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ISSUES & PROBLEMS OF SLUM WOMEN ENTREPRENEURS IN MUNICIPALITIES OF KADAPA DISTRICT

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ABSTRACT

Indian women are dominated by their male counterparts faced lots of problems like lack of education, social barriers, legal formalities, high cost of production, economic independence, limited managerial ability, lack of self-confidence and the like. Since 21st century women emerged as smart and dynamic entrepreneurs with their skill, knowledge and adaptability nature on par with male counterparts in business acumen resulted to rapid industrialization and urbanization. Providing credit through SHGs is essentially a revolutionary process by making women as a part in nation building with the theme of self-help and mutual-help. Though, women in India proved themselves as a powerful weapon with potent talents still their existence in the entrepreneurial arena is a negligible one due to restricted family circumstances and stringent values prevailing in the society since from the beginning. Hence, the current research paper focused on the issues and problems face by select women entrepreneurs in slum areas with a view to offer some remedial measures for accelerating the promotion of women entrepreneurship.

Keywords: Women Entrepreneurship, SHGs, MEPMA, Credit Facility, Economic Independence.

INTRODUCTION

Indian women are dominated by their male counterparts faced lots of problems like lack of education, social barriers, legal formalities, high cost of production, economic independence, limited managerial ability, lack of self-confidence and the like. However, Governments at the Centre and the States have established a number of specialized institutions to cater to the needs of women entrepreneurs still they are facing many problems in many fields.

Since 21st century women emerged as smart and dynamic entrepreneurs with their skill, knowledge and adaptability nature on par with male counterparts in business acumen resulted to rapid industrialization and urbanization. Women role is transformed from traditional businesses to non-traditional higher levels of activities with their increased awareness levels on education. Separate cells were established to pave a path for assisting women towards the economic scene. Providing credit through SHGs is essentially a revolutionary process by making women as a part in nation building with the theme of self-help and mutual-help. Improving access of urban slum poor with resources and confidence enable them to manage their lifestyles and livelihoods on sustainable basis.

Though, women in India proved themselves as a powerful weapon with potent talents still their existence in the entrepreneurial arena is a negligible one due to restricted family circumstances and stringent values prevailing in the society since from the beginning. The current research paper focused on the issues and problems face by select women entrepreneurs in slum areas with a view to offer some remedial measures for accelerating the promotion of women entrepreneurship.

Literature review would facilitate to have comprehensive knowledge on women entrepreneurship through SHGs in different areas like MSMEs, microfinance, banks, health and hygiene of women, urban poverty and to identify the gap that exists in the proposed topic. **Bharathikollan (2005)** focused on the entrepreneurial growth of the women in different centuries. **Anilkumar (2004) & Nalinee (1998)** focused on the socio-cultural barriers experienced by the women in engaging their business. **Popala (1981)** in the book "Urban Informal Sector in a Developing Economy" states the slum people find themselves badly equipped to meet the diverse challenges of life. Like, many studies are there on the development of rural women through SHGs, but much attention is not given on women entrepreneurs in the areas of urban slum. The study therefore, emphasizes on women entrepreneurs in municipalities of Kadapa District.

OBJECTIVES OF THE STUDY

The objectives of the present paper are:

1. To know the problems face by select women entrepreneurs in municipalities.
2. To provide remedial measures to overcome the problems.

RESEARCH METHODOLOGY

Royalaseema is identified as one of the backward regions in Andhra Pradesh. After the separation of the Telangana from Andhra Pradesh, very less rainfall reserves are noticed in Royalaseema region results poor agricultural and financial status. Kadapa District is



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located in the centre of Rayalaseema Region and noticed as one of the leading districts in the state where the MEPMA Programme is implemented effectively to promote women entrepreneurship through SHGs especially in municipalities. The following table represents the **sample design** of the researcher.

