



PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURS:A STUDY IN COSTAL ANDHRA PRADESH

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Introduction

The definition of women entrepreneur has changed with the time and need of the industry. Earlier, the Government of India defined a women enterprise as “An enterprise owned and controlled by a woman and having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women”. Off late Women entrepreneurs opposed the condition of employing more than 50 per cent women workers. They pointed out that this condition was discriminatory and advised that enterprise set-up by women should be provided with incentives and support on the basis of their ownership and management features and should not be linked with employment of women. This has come into affect from April 2,1991 with new Industrial policy resolution.

Today the definition of women enterprise has been simplified. The present stipulation regarding employment of majority of women workers would be dispensed with the units in which women entrepreneurs have majority share holding and management control.

The word entrepreneur is derived from the French word *entreprendre* i.e., individuals who undertook the risk of new enterprise. Earlier in the 16th century it was applied to those who were engaged in military expeditions. In 17th century the word entrepreneur was used for civil engineering activities such as construction and fortification. It was applied to business for the first time in 18th century, to designate a dealer who buys and sells goods at uncertain prices.

Entrepreneurship started catching up in 1980s just as professionalism in management caught up during 1970s However, confusion still prevails as to what exactly we mean by the term entrepreneur. An attempt therefore, has been made here to define entrepreneur. There is generally no accepted definition or model of what the entrepreneur is or does. Much of the literature on entrepreneur is fragmented and highly controversial. In the past decade, a number of trends have emerged which distinguish between individual entrepreneurship and corporate entrepreneurship and entrepreneurs and small business owners. The literature abounds with criteria ranging from creativity, innovation, risk taking, high need achievement, etc. to personal traits such as appearance and life style. Models of the entrepreneurial leaders are almost as plentiful as the number of authors who write about them.

The Women Entrepreneurs of The 21st Century

This is the century of telecom, IT and financial institutions, Women's expertise in all these industries is beginning to emerge and women are emerging as a force to reckon with.

Many of these new industries are headed and guided by women who are seen as pioneers and mavericks. The loci of power have shifted away from traditional venues such as ‘Old boys Clubs’, ‘Golf courses’ and ‘Cigar smoking rooms’ to ‘power’ now being vested with energetic new upstarts working out of their homes or on their computer terminals from homes. This new cauldron of opportunity can become the proverbial melting pot for professionally trained and enterprising women. Here there are fewer barriers to overcome, less pre-conceived notions, fewer well-entrenched assumptions and rules and lesser gender agenda in the secondary environment,

The transition to the next millennium is where the women will create new paradigms of being a daughter who takes the responsibility of her parents, is a wife who wishes to create a home and a family, a mother who takes charge of the children to make them the children of the new millennium. She is also the entrepreneur who builds an enterprise and discovers her relevance and meaning of her life in herself. She accepts the uniqueness of her identity and is willing to share the space. Simultaneously with all the dreams of togetherness she searches for mutuality, dignity and respect. She is also open to a life without marriage and a parenting without a father.

Significance of the Study

Performance in relation to women entrepreneurs is an important functional system of behavior among the enterprises in financial practices and growth and development of industrial organization. In this aspect women entrepreneurs’ functional and financial conditions play an important role at enterprises with an aim to achieve business development and growth.

Studying women entrepreneurs is entirely, a different aspect of research from that of other management aspects. In business institution, performance of the women entrepreneurs and their activities is really sensitive, challenging and vital task. This is because of the critical, intricate, dynamic nature of the business and organization environment where hundreds of wide, varied; heterogeneous minds are dealt by the entrepreneur.



At this juncture, is performance (a kit of tools) with prescribed methods and means to access the business financial process able to enrich the system? Are the women entrepreneurs getting sufficient and suitable guidance? Are the women entrepreneurs views considered in the system of organizational environment?

To obtain the relevant feedback from the women entrepreneurs, the investigator has participated personally in collecting the information from different categories of women entrepreneurs in coastal districts of Andhra Pradesh through pre-designed questionnaire. On the basis of the topic and the area of the investigation, survey method of research is chosen after careful consideration. The close interpretation of women entrepreneurs and application of the thought to the broader areas of understanding, it reveals the fact that the progress of the business depends on the organizational atmosphere. And the organizational atmosphere depends upon the entrepreneur performance and the entrepreneur performance depends upon how the system of enterprise considers the perception and experiences of entrepreneur.

