



WOMEN EMPOWERMENT THROUGH MICRO, SMALL AND MEDIUM ENTERPRISES

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Abstract: In the globalized world of today, women entrepreneurs are playing a significant role and they have become an essential part of the global quest for sustained economic development and social progress. In India, though women play a key role in society, their entrepreneurial ability has not been properly tapped due to their subsidiary or lower status within the patriarchal social order. Generally, women are perceived as homemakers having little to do with economy or commerce. However, now the scenario is changing. Now women's role is acknowledged with a marked shift in approach from women welfare to women empowerment. Today, Indian women are dynamically taking up entrepreneurial activity, particularly in Micro, Small and Medium Scale Enterprises (MSMEs). In a developing country like India, Micro, Small and Medium Enterprises have a crucial role to play, because they significantly contribute to employment creation, improvement of income distribution, poverty reduction, export growth of manufactured products, and development of rural economy. The MSMEs are also considered as an important platform for women's development, especially in rural areas, to actively involve them in economic activities, not only as hired workers but as go-ahead entrepreneurs. The present paper focuses on the role of micro, small, and medium enterprises in women development and empowerment. Besides, the present study is an attempt to examine the government schemes and initiatives for women owned MSMEs and to highlight the problems faced by women-owned MSMEs.

Keywords: Women Entrepreneurs, Women Empowerment, Economic Development, MSMEs in India

I. INTRODUCTION

The Micro, Small, and Medium Enterprises (MSMEs) are without a doubt a developmental fuel in the socio-economic growth of a developing country like India, which is confronting quite a lot of problems including unemployment, underemployment, poverty and socio-economic unrest among others. The high levels of production, promotion of export, employment generation and value addition with nominal investment level in input are, indeed, the most vibrant contributors to the economic growth of a country and are also the potent motivators for entrepreneurial activities. Moreover, women-participating in MSMEs are considered to be the remarkable contributors in empowering women in multi-faceted dimensions.

In developing economies, the small, medium and cottage industries are surely able to create livelihood for the deprived and disadvantaged in society. The small savings of rural areas are playing a vital role in establishing the small and micro enterprises in India. In reality, owing to the debacle of rural artisanship, entrepreneurship has been given much importance as well as empowerment. Besides, empowerment of women has been of focal interest for Government as well as non-governmental organizations. No doubt, women are endowed with innate power that can make them successful entrepreneurs. So, entrepreneurship is inherent and also a natural process for women. Since entrepreneurship is considered as one of the most important factors contributing to the economic development of the society, the entrepreneurs are regarded as instrumental in initiating and sustaining the socioeconomic development. There are evidences to believe that countries which have proportionately higher percentage of entrepreneurs in their population have developed much faster vis-à-vis countries which have lesser percentage of entrepreneurs in society. Women entrepreneurs may be defined as the women (or a group of women) who initiate, organize and operate a business enterprise.

For centuries, women were considered subordinate to men as housewives who had no right and freedom to make decisions in the family and were forbidden to move out of the threshold of their homes. The education of women was also badly affected, which created a lot of communication gap among them. But in modern times, women are fully au fait with the facilities provided by the state and central government as in the eighth five-year plan in 1992. These plans encouraged women and gradually improved/enhanced the literacy rate of women. As maintained by Mahatma Gandhi, if we teach a single girl, it means we are teaching the whole society. Now the time has come the women are meeting shoulders with the men. (Dil Pazir and Shokit Hussain, 2012)

The Micro, Small and Medium Enterprises (MSMEs) sector in India has a pivotal role to play in the development of the country. In India, MSMEs are the second largest source of employment after agriculture. They form the basis for almost 40 per cent of industrial production, 95 per cent of the industrial units, 34 percent of the exports and manufacture over 6000 products. Micro, Small and Medium Enterprises (MSMEs) have been an important instrument of growth for India's economy. The MSME sector also contributes about 29 per cent to the country's GDP through service activities and over 33 per cent to the overall manufacturing output of India. MSMEs have emerged as the second largest source of employment in India (**Deepak Kumar, 2014**). For growth to be inclusive and equitable, it is essential to enhance the role of women in the economy and in particular in the MSME sector. The Ministry of Micro, Small and Medium Enterprises, popularly known as the engines of growth in the country and incubators of entrepreneurship have emerged as the torchbearers of women empowerment on a global platform. There is growing evidence throughout the world that Micro, Small and Medium Enterprises (MSMEs) play a significant role in the economic development of any country.