Table 1: SAMPLE DESIGNING

Municipalities	Slums	Total SHGs in Slums	Slums selected	SHGs in selected slums	Selected SHGs	Selected members from selected SHGs	Total sample
Badvel	49	1127	2	187	19	3	57
Jamalamadugu	22	656	2	202	20	3	60
Kadapa	198	4662	2	405	41	3	123
Proddatur	48	2446	2	354	35	3	105
Pulivendula	31	1280	2	411	41	3	123
Rajampet	23	622	2	134	13	3	39
Rayachoty	43	907	2	145	14	3	42
Mydukur	52	739	2	167	18	3	54
Yerraguntla	20	518	2	135	13	3	39
Total	486	12957		2140	214		642

The present study is restricted to the women entrepreneurs in slum areas of municipalities in YSR (Kadapa) District. The total number of slum areas exists in all the municipalities are 486. The select sample respondents of 642 have been chosen from nine municipalities of Kadapa District by following multi-stage random sampling method and judgmental sampling technique. The data for present research is collected from primary and secondary sources. Primary data is gathered by applying **Interview schedule** and the secondary data is from books, journals, published theses, pamphlets, newspaper statements, documents of district offices, district statistical hand books, records of MEPMA, published reports of NABARD, microfinance and from the web sources available. Interview schedule with 91 questions is prepared and used to gather the data since the study is mainly based on firsthand information. The data has been collected by using close ended questions and ‘Likert’s five-point scale’ to draw the meaningful results and suggestions from the respondents for the growth of women entrepreneurs in the slums especially.

Statistical tools used

Before applying factor analysis, data has to be tested through applying KMO-Bartlett ‘s test to know the sampling adequacy and multivariate normality among variables.

The calculated KMO value of the present study is 0.525 which is greater than the standard norm of 0.5 and implies the sample taken for this study is adequate. The value of Bartlett's Test of Sphericity is 0.000 less than the significance value of 0.05 indicating multi normality among variables. The variables determined through factor analysis are fairly correlated with all other variables. Therefore, the data taken for the study did not effected with multi co linearity. Eigen values are the calculated results representing variances of the Factors. From the total loaded variables in factor analysis, only six were extracted with 61.46 per cent variance based on their relevancy. “Rotated component matrix is applied to know the relationship between the variables and the factors through the help of rotated factor loadings”. The factor column represents the rotated factors that have been extracted out of the total variables and have been used as the final factors after data reduction.

PROBLEMS FACED BY WOMEN ENTREPRENEURS IN SLUM AREAS

Severity of the problems of women respondents was observed only in six factors which were extracted from the total 25 variables loaded in Factor analysis.



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Table 2: Factor Loadings and Name of the Factors

S. No	Variable	Loading	Name of the Factor
1	Lack of self-confidence and self-belief	.177	Personal Constraints
	Lack of proper training	.908	
	Lack of encouragement from the family and society	.648	
	Male domination	.766	
	Family ties	.871	
2	Lack of knowledge about legal aspects	.473	Knowledge Constraints
	Lack of knowledge about the competitors	.534	
	Lack of knowledge about modernized technology	.871	
	Lack of knowledge about various forms of government's financial assistance	.791	
	Lack of knowledge about the agencies and institutions working for entrepreneurs	.842	
3	Lack of adaptability skills	.738	Skill Constraints
	Poor risk-taking ability	.292	
	Lack of initiation	.872	
	Problem of public relation	.425	
4	Lack of marketing facilities	.779	Marketing Constraints
	Lack of marketing skills	.575	
	Lack of marketing centre	.586	
	Tough competitions from larger and established units	.640	
5	Inability to provide securities for loan	.600	Financial constraints
	Lack of support from banks	.648	
	Shortage of own funds	.529	
6	High wage rates	.234	Labour Constraints
	Non-availability of skilled workers	.169	
	Managing male workers	.230	
	Absenteeism	.696	

PERSONAL CONSTRAINTS

Lack of confidence and practical knowledge, inferiority complex, poor education, less risk bearing capacity, long standing feelings of intimidation and fear of the outside world are some of the personal constraints faced by the women when they come out from the house for engaging economic activities. The following are identified as the personal problems to the women respondents while carrying out business activities in the study area:

Lack of Self-confidence and Self-belief

Women cannot come forward from the four walls of the kitchen to the outside environment due to lack of self-confidence and becomes one of the important factors which pull women back from engaging economic activities. Generally, women by nature weak shy and are not able to face the risk because of low level self-confidence and self-beliefs.

