

**WOMEN INCLUSION IN MSME'S BUSINESS****Dr. G. Srinivasa Rao***Professor & Principal, Aditya PG College, Kakinada.***B.E.V.L. Naidu***Principal, Aditya Degree College, Kakinada.***Abstract**

*This paper is an attempt to understand and portray the status and participation of women in MSMEs enterprises. The rapid absorption of women into the labor market has been influenced by several factors. The rapid economic growth was due largely to important growth in the SMEs business, where substantial and proportionally larger increase of female workers has been registered. Among all sectors of the economy, the SMEs have recorded the highest growth rate during the last decade. The increase in the female labor force participation in SMES business may also be attributable to improving economic incentives in employment and policies favoring the employment of women. Rural women have great potential and they were generating income for their families. The biggest challenges which they were facing they were doing all business in house, lack of marketing facilities.*

*Women participation in institutional economic sector is inadequate, & the rate of women entrepreneurs is very low compared to male entrepreneurs. In fact, there exist many obstacles in women participation in mainstream economy although the degree of integrity, attention, creativity and expertise is very high in our women society.*

*To ensure balanced industrial development, minimum 15% of total SME Funds has been allocated for women entrepreneurs in SME sector. Banks/Financial Institutions will accept and settle all types of loan applications of women entrepreneurs in SME sector with high priority. Banks/Financial Institutions shall establish special advice and service center for women entrepreneurs in selected branches; ensure service friendly approach towards women entrepreneurs. To encourage women entrepreneurs, priority shall be given to prospective women entrepreneurs in SME lending. Banks & Financial Institutions shall give highest priority in receiving loan application from small and medium women entrepreneurs.*

*This paper mainly covers the following aspects of women participation in MSMEs and their empowerment at different fields of business*

- *Women in agri-business and rural production.*
- *Women as micro and small-scale (MSE) entrepreneurs.*
- *Women in environmental consideration and social consideration.*

**Introduction**

Micro, Small and Medium Enterprises (MSMEs) have a significant role in the Indian economy in terms of output, employment generation, export etc. A recent concept note prepared by UNDP observes that MSMEs in Indian economy contribute 40% in terms of volume, 80% in terms of employment, 60% in terms of export and 92% in terms of number of enterprises. If we compare our MSME industry with big industries some interesting facts emerge. As per the third census document of MSME, employment-investment ratio is about seven times for MSMEs as compared to big ones. And investment-output ratio is better for MSME industry. MSMEs are broadly classified into manufacturing and the service based enterprises. According to the investment ceiling of these units they are further divided into micro, small and medium enterprises.

**Table 1: Classification of Enterprises into Different Categories**

Classification	Investment Ceiling (excluding land and building)	
	Manufacturing	Service
Micro	Up to Rs 25 lakh	Up to Rs 10 lakh
Small	Between 25 lakh to Rs 5 crores	Between Rs 10 lakh to RS 2 crores
Medium	Between Rs 5 crores to 10 crores	Between Rs 2 crores to Rs 5 crores

In this fast growth of MSMEs Human resource contribution is to a maximum extent .Among these resources, women participation in the economy has increased rapidly and they constitute almost half of the total population. Since 1990, women's participation in the SMEs business has increased enormously. Women's labor force participation rate has increased over the years, but is still significantly lower than that of men in early decades. Human resource is one of the main contributing factors for economic growth and for social, political, and technological development. In the era of globalization, economic liberation and fast growing ICT, strengthening the national competitive advantage is the concern of the policy makers. The greater growth potential lies in the modern high technology industries but it is also present in the labor-intensive industries of the traditional Small Enterprise sector and in the services that support it. It is a worldwide phenomenon that Small Enterprises are an important part of a nation's economic and social structure On a global perspective Small Enterprises have acquired a significant stature in the economic development of a country. Globalization has put Small Enterprises directly in the limelight. Small Enterprises are increasingly a major force for national economic growth. The entrepreneurs who drive them are receiving serious attention from economic planners, multilateral agencies and governments all over the world.

