

# Empowering Women Entrepreneurship Through SHGs in Rural India

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## Abstract

Women are the pillar of Indian economy as Indian economy is largely governed by rural factors. The success of rural factors in Indian economy can be understood with the success of women entrepreneurship. In recent time, we have seen that lots of initiatives have been taken to promote women entrepreneurship in rural India. One important initiative is SHG which is creating the positive impact on the growth of women entrepreneurship in rural areas. The objective of the study is to find the challenges in front of SHG and developing competent strategies to meet with these challenges as well as identify the changes for sustainability of SHG in rural India. This study is also an attempt to find out the difficulties in establishment of SHG in rural India and measuring Impact of growth in women entrepreneurship on Indian society.

**Key Words:** Micro Finance, Self Help Group, Socioeconomic development, Globalization, Mass education, Industrialization, Strategic leaders, Differential information, Barriers.

## 1. Introduction

In India, Self facilitate teams or SHGs represent a novel approach to monetary intercession. The approach combines access to cheap monetary services with a method of self management and development for the women (WHO square measure SHG members). The theme of small finance through Self facilitate teams (SHGs) has transferred the important economic power within the hands of women and has significantly reduced their dependence on men. This has helped in direction of women and building certainty, however lack of education usually comes within the approach and plenty of a times that they had to hunt facilitate from their husbands for day-after-day work viz; bank, accounts, etc. SHGs are formed and supported usually by

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NGOs or (increasingly) by Government agencies (Ghadoliya M.K). They are not linked solely to banks however additionally to wider development programmes, SHGs measure seen to confer several edges, both economic and social. SHGs change women to grow their savings and to access the credit that banks square measure progressively willing to lend. SHGs can even be community platforms from that women become active in village affairs, indicate native election or take action to handle social or community problems (the abuse of women, alcohol, the dower system, schools, and water supply). The National Bank of Agriculture and Rural Development (NABARD) estimates that by March 2006 over 33 million women have been linked to banks for financial services through 2.2 million SHGs. 'Linkage' is defined by NABARD as taking a loan from a bank, although banks in fact first become linked to SHGs by taking their deposits.

NABARD is proud to say that the Self Help Group - Bank Linkage Programme, which is the largest microfinance programme in the world, today touches 10 crore households through more than 85 lakh SHGs with deposits of about Rs 16114 crore and annual loan off take of Rs 38800 crore and loan outstanding of nearly Rs 61600 crore. (Source: NABARD, Status of Microfinance in India 2016-17).

### 1.1 Functions of SHGs

- Create a common fund by the members through their regular savings.
- Flexible working system and pool the resources in a democratic way.
- Periodical meeting. The decision making through group meeting.
- The loan amount is small and reasonable, So that easy to repay in time.

The rate of interest is reasonable, varying group to group and loan to loan. However, it's very little more than the banks however less than the cash lenders.

Microfinance programmes like the Self-Help Bank Linkage Programme in India have been increasingly hailed for their positive economic impact and the empowerment women. This is supported the read that women square measure a lot of seemingly to be credit unnatural, have restricted access to wage labour market and have limited decision-making and bargaining power within the household. (Bali Swain, 2006)

## 1.2 The concept of SHG is based on the following principles:

- Assist supplemented with mutual facilitate may be a robust vehicle for the poor in their socioeconomic development;
- Participative monetary services management is a lot of responsive and efficient;
- Poor need not solely credit support, but also savings and other services;
- Poor can save and are bankable and SHGs as clients, result in wider outreach, lower transaction cost and much lower risk costs for the banks;
- Creation of a typical fund by contributive little savings on an everyday basis;
- Flexible democratic system of working;
- Loaning is done mainly on trust with a bare documentation and without any security;
- Amounts loaned square measure little, frequent and for short duration;
- Defaults square measure rare primarily because of cluster pressure;
- Periodic meetings non-traditional savings. (Ghadoliya M.K)

## Context of change which influence the growth of women entrepreneurship in India are:

- Increasing globalization
- Impact of Technology
- Impact of Media and Impact of other cultures
- Impact of social, economic, and political cross currents of the world
- Unforeseen and unanticipated events across the world (Parikh. 1995)

## 1.3 Socio-Cultural Context of Women

- Each country over centuries evolves a cultural heritage, which is carried by its institutions and people.
- Each culture evolves a social design with social structures and its processes to maintain the society.
- The socio-culture context has institutions, traditions and rituals, which fosters values of living, modes of making choices and meanings in relationships.
- Society designs and defines roles for its women and men both in family and home settings as well as occupational and work settings.

