

## ROLE OF RURAL AND URBAN WOMEN ENTREPRENEURS AT KARNATAKA

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### ABSTRACT

Women entrepreneurs face a extensive range of barrier and challenges, It is a general belief in many cultures that the role of women is to build and maintain the homely affairs like task of fetching water, cooking and rearing children. Since the turn of the century, the status of women.in India has been changing due to growing industrialization, globalization, and social legislation. With the spread of education and awareness, women have shifted from kitchen to higher level of Professional activities. The paper aims to analysis the role of the women entrepreneurs in rural and urban in Karnataka. Rural and urban women’s constitutes the family, which leads to society and nation. Social and economic development of women is necessary for overall economic development of any society. Entrepreneurship is the state of mind which every women has in her but has not been capitalized in India in way in which it should be, due to change in environment, now people are more comfortable to accept leading role of women in our society. Women entrepreneur is gaining importance in India in the wake of globalization and economic liberalization. The women entrepreneurs have generally gained potential from the financial institutions especially microfinance institutions in the form of SHG. In fact these institutions are making women as economically independent if not sound one. This study examines the difference between the role of rural and urban women entrepreneurs, the study tries to evaluate the role of rural and urban women entrepreneurs in economic development – determine the problem and examine the challenges faced by rural and urban women entrepreneurs, to highlight the factors and major constraints faced by women entrepreneurs, finally to draw conclusions and suggestions.

“Rural and urban women entrepreneurs”, in a larger sense, therefore is a woman who accepts challenging role to meet her personal needs and become economically self sufficient. A rural and urban women entrepreneur faces numerous problems to reach her familial needs. At last, women entrepreneurs become economically self sufficient after facing challenges.

*Keywords: women entrepreneurs, role of women entrepreneurs*

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## **INTRODUCTION**

Women are generally perceived as home makers with little to do with economy or commerce. But this picture is changing. In modern India, more and more women are taking up entrepreneurial activity especially in medium and small scale enterprises.

Even as women are receiving educations, they face the prospect of unemployment. In this background, self employment is regarded as a cure to generate income. The planning commission as well as the Indian government recognizes the need for women to part of the mainstream of economic development. Women entrepreneurship is seen as an effective strategy to solve the problem of rural and urban poverty.

Women entrepreneurs in India are handicapped in the matter of organizing business on account of their generally low levels of skills and for want of support system. The transition from homemakers to sophisticated business women is not that easy.

In the knowledge of economy the trend is changing. Women across India are showing an interest to be economically independent. Women are coming forth to the business arena with ideas to start small and medium enterprises.

They are willing to be inspired by role models, the experience of other women to the business arena. The role of women entrepreneurs is especially relevant in the situation of large scale unemployment that the country faces. The modern large scale industry cannot absorb much of labour as it is capital intensive. The research says that the small scale industry plays an important role absorbing around 80 per cent of the employment.

## **WOMEN ENTREPRENEURS**

Women entrepreneurs have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push

factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

### **OBJECTIVES OF THE STUDY**

The study is planned with the following objective

To study of women entrepreneurs

- ❖ To study the socio-economic activities of rural and urban women entrepreneurs in economic development
- ❖ To determine the problems and challenges of rural and urban women entrepreneurs
- ❖ To know institutional support and factors affecting development of rural and urban women entrepreneurs
- ❖ To suggestion for development of rural and urban women entrepreneurs in enterprises startups,

### **SCOPE (OR) USEFULNESS OF THE PRESENT STUDY**

The present study will be useful in the sense that it helps in understanding the performance of the rural and urban woman entrepreneurs in economic development and role of rural and urban women entrepreneurs develop in creation of entrepreneurship in the study area

### **REVIEW OF LITERATURE**

The literature survey involves a through perusal of books, articles, reports, Bulletins, newspapers, magazines, journals, CD ROM, microfilm, Internet information on the topic. The above sources throw light on the different dimensions of a particular subject. The review of literature has facilitated to identify research gap on the topic.