### **Women Entrepreneurs in Micro, Small, & Medium Enterprises**

In developing countries, including in Asia, micro, small and medium enterprises (MSMEs) have a crucial role to play because of their potential contributions to employment creation, improvement of income distribution, poverty reduction, export growth of manufactured products, and development of rural economy. Beside these contributions, MSMEs are also considered as an important place for women, especially in rural areas, to be actively involved in economic activities, not only as hired workers but, more importantly as entrepreneurs. In other words, MSMEs can provide an avenue for the testing and development of women ability as entrepreneurs. It is also generally believed that, together with other actions to improve access to opportunities and resources (e.g. education, healthcare, technology, credit, employment), women's entrepreneurship development in Asian developing countries, as in other parts of the developing world, has also a tremendous potential in empowering women and transforming society in the region. Asian has been the leading regional study not only for MSMEs but also women entrepreneurs. That is why in the women/gender study literature in the developing world, dealing with various issues e.g. poverty, women modernization, women empowerment, women participation in a modernizing economy or social changes, publications are more available for Asia than for the other two regions. Within the Asian region, more attention has been given to South Asia (e.g. India, Pakistan, Nepal, Bangladesh) for two main obvious facts: *seriousness of poverty and socially, politically and economically suppressed women.*

### **Women Economic Empowerment, Accountability and Ownership**

Economic empowerment is a cornerstone of women's equality and a useful ground test to determine the effectiveness of existing gender mainstreaming strategies. Both multilateral development banks and bilateral donors have significantly increased their investments in economic empowerment in recent years. It is increasingly acknowledged that investing in women becomes even more important in the context of the current global financial/economic and food crises. Evidence indicates that women's economic empowerment and women as agents of change, together with increased gender equality, are elements of the solution to the crises Women are expected to increase a country's GDP while development actors all too often continue to ignore the fundamental gender inequalities associated with the unpaid work of household maintenance and care on which the market depends. When reducing the time burden of unpaid work is acknowledged, it is the power relations between women and men, that have limited women's control over resources and kept women in poverty, need to be modified. Women's economic empowerment happens when people are able to imagine the world's current economic arrangements differently. However, simply making markets work for women is not enough for economic justice. It might help specific individual women make progress, but is unlikely to challenge the entrenched power relations at the core of women's subordination. Focusing exclusively on increasing women's labour market participation and entrepreneurship will not lead to a balanced distribution of productive and reproductive work between women and men. There is need for an economy that is shaped for people rather than people for the economy. This would be an economy in which all forms of work, whether paid or unpaid, for

production or for reproduction, are recognized and valued. While commitments exist on women's economic empowerment, progress in implementation has been slow. Concern was raised about lack of accountability in implementing commitments already made on gender equality and the threat of regression in some areas. The need to focus on all the elements of women's empowerment, such as education and health, was acknowledged.

### **Coordinated Approach for Women's Economic Empowerment**

Participants acknowledged that economic justice and gender equality should be placed at the center of the poverty alleviation and development agenda. Pro-poor and pro-women entrepreneurship projects should be designed in a way which ensures that they work for women. They should also address the male-dominated institutions, gender stereotypes and cultural norms that hold women back in society and prevent them from being represented and fully participating in all decision-making processes. A coordinated approach within the donor community is required for women's economic empowerment. Development agendas should be transparent and negotiated with the broad participation of all stakeholders, including women's organizations, with identified objectives, target beneficiaries, benchmarks and indicators of performance and impact. Collaboration between agencies needs to be reinforced to ensure coherence and synergy between actions. Bilateral and multilateral agencies can promote the involvement of governments and different national and international stakeholders in developing countries. The United Nations entities can advocate for gender mainstreaming in intergovernmental processes related to economic growth and poverty alleviation, to ensure that they go beyond economic commitments towards other development objectives, including for example, women's health and reproductive rights. Incentives need to be created to promote governments' involvement in programmes. Achieving the goal of women's economic empowerment requires not only building capacities in women but investments in improving social and economic infrastructure. It is important to define strategies to mobilize economic and financial resources, including for example through reaching out, sensitizing and creating alliances with ministers beyond the gender and social development machinery. There is a need to graduate from the piloting to the scaling up phase, including through a systematic effort to generate and share knowledge, methodologies and tools which have been successful.

Promoting exchange and dialogue can help others to learn from and replicate experiences that could be adapted to their own realities. It is important to promote gender sensitive ex-post facto evaluation that measures whether or not programme interventions have impacted gender roles in a community. Monitoring objectives need to move from short term gains to long term gains. Assessments must also focus on whether interventions generate sustained cultural and social change and the sustainable economic empowerment of women beyond the life of a particular programme.

