

PARTICIPATION OF WOMEN IN MSMEs: PROBLEMS & PROSPECTS

Amulya

Final Year MBA – Student, Seshadripuram Institute of Management Studies

ABSTRACT

Women of today have become aware of their existence, their rights and their work situation. Women, today have carved out a place for themselves in the business world. When an enterprise is established and controlled by women, it not only boosts economic growth, but also has many desirable outcomes. Jawahar Lal Nehru has remarked "**when a woman moves forward, the family moves, the village moves and the nation moves.**" Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stand on their own feet. Development of women has been a policy objective of the government since independence. Until the 70s the concept of women's development was mainly welfare oriented. In 1970s, there was a shift from welfare approach to development approach that recognized the mutually reinforcing nature of the process of development. The 80s adopted a multi-disciplinary approach with an emphasis on three core areas of health, education and employment. There are several schemes of the government at central and state level, which provide assistance for setting up training-cum-income generating activities for needy women to make them economically independent. Small Industries Development Bank of India (SIDBI) has also been implementing special schemes for women entrepreneurs. In addition to the special schemes for women entrepreneurs, various government schemes for MSMEs also provide certain special incentives and concessions for women entrepreneurs. The present paper endeavors to study the concept of women entrepreneur and discuss the trends and issues in the development of various fields. It explores the certain push and pull factors responsible for emergence of women entrepreneurs. It also discusses in detail the aid and support provided by Indian Government for up gradation of women as Entrepreneurs. It also focuses on the problems faced by women entrepreneurs in India. It will also suggest the way of eliminating and reducing hurdles of the women entrepreneurship development in Indian Context.

INTRODUCTION

Women of today have become aware of their existence, their rights and their work situation. Gone are the days when women used to contribute without any returns for family businesses. Women, today have carved out a place for themselves in the business world. When an enterprise is established and controlled by women, it not only boosts economic growth, but also has many desirable outcomes. Jawahar Lal Nehru has remarked "**when women moves forward, the family moves, the village moves and the nation moves.**" But this took thousands of years and tears of millions of women who with courage freed themselves from the chains and shackles of centuries.

Then came a time when the order of the world changed. A new form and a new structure emerged. The following factors were responsible for change:-

- ◆ Increasing globalization
- ◆ Impact of Technology
- ◆ Impact of Media and Impact of other cultures
- ◆ Impact of social, economic, and political cross currents of the world
- ◆ Mass education for both women and men became a reality.
- ◆ Unforeseen and unanticipated events across the world

CONCEPT OF WOMEN ENTREPRENEURS

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as —”an enterprise owned and controlled by women 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”.

PARTICIPATION OF WOMEN IN MSME SECTOR:

In the **Fourth All India Census of MSMEs** the participation of women has been categorized into three roles: some women are the owners of enterprises, some are managers of enterprises and some are employees. With regard to ownership, definition mentioned above has been adopted.

- The total numbers of women enterprises in registered MSME Sector were estimated 2.15 lakhs which amounts to 13.72% of all enterprises. There is no significant deviation in this pattern in urban and rural areas, although the dominance of man-managed enterprises is slightly more pronounced in urban areas as compared to rural areas (87.55% as compared to 84.73%)
- In registered sector Women Enterprises has been increased to 13.7% as compared to 10% as per Third Census.
- The total numbers of women enterprises in unregistered MSME sector were estimated 18.06 lakhs which amounts to 9.09% of all enterprises. There is no significant deviation in this pattern in urban and rural areas, although the dominance of man-owned enterprises is slightly more pronounced in urban areas as compared to rural areas (92.49% as compared to 89.09%).
- The total number of enterprises managed by women in the unregistered MSME sector was estimated as 17.99 lakh (9.05%) out of the total unregistered MSMEs in the country with 10.65% enterprise in rural and 6.62% enterprises in the urban areas.
- The share of women in terms of employment is 19.04 lakhs which amounts to 20.45% of total employment of this sector.

- The total number of female employees in the unregistered MSME sector is estimated as 53.24 lakh which amounts to 13.02% of total employment of this sector. Tamil Nadu (14.59%) has the highest number of female employees followed by West Bengal (14.49%) and Kerala (11.72%).
- There is an increasing and healthy trend of female employment prevailing in the country.