Statement of the Problem

Women entrepreneurs have achieved remarkable success. The Small Industries Development Organization (SIDO), the various State Small Industries Development Corporations (SSIDCs), the nationalised banks and even NGOs are conducting various programmes including Entrepreneurship Development Programmes (EDPs). To cater to the needs of potential women entrepreneurs, who may not have adequate educational background and skills, SIDO has introduced process/product oriented EDPs in areas like TV repairing, printed circuit boards, leather goods, screen printing etc. A special prize to "Outstanding Women Entrepreneur" of the year is being given to recognize the achievements made by them and to provide incentives to women entrepreneurs. The Office of DC (SSI) has also opened a Women Cell to provide coordination and assistance to women entrepreneurs facing specific problems.

There are also several other schemes of the government like the Income Generating Scheme, implemented by the Department of Women and Child Development, which provides assistance for setting up training-cum-income generating activities for needy women to make them economically independent. The Small Industries Development Bank of India (SIDBI) has been implementing two special schemes for women namely Mahila Udyam Nidhi which is an exclusive scheme for providing equity to women entrepreneurs and the Mahila Vikas Nidhi which offers developmental assistance for pursuit of income generating activities to women. The SIDBI has also taken initiative to set up an informal channel for credit needs on soft terms giving special emphasis to women.

Objectives of the Study

1. To elaborate the concept of women entrepreneurship in India.
2. To review the literature on women entrepreneurship.
3. To dwell out the problems and prospects of women entrepreneurs in coastal districts of Andhra Pradesh.
4. To offer measures to overcome the problems faced by women entrepreneurs in selected study area.
5. To give suggestions to the women entrepreneurs in coastal A.P to improve their performance for national well being.

Methodology

Descriptive research method has been used in the present study. Descriptive studies are designed to obtain pertinent and precise information concerning the current status of phenomena and whenever possible, to draw valid general conclusions from the facts discussed. The main purpose of the study is to find out the performance perspectives of women entrepreneurs among the Coastal districts of Andhra Pradesh.

Operational Terms

As the present study is concerned with the women entrepreneurs' performance, functioning and financial practices, these variables attempted here.

Hypotheses of the Study

The following are hypotheses formulated for testing.

1. There is no significant difference between socio-economic conditions and the different line of activity among women entrepreneurs.
2. There is no significant difference between different line of activity of women entrepreneurs and their financial performance.
3. There is no significant difference among women entrepreneurs in their personnel.
4. There is no significant difference among women entrepreneurs in production control.
5. There is no significant difference between women entrepreneurs in marketing management.
6. There is no significant difference between women entrepreneurs in motivational and Facilitating factors.
7. There is no significant difference between women entrepreneurs in work-home – role conflict.

8. There is no significant difference between women entrepreneurs in SWOT analysis.
9. There is no significant difference between women entrepreneurs in organizational problems.

Scope of the Study

The predominant and pervading patriarchal system created disadvantages for women in every sphere and at all the stages of life. The viciousness of the strong-hold of patriarchy was such that women themselves began to believe in their own inferiority.

It is considered that the woman has wide interest to help the development of the society in contact with her. To explore newer ideas of wider and varied interests, a limitless world with unlimited range of knowledge is head of her. Of all professional people, the woman is expected to lay the foundations of a new culture. She has to free herself from the action of merely depending on the worn out concepts and she has to show the way to the usher in fruitful social change. Pedagogical abilities in her are the potentiality to achieve mastery: they are not yet skills already acquired, but in the process of being acquired. Such abilities can be noted as pedagogical power of observation, imagination tactfulness, a high sense of duty to oneself and to other, organizing ability and distributive attention.

When the woman is made an important element of the organizational system and in the society, “what she thinks, what she wants” should be known to the organization and also to the supervisors and administrators.