### **Activities and Programmes for Women in MSME Sector**

The role of the Ministry of Micro, Small and Medium Enterprises (MSME) is primarily to assist the States/Union Territories in their efforts to promote growth and development of MSMEs. The main focus of the schemes/programmes undertaken by the organizations of the Ministry is thus to provide/facilitate provision of a wide range of services and facilities required for accelerating the growth of MSMEs. The schemes/programmes generally focus on capacity building in State/Regions; nevertheless, there are a few schemes/programmes, which are individual beneficiary oriented. While, there are no specific reservations for women, in the latter, there are some concessions/incentives available under these programmes for the benefit of women entrepreneurs.

In respect of entrepreneurship / skill development training programmes, under the National Awards for Entrepreneurial Development (Quality Products) and Trade Related Entrepreneurship Assistance & Development (TREAD) Programme for Women, the necessary guidelines have been issued and specific reservation provided for women. Similarly, under two employment generation programmes being implemented by the Ministry, namely, Rural Employment Generation Programme (REGP) and Prime Minister's Rozgar Yojana (PMRY), some concessions have been provided for women beneficiaries. Besides, the Coir Board is implementing the Mahila Coir Yojana which is a women oriented self-employment programme.

**Training of Women Entrepreneurs**

The industrial policies of the Government announced from time to time, have laid considerable emphasis on promotion of women entrepreneurship, particularly among first generation women entrepreneurs, through various training and support services. Special attention is being given by organising exclusive Entrepreneurship Development Programmes (EDPs) for women. The Field Institutes of MSME-DO conduct need based entrepreneurship / skill development programmes for existing and prospective entrepreneurs. During the year 2007-08 approximately 15000 women participated in these training programmes. The autonomous bodies under MSME-DO also conduct various short-term/long-term training programmes in footwear technology, tool and die-making and other allied industries. These bodies provided training to approximately 3775 women. No fee is being charged from women participants. Besides, MSME-DIs/Br. DIs are also giving stipend @ Rs.500/- per month to the participants belonging to disadvantaged groups including women.

In addition to programmes / schemes of MSME-DO, NSIC, KVIC and Coir Board, relating to conduct of EDPs & SDPs for benefit of potential women entrepreneurs, three national level entrepreneurship development institutes set up by the Ministry, particularly, Indian Institute of Entrepreneurship (IIE), Guwahati, are also undertaking training programmes for skills and entrepreneurship development for women. The National Institute for Entrepreneurship and Small Business Development (NIESBUD), NOIDA has conducted seven training programmes exclusively for 227 women participants during 2007-08.

Further, the Ministry has recently launched 'Rajiv Gandhi Udyami Mitra Yojana' (a Scheme for Promotion and Handholding of Micro and Small Enterprises) to help and facilitate the potential first generation entrepreneurs in completion of various formalities and tasks necessary for setting up and operationalization of their enterprises. Under this scheme, women beneficiaries are not required to contribute Rs. 1000/-, which is required by the beneficiaries from general category. The contribution in respect of women beneficiaries is provided to 'Udyami Mitras' as grants by the Government.

**Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women**

The scheme envisages economic empowerment of women through development of their entrepreneurial skills in non-farm activities. The Government's grants up to 30% of the total project cost is provided to the Non-Government Organizations (NGOs) for promoting entrepreneurship among women. The remaining 70% of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project. Further, Government grants up to Rs.1 lakh per programme is provided to training institutions / NGOs for imparting training to the women entrepreneurs. Besides, need-based grants up to Rs. 5 lakh may also be provided to national level EDIs and other reputed institutions, for undertaking field surveys, research studies, evaluation studies, designing of training modules etc. Under this scheme, proposals involving grant of Rs. 51.65 lakh to 16 NGOs / Institutions, have been approved for benefiting 1700 women

**Rural Employment Generation Programme (REGP)**

REGP is a flagship scheme of the Government of India for employment generation programmes in the unorganized sector. Though there are no specific reservation for women entrepreneurs under this scheme, still there has been substantial participation (around 30 per cent) of women as a result of the promotional efforts undertaken in this regard. In order to encourage participation of women in the programmes, the following relaxations are being provided to women beneficiaries:

1. Capital Subsidy in the form of margin money is provided at the rate of 30 per cent (for general category it is 25 per cent) of the project cost up to Rs.10 lakh and 10 per cent on the balance project cost up to Rs. 25 lakh.
2. The borrowers' contribution is 5 per cent of the project cost in case of women beneficiaries while in the case of general category, it is 10 per cent of the project.
3. Bank finance in the form of loan is 95 per cent of the project cost in case of women and other weaker section borrowers as against 90 per cent of the project cost in case of general category.

