

An Analytical Study of Management Problems of Woman Entrepreneurs in Small Scale Industries of Haryana

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It hardly needs any justification that small scale industries have important role in the sustainable development of India (contributing 39 per cent of the country's manufacturing output, 34 per cent of its exports, besides employing 30 million people), in general, and Haryana, in particular. The small scale industrial units owned by women entrepreneurs in India are 1063721 and Haryana stands at 18th position with 9620 units. The present empirical study attempts to understand, analyze and interpret the management problems of the women entrepreneurs in Haryana. To take remedial steps, the study comes out with policy implications.

Introduction

Woman enterprise is that enterprise where 51 per cent shareholding belongs to woman and where atleast 50 per cent of labor is women. Undoubtedly, women entrepreneurship is a wonderful concept of encouraging employment opportunities for women in both rural and urban areas- the major women empowerment programme of the Government of India.

SSIs have important role in the sustainable development of India (contributing 39 per cent of the country's manufacturing output, 34 per cent of its exports, besides employing 30 million people) in general and Haryana in particular. The emergence of women entrepreneur under SSI and their contribution to the Indian economy is quite visible. The number of women entrepreneurs has grown over a period of time, especially in the 1990's. Presently, the small scale industrial units owned by women entrepreneurs in India are 1063721, Kerala tops the list with 1.39 lakh units, followed by Tamil Nadu with 1.30 lakh units. Haryana stands at 18th position with 9620 units and Lakshadweep has the lowest number of 67 units.

Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investment, finding a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of making contribution much

more than what they already are.

In spite of all this achievements by woman as entrepreneur, she has to face many problems while running the enterprises in the present competitive world. For our study the specific problems faced by the women entrepreneurs include working capital, distribution channel, sales promotion, electricity, human resource and competition with medium and large industries. To justify the need of the present study we have reviewed the literature as follows:

Review of Literature

Goel (2002)¹ has diagnosed the problems of SSIs and talked about excellence models for management of SSIs in India. The products of the SSIs would be popular only if they satisfy the essential need of the customer (foreign as well as domestic) and is utilitarian. Glamour alone cannot be a substitute for the basic requirements of Need, Affordability and Worth (NAW approach) of the product. To adopt and accept the normative approach to HRD in SSIs, it is essential to understand SIMPLE model of HRD consisting of six human development activities such as Spiritual development, Intuition development, Mental level development, Physical Development, Love-yourself attitude development and Emotional quotient (EQ) development.

Sharma(1975)² studied the entrepreneurs in U.P. in respect of entrepreneurial orientation, commitment and achievement through a sample of 100 small-scale units. He observed that low entrepreneurial achievement was attributed to non-conductive

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socio-economic milieu, non-commitment of workers and officials and shortages of raw materials and capital. Non-business castes had a higher degree of entrepreneurial orientation and higher commitment to the effective methods of market expansion than the traditional caste entrepreneurs because of well-established business, which they inherited, from their fathers.

Kapur Committee (1998)³ contained 126 recommendations, out of which RBI has accepted 64 recommendations and accordingly has advised the Banks to implement 48 of these recommendations. The remaining 16 recommendations pertaining to their respective sphere of activities have been implemented by SIDBI / NABARD. The Committee set up since the initiation of the process of economic liberalization has invariably stressed the need for growth of factoring services in the country. At present only the SBI and Canara Bank are providing factoring services which are extremely inadequate in the face of the requirements.

Mishra(1996)⁴ studied the emergence of women entrepreneurs and their contribution to the national economy which is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already made. In order to harness their potential and for their continued growth and development, it is necessary to formulate appropriate strategies for stimulating, supporting and sustaining their efforts in this direction. Such a strategy needs to be in congruence with field realities, and should especially take cognizance of the problems women entrepreneurs face within the current system.

An analysis of the management problems of women entrepreneurs of small scale sector in India including Haryana certainly possesses implications and require serious research to be undertaken in continuous manner which justifies the present effort.