The study of their perceptions on academic supervision can be a powerful feedback and source of everything to formulate the new designs, strategies and policies. It has a wide range; it expands for a long duration. This study will help the one and all of the society. To study the problem, the researcher has taken up 300 women based enterprises functioning in nine Coastal districts of Andhra Pradesh. In the district selection also the investigator has observed to select all the districts spread along with the coastal of Bay of Bengal. Among these districts, there are developed, under developed and non-developed also taken into consideration. The investigator has covered different types of enterprises among these districts which are run by women. These enterprises are beauty parlors, fancy & gift articles, `bangle shops, hardware, electrical & electronic goods, readymade garments, tailoring, cloth stores, food processing units, manufactures of paper products, medical shops, kirana stores, departmental stores, books & stationary shops etc., which are finally divided in to six categories. These six categories are 1) Beauty Parlors, 2) Fancy/ Bangle Stores, 3) Hardware/Electrical & Electronic Shops, 4) Readymade garments / Cloth Stores, 5) Food Processing/Paper Products and 6)Others which covered medical shops, kirana stores, departmental stores, books and stationeries etc.,

Table – 1.1: District-wise line of activity of the women entrepreneurs

Sl. No.	District	Line of activity						Total
		Beauty Parlor	Fancy/ Bangle	Hardware/ Electrical	Readymade/ Cloths	Food processing/Paper products	Others	
1	Srikakulam	4 (13.3)	7 (23.3)	5 (16.7)	6 (20.0)	5 (16.7)	3 (10.0)	30 (100.0)
2	Vizianagaram	9 (30.0)	7 (23.3)	4 (13.3)	4 (13.3)	2 (6.7)	4 (13.3)	30 (100.0)
3	Visakhapatnam	13 (32.5)	12 (30.0)	4 (10.0)	7 (17.5)	2 (5.0)	2 (5.0)	40 (100.0)
4	East Godavari	8 (26.7)	7 (23.3)	3 (10.0)	5 (16.7)	3 (10.0)	4 (13.3)	30 (100.0)
5	West Godavari	8 (26.7)	6 (20.0)	3 (10.0)	4 (13.3)	3 (10.0)	6 (20.0)	30 (100.0)
6	Krishna	10 (25.0)	8 (20.0)	6 (15.0)	4 (10.0)	5 (12.5)	7 (17.5)	40 (100.0)
7	Guntur	11 (27.5)	10 (25.0)	3 (7.5)	5 (12.5)	4 (10.0)	7 (17.5)	40 (100.0)
8	Prakasam	6 (20.0)	7 (23.3)	2 (6.7)	6 (20.0)	5 (16.7)	4 (13.3)	30 (100.0)
9	Nellore	7 (23.3)	6 (20.0)	4 (13.3)	5 (16.7)	3 (10.0)	5 (16.7)	30 (100.0)
	Total	76 (25.3)	70 (23.3)	34 (11.3)	46 (15.3)	32 (10.7)	42 (14.0)	300 (100.0)

(Figures in the parentheses indicates percentages to their row totals)



Limitations

1. The present study will be confined to Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Guntur, Prakasam and Nellore Districts of Andhra Pradesh (Costal Districts) only.
2. The present study will be limited to some selected organizations which are managed by women entrepreneurs.
3. Of many factors of industrial organizations only few are considered in this study, they are 1. Social; 2.Economical; 3.Financila and 4. Environmental.
4. With regard to organizational performance with other categories of line of activity is taken into consideration.

In this study the marks obtained by the women entrepreneurs in their performance in financial factors will be taken as index of achievement.

Method of Research

Descriptive research method has been used in the present study. Descriptive studies are designed to obtain pertinent and precise information concerning the current status of phenomena and wherever possible, to draw valid general conclusions from the facts discovered. The main purpose of the study is to find out the problems and prospects of women entrepreneurs and their performance in organizational bahaviour in the Coastal districts of Andhra Pradesh. The researcher feels that descriptive study would be used for the present study as it aimed to know the present problems and prospects in organization among women entrepreneurs and their economic achievements and financial management.

Method Adopted for Statistical Data Analysis

Primary data were entered using SPSS (Statistical Package for Social Sciences) software and STATISTICA. Uni-variate and bi-variate tables were generated and chi-square tests, F-tests and t-tests were carried out for testing the hypothesis.