Under this scheme, 3656 projects of women entrepreneurs involving margin money of (as Government Grant) Rs. 6397.99 lakh, have been assisted during 2007-08.

### **Prime Minister's Rozgar Yojana (PMRY)**

During 2006-07, the participation of women (in terms of employment generation) under PMRY, was 16.5 per cent. Under the scheme, preference is given to women beneficiaries. While communicating the targets under the Scheme to the States/Union Territories and Reserve Bank of India (RBI), standing instructions are issued for ensuring that the number of women beneficiaries under PMRY should not be less than 30%. Furthermore, in order to facilitate participation of women beneficiaries under this scheme, the following relaxations are being provided:

1. *Age Relaxation* – the upper limit for women applicants is 45 years, as against 35 years for general category applicants.
2. *Relaxation in residency criteria for married women* - the residency criterion of last three years is applicable for spouse/in-laws in case of married women applicants.

### **Mahila Coir Yojana**

Mahila Coir Yojana is a woman oriented self-employment scheme in the coir industry, which provides self-employment opportunities to the rural women artisans in regions producing coir fiber. The scheme envisages distribution of motorized ratt for spinning coir yarn to women artisans after giving training. Women spinners are trained for two months in spinning coir yarn on motorized ratt at the Coir Board's training centers. A stipend of Rs. 500/- p.m. is also paid to the trainees. The Coir Board provides motorized ratt / motorized traditional ratt at 75% cost subsidy, subject to a maximum ceiling of Rs. 7,500/- for motorized ratt and Rs. 2,925/- for traditional ratt. Under this scheme, 1042 ratt have been distributed.

### **Financial facilities for Women Entrepreneurs for SME Initiatives**

.To ensure balanced industrial development, minimum 15% of total SME Funds has been allocated for women entrepreneurs in SME sector.

1. The applicable interest rate of the credit for women entrepreneurs will be Bank rate (which is at present 5%) plus maximum 5%; not more than 10%.
2. Banks/Financial Institutions will accept and settle all types of loan applications of women entrepreneurs in SME sector with high priority.
3. Banks and financial institutions shall take initiative to advertise all the facilities for women entrepreneurs in both electronic & print media.
4. Banks and Financial Institutions can provide a maximum loan facility of Tk.25 lac against personal guarantee if borrower is woman or maximum share of the enterprise held by woman.
5. Banks/Financial Institutions shall establish special advice and service centre for women entrepreneurs in selected branches; ensure service friendly approach towards women entrepreneurs.

### **SME Credit Policy & Programmes Salient Features Women Entrepreneurs**

1. An indicative target for SME loan disbursement by Banks & NBFIs has been set for 2010. According to the target, SME loan shall be disbursed to the small, medium and Women entrepreneurs.
2. Introduction of '**Area Approach Method**' & '**Cluster Development Policy**' taking into account the comparative advantage of geographical location, category and Production for the disbursement of SME loan.
3. Each bank/financial institution shall follow a separate business strategy in financing SME loan with least formalities in executing documentation to ensure easy and speedy loan disbursement process.
4. Priority shall be given to small entrepreneurs.
5. To encourage women entrepreneurs, priority shall be given to prospective women entrepreneurs in SME lending.



6. Banks & Financial Institutions shall give highest priority in receiving loan application from small and medium women entrepreneurs; settle the loan disbursement process within very logical time from the date of acceptance of the application.
7. Each bank and financial institution shall establish a separate '**dedicated desk**' for women entrepreneurs with trained officials to make them helpful to the clients; if possible, will appoint woman officer as the desk chief. Branch wise list of ' women entrepreneurs dedicated desk ' should be sent to the concerned department of BB within two months from the date of declaration of the guidelines.
8. Banks and financial institutions can sanction up to Tk. 25 lakh against personal guarantee; also can consider group security/social security.
9. The success in SME loan disbursement will be considered as yardstick for further approval of new branches of the concerned bank. New branch license will be issued for financing the priority sectors like SME and agriculture from 2010 in the name of 'SME/Agriculture branch' instead of 'SME service centre'.
10. Training programs shall be arranged for the entrepreneurs.