LITERATURE REVIEW

Tambunan, (2009), made a study on recent developments of women entrepreneurs in Asian developing countries. The study focused mainly on women entrepreneurs in small and medium enterprises. This study found that in Asian developing countries SMEs are gaining overwhelming importance; more than 95% of all firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints. However, the study revealed that most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes.

Das, 2000 performed a study on women entrepreneurs of SMEs in two states of India, viz, Tamilnadu and Kerala. The initial problems faced by women entrepreneurs are quite similar to those faced by women in western countries. However, Indian women entrepreneurs faced lower level of work-family conflict and are also found to differ from their counterparts in western countries on the basis of reasons for starting and succeeding in business.

Singh, 2008, identifies the reasons & influencing factors behind entry of women in entrepreneurship. He explained the characteristics of their businesses in Indian context and also obstacles & challenges. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs.

He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting & pulling to grow & support the winners etc. The study advocates for ensuring synergy among women related ministry, economic ministry & social & welfare development ministry of the Government of India.

Lall & Sahai, (2008), conduct a comparative assessment of multi-dimensional issues & challenges of women entrepreneurship, & family business. The study identified Psychographic variables like, degree of commitment, entrepreneurial challenges & future plan for expansion, based on demographic variables. Through stratified random sampling & convenience sampling the data have been collected from women entrepreneurs working in urban area of Lucknow. The study suggested that though there has been a considerable growth in number of women opting to work in family owned business but they still have lower status and face more operational challenges in running business.

Bowen & Hisrich, (1986), compared & evaluated various research studies done on entrepreneurship including women entrepreneurship. It summaries various studies in this way that female entrepreneurs are relatively well educated in general but perhaps not in

management skills, high in internal locus of control, more masculine, or instrumental than other women in their values likely to have had entrepreneurial fathers, unlikely to start business in traditionally male dominated industries & experiencing a need of additional managerial training.

Greene. (2003), evaluate the research & publication contribution in the area of women entrepreneurship. The study categorized various journal & resources of research on the basis of certain parameters concerned with women entrepreneurship like gender discrimination, personal attributes, financing challenges, business unit, context and feminist perspectives.

Women have been disadvantaged while competing with men in terms of pay, due to their lifestyle requiring them to have babies, nurse them and still work for promotion (Daily nation, 2012). Female entrepreneurs on average make less than their male counterparts, while value added per worker is lower in firms managed by women than those managed by men- in Europe, Asia, Latin America and sub-Saharan Africa (Sunday, 2012).

OBJECTIVES OF THE STUDY

The study was planned with the following objectives:

1. To evaluate the factors responsible for encouraging women to become entrepreneurs.
2. To study the policies, programmes, institutional networks and the involvement of support agencies in promoting women's entrepreneurship.
4. To study the impact of assistance by the government on women's entrepreneurship.
5. To critically examine the problems faced by women entrepreneurs.
6. To suggest various measures to government and society for the progress of women entrepreneurs

RESEARCH METHODOLOGY OF THE STUDY

The study is based on secondary data which is collected from the published reports of RBI, NABARD, Census Surveys, SSI Reports, newspapers, journals, books, websites, etc.

FACTORS INFLUENCING WOMEN ENTREPRENEURSHIP

Some of the push and pull factors responsible for women entrepreneurship are:

Push factors are the elements of necessity such as insufficient family income, lack of satisfaction with job, difficulty in finding work and need for flexible work hours because of family responsibilities. It is found that women find entrepreneurship as a tool of meeting their career needs and childcare role. However, there are drastic differences in the way the men and women who owned enterprise views their activities.

Most women business owners in Indian organization were either housewives or fresh graduates with no previous experience of running a business. These women business owners were in traditionally women - oriented business like garments, beauty care, and fashion designing, which either do not require any formalized training or are developed from a hobby or an interest into a business. The classic example will be of herbal queen **Lady Shehnaz Hussain** who started her herbal-based treatment from a relatively small scale. Infact, she

started literally from her kitchen domain to a chain of beauty parlors spread out across the nation and world.