Major Findings and Problems Faced by Women Entrepreneurs in the Sample Study Area

1. The present study shows that majority of the women entrepreneurs were married and in the age group of 30-39 years.
2. It is found that majority group women entrepreneurs belonging to Hindu religion and most of them belongs to Backward Caste.
3. The graduate and post graduate women entrepreneurs are dominating.
4. Most of the women entrepreneurs are living in nuclear families and the family size between 1-3 members.
5. The income levels of the women entrepreneurs between 2-4 lakh per annum and their annual consumption was between 1-2 lakhs. This led to annual savings up to 10,000.
6. The study shows that a significant number of women entrepreneurs have started their organization between 3-5 years ago.
7. Majority of the women entrepreneurs in this study were in the line of activity of beauty parlour and they are sole proprietorship.
8. Most of the women entrepreneurs started their activity with an investment of own capital /borrowed capital between 1-2 lakhs. Majority of the women entrepreneurs have waited more than three month for sanction of bank loan for their business.
9. The study inferred that a major group of responded has got up to 10 percent of returns at their initial stage, whereas at present they are getting returns more than 10 percent, but in future they are expecting that the returns will be decreased due to mushrooming growth of similar enterprises.
10. Most of the women entrepreneurs in the present study have started with five and less number of workers, but now the strength of workers is increased to above five members. The domination of female workers in the women entrepreneurs was found.
11. The executive, supervisors and workers were selected in to the organization through references from the known people. Because of good will in the organization, workers are not willing to quit quickly from the enterprise because the pay scale is comparatively more than other similar units, but executives do not like to stay for long time in the same organization.
12. The incentives given by the women entrepreneurs to their employees varies by their type of job and priority basis.
13. According to the study, majority of the entrepreneurs were dealing with the employees in a smooth manner and give priority to the employees in work decision.
14. The location of the unit of the women entrepreneurs have situated in the priority of nearest to home, existence of similar units and near to the customers who used to visit regularly so that the capacity utilization is increased from initial stage to present position.
15. Both indigenous and imported machinery makes the entrepreneurs more profitable and productivity improvement which leads to increase in sales turnover from initial to present.

16. From the study, it was indicated that executives' opinion, opinion of sales force and intermediates, projection of past sales and survey of customers are playing main role in assessing the demand for the product of women enterprise.
17. Market price plays a vital role in pricing method for the product of women enterprises and the objective of pricing based on profit maximization.
18. Through redesigning the product to suit customers and finding a new segment of customers are other ways to increase business turnover. Now a days word of mouth is also one of the activity through which the entrepreneurs are trying to increase their business turnover.
19. Security and Ego satisfactions are important emotional factors which are influencing more on women entrepreneurs.
20. The main reason of women entrepreneurs in choosing the present line of activities are existence of similar industry in neighbourhood, no difficulty in securing technical knowledge, related to profession or occupation pursued so far and higher margin of profit.
21. Another reason to start an enterprise was financial stimulated desire helps their husband.
22. There is no significant difference between married and unmarried women entrepreneurs on work-home role conflict, strengths, weaknesses, opportunities, threats, attitudes, dominant characteristics and dominant role requirements level of support from the variables.
23. There is a significant difference among different age group women entrepreneurs in their performance in work-home role conflict, strengths, and threats from the variables.
24. There is no significant difference among different age group of women entrepreneurs at time of starting unit on different variables regarding work-home role conflict, strengths, weaknesses, opportunities, threats, attitudes, dominant characteristics and dominant role requirements level of support from the variables.
25. There is no significant difference among different community women entrepreneurs regarding work-home role conflict, strengths, weaknesses, opportunities, threats, attitudes, dominant characteristics and dominant role requirements level of support from the variables.
26. There is no significant difference among different educationally qualified women entrepreneurs regarding work-home role conflict, strengths, weaknesses, opportunities, threats, attitudes, dominant characteristics and dominant role requirements level of support from the variables.
27. This indicates that there is a significant difference among different technically qualified women entrepreneurs regarding work-home role conflict, strengths and threats from the variables.
28. This indicates that there is a significant difference among different income levels of women entrepreneurs regarding strengths, opportunities and threats from the variables.

Nothing succeed like success', however no success is achieved without encountering many difficulties and hurdles. A women entrepreneur, while carrying out her enterprise faces a plethora of seemingly endless problems. The constraints encountered by the entrepreneurs at various growth stages of their entrepreneurial career can be categorized as personal, educational, technological, familial, social, and general.