II. OBJECTIVES OF THE STUDY

The objectives of the study are as hereunder:

- To study the concept of women entrepreneurship in India.
- To assess the development of women entrepreneurs through Micro, Small and Medium Enterprises.
- To study the major constraints faced by the women led MSMEs.
- To examine schemes and initiatives taken by the government for women owned MSMEs.
- To draw conclusions and suggestions.

III. RESEARCH METHODOLOGY

The present paper is descriptive in nature. This study is based on secondary data which is collected from the published reports of the NABARD, Economic Surveys and Annual Reports of the Ministry of Micro, Small and Medium Enterprises, besides journals, websites, papers etc.

IV. REVIEW OF LITERATURE

Despite all the societal barriers/hurdles, Indian women stand tall from the rest of the crowd and are applauded for their achievements in their respective fields. The transformation of the social rubric of Indian society, particularly in terms of women's enhanced educational status of women and varied aspirations for better living, has certainly necessitated a change in the lifestyle of Indian women. Modern Indian woman competes with man and stands with him in every walk of life, including business. The present-day women leaders are assertive, persuasive and willing to take risks. They have effectively managed to survive and succeed in this era of cut-throat competition with their hard work, diligence and perseverance. The present study focuses on the factors influencing women entrepreneurship and the constraints faced by them in Micro, Small and Medium Enterprises in India (**Vijaya Kumar and Naresh, 2013**).

Ramani and Nandita (2005) confirm women's empowerment as their capacity to participate as equal partners with men in cultural, social, economic and political systems of a society. They opine that empowerment of women is strengthening of women's position in the social and political power structures of the country. Empowerment in this sense cannot be achieved without strengthening women's position in the existing economic system, which means creating more social and economic opportunities and capacities for women so that they can participate in an effective/significant manner in the functioning of the economic system of the society.

Achala (2009) holds the view that the ability to direct and control one's own life is empowerment. It is a process of enhancing human capabilities to expand choices and opportunities so that each person can lead a life of respect and value. **Sherly and Lavanya (2012)** state that empowerment gives power to women in various spheres to have control over the circumstances of their lives. It includes the control over resources and ideology, greater self-confidence that enables one to overcome any problems. Empowerment of women is critical not only for their own welfare but also for the development of their family and community at large. According to **Jaya and Binod (2013)**, empowerment is a process of awareness and capacity building, leading to greater participation, greater decision-making power and control over transformative action.

Sudan (2003) has highlighted the issues relating to empowering women through the development of micro enterprises via SHGs, in an article entitled "Empowering Women through Micro Enterprises Development". The author has suggested that women SHGs should be financially integrated with mainstream rural credit to make them self-sustainable. As a result, they continue to function even after the cessation of the programme.

Chitra (2005) has conducted a study on 202 leaders of Self-Help Group members of Madurai District in Tamil Nadu with a view to understanding the impact of Micro Enterprises on the quality of life of women, which was measured in terms of their living standards. The author observes that most of the women in Micro Enterprises want to reduce poverty and share their family responsibilities. The survey demonstrates that the quality of life of the rural women has been substantially enhanced, which is actually the objective of the establishment of Micro Enterprises.

Pradeep and Poonam (2011) argue that women are engaged in various farming activities, livestock management, post-harvest and allied activities. They opine that the need of the hour is to empower women technically to cope with the changing times and productivity using their free time and existing skills for setting and sustaining enterprises. The study proposes that Micro Enterprises could be an effective instrument of social and economic development and rural women possess abundant resources to take up enterprises.

Jayashree and Joyati (2013) have made an empirical study on the impact of Micro Enterprises on achieving the empowerment of women. The authors have conducted their study in two villages of Badarpur Development Block of Karimganj District. From the two villages, five women SHGs have been selected randomly and 50 percent of the total members of the Groups have been selected for the purpose of the study which made a sample of 25 members. The study reveals that the SHG members not only earn money but also learn different entrepreneurial skills and techniques provided to them by the Government and Non-Government Organizations. The authors conclude that there is a direct linkage between Micro Enterprises and women empowerment.

Sahab et al. (2013) have emphasized the role of Micro Entrepreneurship in the empowerment of rural women. The authors state that the women as members of SHGs are involved in Micro Entrepreneurship and are becoming economically independent which has in turn led to development of family, community, society, state and nation. The authors have stressed the need to give our attention on empowerment of women in the rural areas for the real development of our country in all spheres.