The Harvard Business School Professor LINDA A. HILL led the discussion American society throws women entrepreneurs plenty of roadblocks. But at the recent women, money, and power conference, a new generation of businesswomen offered advises and ideas for change. "Entrepreneurship is not all that though if you have the right aptitude", says Sudha Prakash, president, Association of women entrepreneurs of Karnataka, adding, "Women entrepreneurship is more common in smaller towns compared to metros".

Programs for encouraging Entrepreneurship among women are doomed to fail or at best to succeed partially when taken up in isolation. This is because entrepreneurship by definition implies being in control of one’s life and activities. It is precisely this independence that

To release women from the constraints on mobility that society imposes on them throughout their lives, high school girls should be compulsorily taught to cycle. There is proof that increased mobility contributes immensely to raising confidence levels. An additional measures that may increase mobility and confidence to train women entrepreneurs also in the methods and techniques of self-defense.

Final area of concern in the case if, women entrepreneur is stagnation in their growth. This is due to various reasons like the demands of household duties, mobility problems and the need to expand space and staff. It is also often due to psychological causes like lack if self-confidence and fear of success. Training and counseling on a large scale of existing successful women entrepreneurs who seem to have platform is necessary.

**THE SOCIO ECONOMIC PROBLEMS OF RURAL AND URBAN WOMEN ENTREPRENEUS**

<p><b><u>Major problems</u></b></p> <ul style="list-style-type: none"> <li>• Problem of access of finance</li> <li>• Limitation mobility</li> <li>• Family ties</li> <li>• Male-dominated society</li> <li>• Family conflicts</li> <li>• Role conflicts</li> <li>• Lack of education</li> <li>• Discrimination in upbringing</li> <li>• Low need for achievement</li> <li>• Low risk-bearing ability</li> <li>• Lack of self confidence</li> <li>• Lack of encouragement from family</li> </ul>	<p><b><u>Other problems:</u></b></p> <ul style="list-style-type: none"> <li>Negative attitude of banks and financial institutions</li> <li>Lack if working capital</li> <li>Lack of managerial efficiency</li> <li>Lack if access to advance technology</li> <li>Red tapism</li> <li>Lack of business experience</li> <li>Scarcity of raw material</li> <li>Inefficient arrangement for marketing and sale</li> <li>Lack of information</li> <li>Inadequate infrastructure facilities</li> <li>High cost of production</li> <li>Stiff competition</li> <li>Lack of training</li> <li>Other social and economic constraints</li> </ul>
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## PROMOTIONAL INSTITUTIONS FOR RURAL AND URBAN WOMEN ENTREPRENEURS

Government at state and central level has introduced lot of measures to support the growth and development of entrepreneurs. Government has set up number of promoting agencies and institutions to help emerging and established entrepreneurs, especially small and medium entrepreneurs. These institutions support the entrepreneurs in respect of training, finance and marketing. Some of such institutions are:

FINANACIAL INSTITUTIONS	SPECIAL INSTITUTIONS	NON-GOVT. ORGANISATIONS SUPPORT
<ul style="list-style-type: none"> <li>• District Industries centres (DICs)</li> <li>• Small Industries Development Organization(SIDO)</li> <li>• The National Small Industries Corporation Ltd.(NSIC)</li> <li>• Small Scale Industries Board (SSIB)</li> <li>• Small industries Service Institutes (SISIs)</li> <li>• Industrial estates</li> <li>• Khadi and Village Industries Corporation(KVIC)</li> <li>• Technical Consultancy Organizations</li> <li>• Entrepreneurship Development institute of India (EDI)</li> <li>• Association of women entrepreneurs of Karnataka (AWAKE)</li> <li>• Technical Consultancy services organization of Karnataka(TECSOK)</li> <li>• Directorate of industries of the state Government</li> </ul>	<ul style="list-style-type: none"> <li>• Central Institute of Tool Design, Hyderabad</li> <li>• Central Tool Room Training Centres</li> <li>• Central Institute of Hand Tool, Jalandhar</li> <li>• Institute for the Design of Electrical Measuring Instruments, Mumbai</li> <li>• National Institute of Entrepreneurship and Small Business Development, New Delhi</li> <li>• National Institute of Small Industries Extension Training, Hyderabad</li> </ul>	<ul style="list-style-type: none"> <li>❖ Wadhawani Foundation</li> <li>❖ National Entrepreneurial Network (NEN)</li> <li>❖ Ashoka Foundation</li> <li>❖ Dr. Reddy’s Micro Entrepreneurship development Cell (MEDC)</li> </ul>