- Each country has a cultural, social, religious and political history with its ideology and philosophy.
- This influences both social and occupational roles that have enduring roots.
- Each society has economic developmental thrust through industrialization and thereby designs new occupational roles for both its women and men.
- Alternative models of occupational roles are logically and rationally understood but not emotionally responded to by the society (Parikh,1995)

#### **1.4 The Needs of Women Entrepreneurs in India**

- 1) A lot of and higher access to finance/credit.
- 2) Access to business support and data, together with higher integration of business services.
- 3) Training on business issues and related issues.
- 4) Better access to local and foreign markets.
- 5) Day care centers & nurseries for children, and also for the elderly;
- 6) Positive image-building and alter in mentality amongst women, whereby women see themselves as capable achievers and build up confidence.
- 7) Breaking through ancient patrons and structures that inhibit women's advancement.
- 8) Role modeling of women in non-traditional business sectors to break through traditional views on men's and women's sectors.
- 9) More involvement and participation in legislation and decision-making processes.
- 10) Removing of any legislation that impedes women's free engagement.
- 11) Awareness-raising at the governmental furthermore as non-public level very|to actually} and really produce entrepreneurial opportunities and not simply programs that remain paper.

#### **1.5 Problems Faced By Women Entrepreneurs In India**

1. Women hardly move with different women. This leads to a negative impact on their networking skills.

2. The areas, where one can see women acting as entrepreneurs, are in the very typical women's sectors of 3Ps.

This is additionally the world, where women are accepted in society to be experts in and thus have the capacity for entrepreneurial activities.

3. It's clear that women have the responsibility of getting children and taking care of them.

Very few societies settle for fathers absorbing the role of staying home and taking care of the youngsters. Once these youngsters square measure sufficiently old to require take care of them, they have to bear an additional responsibility of taking care of elder parents.

4. Women are very critical when it comes to them – Can I really do this, am I good enough, maybe I have to learn more, others can do it better. It is quite interesting that many successful women have been educated in only girl's colleges and schools, which often deliver a safe environment to try out ones personal strengths, learn to overcome weaknesses and be proud of one.

5. Discrimination – it's exhausting to believe however women square measure still treated otherwise in our society. Women do get lower salaries compared to men doing an equivalent job; women don't have access to men dominated networks.

6. Missing networks – Through centuries business men have build up their networks but women still have to learn to catch up.

7. A lot of women tell stories about not being taken serious by bankers, when they wanted to get a loan for their business.

Often enough, they have to bring their husbands or fathers to be able to be heard and receive financing. So, the domination of men within the banking world may be a downside.

### **1.6 The Challenges Faced By Women Entrepreneurs In India**

One of the foremost obstacles baby-faced by women entrepreneurs has been that they're not taken seriously.

Even though women have achieved credibility as competent entrepreneurs in areas such as retail, personal services and business services, perceptions that women-owned businesses are less successful, credit worthy & innovative continues to be a barrier.

### **1.7 The success of any strategy of women empowerment depends upon the following factors:**

1. Level of education, hard work
2. Social custom
3. Family planning, small family
4. Health, medical services, cleanliness
5. Environment, tree growing, kitchen, gardening. (Ghadoliya M.K)

Rural women will learn at their own pace on the idea of handiness of time. Technology helps them around the clock access on student support services.

### **1.8 Steps taken by Government to promote women entrepreneurs**

The Government of India has also formulated various training and development cum employment generations programs for the women to start their ventures.

