, a good reservoir of talent for women entrepreneurs has come up. They are booming as publishers, exporters, interior designers, clothing producers, and they are constantly searching for latest ways to get involved in the economy. In Indian society, historically been dominated by men, educated women still have to prove themselves to attain equal rights and status. Indian women are glorified for accomplishments on their fields and be distinct from the crowd in spite of all the community obstacles they face. Indian women's lifestyles had to alter and results in the social fabric of Indian society changing due to women's higher educational status and a set of ambitions for good and comfortable living conditions. In all aspect of

life, females has successfully challenged and outlasted men, and the economic world is no different. These female leaders are risk-takers who possess confidence and assertiveness. Their determination, hard work, and tenacity allowed them to survive and thrive in this fierce competition (Koneru, 2017).

The nation's global economy is divided into three categories: developed, developing, and undeveloped. According to statistics, women in developed economies enjoy the freedom to pursue entrepreneurial endeavours and are accorded the same priority as men. However, in developing and underdeveloped economies, women face distinct challenges, despite the introduction of various government initiatives aimed at promoting women's rights. Every day, women are becoming more and more successful in every field. They have made more of an impact as scientists, software engineers, technocrats, economists, instructors, physicians, lawyers, and businesspeople. Thus, there is ample proof that women make a significant and vital contribution to the economy (Sahoo, 2020).

Winn (2005) has described the path of women's empowerment to the extent of disempowerment. She also revealed that the ability to exercise choice combines three interconnected measures: resources, agency, and achievements. She argues that these measures of preference are steadfast in determining an indication's significance and, thus, its legitimacy as an indicator of empowerment.

Being an entrepreneur might not ensure that women are treated unfairly. The obstacles that currently prevent women from pursuing entrepreneurship can be partially removed or reduced with a paradigm change and the collaborative efforts of all parties involved. Gender sensitive policies must be implemented and publicized in order to accomplish the intended outcome and improve or guarantee feminism rights. Furthermore, it's important to recognise the requirement of fostering an atmosphere that supports female entrepreneurs in the travel and hospitality industry. Lastly, women who want to succeed as entrepreneurs must never give up. It is also crucial to keep in mind that women do not need to be men in order to succeed, and that in order to flourish as a successful woman in business, one must not allow anything to stand in the way of their success or allow negativity to affect their career path (Mondal & Ghosh, 2024).

Singh (1985) states 45 women who participated in the

entrepreneurial development project that NIESBUD, FICCI, and a few other organisations organised in Delhi in 1983. The study's goals were to identify the characteristics of women who were on the verge of beginning their own business, as well as the elements that motivated and encouraged them to do so. The questionnaire and in-depth interview were used to get the data. The author came to the conclusion that neither education level nor lack thereof, nor any other traits, dominated the profile of women entrepreneurs. Women with higher educational qualifications saw entrepreneurship as a challenge, a way to accomplish their ambitions, and a way to work productively; conversely, women with lower educational qualifications saw it as a way to make quick money. The majority of would-be entrepreneurs were clear on their proposal, but they still needed the moral support of men and other family members to launch their businesses. Women entrepreneurs often mix their emotional dependence and need for perfection. They lacked confidence in their own talents and required a man to help them along the way, whether it was with resources, business savvy, or moral support.

Kumar and Kalyani (2011) the driving forces for women's decision to launch a small business. The study will be conducted in the SIDCO Industrial Estates in the Madurai Region. The study's samples were the business owners of the SIDCO Industrial Estate's small-scale industrial units. Out of a total population of 432, 144 small-scale enterprises were chosen as a sample. The study highlight the important drivers of motivation for female entrepreneurs in small and medium-sized businesses and how closely these drivers relate to entrepreneurial variables. The report makes some recommendations for the educational institutions to do in order to assist the development of entrepreneurship in the nation.

Kalyani and Mounika (2016) the elements affecting female entrepreneurs. They clarified that as education levels rise, so does the volume of entrepreneurial activity among women. According to the findings, women runs their businesses for a number of reasons, including financial gain, independence, and the opportunity to make use of their skills and talents. Other elements include acceptance within the family, personal fulfilment, and improved social standing.