‘Pull Factors’ that work as entrepreneurial drive factors relate to independence, self fulfillment, entrepreneurial drive and desire for wealth, power and social status, cooperation and support of family members and a network of contacts. The most prominent factor is the ‘self achievement which helps the women to start, run their own businesses and turn into a profitable venture. ‘Women’s identity’ Approach also work as pull factor.

Push factors work as necessity where as pull factors attract the women to become entrepreneurs. That’s why they are not only job seekers but job givers too.

STEPS TAKEN BY THE GOVERNMENT

Development of women has been a policy objective of the government since independence. Until the 70s the concept of women’s development was mainly welfare oriented. In 1970s, there was a shift from welfare approach to development approach that recognized the mutually reinforcing nature of the process of development. Women were given priorities in all the sectors including SSI sector.

FIVE YEAR PLANS (Brief History)

The First Five-Year Plan (1951-56) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction.

In the second Five-Year Plan (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.

The Third and Fourth Five-Year Plans (1961-66 and 1969-74) supported female education as a major welfare measure.

The Fifth Five-Year Plan (1974-79) emphasized training of women, who were in need of income and protection. This plan coincided with International Women’s Decade and the submission of Report of the Committee on the Status of Women in India. In 1976, Women’s welfare and Development Bureau was set up under the Ministry of Social Welfare.

The Sixth Five-Year Plan (1980-85) saw a definite shift from welfare to development. It recognized women’s lack of access to resources as a critical factor impeding their growth.

The Seventh Five-Year Plan (1985-90) emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regards to rights and training in skills for better employment. A special chapter on the “Integration of women in development” was introduced by Government.

The Eight Five-Year Plan (1992-97) focused on empowering women, especially at the Gross Roots Level, through Panchayati Raj Institutions. The following plans are launched during the Eight-Five Year Plan:

- Prime Minister Rojgar Yojana and EDPs were introduced.

- “Women in agriculture” scheme was introduced.
- Women co-operatives schemes were formed to help women in agro-based industries.
- Several other schemes like integrated Rural Development Programs (IRDP), Training of Rural youth for Self employment (TRYSEM) etc. were started.

The Ninth Five-Year Plan (1997-2002) adopted a strategy of Women’s Component Plan, under which not less than 30 percent of funds/ benefits were earmarked for women related sectors. The Government of India has introduced the following schemes for promoting women entrepreneurship:

- Trade Related Entrepreneurship Assistance and Development (TREAD) scheme was launched.
- Swarna Jayanti Gram Swarozgar Yojana and Swarn Jayanti Sekhari Rozgar Yojana were introduced by government.
- New schemes named Women Development Corporations were introduced.

The Tenth Five-Year Plan (2002-07) aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of women and children through rights based approach.

The Eleventh Plan-(2007-2012) specifically states that ‘gender equity requires adequate provisions to be made in policies and schemes across Ministries and Departments. It also entails strict adherence to gender budgeting across the board’

SCHEMES OF THE MINISTRY OF WOMEN AND CHILD DEVELOPMENT

Schemes for women Empowerment:-

Swa- Shakti:-

The Project jointly funded by IFAD, World Bank and the Government of India was launched this scheme. The objective of the Program was to bring out socio-economic development and empowerment of women. The Project established 17,647 Self Help Groups(SHG) covering about 2, 44,000 women.

Swayamsiddha

This is an integrated scheme for women empowerment through formation of Self Help Groups(SHG). The long term objective of the programme is holistic empowerment of women through a sustained process of mobilization and convergence of all the ongoing sectoral programmes by improving access of women to micro-credit, economic resources. The schemes of Swayamsiddha and Swashakti were merged and implemented as Swayamsiddha, Phase-II in the XI Plan.

The estimated requirement during the XI Plan period for both phases II of Swayamsidha as well as the IFAD Project was Rs.3000 crore.

Support to Training and Employment Program (STEP)

This program seeks to provide skills and new knowledge to poor and asset less women in the traditional sectors. A comprehensive package of services such as health care, elementary education, crèche facility, market linkages, etc. is provided besides access to credit. Rashtriya Mahila Kosh for credit linkages is being considered. A sum of Rs.240 crore is proposed for the scheme in the XI Plan.