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. 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. The Eight Five-Year Plan (1992-97) focused on empowering women, especially at the Grass Roots Level, through Panchayati Raj Institutions. 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 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. At present, the Government of India has over 27 schemes for women operated by different departments and ministries. Some of these are:

- ❖ Integrated Rural Development Programme (IRDP)
- ❖ Khadi And Village Industries Commission (KVIC)
- ❖ Training of Rural Youth for Self-Employment (TRYSEM)
- ❖ Prime Minister's Rojgar Yojana (PMRY)
- ❖ Entrepreneurial Development programme (EDPs)
- ❖ Management Development programmes (MDPs)
- ❖ Women's Development Corporations (WDCs)
- ❖ Marketing of Non-Farm Products of Rural Women (MAHIMA)
- ❖ Assistance to Rural Women in Non-Farm Development (ARWIND)
- ❖ Trade Related Entrepreneurship Assistance and Development (TREAD)

- ❖ Working Women's Forum
- ❖ Indira Mahila Yojana
- ❖ Indira Mahila Kendra
- ❖ Mahila Samiti Yojana
- ❖ Mahila Vikas Nidhi
- ❖ Micro Credit Scheme
- ❖ Rashtriya Mahila Kosh
- ❖ SIDBI's Mahila Udyam Nidhi
- ❖ Mahila Vikas Nidhi
- ❖ SBI's Stree Shakti Scheme
- ❖ NGO's Credit Schemes
- ❖ Micro & Small Enterprises Cluster Development Programmes (MSE-CDP).
- ❖ National Banks for Agriculture and Rural Development's Schemes
- ❖ Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)
- ❖ Priyadarshini Project- A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains
- ❖ NABARD- SEWA Bank project
- ❖ Exhibitions for women, under promotional package for Micro & Small enterprises approved by CCEA under marketing support

The efforts of government and its different agencies are ably supplemented by NGOs that are playing an equally important role in facilitating women empowerment.

## **2. Literature Review**

Cooper (1981) proposed that three factors influence entrepreneurship- antecedent influences (i.e., back-ground factors such as family influences and genetic factors that affect motivation, skills and knowledge), the "incubator organization" (i.e., the nature of the organization that the entrepreneur was employed in just prior to starting a business, the skills learned there), and environmental factors (e.g., economic conditions, access to venture capital and support services; role models). Research from western nations indicates that women and men differ on some of the above factors. For example, women have greater difficulties in acquiring venture capital, lack financial resources and skills

(Aldrich, 1989, Hurley, 1991); have fewer informal support systems and networks (DeWine and Casbolt (1989), and have less direct, relevant experience than men (e.g., Stevenson, 1986). Other obstacles faced by women entrepreneurs include being accepted as a woman in business, lack of a role model, lack of professional interaction, difficulties in gaining the confidence of their clients and suppliers, lack of adequate training, and lack of related experience (Belcourt, et al, 1991, Collette & Aubry, 1990, Goffee & Scase, 1985, Hisrich & Brush, 1986, Kent, 1988, Lee-Gosselin and Grise, 1990, Timmons, 1986). While these are important issues, many researchers feel that tension between personal lives and career pursuits is the most significant problem that women entrepreneurs face (e.g., Belcourt, et al, 1991, Lee-Gosselin & Grise, 1990, Neider, 1987). For example, Neider (1987) found in a study on female entrepreneurship Florida that tension between personal life and career was a major problem for these women. Husbands are generally not very involved in their wives' businesses and are not supportive of them (e.g., Decarlo & Lyons, 1978; Flesher & Hollman, 1980; Goffee and Scasse, 1985) and expect them to continue with their household duties despite the demands of their business (Goffee and Scasse, 1985). This, perhaps, is not surprising for until recently, women were confined to private, domestic roles. The role of the entrepreneur did not conform to the traditional roles that women were expected to play in society. These factors, and others, may result in female owners facing more work-family conflicts than their male counterparts. While the major reasons for starting a business are similar for men and women, some differences have also been found. For example, according to Lavoie (1992), potential for financial gain was not the primary motivating factor for women; women were more likely to start a business for the challenge and opportunity for self-fulfilment. Other researchers have suggested that women are more likely to start a business for control over the quantity and quality of work and as an option to limitation in career advancement (Belcourt, et al, 1991; Berard & Brown, 1994; Charest, 1994).