### Specialized Institutions

In addition to the above institution the Government has set up some specialized institutions to boost the growth of all small scale industries in the country (Khanka, 1999: 136).

### Non-Government Organizations supporting entrepreneurship

#### Government's support

The Ministry of Small Scale Industries designs policies, programmes, projects and schemes in consultation with its organizations and various stakeholders and monitors their implementation with a view to assisting the promotion and growth of micro and small enterprises. The role of ministry of small scale industries is thus to mainly assist the states in their efforts to promote the growth and development of the SSI, enhance their competitiveness in an increasingly market led economy and generating additional employment opportunities. The specific schemes/ programmes undertaken by the organizations of the Ministry try to provide one or more of the following:

- Adequate credit from financial institutions/ banks;
- Funds for technology up gradation and modernization;
- Integrated infrastructure facilities;
- Modern testing facilities and quality certification laboratories;
- Access to modern management practices and skill up gradation through appropriate training facilities; assistance
- or better access to domestic and export markets.
- Cluster-wide measures to promote capacity building and empowerment of the units and their collectives, in addition to all or some of the above-mentioned supports.
- Implementation of the policies and programmes/ schemes for providing various support services to SSIs is undertaken through its attached office, namely, the Office of Development Commissioner (SSI) also known as Small Industries Development Organization (SIDO) and the National Small Industries Corporation (NSIC).

### **Schemes introduced by Central government**

- If somebody wants to start an industry in Aurangabad, Chandrapur, Ratnagiri (including Sindhudurg) then 95 percent of fixed capital is provided by Central Government as subsidy.

- If unemployed engineers and technicians want to start their own enterprise then the difference between the interest charged by financial institutions and seven percent is provided by Government as subsidy.
- Central Government has decided to start co-operative industrial colonies. In 1982 Government redefined backward districts. According to this definition “The district which has no big industry or business is supposed to be a backward district.” These are all financial and non financial support for product development in rural women entrepreneurs.

### **FACTOR AFFECTING IN DEVELOPMENT OF RURAL AND URBAN WOMEN ENTREPRENEURS :**

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**i. Technical knowledge**

**ii. Available of market**

**iii. Financial strenght**

**iv. Position of compensation**

**v. Priority of product**

**vi. Seasonal stability**

**vii. Restriction on import**

**viii. Supply of raw materials**

**ix. Availability of incentive subsidy**

**x. Ancillary products**

**xi. Locational advantages**

**xii. Licensing system**

**xiii. Government policy**

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### **SAMPLE DESIGN**

The Universe/population of the study includes.

The list obtained from registered firms of rural and urban Women Entrepreneurs at Karnataka.

## **SIMPLE SIZE**

Around 100 Women entrepreneurs interacted in among them 50 is rural and 50 is urban women entrepreneurs at Karnataka to seek opinion on various women entrepreneurs at Karnataka.

## **SAMPLING TECHNIQUE USE**

Women entrepreneur: Stratified random sampling and cluster sampling

## **METHODOLOGY**

The research methodology resorted to was descriptive-cum-analytical one. Beside, to elicit opinion survey method was also considered. it is descriptive because the researcher identified all variable in RURAL AND URBAN WOMEN ENTREPRENEURS and described their features.