Swarnjayanti Gram Swarozgar Yojana (SGSY)

This scheme is a major ongoing programme for the self employment of rural poor with an objective to bring the assisted poor families above the Poverty Line by providing them income generating assets through a mix of bank credit and government subsidy. 50% of the self help groups under SGSY to be mobilized are meant to be women SHG's

In addition to the above special schemes for women entrepreneurs, various government schemes for MSMEs also provide certain special incentives and concessions for women entrepreneurs

TREAD

The Trade Related Entrepreneurship Assistance and Development (TREAD) scheme for women envisages economic empowerment of women through development of their entrepreneurial skills in non-farm activities. The government's grants up to 30 per cent of the total project cost is provided to the Non-Governmental Organizations (NGOs) for promoting entrepreneurship among women. The remaining 70 per cent of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project

REGP

Rural Employment Generation Programme (REGP) is a flagship scheme of the government 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. Under this programme, 3,656 projects of women entrepreneurs involving margin money of Rs. 6397.99 lakh have been assisted as Government grant during 2007-2008 up to December 2007.

PMRY

During 2006-07, the participation of women in terms of employment generation under Prime Minister's Rozgar Yojana (PMRY), was 16.5 per cent. Under the scheme, preference is given to women beneficiaries. The government also made several relaxations to women to facilitate the participation of women beneficiaries

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 fibre. The scheme envisages distribution of motorized ratts for spinning coir yarns to women artisans after giving training. Women spinners are trained for two months in spinning coir yarn on motorized ratt at the training centers. A stipend of Rs.500 per month is also paid to

the trainees. The Coir Board provides motorized ratts / motorized traditional ratts at 75 per cent cost subsidy, subject to a maximum, ceiling of Rs.7,500/- for motorized ratts and Rs.2,925/- for traditional ratts

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 organizing exclusive Entrepreneurship Development Programmes (EDPs) for women. During 2007-08, approximately 15,000 women participated in these training programmes. Three national level entrepreneurship development institutes were set up by the Ministry.

Skill Development

The Government has taken up skill development as a high priority area through various measures like enhancing the training capabilities of the Tool Rooms, MSME Development Institutes and other organization under the Ministry of MSME. The agencies under the Ministry of MSME conducted programmes for skill development for nearly 1.8 lakh trainees during 2007-08 and nearly 2.7 lakh persons during 2008-09. The Ministry of MSME provides all such trainings for SCs/STs, free of cost. Similar programmes are also being organized for women and other weaker sections of the society free of cost, besides providing a monthly stipend of Rs.500/- per month during the entire period of training.

Cluster Development Programme

For the last few years, the Government has been focusing on the strategy of Cluster Development for development of the MSEs - through which different clusters and concentrations of enterprises are given the benefit of a whole variety of interventions ranging from exposure to skill development, from credit to marketing and from technological improvements to better designs and products. Under the MSE Cluster Development Programme by Ministry of MSME, the contribution from the Ministry of MSME varies between 30-80% of the total project in case of hard intervention, but in the case of clusters owned and managed by women entrepreneurs, contribution of the Ministry of MSME could be up to 90% of the project cost

The Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGS)

The Ministry of Micro, Small and Medium Enterprises, GoI and Small Industries Development Bank of India (SIDBI), established a Trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to implement the Credit Guarantee Fund Scheme for Micro and Small Enterprises. The scheme was formally launched on August 30, 2000. The corpus of CGTMSE is being contributed by the GoI and SIDBI in the ratio of 4:1 respectively and has contributed Rs. 2295.30 crore to the corpus of the Trust up to August 31, 2014. As announced in the Package for MSEs, the corpus was to be raised to Rs.2500 crore by the end of 11th Plan.

Schemes of SIDBI for women

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. Over and above this, SIDBI also provides training for credit utilization as also credit delivery skills for the executives of voluntary organizations working for women.

PROBLEMS FACED BY WOMEN ENTREPRENEURS

With the advent of media, women are aware of their own traits, rights and also the work situations. Women in advanced nations are recognized and are more prominent in the business world. But the Indian women entrepreneurs are facing some major constraints.