Lack of Proper Training

The knowledge of training helps women entrepreneurs not only to become skillful but also provides more opportunities to expand their enterprises smoothly. Lack of proper training women are unable to adopt dynamic business opportunities and excel in the diversified competitive environment.

Lack of Encouragement from Family and Society

Family obligations restrict women in engaging the business activities successfully. Traditions and customs prevailing in India towards women are the biggest obstacles for not growing and prosper as an effective entrepreneur. Women having primary



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responsibilities of managing their kith and kin cannot allocate sufficient time to meet the business requirements. Caste and religion in the society obstructs women largely for not grooming as successful entrepreneurs.

Male Domination

Even though women excel in all angles on par with men, male domination is continuing as the order of the day thereby women are not supposed to be equal to men. A male dominant social order is the biggest hurdle to the women towards business success. Women treated as physically weak, less confident and subordinates to husbands and men. Women require approval from the family head to step into business ventures.

Family Ties

Women being emotionally attached to their family responsibilities require a lot of time to manage them. Hence, it is very difficult for women in sparing sufficient time and strength to concentrate and run the business successfully and efficiently.

Personal constraints of women entrepreneurs are presented in Table 3.

Table 3: Personal Constraints of Women Entrepreneurs in Slum Areas

Constraints	N	Mean	Std. Deviation
Lack of self-confidence and self-belief	642	3.55	3.72
Lack of proper training	642	3.02	1.22
Lack of encouragement from family and society	642	2.87	1.36
Male domination	642	2.95	1.32
Family ties	642	3.10	1.26
Valid N (List wise)	642	3.10	1.25

Source: Field Survey

Table 3 describes about the personal constraints of women entrepreneurs and their severity through the help of calculating mean and standard deviation. Mean values represent the degree of severity of the problem. From the above analysis, lack of self-confidence, self-belief, family ties and lack of proper training are the problems which influenced the women entrepreneurs severely than the rest with a mean score of more than 3.00. The overall mean score of the personal constrains is 3.10 which denotes the severity of personal constraints on an average faced by the women entrepreneurs in the slum is very high and are not able to manage their enterprises in a successful way.

KNOWLEDGE CONSTRAINTS

Knowledge with regard to varied dimensions is essential to carry out the business smoothly. Women in slum areas being isolated from the development because of various knowledge constraints. The following are the knowledge constraints faced by the women in slum areas under study:

Lack of Knowledge about Legal Aspects

Women need to have minimum knowledge on legal aspects related to the business undertaking in order to sustain in the competitive environment with profitability. Establishing an enterprise becomes a hindrance to the women entrepreneurs in concentrating on the smooth working of the enterprise without following the legal procedure as per Act.

Lack of Knowledge about Competition

Women in the slum area are not able to spend sufficient money for advertisement to market their productivity due to inadequate financial resources. The women who have just started an enterprise and produced not at large scale are unable to compete on the price front. Lack of knowledge about the tough competition related to advertisement, packing, quality and brands often upsets businesses owned by women especially in urban areas.

Lack of Knowledge about Modernized Technology

Ignorance is one of the main obstacles to the women for adapting technology in business made them inefficient in meeting the cut throat competition. Poor skills of women entrepreneurs in usage of modern technology in business made them confined to resort traditional techniques and methods. Thus, it is very difficult for women to meet the trendy needs and interests of the customers and unable to sustain them.