Further on the basis analytical study, the performance and modus operandi of RURAL AND URBAN WOMEN ENTREPRENEURS have been critically studied to identify the pros and cons of the concept “RURAL AND URBAN WOMEN ENTREPRENEURS”

## **TOOLS FOR PRIMARY DATA**

### **PRIMARY DATA**

The primary data have been collected through survey. Personal interviews with the use of well-structured questionnaire and interview guide

### **SECONDARY DATA**

The secondary data for the study were collected from books, journals, magazines, newspaper, Internet, articles and the line.

### **PLAN OF ANALYSIS**

The collected primary data on the topic have been analyzed by using statistical tools and techniques such as percentage, average, etc. Wherever necessary tables, graphs, charts have



been used to make the data presentable in a lucid form for easy and better understanding of the concepts and topics of the study.

**ANALYSIS AND INTERPRETATION:**

Analysis of Prospects and Challenges of Rural and Urban Women Entrepreneurs The challenges faced by rural and urban women entrepreneurs while conducting entrepreneurship or business are assessed here based on Primary data; which was collected from five villages and five urban areas of Kolar district.

This part the researcher analyses Profile/Socio-economic background of the rural and urban women respondents.

Analyze the Motivational factors that influence rural and urban women become an entrepreneurs Analyze the major prospects and challenges of rural and urban women entrepreneurs Demographic profile is playing very important role in the prospects and challenges of rural and urban women entrepreneurs.

**Table 1: Shows the demographic profile of rural and urban women entrepreneurs**

Demographic Factor	Characteristics	Rural Women Entrepreneurs (N=50)		Urban Women Entrepreneurs (N=50)	
		Resp.	Perc.	Resp.	Perc.
age	BELOW 20	00	00	00	00
	21-30	10	20	01	36
	31-40	20	40	14	28
	41-50	08	16	12	24
	ABOVE 50	12	24	06	12
<b>Total</b>		50	100	50	100
<b>Marital status</b>	Married	37	74	23	46
	Unmarried	13	26	27	64
<b>Total</b>		50	100	50	100
<b>education</b>	Up-to HSC	30	60	10	20
	Degree	11	22	33	66
	PG Degree	06	12	07	14
	Professional	00	--	--	--
	Others	03	06	--	--
		50	100	50	100
<b>Size of Family</b>	Three	12	24	30	60
	Four to Five	20	40	15	30
	Six to Seven	10	20	05	10
	Eight to Nine	08	16	--	--

	Above Nine	00	--	--	--
<b>Total</b>		50	100	50	100
<b>Annual Income</b>	Below -	29	38	05	10
	Rs.20000				
	Rs.20000 to	12	24	20	40
	40000				
	Rs.40000 to	09	18	25	50
60000					
Rs.60000 to	--	--	--	--	
80000					
Above Rs.80000	--	--	--	--	
<b>Total</b>		50	100	50	100

Source: Primary data

It is clear from table 1 that age of the respondents is the rural and urban women entrepreneurs are in the group of above 50 is maximum 24 per cent(10 respondents) and 41-50, 16 percent of respondents are rural, minimum of 16 per cent and 12 per cent of respondents are rural and urban respectively. According to marital status of the respondents is maximum 74 per cent (37 respondents) and 64 per cent (27 respondents) and minimum of 26 per cent (13 respondents) and 46 per cent (23 respondents) in both the areas. Taking into consideration of educational qualification is maximum are up to HSC is 60 per cent (30 respondents) and in urban the maximum of respondents are degree holders is 66 per cent (33 respondents) and minimum qualification of rural women entrepreneurs are from other is 06 per –cent (03 respondents) and 14 per cent (07 respondents) are qualified with pg degree from urban area. Later taken family size of the respondents’ maximum of the respondents from joint family is 40 per cent (20 respondents) are from six to eight members in family in rural and 60 per cent (30 respondents) are from nuclear family is only three members in a family in urban and minimum of 16 per cent (08 respondents) are having a family size of eight to nine in rural areas and 10 per cent (05 respondents) are joint family of six to seven members in a family are from rural and urban. Finally taken annual income of the respondents is maximum 38 per cent (29 respondents) are from rural have annual income of below-20,000 and 50 per cent (25 respondents) are from urban have a annual income of 40,000 – 50,000 as well as in minimum of 18 per cent (09 respondents) are from rural have a annual income between 40,000-60,000 and 10 per cent (05 respondents) are from urban having a annual income below-20,000