Difficulties women company owners encounter in managing their enterprises: According to Barwa (2003) at female entrepreneurs in Vietnam, there are still social

and cultural biases and inequities that place women at a disadvantage. Despite tremendous progress achieved by women in the direction of gender equality in areas like learning and development, the workplace, their role as the household first responsibility in terms of taking care of children and homemaking hasn't changed all that much (McGowan et al., 2012).

Obtaining financing from official organizations presents additional hurdles for women entrepreneurs due to limited access to education, low social mobility, and lack of property ownership (Ayadurai, 1985). According to a research Karim (2001) inadequate capital is the main cause of financial difficulties faced by Bangladeshi women businesses. Studies (Boden and Nucci, 2000; Du Rietz and Henrekson, 2000; Watson, 2003) make out that women were as like men to shut down their firms, but not because of the breakdown of the company, but rather due to financial problems.

Yordanova (2011), a lack of willingness to take risks is one factor impacting women's decisions to pursue careers in business. An essential element that impact an entrepreneur's ability to obtain the material, immaterial, economical, and physical assets necessary for business success is their willingness to take risks. Women with lower levels of education tend to be less independent and self-assured, which makes it easier for them to take continuous risks when they engage in entrepreneurial activity. To invest, maintain smooth operations, and reinvest to create surplus, one must possess a high risk-taking mentality, courage, and confidence.

According to a 2003 UNIDO report, the lack of instruction and assisting services that would allow Uganda's rural women entrepreneurs to advance their administrative and practical skills and handle urgent manufacturing concerns would increase output and profitability. According to Mauchi (2014) many African women company owners believe they are deficient in certain information, abilities, and competencies. Numerous issues brought up appear to be related to women's relative underexposure to the economy.

Objectives

- To study the factors responsible for women to start their business
- To examine challenges faced by women entrepreneurs in managing their business.

Methodology

Research Design: The present research is a descriptive as well as exploratory research. The study tries to describe the women's reasons to choose to become entrepreneurs. It also describes the challenges faced by the women to manage the business who ranges their age between 18 years to above 50 years.

Locale: The subjects of the current study were Lucknow-based women who have been managing their own businesses. The survey was only conducted on specific businesses run by women entrepreneurs, such as beauty parlours, boutiques, tailoring, teaching, grocery stores, cosmetics stores, toy shops, and food and beverage industries and jewellery shops.

Sampling Design: Convenience sampling technique has been used to reach random females of city. Total 200 people were reached for the response from which 195 responses were finalised for the research.

Tool and Techniques: The primary data collection methods employed were the interview method and the Google form method. In order to gather primary data, self-structured questions covering the profiles of Lucknow's female entrepreneurs were designed. The questions covered the factors responsible for stating the business and also the difficulties that women company owners confront in managing their companies. 5 point Likert Scale was used.

Data Analysis and Statistical Analysis: Analysis was made on the responses received from the women entrepreneurs. Data analysed using frequency tabulation and percentage form. The Cronbach's alpha value and mean score values were also calculated to analyse the data.

Result and Discussion

A structured questionnaire was made and distributed to 200 respondents to Lucknow city in the month of December, 2023-March, 2024 through online and offline both. 195 out of 200 respondents have filled the questionnaire. It was found that 12 % women are below 20 years, 23% are between 21-30 years, 63% are between 31-40 years, 2% are between 41-50 years of age. Marital status shows 36% are unmarried, 59% are married, 4% are divorced and 1% are widow. The intensity of education a person has is often used to describe their view. In the survey 2% are illiterate, 20% have high school or below qualification, 43% have