V. THE ROLE OF MSMEs IN WOMEN EMPOWERMENT

The term “Women Entrepreneur” deals with that cross-section of female population who venture out into industrial activities i.e. manufacturing, assembling, job workers, repairs/servicing and other businesses. Thus women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Women are expected to innovate, imitate or adopt an economic activity to be called women entrepreneurs.

Currently, the MSMEs in India are playing a crucial role by providing large employment opportunities at comparatively lower capital cost than large industries as well as through industrialization of rural and backward areas, inter alia, reducing regional imbalances, assuring more equitable distribution of national income and wealth.

Table 1.1 Area- wise Distribution of MSMEs (Unit in Lakh)

Area	Micro	Small	Medium	Total	Share (%)
Rural	324.09	0.78	0.01	324.88	51.25
Urban	306.43	2.53	0.04	309.00	48.75
All	630.52	3.31	0.05	633.88	100

Source: Annual Report, The Ministry of MSMEs, 2019-20.

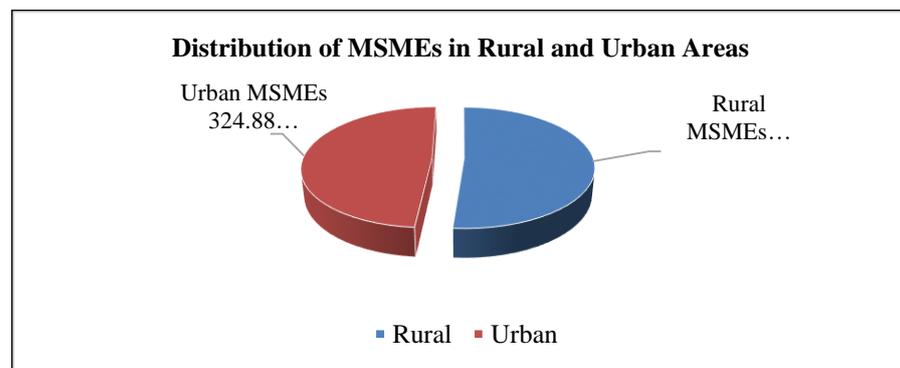


Figure 1.1: Distribution of Enterprises in Rural and Urban Areas

Table No. 1.1 and Figure 1.1 shows the distribution of Enterprises in rural and urban areas. From the above table, it can be predicted that the Micro Enterprise sector with 630.52 lakh estimated enterprises accounts for more than 99.47% of the total estimated number of MSMEs. The Small Enterprise sector with 3.31 lakh and Medium Enterprise sector with 0.05 lakh estimated MSMEs respectively account for 0.52% and 0.01% of the total number of estimated MSMEs. Out of 633.88 estimated number of MSMEs, 324.88 lakh MSMEs (51.25%) are in the rural areas and 309 lakh MSMEs (48.75%) are in the urban areas.

Table 1.2 Area- wise Distribution of Women Enterprises (in percentage)

Area	Male	Female	All
Rural	77.76	22.24	100
Urban	81.58	18.42	100
All	79.63	20.37	100

Source: Annual Report, The Ministry of MSMEs, 2019-20.

Table 1.2 shows that there is male dominance in the ownership of MSMEs. However, female enterprises contribute 20.37% in the MSME sector. It is evident from the above table that the percentage of rural female SMEs (22.24%) is more than those in the urban areas (18.42%).

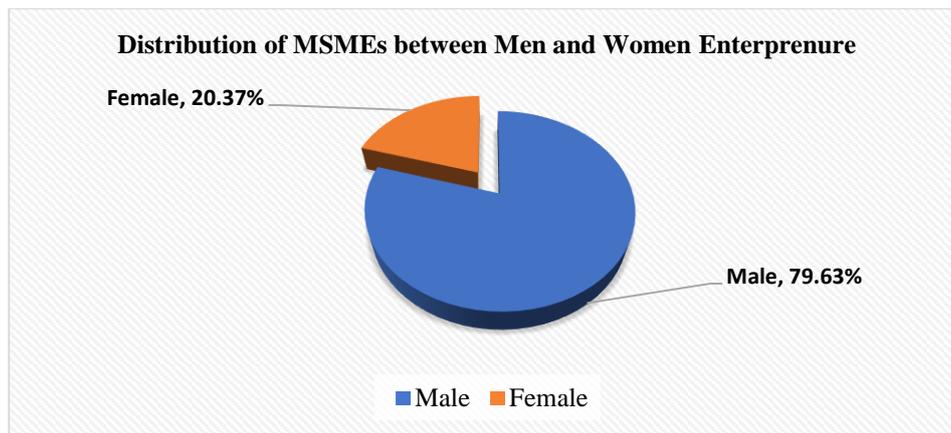


Figure 1.2: Gender- wise Distribution of Enterprises

Table1.3: Sector- wise Distribution of Women Enterprises (in percentage)