Cohoon, Wadhwa & Mitchell (2010), present a detailed exploration of women & men entrepreneur's motivations, experiences and background. The study based on the data collected from various successful women entrepreneurs. Out of them 59% had founded more than one company. The study identifies top five psychological & financial factors motivating women to become entrepreneurs. These are desire to build up the wealth,

the appeal of startup culture, the wish to capitalize own business ideas they had, a long standing desire to own their own company and also working with someone else did not appeal them. The challenges are more related with the entrepreneurship rather than gender. However, the study concluded with some requirement of further investigation like why women are so much concerned in relating to protecting intellectual capital than their counterpart. The mentoring is also an important factor to women that provides experiences & well developed professional network, encouragement & financial support of business partners. Women network report on Women in the business & in Decision Making focus on the women entrepreneurs related to their problems in starting & running the business, education, family back ground and size of business unit. Some interesting facts which came out from the report are less educated women entrepreneurs are engaged in some micro enterprises, have husband & children but have helpless at home. Mostly, the women establish enterprises before the age of 35, after gaining the experience as an employee somewhere else. The motivational factors were desire for freedom & control to take their decision and also to earn a handsome amount of money. The dedication of much time like more than 48 hours in a week with the family support to their enterprises gave them much confidence. However, to maintain balance between work & family life is a great challenge before women entrepreneurs especially for those who have working husband & children.

Darrene, Harpel and Mayer, (2008) performed an analysis on finding the relationship between self-employment and elements of human capital among women. The study showed that the self-employed women differ on the big human capital variable as compared to salary and the wage earning women. The study also revealed that the education attainment level is better for self employed women than that for others employed women.

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.

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 based on data analysis and review of recent key literature. 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.

### **3. Methodology**

As the paper is conceptual, so the study is based on secondary data collected from various journals, publications, books and various websites which focus on different dimensions of women entrepreneurship.

### **4. Objectives of the Study**

1. To find out the challenges in front of SHG and developing competent strategies to meet with these challenges.
2. To identify the changes for sustainability of SHG in rural India
3. To find out the difficulties in establishment of SHG in rural India
4. Constraints in women entrepreneurship
5. Impact of growth in women entrepreneurship on Indian society

### **5. Findings**

1. SHG is not able to function as per the desired objectives. The major challenges for performance of SHG in rural area are hold of money lenders, literacy and availability of

credit support respectively. In order to improve credit support, Banks and NBFCs are doing great work to bridge the gap.

2. For the better performance of SHG, it is important to ensure the changes in sustainability of SHG in rural area by removal of Behavioral barriers, infrastructural barriers, Social and cultural barriers, Educational Barriers, Access to Technology, Access to support services, Access to land and Access to information. Many initiatives have been taken by central government, state government and other agencies to create the support system for improving the sustainability.

3. Poor source of information resulted into several difficulties in establishing any SHG in rural area. Difficulties in establishment of SHG in rural area are cash flow, inadequate capital, product quality related, employee related, marketing/sales of product, lack of managerial experience, lack of time, family issues.

Besides this, there are several other challenges being faced by Women Entrepreneurs:

**(i) Lack of Visibility as Strategic Leaders:** Changing the perceptions about the likely success of women-owned businesses depends on increasing women's visibility in leadership positions within the greater business community. In an assessment of women's presence as CEOs or Directors of large business enterprises, it has been anticipated that the exodus of women to entrepreneurial growth firms might be because women believe that have larger illustration in strategic leadership positions in privately-held or family-owned corporations as they supply higher opportunities for leadership than accessible to women in publicly-traded firms.

**(ii) Differential Information and Assistance Needs:** Another significant need of many women business owners is obtaining the appropriate assistance and information needed to take the business to the next level of growth. In a study conducted to collect information on desires of women entrepreneurs, those who were just starting their ventures, requested assistance and training in implementing the business idea, identifying initial sources of financing, and advertising/promotion.

**(iii) Family Influences on Women Entrepreneurs:** The overlapping of the family and the firm is not significant for women business owners. Unfortunately, little research has been conducted on the dynamics of family-owned firms headed by women. As the boundaries between the firm and the family tend to be indistinct, women operating family businesses face a unique set of

issues related to personal identity, role conflict, loyalties, family relationships, and attitudes towards authority. Additionally, family businesses in hand by women is measured as an obstacle financially and forced to consider internal resources of funding instead of outside sources. The critical role of family in business also emerges in cross-cultural studies which show a women relying heavily on the family for start-up capital.

4. Constraints Experienced By Women Entrepreneurs in particular are as follows:

**-Behavioural Barriers:** Rural women in general have little confidence in taking risks that are needed to start an enterprise. This lack of self-confidence is coupled with the community's lack of confidence in the woman entrepreneur.

**-Social and Cultural Barriers:** Women entrepreneurs are subjected a number of social and cultural barriers that compel them to occupy secondary position to male entrepreneurs. Moreover, women's dual responsibility to perform productive and reproductive responsibilities within households places a huge demand on their time which poses as a constraint.