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Lack of Knowledge about Government Financial Assistance

Though the Government extending the continuous assistance through various schemes and programmes to uplift the status of women entrepreneurship still they are not aware and fail to avail them in time for proper use. Hence, sincere efforts needed to be taken by the Government and NGOs to bring awareness among the women about incentives, loans, schemes and programmes available through conducting as much awareness camps and exhibitions.

Lack of Knowledge about the Agencies and Institutions working for Entrepreneurs

Most of the women in slums being illiterates, bounded to follow the stringent customs and traditions prevailing in their society made them ignorant to know about the support extended by the separate agencies working for their development. Hence, there is need to expose about the agencies and institutions working with special care on women.

Knowledge constraints of women entrepreneurs are shown in Table 4.

Table 4: Knowledge Constraints of Women Entrepreneurs in Slum Areas

Constraints	N	Mean	Std. Deviation
Lack of knowledge about legal aspects	642	3.42	.90
Lack of knowledge about the competitors	642	3.05	1.21
Lack of knowledge about modernized technology	642	3.17	1.26
Lack of knowledge about various forms of Government's financial assistance	642	2.95	1.31
Lack of knowledge about the agencies and institutions working for entrepreneurs	642	3.32	1.37
Valid N (listwise)	642	3.18	.740

Source: Field Survey

Table 4 postulates that the mean scores of all the constrains with regard to knowledge are identified as almost more than 3.00 which denotes the severity of constraints on women are very high thereby women in slum areas are unable to excel up to the mark in the business field. Women with less education and stringent customs and traditions prevailed in the society made them oblivious about the legal aspects related to the business, the support of agencies and institutions working for entrepreneurs, adoption of modern technology and tough competition

SKILL CONSTRAINTS

Possessing of divergent skills is essential to become a successful entrepreneur. With minimum literacy skills, women lag in acquiring the required business skills for running an enterprise. The following hindrances are observed as skill constraints among the select women respondents in urban slums:

Lack of Adaptability Skills

Lack of adaptability skills with regard to the changes taken place in the business field made women self-reluctant towards engaging the enterprise successfully. The family chores of women made them inefficient to adopt the latent skills in business though women inherently have the hard-working nature.

Poor Risk-taking Ability

Poor risk-taking ability of women folk, feels lethargic to take up a business venture. In general women are living under the shadow of men and made economically dependent. Thus, the risk tolerance capacities are comparatively low among women due to their inferior feelings and are incapable to invest, maintain and plough back of money.

Lack of Initiation

Lack of initiation among the women from society, family members and also individually are the major impediments which pulls back from not starting an enterprise due to a low level of education and pressing family burdens. Initiation and motivational support to the woman from family members is found less while compared to male counterparts.

Problem of Public Relation

Feeble public relations influenced the women owned enterprises to a large extent. Maintaining healthy relations with the public facilitates women entrepreneur to promote their business by making modification through adopting latent technology for meeting the present taste and preferences of the customers.

Skills constraints of women entrepreneurs are projected in the Table 5.

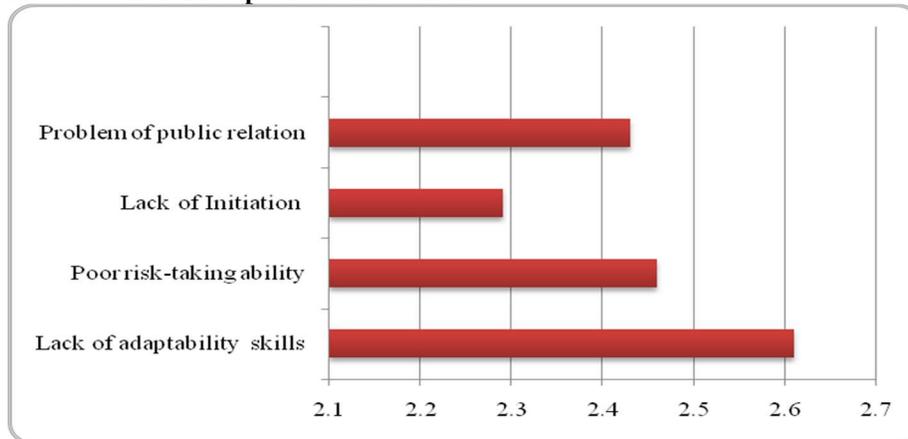
Table 5: Skill Constraints of Women Entrepreneurs in Slum Areas