intermediate qualification, 30% are graduates, 5% are post graduates. Dependants adds up the responsibility to oneself. In the survey 6% do not have dependants, 8% have 1 dependant, 19% have 2 dependants, 38% have 3 dependants and 29% have more than 3 dependants to take care. Family structure helps to define the economic status of the family. In the survey 20% are nuclear family, 70% are joint family and 10% are in extended family. Year of experience tell about the knowledge and skills they carry. In the survey 16% have below 3 years of experience, 24% have between 3-6 years of experience, 45% have 6-9 years of experience, 15% have above 9 years of experience. Before entering into business 10% were students, 26% were having jobs, 64% were housewives. 705 of the respondents went under training related to their business field and 30% were did not have any training. This survey comprised of 72% respondents are self-dependant, 18% dependant on husband and 10% dependant on father in laws. This survey comprised of 8% respondents with an income below 10000, 8% between 10000-20000, 24% between 20000-30000 and 60% above 30000.

Table 1: Demographic Profile

Variables		n	%
Age	Below 20 years	23	12%
	21-30years	45	23%
	31-40years	123	63%
	41-50years	04	2%
	Above 50 years	0	0%
Total		195	100%
Marital status	Unmarried	70	36%
	Married	115	59%
	Divorced	08	4%
	Widow	02	1%
Total		195	100%
Educational qualification	Illiterate	04	2%
	High school or below	39	20%
	Intermediate school	84	43%
	Graduate	59	30%
	Post graduate	09	5%
Total		195	100%
Number of dependents	0	12	6%
	1	16	8%
	2	37	19%
	3	74	38%

Variables		n	%
Total	More	56	29%
		195	100%
Family structure	Nuclear	39	20%
	Joint	137	70%
	Extended	19	10%
Total		195	100%
Year of experience	Below 3 years	31	16%
	3-6 years	47	24%
	6-9 years	88	45%
	Above 9 years	29	15%
Total		195	100%
Occupation before business	Student	19	10%
	Job	51	26%
	Housewife	125	64%
Total		195	100%
Did you go under any training	Yes	137	70%
	No	58	30%
Total		195	100%
Head of house	Self	140	72%
	Husband	35	18%
	Father in laws	20	10%
Total		195	100%
Monthly income	Below 10,000	16	8%
	10,000-20,000	16	8%
	20,000-30,000	46	24%
	Above 30,000	117	60%
	Total		195
Entrepreneurship name	Beauty parlour	35	18%
	Boutique/tailoring	39	20%
	Teaching-coaching and tuition	35	18%
	General/grocery shops	37	19%
	Food and beverage service	29	15%
	Jewellery shops	20	10%
Total		195	100%

Table 1 also represents the different business run by the respondents. This survey comprise of 18% beauty parlour, 20% boutique/tailoring, 18% teaching/coaching, 19% general/grocery shop, 15% food and beverage service, 10% jewellery shops.

Table 2: The Factors Responsible for Women to Start their Business

Factors	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)	Weighted Total	Weighted Mean	Rank
Duty to one's family	30 (15.3%)	30 (15.3%)	29 (14.8%)	34 (17.4%)	72 (36.9%)	413	2.1	4
Financial need	10 (5.1%)	10 (5.1%)	20 (10.2%)	72 (36.9%)	83 (42.5%)	540	2.7	2
Aspire to independence	15 (7.6%)	19 (9.7%)	5 (2.5%)	68 (34.8%)	88 (45.1%)	560	2.8	1
Living a better existence	16 (8.2%)	4 (2.0%)	38 (19.5%)	60 (30.7%)	77 (39.4%)	400	2.0	5
Support and guidance from family members	10 (5.1%)	12 (6.1%)	21 (10.7%)	68 (34.8%)	84 (43.1%)	371	1.9	6
Confirmation of family and career security	7 (3.5%)	15 (7.6%)	23 (11.7%)	78 (40%)	72 (36.9%)	451	2.3	3
Not to obtain a career or profession that suits me	9 (4.6%)	10 (5.1%)	21 (10.7%)	72 (36.9%)	83 (42.5%)	370	1.8	7
Personal fulfilment	17 (8.7%)	10 (5.1%)	10 (5.1%)	70 (35.8%)	88 (45.1%)	289	1.4	11
The effect of success narratives	10 (5.1%)	12 (6.1%)	10 (5.1%)	69 (35.3%)	94 (48.2%)	270	1.3	12
A desire to use one's own abilities or technical training	7 (3.5%)	10 (5.1%)	23 (11.7%)	75 (38.5%)	80 (41%)	331	1.6	9
Family-run company	10 (5.1%)	8 (4.1%)	15 (7.6%)	73 (37.4%)	89 (45.6%)	238	1.2	13
High profit potential	10 (5.1%)	17 (8.7%)	20 (10.2%)	68 (34.8%)	80 (41%)	311	1.5	10
Wanted to become entrepreneur	5 (2.5%)	6 (3.1%)	5 (2.5%)	83 (42.5%)	96 (49.2%)	338	1.7	8