Sector	Male	Female	All
Micro	79.56	20.44	100
Small	94.74	5.26	100
Medium	97.33	2.67	100
All	79.63	20.37	100

Source: Annual Report, The Ministry of MSMEs, 2019-20.

Table 1.3 depicts the Sector- wise distribution of female enterprises in Micro, Small and Medium Scale Enterprises. Micro Enterprises are the major contributors in case of female enterprises which account for 20.44%. Whereas in case of Small Enterprises it accounts for 5.26% and Medium Enterprises contribute 2.67%. The overall contribution by female enterprises is 20.37% as against 79.63% by male enterprises.

Table1.4: Estimated Employment Generation in MSMEs Owned by Women Entrepreneurs in Rural and Urban Areas (in Lakh)

Area	Micro	Small	Medium	Total	Share (%)
Rural	489.30	7.88	0.60	497.78	45
Urban	586.88	24.06	1.16	612.10	55
All	1076.19	31.95	1.75	1109.89	100

Source: Annual Report, The Ministry of MSMEs, 2019-20.

Table 1.4 depicts that Micro Enterprise sector provides employment to 1076.19 lakh persons that accounts for around 97% of the total employment in the sector. Small Enterprise sector provides employment to 31.95 lakh (2.88%) and Medium Enterprise sector to 1.75 lakh (0.16%) persons of the total employment in the MSME sector. Further, the above table shows the distribution of employment sector- wise in rural and urban areas.

Table 1.5: Estimated Employment Generation in MSMEs Owned by Women Entrepreneurs (in Lakh)

Sector	Female	Male	Total	Share (%)
Rural	137.50	360.15	497.78	45
Urban	127.42	484.54	612.10	55
Total	264.92	844.68	1109.89	100
Share (%)	24	76	100	

Source: Annual Report, The Ministry of MSMEs, 2019-20.

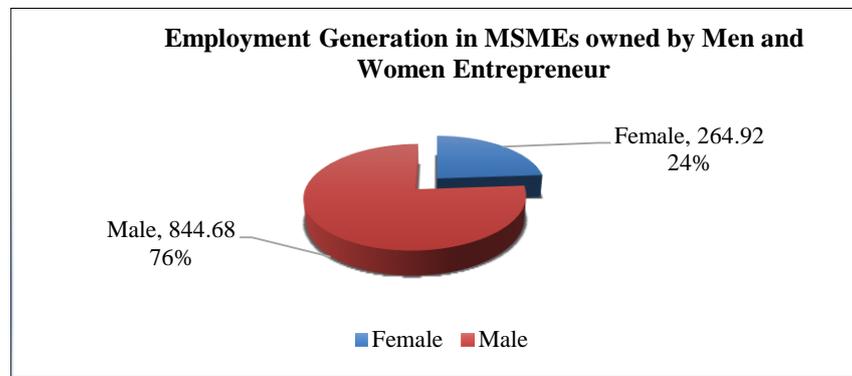


Figure 1.3: Gender- wise Employment Generation in MSMEs

Table 1.5 and Figure 1.3 show the sectoral distribution of workers in male and female category. Out of 1109.89 lakh people employed in the MSME sector, 844.68 (76%) are male employees and remaining 264.92 lakh (24%) are females.

VI. GOVERNMENT SCHEMES AND INITIATIVES FOR WOMEN ENTERPRISES

The Micro, Small and Medium Enterprises (MSMEs) play a momentous role in the national economic development of any country. They provide a bulk of new jobs and produce a good deal of the creativity and innovation that fuels economic progress. The extra growth over the past several years throughout the industrialized countries has been due to the growth of MSMEs. In India, the Ministry of Micro, Small and Medium Enterprises (MSMEs) is presently implementing the promotional schemes for the development of Micro, Small and Medium Enterprises. These schemes and programmes generally focus on the capacity building in states and regions. Nevertheless, there are a few schemes and programmes, which are individual beneficiary-oriented. While there are no specific reservations for women in the latter, there are some concessions/incentives available under these programmes for the benefit of women entrepreneurs as well.