Constraints	N	Mean	Std. Deviation
Lack of adaptability skills	642	2.61	1.24
Poor risk-taking ability	642	2.46	1.00
Lack of Initiation	642	2.29	1.02
Problem of public relation	642	2.43	1.18
Valid N (listwise)	642	2.45	.76

Source: Field Survey

Table 5 explicates about the severity of skill constraints faced by women entrepreneurs through mean and standard deviation values. The statistical mean values of all the skill constraints are from 2.00 to 2.60 which represent women in slum areas of the study are not get influenced much by the constraints mentioned above. It is clear from the above table that poor adaptability skill is the major constraint to women entrepreneurs in the slum areas due to lack of knowledge on the technology and balancing the family life with work life.

Figure 1: Skill Constraints of Women Entrepreneurs in Slum Areas



MARKETING CONSTRAINTS

The marketing skills among women entrepreneurs are generally weak and unable to popularize their products. Storage of the product, transportation, credit sales, advertisement, poor negotiable skill and fixation of prices are the major hurdles faced by the women in marketing their productivity. The following are some of the marketing constrains of women entrepreneurs in slums:

Lack of Facilities for Marketing

Women entrepreneurs have less access to various markets existed in national and international levels. Women prefer to sell their products either in the local market or through the middle man. Poor literacy and less knowledge about the markets, non-availability of transportation facilities and distribution channels are the main reasons for not selling their products directly.

Lack of Marketing Skills

Good marketing skill helps a lot to get success in the businesses owned by women. With the increased pace of technological changes taken place in the present-day business environment women entrepreneurs are lagging in marketing skills and failed to sell their commodities with right price in right time.



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Lack of Marketing Centers

The problem of inadequate marketing centers is considered as the foremost task to the women in selling of their commodities due to insufficient storage facilities and poor means of transport. Only tradition ways are followed by women to store their produced commodities due to lack of proper space and godowns.

Tough Competitions from Larger and Established Unit

Women in slum areas who have just started the business are facing the stiff competition against their product or service from big brands and even from the locals especially in urban areas which distresses the women entrepreneurs largely. Cut-throat competition from well established businesses and male counter parts has become the major problem to the women entrepreneurs, as they are unable to spend lot of money to create exposure through advertisements among the public.

Marketing constraints of women entrepreneurs are accessible from Table 6.

Table 6: Marketing Constraints of Women Entrepreneurs in Slum Areas

Constraints	N	Mean	Std. Deviation
Lack of marketing facilities	642	2.17	.92
Lack of marketing skills	6426	2.63	.98
Lack of marketing centre	642	3.07	1.05
Tough competitions from larger and established units	642	3.76	.88
Valid N (list wise)	642	2.90	.58

Source: Field Survey

Table 6 exemplifies about the impact of marketing constraints on women entrepreneurs through mean and standard deviation values. The overall mean value of marketing constraints is 2.90 less than the critical value of 3.00 which implies there is no much impact of marketing constrains on the sales performance of women owned units. Coming to the individual analysis of marketing constrains the problem of tough competition from larger and established units is influenced highly with 3.76 on the sales made by women entrepreneurs in the slum areas followed by lack of marketing centers with 3.07 mean values than the other constraints listed above as women are not in a position to offer varieties of products which suits according to the changing taste and preferences of the customers and cannot expend more money on the advertisements.

FINANCIAL CONSTRAINTS

Finance is 'life-blood' for any enterprise irrespective of the size to run operations of business. Inadequate financial support and resources at the initial stages of advancement discourages women from entering into business decisions. By not having full-fledged knowledge about financing options and opportunities required for running an enterprise provokes women to discontinue the business. The following are the various financial problems faced by women.