From the weighted mean score it has been found that aspire to be independent ranked 1st (weighted mean score 2.8). Women requires financial need to run the business ranked 2nd (weighted mean score 2.7). Confirmation of family and career security are two important pillar to boost confidence in oneself ranked 3rd (weighted mean score 2.3). Women's feels their duty to their one's family ranked 4th (weighted mean score 2.1). Women entrepreneurs living life for better existence ranked 5th (weighted mean score 2.0). Women always want support and guidance from family members ranked 6th (weighted mean score 1.9). Women do

want to obtain a career or profession that suits them ranked 7th (weighted mean score 1.8). Female respondents wanted to become entrepreneur ranked 8th (weighted mean score 1.7). A desire to use one's own abilities or technical training ranked 9th (weighted mean score 1.6). In business women see high profit potential ranked 10th (weighted mean score 1.5). Women entrepreneurs get personal fulfilment from running business ranked 11th (weighted mean score 1.4). Women get inspired from success narratives of another women 12th (weighted mean score 1.3). Lastly women opted for family business ranked 13th (weighted mean score 1.2).

Table 3: The Challenges faced by Women Entrepreneurs in Managing their Business

The challenges faced by women entrepreneurs in managing their business.	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)	Weighted Total	Weighted Mean	Rank
Budgetary restrictions	10 (5.1%)	03 (1.5%)	12 (6.1%)	81 (41.5%)	89 (45.6%)	663	3.4	2
Problems with marketing	08 (4.1%)	08 (4.1%)	20 (10.3%)	70 (35.8%)	89 (45.6%)	586	3.0	6
A male-dominated culture	15 (7.6%)	10 (5.1%)	04 (2.1%)	91 (46.6%)	75 (38.5%)	560	2.8	8
Poor educational attainment	4 (2.1%)	16 (8.2%)	10 (5.1%)	77 (39.5%)	88 (45.1%)	621	3.2	4
Absence of family support	5 (2.5%)	10 (5.1%)	15 (7.6%)	79 (40.5%)	86 (44.1%)	583	2.9	7
Low mobility	10 (5.1%)	07 (3.5%)	18 (9.2%)	76 (38.9%)	84 (43.1%)	661	3.3	3
Fierce competition	01 (0.5%)	12 (6.1%)	15 (7.7%)	77 (39.5%)	90 (46.2%)	595	3.1	5
Workload overload	10 (5.1%)	17 (8.7%)	18 (9.2%)	65 (33.3%)	85 (43.5%)	456	2.3	12
Role conflicts and links to the family	18 (9.2%)	15 (7.6%)	24 (12.3%)	75 (38.5%)	63 (32.3%)	500	2.5	11
Infrastructure	12 (6.1%)	10 (5.1%)	19 (9.7%)	89 (45.6%)	65 (33.3%)	690	3.5	1
Insufficient managerial skills	20 (10.2%)	08 (4.1%)	12 (6.1%)	70 (35.9%)	85 (43.5%)	525	2.6	10
Middleman exploitation	15 (7.6%)	08 (4.1%)	04 (2.1%)	82 (42.1%)	86 (44.1%)	532	2.7	9
Discrimination in public settings	04 (2.1%)	16 (8.2%)	10 (5.1%)	75 (38.5%)	90 (46.2%)	615	3.1	5