Research Objectives of the Study

The main objective of the study is to understand, analyze and interpret the management problems of women entrepreneurs of small-scale sector in Haryana. Besides, the study includes other objectives to be achieved which are as follows:

1. To know the socio- economic profile of the woman entrepreneurs.
2. To know the various facilities given to women workers by women entrepreneurs.
3. To know the various management problems faced by women entrepreneurs of small-scale sector in Haryana.
4. To analyze the extent of awareness of entrepreneurship development programs (EDPs) and promotional schemes launched by the Government.

Research Methodology

The present study is based on primary data collected by the researcher by conducting a survey of 210 women entrepreneurs of small-scale sector in Haryana (out of the list of 321 WE made available by the directorate of Industries Haryana, Chandigarh) by personal interview method by using a comprehensive interview schedule. The survey instruments in our interview schedule covered socio-economic profile, personality aspects and operational details.

Results and Discussions

On the basis of our survey, we present the results as under:

4.1. Socio-economic profile of the respondents

The socio-economic profile includes those social features having economic implications which affect different aspects of our study. Information related to age, marital status, educational qualifications and family background of the respondents were obtained for the present analysis. These factors are:

(I) Age Profile

The part of the marital phase during which most of the women venture into entrepreneurship usually coincides with the period when they get free from child rearing practices i.e. after fulfilling their social responsibilities of producing their substitutes until the period when children start taking care of themselves, say going to school/college, and

start demanding nominal time and attention of the mother. When WE are forced by circumstances, such as partition of family business, they join their partners in managing the business.

It is worth noting that an important consideration for success of woman entrepreneurs moving into larger operations are in older age groups and are no longer occupied by child care responsibilities, while young married women are consciously limiting their enterprise to relatively smaller home-based operations that permit the reconciliation of family and business roles (Prera, 1995) ⁵.

Table 1
Distribution of respondents according to Age profile in Haryana

Age group	Number of respondents	
	Units (no.)	Percentage
20 to 30	25	11.9
30 to 40	79	37.6
40 to 50	58	27.6
50 to 60	40	19.0
Above 60	8	3.9
Total	210	100

Source: Primary Data

It has been observed from Table 1 that majority of the respondents 37.6 per cent are in the age group of 30 to 40 years followed by 27.6 per cent in the age group of 40 to 50 years. The minimum 3.8 per cent of respondents are in the age group of above 60 years. Therefore, it can be said that normally young women in the age group of 30 to 50 are in business ventures. Obviously, both owner and the enterprise grow together. However, at times woman entrepreneurs take a back seat and delegate their responsibilities to their successors, generally sons and daughters-in-law.

(II) Marital Status

With the advent of materialism and consumerism under the influence of advanced western way of life, employed/ professionally qualified girls are preferred for matrimonial alliances these days. Consequently, unmarried women are likely, though

few in numbers, too turn towards productive employment through business, though their proportion to married women entrepreneurs may remain quite low. It is, therefore, hypothesized that women entrepreneurs are married women.

Table 2 reveals that 6.6 per cent of the sampled 210 women entrepreneurs are unmarried owners and 94 per cent have been through marriage knot. Our study reveals that maximum (82 per cent) married woman entrepreneurs are enjoying the support of their life-partners (172); others have lost their spouse (widows- 20) or have sought separation from their partners (divorcee-4).

Table 2
Distribution of respondents according to marital status in Haryana

Age group	Number of respondents	
	Units (no.)	Percentage
Married	172	81.9
Unmarried	14	6.6
Widow	20	9.6
Divorcee	4	1.9
Total	210	100

Source: Primary Data

(III) Educational Qualifications

In today's scenario education is an important tool as it updates us in all aspects. Education is known to enhance the productivity (Blaug, 1968) ⁶, though formal education is not critical factors for successful entrepreneurship (Wees et al., 1995) ⁷.

It is a well-known fact that education not only brings qualitative changes but also reshapes a person into better social being. Proper education creates the faculty of reasoning to distinguish between right and wrong and to recognize their rights and duties as a member of society. The real aim of education is the development of the individuals to the utmost of their personalities. Education and development have circular relationship. Education leads to awareness for change, awareness for change leads to adoption of progress and strategies of change which, in turn, lead to economic development to the advanced level of knowledge owing to stepping-up education facilities.