Inability to Provide Security for Loan

Among the total population of women in the country, less than 5 percent of women are engaging their own enterprises and they often denied from sanctioning loan by bankers due to lack of collateral security. The lengthy procedure and chaotic formalities of banks in sanctioning loans and exorbitant delay in getting loans dissuade women from venturing out.

Lack of Support from Banks

Women denied availing financial assistance from the banks due to repayment norms, legal actions and penalties charged on delay in payments and also with the skeptical opinion on the creditworthiness and inability in managing the enterprise.

Shortage of Own Funds

Traditionally women being vulnerable nature do not possess property to show as surety for getting the loan and needs to rely on friends, relatives and others.



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Financial constraints of women entrepreneurs are traceable in the Table 7

Table 7: Financial Constraints of Women Entrepreneurs in Slum Areas

Constraints	N	Mean	Std. Deviation
Inability to provide securities for loan	642	2.96	1.19
Lack of support from banks	642	3.09	1.03
Shortage of own funds	642	3.76	1.06
Valid N (listwise)	642	3.27	.56

Source: Field Survey

Table 7 portrays about the financial constraints of sample respondents under study. Financial constraints impact on women entrepreneurs both at individual and overall levels are more or less equal to the critical value of 3.00 mean score values denotes the severity of financial constraints is very high even though the SHGs are supporting them with needed fund for running the enterprise.

LABOUR CONSTRAINTS

Managing man power is a greater task to the women entrepreneurs in slum areas. Women are unable to recruit the skilled employees with experience in producing the commodities and managing the enterprise. Availability of skilled labour is the foremost problem faced by the women entrepreneurs, which leads to substantial wastage of material and time in educating them.

High Wage Rates

Since women owned businesses tend to be smaller, they are not able to offer higher wages demanded by the labour force. Hence, there is no chance for having labour force continuously for a long period in the women owned enterprises. In time productivity and quality of the product getting disturbed by the frequent changes in labour force due to the inability of offering high wage rates.

Lack of Skilled Workers

Lack of skilled workers is another major problem faced by women entrepreneurs residing in slum areas. Slums areas are popular with dreadful poverty and many of them are not able to attain proper skills required for working in the enterprise because of poor educational facilities and basic amenities.

Managing Male Workers

Managing male workers in the enterprise is a critical job to women entrepreneurs as they are not ready to accept the ideas of a lady boss due to their exaggerate behavior in patriarchal society.

Absenteeism

Absenteeism is the major labour problem faced by the women entrepreneur's leads to considerable fall in the production time and fails to supply the commodities to meet the orders in time results diversion of demand to competitors, low productivity and poor profitability. Inadequate protection of labour laws and gender discrimination also increases the absenteeism levels.

Labour constraints of women entrepreneurs are presented in Table 8.

Table 8: Labour Constraints of Women Entrepreneurs in Slum Areas

Constraints	N	Mean	Std. Deviation
High wage rates	642	2.11	1.08
Lack of skilled workers	642	3.83	.98
Managing male workers	642	4.13	4.32
Absenteeism	642	3.38	4.43
Valid N (listwise)	642	3.37	1.61

Source: Field Survey

It is inferred from Table 8 that the calculated mean scores of managing male workers (4.13), lack of skilled workers (3.83) and absenteeism (3.38) are higher than the expected mean score i.e., 3.00. However, the calculated mean score of high wage rates is 2.11 very less than the expected mean score of 3.00.



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Overall constraints of women entrepreneurs in slum areas are projected in Table 9 and Figure 2.