Women faced challenges for building infrastructure for their business ranked 1st (weighted mean score 3.5). Budgetary restriction was the major issue for women entrepreneurs ranked 2nd (weighted mean score 3.4). The result of this study is similar to the results of the study conducted by Karim (2001) where he concluded that inadequate capital is the main cause of financial difficulties faced by Bangladeshi women businesses. Low mobility was third largest issue for the entrepreneurs ranked 3rd (weighted mean score 3.3). Ayadurai (1985) mentioned additional hurdle for women entrepreneurs was low social mobility which is similar to the results of the current study. Poor education was hindrance in their business ranked 4th (weighted mean score 3.2). Fierce competition was among women whereas with others genders as well ranked 5th (weighted mean score 3.1). Women's always faced discrimination in public settings ranked 5th (weighted mean score 3.1) as well. As compare to other gender women faced more problems while marketing their products ranked

6th (weighted mean score 3.0). Women faced problems like lack of support from family members ranked 7th (weighted mean score 2.9). Either it is job or it is business women face problems because of the male dominating work ranked 8th (weighted mean score 2.8). Middlemen exploitation was another problems faced by women entrepreneurs ranked 9th (weighted mean score 2.7). Lack of managerial skills ranked 10th (weighted mean score 2.6). Role conflicts and links to the family ranked 11th (weighted mean score 2.5). Women manages both home and business it becomes workload overload ranked 12th (weighted mean score 2.3).

Conclusion

Women play a significant role in society. Women cannot be excluded from the nation's progress. They serve as the foundation of both families and society as a whole. When a nation's sizable population lags behind, it cannot advance. The economic, social, and personal empowerment of women

has led to their participation in income-generating activities. They are becoming a vital part of society due to their feeling of duty. The reliability test for the research was done and Cronbach alpha value is 0.975 which is good.

The following conclusions were reached based on the findings of the current study for factors responsible for becoming women entrepreneurs. Women wanted to become entrepreneurs. Entrepreneurship engages women to the work that benefits to them emotionally, financial and environmentally also. This helps to bring prosperity in their family and to help the society (Dhameja, 2002). Financial needs, duty to support family members and financial needs made to choose to different fields of entrepreneurs (Chavan & Murkute, 2016). To carry forward the family legacy many women choose to follow the family business as their carrier (Mogaji, 2023). Confirmation of family members and career security are few reasons where family members need to support the women and help them to become entrepreneurs (Kim and Ling, 2001).

The challenges faced by women entrepreneurs in managing their business have following findings: The results showed that the majority of respondents listed a lack of money as their main constraint. The overall picture that emerged showed that women lacked the majority of the necessary resources both human and material to engage in income-generating activity on their own (Magd & Thirumalaisamy, 2021). The main obstacles for women entrepreneurs were money, marketing issues, and a lack of a supportive network. And these were deterrents for women to start their own businesses (Kumari et al, 2010).

The numerous obstacles that women business owners face, such as low levels of education and awareness, family conflicts, managerial problems, mobility issues, socio-cultural barriers, and difficulties securing funding and raw materials, and they made recommendations for how to make things better. Limitations resulting from psychosocial issues, legal and policy frameworks, assistance services including funding, training, technology, and information, as well as the development and promotion of goods and services, have all been discussed. The barriers that could prevent the development of women's potential business acumen must be removed by the government, policymakers, financial institutions, law makers, the family, and society as large. All of these organisations' encouragement and assistance can

create new opportunities for female entrepreneurs and, by extension, for the country's economy.

The Indian government is currently putting up a variety of initiatives for the advancement of micro and small-scale female entrepreneurs, and successfully putting these initiatives into practise for the benefit of the nation's general development. The need for implementing special entrepreneurial help and training programmes for women to enable them to launch their own companies has received particular focus from the government. Banking institutions have developed a number of loan programmes to help micro and small women business owners obtain loans.

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