At present, the Government of India has over 27 schemes for women, which are implemented/operated by different departments and ministries. Some of these are mentioned below:

- Integrated Rural Development Programme (IRDP)
- Khadi And Village Industries Commission (KVIC)
- Training of Rural Youth for Self-Employment (TRYSEM)
- Prime Minister's Rozgar Yojana (PMRY)
- 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
- Entrepreneurial Development Programme (EDPs)
- Management Development Programmes
- Women's Development Corporations (WDCs)
- Marketing of Non-Farm Products of Rural Women (MAHIMA)
- Assistance to Rural Women in Non-Farm Development (ARWIND) Schemes
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- Working Women's Forum
- Indira Mahila Yojana Indira
- Mahila Kendra Mahila Samiti Yojana
- Micro & Small Enterprises Cluster Development Programmes (MSE-CDP).
- National Banks for Agriculture and Rural Development Schemes
- Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)
- Priyadarshini Project- A Programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains
- NABARD- KFW-SEWA Bank Project
- Exhibitions for Women, under Promotional Package for Micro & Small Enterprises approved by CCEA under Marketing Support.

VII. PROBLEMS FACED BY THE WOMEN LED MSMEs

Women entrepreneurs are the key players in the economic development of any developing country. Thus, women entrepreneurship has been recognized as an important source of economic growth. Women entrepreneurs create new jobs for themselves as well as others and also provide society with different solutions to management, organization and business problems. However, they still represent a minority of all entrepreneurs. In fact, women entrepreneurs repeatedly face gender-based barriers to starting and growing their businesses, which include discriminatory property, matrimonial and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms limited mobility and access to information and networks, etc. Women's entrepreneurship can without a doubt make a significant contribution to the economic wellbeing of the family and community, poverty reduction and women's empowerment. The efforts of government and its different agencies are ably supplemented by the NGOs that are playing an equally important role in bringing about women empowerment. Despite concerted efforts of governments and NGOs, there are certain gaps:

Social Attitude and Support: The society plays a prominent role in entrepreneurial venture and success. The biggest problem of a women entrepreneur is the social attitude and the constraints in which she has to live and work. Despite constitutional provisions, discrimination against women continues. In a tradition-bound society, women do not get proactive support from their family members. Preference to boys and discrimination against girls are well-known practices amongst majority Indian families.

Marketing: Women entrepreneurs face marketing challenges in the form of competition from cheaper and substitute product, delayed payment and liberal credit terms. They neither have knowledge nor access to proper market, thus they sell their product through the middle man who exploits them. They often receive the price lesser than desired even when the demand of the product is higher. Further, women entrepreneurs find it difficult to do marketing and sale of their products. This problem is found all over India due to lack of support to women entrepreneurs from their family and society.

Finance: Finance is a critical resource for venture creation. Women as Small Entrepreneurs always face problems like inadequate financial resources and working capital. They lack access to external funds due to absence of collateral security and credit in the market. Since women do not generally have property in their names, they lack security to avail of loan facilities. Also, the complicated procedure of bank loans, delays in obtaining the loans and the running about along with the transaction cost involved therein work as deterrents for many women who aspire to be entrepreneurs.

Risk-Bearing Ability: One pre-requisite of the entrepreneurial success is risk-taking. It is normally believed that women being the feminine gender have a low risk-taking ability. In fact, they are suppressed by the protected environment and are, most of the time, not allowed to take any type of risk even when she is willing or she has the ability to bear. Inferiority complex, unplanned growth, lack of infrastructure, late starts etc. are other problems of women entrepreneurs in India.

Operational Problems: Women entrepreneurs in India not only struggle at the time of establishment of enterprises but also at the operation stage. They have lots to overcome with different functional difficulties. Usually, women face two-fold operational problems and have to overcome problems of the production process such as scarcity of raw material, lack of technical skills, lack of utilities and infrastructure facility.

Lack of Technical Education: In India, the level of women's education is very low. Due to lack of education, the majority of women are unaware of technological developments, marketing knowledge, etc. Lack of information and experience create further problems in the setting up and running of business enterprises.

Dual Responsibility: The most exploited individuals of the day are the working women, as they have to perform dual responsibility, one at workplace and another in the family as mother or wife. However, the level of a woman's exploitation on family responsibility ground depends on her social dependence.