- **Personal Problems**

Among the major personal constraints absence of need for achievement, economic independence and autonomy in women in India are the dominating constraints factor. She is confined to her role as homemaker which acts as inhibition in her life. Poor risk bearing ability, less change prone lack of emotional maturity, incompetent in handling technical, financial, sale, production, public relations and other managerial activates, physical and mental stress and strain, health problems, lack of confidence in handling managerial task i.e. financial, technical, managerial, lack of information and experience pose hurdles in their entrepreneurial activities.

- **Educational Problems**

Educational Constraints are quite prevalent among the women. Lack of Knowledge about financial, technical and managerial aspects of business, mainly lack of information about various Government Schemes, improved technology, agencies and institutions supporting entrepreneurial activity, availability of raw material, marketing, law and legal procedure pertaining to business, loan schemes and procedure of availing loan, which again generates obstacles in their advancement.

- **Technological Problems**

Lack of technical know-how, lack of specialized skills, non availability of modern technology difficulties in maintenance of machinery are some of the technological related constraints, or rather major constraints pose problems in running the enterprise. This is one of the vital factors in success of any business.

- **Financial Problems**

For any economic activity finance is the back-bone. Lack of financial support and availability of resources at the initial stages of advancement may discourage women, de-motivated them in entering into business decisions, may cause loss and sometimes compel them to discontinue business. Further limited working capital, lack of financial

assistance from institutions, inadequate incentive schemes by Government, cumbersome and complex procedure of availing loan, low profit, less income, repayment of loan. Economic incredibility of women, lack of collateral security, aggravates the problems in enterprise.

- **Marketing Problems**

In any entrepreneurial activity sale of product is the prominent indicator of success. In today's competitive world marketing has an immense importance in business activity. Competition in the market, scarcity of raw material, lack of marketing experience, inadequate publicity are some of the major constraints which cause loss, or failure in business, in spite of the best possible efforts of women entrepreneurs.

- **Managerial Problems**

Women while carrying out their business have to perform numerous managerial functions, with effective techniques and skills, to become successful entrepreneurs. Incapacity to bear managerial responsibilities, to face day to day challenges, quick decision making, lack of planning, communication inability coordination, supervising, evaluating, monitoring, inability to develop public relations, labour problems adds to the problems of administration and running the enterprise smoothly and consequently may put them into troublesome conditions.

- **Familial Problems**

The biggest problem or constraint of women entrepreneur is that she is surrounded in her family and work. Traditionally she is confined to the role of home-maker, wife and mother. Women have been confronted with the dilemma of dual role, double burden of working women or the triple burden of working mother ever since they started leaving home for the work. Unwept of constitutional and legal equality she is still striving to get role in decision making, freedom, independence, autonomy, and suffering from male domination, reservations about her role and capabilities. Rural women have to suffer still further, with joint families breaking up, resistance and reservation of men as well as elderly women who are ingrained in orthodox view and inequality. Family member's continuous encouragements, motivation, physical assistance in handling household responsibility, rearing children and in business too, are proved to be a ladder marching towards success. In the absence of husband, in-law and other family members support, entering into any economic activity could be a dream, and an unimaginable, for women.

- **Social Problems**

Social environment surrounded by male domination, inequality in family and society, hostile attitude of male entrepreneurs subordinates, lack of motivation from people, lack of co- operation, respect and reward. Lack of confidence in women's ability, women entrepreneurs find it difficult to combat the opposition from family and society, to take a bold decisions and risk and dare to enter into unbeaten track of entrepreneurial activity. As the orthodox society has demarcated the boundaries of role for man and women, the sphere of activities may discourage the women and creates a barrier in the path-way of success.

- **General Problems**

The other constraints of women entrepreneurs are lack of Government policies, infrastructure, incentives and motivation, inadequate entrepreneurship development programmes training facilities, market exclusively for women entrepreneurs, non- availability- of manpower, insufficient agencies and organizations supporting promotion and protect the interest of women entrepreneur. Beside this there are so many constraints which are not directly affecting but indirectly influencing the growth of women entrepreneurs. However, in spite of these heavy odds women entrepreneurs are, with all their capabilities and challenges crossing these hurdles and reaching to a cross-line of success.