**Table 2 : Reasons for Rural and Urban Women Becoming Entrepreneurs**

<b>S I . No.</b>	<b>Reason</b>	<b>R u r a l W o m e n Entrepreneurs Resp. Rank</b>	<b>Urban Women Entrepreneurs Resp. Rank</b>
01.	Innovative thinking	IV	III
02.	Self-identity and social status	V	II
03.	Education and qualification	IV	IV
04.	Support of family members	III	IV
05.	Role model to others	X	IX
06.	Success stories of friends and relatives	VI	V
07.	Bright future	VII	V
08.	Need for additional income	IV	I
09.	Family occupation	II	IV
10.	Government policies and procedures	IX	IV
11.	Freedom to take own decision and be independent	VIII	II
12.	Employment generation	I	I
13.	New challenges and opportunities for self-fulfillment	III	I

*Source: Primary data and Calculated data* because of their employment generation, in urban women entrepreneurs employment generation and new challenges and opportunity need for additional income, it has been obtained first rank, second rank has been obtained by family occupation, in urban women entrepreneurs responded for self-identity and social status, third rank has been obtained by rural women entrepreneurs support of family members and urban women responded for innovative thinking, fourth rank has been obtained by educational and qualification and need for additional income and urban women responded educational and qualification, support of family and family occupation and government policies and process, fifth rank has been obtained by self-identity and social status and urban women responded for success stories of friends and relatives and bright future, sixth rank has been obtained for success stories of friends and relations by rural women entrepreneurs only. Seventh rank is obtained from bright future by rural women entrepreneurs, eighth rank is obtained from freedom to take own decision and be independent there is no ranking obtained by urban women entrepreneurs, last rank is obtained from government policies and procedure and there is no ranking by urban women entrepreneurs. Among the rural women entrepreneurs and urban women entrepreneurs, Majority of the rural women entrepreneurs are selected the educational and qualification and need for additional income and urban women entrepreneurs

select the business for educational and qualification, support of family, family occupation and government policies and process.

### Challenges Faced by Rural and Urban Women Entrepreneurs

Rural and Urban women entrepreneur’s performance is not as much progressive as desired due to various challenges faced by them such as:

1. Personal challenges	6. Technological challenges
2. Social challenges	7. Competition challenges
3. Financial challenges	8. Lack of mobility challenges
4. Marketing challenges	9. Educational challenges
5. Managerial challenges	10. Accounting challenges
11. Lack of Law knowledge challenges	

**Table 4 : Challenges Faced by Rural and Urban Women Entrepreneurs**

S1. No.	Challenges Rural Women Entrepreneurs Urban Women Entrepreneurs	R u r a l W o m e n Entrepreneurs Resp. rank	Urban Women Entrepreneurs Resp. rank
01.	Personal challenges	IV	III
02.	Social challenges	IV	III
03.	Financial challenges	II	II
04.	Marketing challenges	V	IV
05.	Managerial challenges	VI	III
06.	Technological challenges	II	I
07.	Competition challenges	II	II
08.	Lack of mobility challenges	VI	II
09.	Educational challenges	II	III
10.	Accounting challenges	III	VI
11	Lack of knowledge challenges	I	IV