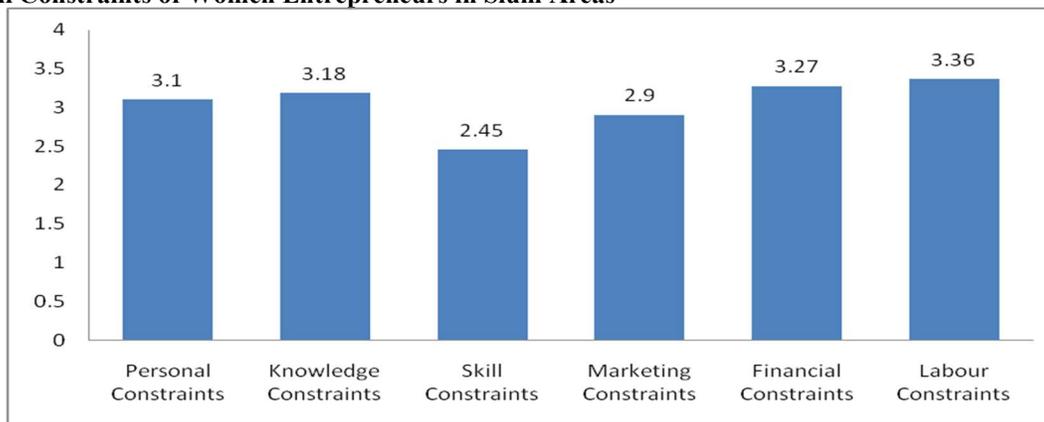
Table 9: Constraints Women Entrepreneurs in Slum Areas - Descriptive Statistics

Constraints	N	Mean	Std. Deviation
Personal Constraints	642	3.10	1.25
Knowledge Constraints	642	3.18	.74
Skill Constraints	642	2.45	.77
Marketing Constraints	642	2.90	.58
Financial Constraints	642	3.27	.56
Labour Constraints	642	3.36	1.61
Valid N (listwise)	642	3.05	

Source: Field Survey

Table 9 projects about the overall severity of the problems faced by women while managing the enterprises in urban slums. It is disheartening to note that the total mean value of all the above-mentioned constraints resulted 3.05 which is more than the standard mean value of 3.00 pulls back women from managing the enterprises successfully. Alarming situation was noticed in the businesses managed by women in slum areas with regard to labour constraints whereas minimum attention is needed to overcome the problem of skill constraints as its mean value 2.45 which is below the standard norm of 3.00.

Figure 2: Overall Constraints of Women Entrepreneurs in Slum Areas



OBSERVATIONS

- Permanent arrangements are not available in urban slum areas due to poor financial resources.
- Poor literacy rate is observed among the selected slum women which becomes an obstacle to build self confidence for starting a venture.
- Personal constraints play a dominant role among the women in study area which pull back women from the development front.
- Lack of awareness on legal aspects is severe problem faced by women entrepreneurs in slum areas as their beliefs are tuned with patriarchal feelings that may cause to not come out for fighting against legal aspects.
- Lack of adaptability skill is one of the major constraints of women entrepreneurs in slum areas followed by poor risk-taking ability.
- Scope for marketing of their productivity is very less
- Tough competition from well established units is the major problem to the women entrepreneurs in urban slum areas.
- Family support to the women is the biggest problem being dependent on the male counterparts and unable to invest sufficient funds for the growth of their businesses.
- Managing male workers is one of the leading problems to women entrepreneurs in the slum areas as male doesn't like to be as subordinates under women supervision.
- Technology adoptive skills are very meager to start innovative business practices.



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IMPLICATIONS

- Infrastructural facilities have to provide to the women residing in urban slums
- Common platform should be provided to share their experiences with other members for updating their entrepreneurial abilities.
- Marketing support and facilities need to provide to instill the confidence towards establishing an enterprise.
- Create and provide mobile banks facility for the freer access to credit for every individual, especially women entrepreneurs living in urban slums.
- In view of growing needs, provide credit to women entrepreneurs at concession rates and also allow rebate on timely repayment to encourage women.
- Sound credit monitoring system should be established to control the problem of fund diversions and misutilization of loan amount.
- Women in urban slums needs take up group business activity than the individual businesses for increasing the income levels.
- SHGs should form as an independent apex body to extend the support for suppressed women.
- Technological support has to provide to urban slum women with subsidy.

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