**-Educational Barriers:** Rural women entrepreneurs generally have a lower educational level due to their restrictions in going to school.

**-Access to Technology:** Technology is usually regarded as men's prerogative as women are incapable to comprehend the intricacies of modern technology.

**-Access to support services:** Women entrepreneurs do not have the scope of receiving assistance or support services from services providers who have specialized in their respective fields due to social, cultural and other factors and this has a direct bearing on the quality of their production and subsequent income.

**-Infrastructural Barriers:** Due to lack of available infrastructural facilities, women are forced to select family or localized based enterprise and are denied access to set up business premises in commercial areas where they could have better market access.

**-Access to information:** Rural women cannot become successful entrepreneurs due to lack of access to market information. This has a number of disadvantages such as:

- (i) inability to assess market trends and characteristics;
- (ii) inadequate understanding of market and new market access conditions;
- (iii) lack of information for identifying new marketing opportunities and potential trading partners for improved marketing outlets.

5. Impact of women entrepreneurship has resulted in the form of growth of mass education, political ideology of governance, industrialization and social cultural context. Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy.

## 6. Recommendation

➤ A possible set of three inter-linked and inter-dependent clusters of recommendations can be aimed at “pushing” a larger number of women entrepreneurs towards growth opportunities, unlocking their potential as creators of wealth and jobs, and providing a more conducive legal and regulatory framework. These recommendations can also ensure the proper positioning of “pull mechanisms” to enable the growth-oriented women entrepreneurs to expand and grow in terms of investments, markets and profits.

**Prioritizing and pushing at the micro-level:** There is a large and seemingly ever-increasing number of women entrepreneurs operating in micro-enterprises and in the informal economy. They can be facilitated to grow into sustainable, formally registered & large enterprises with the help of following actions:-

1. Gathering data on women and men entrepreneurs
2. Conducting gender analysis for all entrepreneurial support programmes
3. Applying “target group segmentation” to women entrepreneurs
4. Using targeted approaches for priority categories in order to provide additional “push” to women entrepreneurs to the next level of growth
5. Promoting mobilization and organization of representative associations
6. Examining differential impacts of governmental policies, programmes and actions
7. Promoting development of demand-led supports for women entrepreneurs
8. Promoting more flexible and innovative financial products by banks

➤ **Unlocking and Unfettering Institutional Framework:** Policies, laws and overall regulatory environment are frequently seen as barriers and disincentives to expansion and

growth. However, they need to be promoted in such a way that women entrepreneurs see the advantages of and benefits that come with compliance.

- Identifying those instruments that act as barriers to expansion and growth
- Reviewing impact of existing and new instruments on women entrepreneurs
- Modifying or dismantling these instruments
- Taking account of the social and cultural contexts affecting policy implementation and redress inequalities and abnormalities
- Making use of IT and associations so as to minimize the administrative burdens on women entrepreneurs
- Holding regular consultations with key factors like women entrepreneurs, women entrepreneurs' associations, financial institutions, etc, to review progress and identify new bottlenecks.

➤ **Projecting and Pulling to Grow and Support the Winners:** The first two sets of recommendations are aimed at trying to “push” more women entrepreneurs into growth situations as well as ensuring that laws & regulations do not stand in their way. The third possible recommendation relates to facilitating and “pulling” the women entrepreneurs into situations where they can actively pursue growth strategies.

- Providing incentives for expansion and growth after removing barriers and disincentives.
- Encouraging and rewarding dynamic representative associations of women entrepreneurs
- Promoting strong links and synergies with existing major economic players.
- Profiling the economic and social contributors among women entrepreneurs to the national economy
- Promoting and rewarding programmes that serve women entrepreneurs
- Making full use of data gathered to inform new policies, programmes and supportive actions

## 7. Conclusion

With this study it can be understood that SHG is an important initiative in the direction of upliftment of women entrepreneurs but it is not so easy to do so. A lot of infrastructural as well as behavioral changes have to be made for ensuring the growth of society with the

help of SHG. Support is required from both the ends i.e., government and society. It is clear from the study that globalization is incomplete without empowering the women in entrepreneurship. Current level of initiatives is not sufficient enough to ensure the growth of women entrepreneurs in rural India. Facilities have to be facilitated at ground level to improve the performance of SHG.

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