In the present study, the researcher has divided educational qualifications of women entrepreneurs into four categories as shown in Table 3

Table 3 reveals that maximum respondents of our study are graduates (34.9 per cent) followed by 29.5 per cent possessing professional qualifications and there are 14.7 per cent post-graduates .

It was believed that women entrepreneurs are non-professionally educated but it is notable that even professionally equipped women in the field of education, management, computers or engineering

Table 3

Distribution of respondents according to Educational Qualifications in Haryana

Educational Qualifications	Number of respondents	
	Units (No.)	Percentage
Graduate	73	34.9
Post Graduate	31	14.7
Professional		
a) Education(B. Ed, M .Ed)	32	15.2
b) Management(MBA)	11	5.2
c) Computers(MCA, PGDCA)	10	4.7
d) Engineering (B.E, M. Tech)	9	4.4
e) Training on Job/Formal	23	10.9
Total 210	100	

Source: Primary Data

fields ultimately opted for women entrepreneurship as a career often under unemployment pressure. During the study it was observed that only 10.9 per cent took the training to open their business ventures. It was observed that practical/field based education gained is helpful to the everyday working environment. Therefore, it is strongly believed that education should be made compulsory for women.

The policy implication of the education qualification of women entrepreneurs is that entrepreneurial education should be part of general education curriculum so as to enable them to venture into

such areas as manufacturing and trading activities.

(IV) Working hours

Women venture into business field besides attending to their household course. It is also found that woman entrepreneurs are quite devoted to their work besides their families. They give due time in the enterprises also as it has been noticed in Table 4 that every second 55.7 per cent woman spends 4 to 8 hours at the work place; there are 36 per cent woman entrepreneurs who spend even more than 8 hours. It may be because of those who are part of joint family system, where the responsibilities get distributed or they are free from child rearing responsibilities as their children have grown up and need less of their time or the nature of the job of the life partner or they are still unmarried.

Table 4

Distribution of respondents according to marital status in Haryana

Hours of work	Number of respondents	
	Units (no.)	Percentage
Less than 4	17	8
4 to 8	117	55.7
More than 8	76	36.3
Total	210	100

Source: Primary Data

(V) Social Activism

Normally it is believed that woman entrepreneurs are socially active persons and aim at becoming economic strength of the families. To improve their social recognition, around half of the respondents (48 per cent) have joined either local clubs where family as a unit joins or kitty where only a woman joins. Rests of the 52 per cent respondents were not-interested for such pursuits due to non availability of time as shown in Table 5.

Perhaps these woman entrepreneurs are in their struggling phase of development that is why they cannot spare time for it and do not realize the role that can be played by these social activities in the development of their enterprises.

Table 5
Distribution of respondents according to Social Activism in Haryana

Social Activism	Number of respondents	
	Units (No.)	Percentage
Graduate	73	34.9
Non-social	110	52
At family level (clubs)	49	23.3
At individual level (kitty)	51	24.7
Total 210	100	

Source: Primary Data

4.2. Personality Aspects

It is assumed that an entrepreneur is a risk-taker. To examine whether woman entrepreneurs are risk takers or risk averters, we gave them a particular situation to react and tested their personality on its basis. The challenge given to them was that how would they react in a state of affairs if had to play a match of chess (given that they know the game) with the famous international chess champion Vishwanathan Anand. The responses were coded in three categories as those who are ready to play stating 'I will definitely go for it' are coded as risk takers, those who said 'I cannot compete with the champion' are given as risk averters and those who did not show interest saying "I have no interest in it" are neutrals.

Table 6
Distribution of respondents according to Personality aspect in Haryana

Personality aspect	Number of respondents	
	Units (no.)	Percentage
Risk-takers	96	45.7
Risk-averters	22	10.4
Neutrals	92	43.9
Total	210	100

Source: Primary Data

It can be observed from Table 6 that number of risk takers 45.7 per cent is followed by disinterested/ neutrals 43.9 per cent. However, the risk averters are less in number i.e. only 10.4 per cent.