*Source: Primary data* : It was asked to the respondents, out of above challenges or constraints, among the rural women entrepreneurs, majority of the rural women entrepreneurs face financial, technological, competition and education qualification, urban women entrepreneurs are face personal, social, managerial and educational challenges. Apart from this the first rank in obtained by rural women entrepreneurs are lack of knowledge challenges and urban women entrepreneurs facing technological challenges, second rank is obtained by rural women entrepreneurs are facing financial , competition and educational and urban women entrepreneurs are financial, competition and lack of mobility challenges. Third rank is

obtained by rural women entrepreneurs accounting challenges and urban women entrepreneurs are facing personal, social and educational, fourth rank is obtained by rural and urban women entrepreneur are personal and social challenges and urban women entrepreneurs are facing marketing and lack of knowledge, fifth rank is obtained by rural women entrepreneurs are facing marketing, last rank is obtained by rural and urban women entrepreneurs are managerial and lack of mobility challenges and accounting challenges respectively,

## **FINDINGS**

Majority of 24 per cent (10 respondents) and 41-50, 16 percent of respondents are rural. According to marital status of the respondents is maximum 74 per cent (37 respondents) and 64 per cent (27 respondents) in both the areas. Taking into consideration of educational qualification is maximum are up to HSC is 60 per cent (30 respondents) and in urban the majority of respondents are degree holders is 66 per cent (33 respondents) and. Later taken family size of the respondents' majority of the respondents from joint family is 40 per cent (20 respondents) are from six to eight members in family in rural and 60 per cent (30 respondents) are from nuclear family is only three members in a family in urban and Finally taken annual income of the respondents is majority 38 per cent (29 respondents) are from rural have annual income of below-20,000 and 50 per cent (25 respondents) are from urban have a annual income of 40,000 – 50,000

Majority of the rural women entrepreneurs are selected the educational and qualification and need for additional income and urban women entrepreneurs select the business for educational and qualification, support of family, family occupation and government policies and process. Majority of the rural women entrepreneurs face financial, technological, competition and education qualification, urban women entrepreneurs are face personal, social, managerial and educational challenges.

## **CONCLUSION**

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are being taken at the economy as

brought promise of equality of opportunity in all spheres to the Indian women and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted It is evident from the study that

rural and urban women are ready to face the challenges associated with setting up of business. Society is very much receptive to the concept of women entrepreneur, so is the family. Women are not into business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Women education is contributing to a great extent to the social transformation. The future will see more women venturing into areas traditionally dominated by men. The socio background including factors, type and mode of business, training programmes are the important problems of women entrepreneurs in Karnataka.

## **SUGGESTION**

Suggestions of The Study On the basis of the above mentioned problems faced by women entrepreneurs and various other problems too, there is a provision of a number of solution measures to overcome the aforesaid problems. Such solutions or remedies can be well understood as under:-

In the initial stages rural and urban women entrepreneurs may face problems but they must persevere, believe in themselves and not give up mid-way. For rural women entrepreneurs need proper training institutes for enhancing their level of work-knowledge, skills, risk-taking abilities, enhancing their capabilities comparing to urban women entrepreneurs. For rural women entrepreneurs need standards of education in general as well making effective provisions for their training, practical experience and personality development programmes, to improvise their over-all personality standards comparing to urban women entrepreneurs. Self-help groups of women entrepreneurs to mobilize resources and pooling capital funds, in order to help the women in the field of industry, trade and commerce can also play a positive role to solve this problem of rural and urban women entrepreneurs. Rural women entrepreneurs face minimum legal procedure to get the financial assistance from government but urban women entrepreneurs face lot of legal procedure to get the financial assistance, so the government may minimize the legal procedure of at the time of issuing financial assistance to urban women entrepreneurs. At the district level, a separate rural and urban

women's organization can be formed so as to help women entrepreneurs in fulfilling their requirements of financial assistance, marketing aid, obtaining subsidies, concessions, technical know-how, raw material assistance, conduct of market surveys to assess the feasibility counseling and follow up guidance.

The reasons for rural and urban women entrepreneur are ranked on the bases of respondents review maximum of women entrepreneurs are suffering from many challenges so there is requirement of training and development by government to develop the entrepreneurial activity as well as to overcome the challenges faced by both rural and urban women entrepreneurs.

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