Almost two thirds of women in the developing world work in vulnerable jobs, either as self-employed or unpaid family workers. In South Asia and sub-Saharan Africa, this type of work accounts for more than 80 per cent of all jobs for women. Gender wage gaps persist in all sectors throughout the world. Gender inequalities harm overall wellbeing and hinder productive capacities, and are seen as an impediment to growth and poverty reduction.

Most women are employed in low-skilled, poorly paid jobs, where they are often exposed to health hazards. However an increasing number of highly educated women are now advancing into senior decision-making positions. The creativity and talents of all women are invaluable resources, which can and should be developed both for their own self-realization and for the benefit of society as a whole. Women's work not only sustains their families, but also makes a major contribution to socio-economic progress.

The key to enhancing women's opportunities, and hence their position in the productive sector and the economy, is to provide them with access to know-how, technologies and credit. Training to upgrade women's technological capabilities and to enhance their entrepreneurial and business skills, whether in simple artisanal production or in high technology industries, is at the heart of enabling women to advance in more rewarding positions.

**UNIDO** recognizes that gender equality and the empowerment of women, and particularly the economic Empowerment of women, have a significant positive impact on sustained economic growth and sustainable industrial development, which are drivers of poverty reduction and social integration.

### **Women in Agri-Business and Rural Production**

In most of the developing countries, particularly in Africa, women constitute 70 to 80 per cent of the total agricultural labor force and account for over 80 per cent of food production. Most of the rural population depends, directly and indirectly, on small-scale food crop agriculture, fishery, pastoral animal husbandry or rural wage labor associated with plantations and ranches, and ancillary activities linked to the economies of the rural life and rural townships. It is not surprising therefore to find many women engaged in food processing, weaving, personal services, beverage preparation, and selling of snack foods. The migration of men from rural to urban areas leaves unbalanced family structures behind, with women, children and elderly expecting remittances. Many rural families need to diversify their sources of income and employment in view of increasingly small parcels of land, low agricultural productivity, volatile weather conditions and soil erosion. The rural non-farm economy plays an important role for wealth creation and well-being across countries. For example, small rural households with fewer than 0.5 hectares earn over half of their total income from non-farm sources. The composition is generally one-third manufacturing, one-third commerce and services with mining and construction accounting for the rest. Globalization and increasing competition are favoring technology-intensive production and skilled labor, particularly in agriculture and textiles, which have traditionally been seen as women's work. Adequate skills-

upgrading programmes therefore need to be devised to allow women to retain jobs and reap the benefits of technological improvements. If women's skills are not upgraded to enable their full participation in the technology-based agricultural and agro-industrial production of the future, women are likely to face further disadvantages in finding and keeping jobs.

***If women's skills are not upgraded to enable their full participation in the technology-based agricultural and agro-industrial production of the future, women are likely to face further disadvantages in finding and keeping jobs.***

### **Women as Micro and Small-Scale (MSE) Entrepreneurs**

In the MSME sector worldwide, women make up one-quarter to one-third of the total business population and one-third of the global labor force in manufacturing. However, most of the enterprises owned by women are very small and have low profit margins, thus their contribution to economic well-being is mostly in terms of securing a safety net to the benefit of their families. Women have different needs and face greater constraints than men when running a business. In particular, in developing countries, the limited provision of welfare services, such as lack of childcare and healthcare infrastructures, increases the time women need to spend in the care economy. In addition, women entrepreneurs face severe constraints in terms of limited access to finance, information, productive resources, education and relevant skills, while household responsibilities and societal constraints increase their risk adverseness and affect their self-confidence.

***In order to produce a change in gender relations, enterprise development programmes need to address the inequalities faced by women in accessing assets and opportunities.***

### **Women in Environmental Consideration and Social Consideration**

Rural women working in agriculture are often the most exposed to the impacts of environmental degradation, whether in terms of agricultural losses, depletion of natural resources, or natural disasters. Women in the productive sector are usually concentrated in low-level positions, which tend to carry higher risks of exposure to serious health hazards or unclean working environments. Where there are jobs involving highly toxic materials, such as using mercury amalgamation for gold recovery in the mining sector, or spraying pesticides in agriculture, these are often performed by women. Women entrepreneurs in small-scale industries typically have to make do with old, inefficient, polluting and unsafe machinery.