General personal characteristics of the successful women business owners identified through established researches in this area include autonomy, persistence, hard work, competitiveness, orientation to personal achievement and higher income, belief in one's own vision, goal setting, risk-taking and neutral leadership qualities (Buttner, 1993; Carl surd and Olm, 1986; Fagenson and Marcus, 1991) ⁸.

4.3 Operational Details

(I) Type of Activity

There are basically three types of economic sectors—primary, secondary and tertiary sectors. All the agricultural activities come under primary sector activities. Secondary sector activities includes production of goods and the tertiary sector activities include service activities, namely, trading and non-trading activities. In urban areas, less number of women get involved in production sector activities. They generally engage in tertiary sector activities. In tertiary sector too non-trading activities entice more women.

Women in manufacturing sector may not come willingly because it involves many complications than other forms of activities. It is assumed that generally women venture into less capital required activities or which are an extension of household activities (Nelson, 1991) ⁹.

Table 7

Distribution of respondents according to Type of Activities in Women enterprises in Haryana

Type of activity	Number of respondents	
	Units (no.)	Percentage
Manufacturing	27	12.9
Trading	65	30.9
Service	97	46.2
Mixed	21	10.0
Total	210	100

Source: Primary Data

It is revealed from Table 7 that 46.2 per cent respondents operate in the service and 30.9 per cent in trading sector activities confirming the well established research studies that the growing number of women owned businesses is concentrated

in retail and personal service industries (Hisrich and Brush, 1986) ¹⁰.

(II) Working Capital

Working capital is must for a business enterprise, though its amount varies from firm to firm depending on different factors. Working capital enables a company to make best use of the productive capacity established by the expenditure of fixed capital. Thus working capital management involves deciding upon the amount and composition of current assets and how to finance these assets. It is concerned with the problems that arise in attempting to manage the current assets, current liabilities and their interrelationship (Smith K. V., 1974) ¹¹.

Working capital management has various dimensions. It must be kept at a optimal level in a firm, so as to achieve a trade of between liquidity and profitability. This dimension indicates the dangers of keeping excessive and inadequate working capital. Inadequate working capital means shortage of raw-materials and other inputs which result in under utilization of machinery and finally leads to failure of business. On the other hand, excessive working capital leads to over-stocking, excessive receivables, a lax-collection policy, surplus cash and lack of coordination that hampers profitability. Therefore, the amount of working capital in a business should neither be less nor excessive than required.

Table 8
Distribution of respondents according to Working Capital in Women enterprises in Haryana

Working Capital (in lakhs)	Number of respondents	
	Units (no.)	Per centage
Less than 3	146	69.5
3 to 10	33	15.8
10 to 20	27	12.8
More than 20	4	1.9
Total	210	100

Source: Primary Data

From the Table 8, it can be inferreb that majority of respondents keep working capital less than three lakh rupees. However, minimum number of respondents 1.9 per cent keeps working capital more

than 20 lakh rupees. This may be because most of the women concentrate in business which require the least capital outlay, or which are in extension of household activities as is also evident in small scale retail or dress making/garment manufacturing (Nelson, 1991) ⁹.

(III) Women Entrepreneurship and Awareness about promotional Programs

Table 9
Distribution of Woman Entrepreneurs according to Awareness about promotional Programs of Haryana

Awareness of women entrepreneurs	Number of respondents	
	Absolute number	Percentage
Aware	21	10
Unaware	189	90
Total	210	100

Source: Primary Data

From Table 9 it is sad and bad to know that only 10 per cent of women entrepreneurs are aware of promotional programs arranged by the Government and remaining 90 per cent are unaware. This shows that efforts made by the Government for women entrepreneurs are wasted and thus it is the possible reason why small scale sector, particularly the women have not achieved the set targets. Therefore, the need is to spread awareness among women entrepreneurs regarding the promotional programs and schemes so that fruitful results can be seen.