To resolve the above problems faced by the women entrepreneurs the following suggestions are recommended.

1. Most of the women entrepreneurs are started their business under sole proprietorship & small scale. So that government has to aid their business and help those to start large-scale business like company form of organization.
2. Most of the Women Entrepreneurs are getting their finance from banking and Financial Institutions. So that government has to take initiative and supportive role for both banks and women entrepreneurs.
3. Most of the Women Entrepreneurs started their organization in very unorganized sector. Government has to take measures to make them organized, and help them regarding like venture capital and personnel aspects.
4. Government has to conduct special training programs, entrepreneurial development programmes, and improvement programs to Women Entrepreneurs as well as their employees to enhance their productivity.
5. Government has to provide Women Entrepreneurs their organizations with various benefits available to the government organizations and large scale organization like provident fund, pension schemes. Etc.,
6. Government, has to publish a journal to guide Women Entrepreneurs demand and supply conditions, marketing advises, latest technologies.
7. Most of the Women Entrepreneurs suffered from inadequate marketing facilities to their products, so that government has to support them in their marketing activity. Through establishing a corporation for women entrepreneurs like (Girijan Corporation for Girijan products).



8. Government, has to create awareness among customers through advertisements (Government) regarding Women Entrepreneurs products.
9. Women entrepreneurs and women employees have to play dual roles as a family organizer and manager of the women enterprise. So that government has to preview the extension of labour laws and benefits to their organizations.
10. Government has to make policies regarding discrimination.

ALEAP is the first organisation launch Mutual Credit Guarantee Scheme to create corpus fund to give guarantee to banks to give financial assistance for the projects so as to enable members to access finance for cluster proposals with out collateral security. There is a need of this type of organizations in the state to encourage more and more women entrepreneurs to be established not only in urban areas but also in rural areas.

It refers to the imaginative approach or original idea with competitive market. Well-planned approach is needed to examine the existing situation and to identify the entrepreneurial opportunities. It further implies that women entrepreneur's have association with knowledgeable people and contacting the right organization offering support and services.

Enterprising women have further ability to work hard. The imaginative ideas have to come to a fair play. Hard work is needed to build up an enterprise.

Women entrepreneurs must have an intention to fulfill their dreams. They have to make a dream transferred into an idea enterprise; Studies show that successful women work hard.

A Woman entrepreneur has also to perform all the functions involved in establishing an enterprise. These include idea generation, and screening, determination of objectives, project preparation, product analysis, determination of forms of business organization, completion of formal activities, raising funds, procuring men machine materials and operations of business.

In a nutshell, women entrepreneur are those women who think of a business enterprise, initiate it organize and combine the factors of production, operate the enterprise, undertake risk and handle economic uncertainties involved in running a business enterprise.

Conclusion

Women constitute almost half of the total population of the world. Similarly in India also women constitute fifty percent of the total population. Till the turn of the century, man has enjoyed a dominant position. But change in position technological innovation and modern way of thinking can reduce the disparity between man and women, and bring about equality and equity between them, the need of the hour in women empowerment both through provision of employment and enterprise creation. Typologically, the former leader to endogenous empowerment and the latter give rise to exogenous empowerment. Women entrepreneurs have been making a significant impact on all segments of the economy in India. The areas chosen by women are retail trade, restaurants, hotels, education, cultural, cleaning insurance and manufacturing. It is the group of women or single women running an enterprise or company in order to earn profit. Now days because of women empowerment women are stepping into the industries and are taking the place of men. Now a day's women's are running several business like beauty parlours, stitching shops, boutiques, etc. Women entrepreneurs may be defined as a woman or a group of women who initiate, organize and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, initiate or adopt a business activity are called business entrepreneurs.

Though the economic slowdown has given nightmares to the auto industry and reduced off take down the line, these entrepreneurs take the downturn for what it is. Business has risks and we should face all difficulties is the bold answer that comes. Of course, entrepreneurship has lent to these women more confidence and independence. Factories, they say, have helped them become better home-makers, turning them more rational in decisions, more patient and less prone to ego clashes.

The Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a woman entrepreneur is defined as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to a woman.