### **Social Considerations**

In addition to their economic and income-generating activities, women assume multi-faceted roles in society, i.e. as breadwinner of family, unpaid family workers, service providers in the communities and mother/care-taker of the family. In spite of their important contributions to socioeconomic development, women suffer from various constraints, which inhibit them from fully realizing their potential for development. Cultural values and social norms hinder the equal participation of women in society. This requires devising measures to integrate women as decision-makers, participants and beneficiaries in all relevant development activities, irrespective of the sector or type of activity. Although cleaner technologies may exist, women may not have access to the credit to purchase them or the know-how on how to use them effectively and safely. In particular, women need improved access to credit to acquire cleaner technologies, and to training to operate the technologies in ways that optimize performance while minimizing pollution. It is necessary to address the totality of problems women face, due to the wide spectrum of elements affecting the equitable participation of women in development ranging from education, health, human rights as well as environment and energy.

### **UNIDO'S Response**

UNIDO promotes economic empowerment of women through removing barriers to women anticipation in enterprise, improving women's control over economic resources and strengthening women's economic security. It promotes a "bottom-up growth strategy" that focuses on the transformation and diversification of micro- and small-scale enterprises to growth-oriented activities and on increasing the productive capacity in order to enable

them to participate in the mainstream economy of the nation. Such a strategy supports the growth of a modern export-oriented sector. Economic empowerment of women also decreases their vulnerability to domestic violence and victimization through trafficking.

### **Women Entrepreneurship Development (WED)**

Specific methodologies and manuals for women entrepreneurship development (WED) include trainer's guides, handouts for participants or software programmers and are adapted to the specific project conditions. These include marketing surveys, production process management, business plans, costing and pricing strategies or organizing handicraft production for export markets. Methods range from business opportunity seminars to full entrepreneurship training courses. Small industry advisory services are developed through capacity building, village outsourcing or the development of entrepreneur-to-entrepreneur advisory services. Entrepreneurship development curricula in second secondary and vocational schools are also used.

Despite evidence those women's loan repayment rates are higher than men's women still face more difficulties in obtaining credit for their businesses. Linkages with micro-credit services and other sources of funding are provided combined with assessments on viable business opportunities, business plan development and mentoring.

Networking among women entrepreneurs is encouraged to connect them with sources of knowledge. This includes technical support, advisory services and training to improve technical capacities, access to technologies and information. Business support organizations (BSOs) that provide business support services to women and young entrepreneurs are assisted to build regional and national networks to sustain market orientation, manage supply capacity to facilitate growth, and develop competitive thinking. Self-help groups empower micro- and small entrepreneurs to identify their needs, plan and implement their own projects, share the benefits of their collective efforts and evaluate their programmes and projects. This includes collective marketing, bulk purchasing, the creation and use of common facilities including machinery and equipment, group-owned enterprises, group lend.

### **Conclusion**

In the welfare of the economy of a country the growth of MSMEs plays a very important role. **MSMEs** are also considered as an important place for women, especially in rural areas, to be actively involved in economic activities, not only as hired workers but, more importantly as entrepreneurs. In other words, MSMEs can provide an avenue for the testing and development of women ability as entrepreneurs. The role of women is drawn from different sectors of MSMEs businesses. The empowerment of women as an entrepreneur and the support of the government towards women entrepreneur are justified. The programmes and activities are clearly advocated towards the support of women entrepreneurs in MSMEs.

UNIDO's responses stood as milestones for the economic empowerment of the women in the present society and develop themselves as strong entrepreneurs. The upcoming opportunities to build on the commitments already made on women's economic empowerment should be fully utilized by all stakeholders, including governments, multilateral and bilateral donors, academics, non-governmental organizations and the private sectors.

### **References**

1. Journal of Sustainable Development.
2. Han, Wenjui & J. Waldfogel. (2001). Child Care Costs and Women's Employment.
3. International Journal of Business and Management.
4. Viitanen, T. K. (2005). Cost of Childcare and Female Employment.
5. Lokshin, M., & M. Fong. (2006). Women's labor Force Participation, *Journal of Development Studies*, 42 (1), pg.90-109.
6. Copyright of 2008 by United Nations industrial development organization.