Absence of Entrepreneurial Aptitude: Many women take the business training by attending the Entrepreneurship Development Programmes without entrepreneurial bent of mind. According to a study, involvement of women in the small scale sector as owners is a mere 7 percent. Women who are imparted training by various institutes must be verified on account of aptitude through tests, interviews etc.

Mobility Constraints: One of the biggest hurdles for women entrepreneurs is mobility or travelling from one place to another. Women on their own find it difficult to get accommodation in small towns. A single woman asking for accommodation is still looked upon with suspicion. Women in India have got restricted mobility, because our society has been a conservative society for centuries and the career of women has been limited to the four walls of kitchen. Though women have faced lots of problems while being mobile in entrepreneurial activity, the mobility problem has been solved to certain extent by the extension of education awareness to all.

Heavy Competition: Women entrepreneurs have to face a stiff competition with the men entrepreneurs who easily involve in the promotion and development area and carry out easy marketing of their products with both the organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women entrepreneurs.

Credit Facilities: Though women constitute about 50 per cent of population, the percentage of small scale enterprises where women own 51 percent of the share capital is less than 5 percent. Women are often denied credit by bankers on the ground of lack of collateral security. Therefore, women's access

to risk capital is limited. The complicated procedure of bank loans, the inordinate delay in obtaining the loans and running about involved do deter many women from venturing out. At the same time, a good deal of self-employment programme has been promoted by the government and commercial banks.

VIII. RECOMMENDATIONS AND SUGGESTIONS

- Increase the ability of women to participate in the labour force by ensuring the availability of affordable child care and equal treatment at the workplace. Improving the position of women in society and promoting women empowerment will certainly have benefits in terms of women's entrepreneurship.
- Listen to the voice of women entrepreneurs. The creation of government offices for women's business ownership is one effective way to facilitate this. Such offices could have programme responsibilities such as providing women's business centres, organising information seminars and meetings and/or providing web-based information to those wanting to start and grow a business.
- Promote the development of women entrepreneur networks. These are major sources of knowledge about women's entrepreneurship and valuable tools for its development and promotion. Co-operation and partnerships between national and international networks can facilitate entrepreneurial endeavours by women in a global economy.
- Periodically evaluate the impact of any MSME-related policies on the success of women-owned businesses and the extent to which such businesses take advantage of them. The objective should be to identify ways to improve the effectiveness of those that should be retained. Good practices that are identified in this way should be disseminated and shared internationally.
- NGOs and government should come forward with awareness programmes exclusively for young women, and make efforts to diffuse information on the prospects of entrepreneurship among the less educated women.
- Cheap credit facilities and information about different types of Micro Enterprises that are suitable for the areas are to be provided to rural women so that they are encouraged to enter into entrepreneurship.
- Proper training for running the enterprises, maintaining accounts and marketing strategies are to be provided so that women get an opportunity to start micro-enterprises in their respective localities without upsetting their family life.
- Support system should streamline and reorient their programmes and policies in a direction leading to a higher job involvement, higher achievement, motivation and lesser role conflict among women entrepreneurs. To make it possible, active policy intervention is required.

CONCLUSION

It can be inferred that today India is in a better position where women's entrepreneurship is growing at a significant rate. Efforts are being taken to bring about equality of opportunity in all spheres to Indian women, besides enacting the laws that guarantee equal rights of participation in political process and ensure equal opportunities and rights in education and employment. But, unfortunately, the government sponsored development activities have benefited only a small section of women i.e. the urban middle class women. Women occupy nearly 45% of the Indian population. It is viewed that a smart woman can pick up a job any day, but if she becomes an entrepreneur, she can provide a livelihood to at least 10 more women. Therefore, highly educated, technically sound and professionally qualified women should be encouraged for managing their own business, rather than being dependent on wage employment outlets. At this juncture, effective steps are needed to offer entrepreneurial awareness, orientation and skill development programmes to women. Today, the role of women entrepreneurs in economic development is being duly recognized and steps are being taken to promote women entrepreneurship. Thus, for development and promotion of women entrepreneurship, there is a need for a multi-dimensional and flexible, integrated and coordinated specific approach from different sectors including the government, financial institutions, individual women entrepreneurs and many more. Though there are several factors contributing to the emergence of women as entrepreneurs, the sustained and coordinated effort from all dimensions would pave the way for women moving into entrepreneurial activity, thereby contributing to the social and economic development of their family as well as country, besides gaining equality and equal importance for themselves in society.

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