The major barriers encountered by women entrepreneurs are:

Patriarchal Society

The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal – male dominant social order is the building block to them in their way towards business success. Male members think it a big risk financing the ventures run by women.

Lack of confidence

As women are accepting a subordinate status, as a result they lack confidence of their own capabilities. Even at home, family members do not have much faith in women possessing the abilities of decision-making.

Lack of working capital

To be women and to do something on their own becomes quite difficult for them because of lack of access to funds as women do not possess any tangible security and credit in the market. Before marriage she has to depend on father and after marriage she has to follow the footsteps of the husband. Even financial institutions are skeptical about the entrepreneurial abilities of women and getting loans from either a bank or financial institution becomes exceedingly difficult.

High Cost of production

High production cost of some business operations adversely affects the development of women entrepreneurs. The installations of new machineries during expansion of the productive capacity and like similar factors discourage the women entrepreneurs from venturing into new areas.

Socio cultural barriers

Women in India lead a protected life. They are less educated, economically not stable nor self-dependent which reduce their ability to bear risks and uncertainties involved in a business unit.

Woman has to perform multiple roles be it familial or social irrespective of her career as working woman or an entrepreneur. Her family obligations also bar her from becoming successful entrepreneurs both in developed and developing nations.

Lack of technological knowledge

Knowledge of latest technological changes, know how, and education level of the person are significant factor that affect business. The literacy rate of women in India is found at low level compared to male population. Many women in developing nations lack the education needed to spur successful entrepreneurship. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training (UNIDO, 1995b, p.1). Although great advances are being made in technology, many women's illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females ("Women Entrepreneurs in Poorest Countries," 2001).

Market oriented risk

Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. Stiff competition in the market and lack of mobility of women make the women entrepreneurs dependent on middlemen. Many business women find it difficult to capture the market and make their products popular. They are not fully aware of the changing market conditions and hence cannot effectively handle their business.

Lack of achievement motivation

Achievement motivation of the women folk found less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern.

HOW TO DEVELOP WOMEN ENTREPRENEURS?

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

1. Consider women as specific target group for all developmental programmes.
2. Better educational facilities and schemes should be extended to women folk from governmental part.
3. Adequate training programmes on management skills to be provided to women community.
4. Vocational training to be extended to women community that enables them to understand the production process and production management.
5. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.

6. ED culture is to be developed gradually among the women, in addition to providing educational facilities to use the vibrant women force in right direction. Training on professional competence and leadership skill is needed to be extended to women entrepreneurs.
7. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success. Voluntary agencies like Rotary clubs, Lions clubs, and etc. Govt. sponsored institutions like UGC, Science and technology Councils may interact with the colleges/universities, through financial assistance, to carry out the programs.
8. Continuous monitoring and improvement of training programs.
9. Activities in which women are trained should focus on their marketability and profitability.
10. Making provision of marketing and sales assistance from government part.
11. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.
12. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.
13. Repeated gender sensitization programs should be held to train financiers to treat women with dignity and respect as persons in their own right.
14. District Industries Canters and Single Window Agencies should make use of assisting women in their trade and business guidance.
15. Programmes for encouraging entrepreneurship among women are to be extended at local level.
16. Training in entrepreneurial attitudes should start at the high school level through well-designed courses, which build confidence through behavioral games.
17. Develop a supportive legal and regulatory framework;
18. Strengthen SME access to small claims courts and alternative dispute resolution mechanisms
19. Appoint a National Leader/Champion for women SMEs

CONCLUSION

Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women. The large majority of them are still unaffected by change and development activities have benefited only a small section of women i.e. the urban middle class women. However, with proper education, guidance, governmental policy and infrastructure, the women of today will touch the magic of enlivening themselves. Women need to ask themselves whether they are

aspiring for a job, a career, or a "higher calling" in life, since leaders are motivated from the inside out. Their drive comes from within and is exhibited by their outward behavior. It is in these new beginnings women will create a legacy and a heritage and pass it on to their daughters and their daughters leave family saga of creating an enterprise and make it grow into an industrial empire. An empire, which was built with determination, courage and resilience to rise again and again

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