(IV) Assistance from Government/ Non-Government Institutions

Table 10
Distribution of Woman Entrepreneurs according to Assistance from Government/ Non-Government Institutions of Haryana

Awareness of women entrepreneurs	Number of respondents	
	Absolute number	Percentage
No Assistance	189	90
Trading	9	4.2
Financial	12	5.8
Marketing		
Facilities	0	0
Total	210	100

Source: Primary Data

Table 10 reveals that majority (90 per cent) of women entrepreneurs do not take any kind of assistance from the Government and Non-Government

Institutions. During the study it was observed that 5.8 per cent of the respondents take financial assistance for their enterprises where as only 4.2 per cent of the respondents take trading assistance from Govt./Non- Govt. Institutions. The policy implications for this are that Government should provide lucrative and beneficial assistance to the women entrepreneurs so that they take more and more assistance.

(V) Spatial Linkages

It is generally believed that women normally transact at indigenous (local) level, whether it is the purchase of raw material, equipment and sale of product/services. The study by **Auken et al. (1994)**¹² highlights that market that women-owned businesses served was almost equally divided into local, regional and national (26.8 per cent, 29.3 per cent and 26 per cent, respectively), while 17.9 per cent focused on international markets. In previous studies, most of the women-owned enterprises served only local markets. The results of **Hisrich and Brush (1987)**¹³ also indicated that almost one-half of the business served only local markets.

In these women owned businesses, simple machinery is utilized with normal power and local resources and indigenous technology are used to cater to the needs of the local market with definite marketing channels (**Brush, 1990**)¹⁴.

In the present study, the researcher also observed that all the spatial linkages (Nature of market, equipment purchase, location, sources of raw-material) are catered through local market as shown in Table 11.

Table 11 reveals that the sources of raw material acquisition are private only and are obtained mostly from within the nation (43.8 per cent) and 33.8 per cent is acquired from the nearby local market. It has been observed that most of the women entrepreneurs cater to the local market demands (67.6 per cent). There are women enterprises that do deal with the international market also but their share is not more than 8.2 per cent in total.

In Table 11 it is observed that in case of equipment purchase for the utilization in the enterprises majority of women entrepreneurs purchase from the local market. There are women entrepreneurs (11.5 per cent) who do import technology/equipments from outside the boundaries of the nation.

Table 11
Distribution of Woman Entrepreneurs according to Spatial Linkages in Women Enterprises of Haryana

Special Linkages	Number of respondents	
	Units (no.)	Percentage
Nature of the Market		
Local	142	67.6
State	31	14.7
National	20	9.5
International	17	8.2
Total	210	100.0
Equipment purchase location		
Local	131	62.3
State	14	6.7
National	41	19.5
International	24	11.5
Total	210	100.0
Sources of raw material		
Private/Local	71	33.8
Private/State	27	12.8
Private/National	92	43.8
Private/International	20	9.6
Total	210	100.0

Source: Primary Data

(VI) Channels of Distribution

Distribution channel is concerned with the transferring of goods and services from the producers to the final buyers. Broadly speaking, there are two ways of doing this. First, the direct sale to consumers by the manufacturer, in which case the goods remain the property of the producer till they are sold to the customers. The second method of selling the goods involves middlemen of various categories. In a marketing strategy, selection of a distribution channel is important as it exercises a powerful influence on the remaining elements of

the marketing mix (Kotler, 2007)¹⁵. The choice of distribution channel depends on the product and the level of customer satisfaction desired. The present study also deals with three types of distribution channels by the women entrepreneurs of Haryana as shown in Table 12

Table 12
Distribution of Woman Entrepreneurs according to Channels of Distribution in Woman Enterprises of Haryana

Channels of Distribution	Number of respondents	
	Absolute number	Percentage
No Assistance	189	90
Consumer	174	82.8
Retailer	14	6.6
Wholesaler	6	2.8
Others (directly to Govt.)	16	7.8
Total	210	100

Source: Primary Data

Normally, women entrepreneurs directly deal with the customers. 82.8 per cent cases are found to be such in our survey as shown in Table 12. In most of the cases, women venture into activities, where they can be direct contact with the clients. It may be because they can save the margin that otherwise would go to the mediators or their units are situated within the approachable location and are providing consumer goods/services. A study by Rani (1996)¹⁶ reveals that 67 per cent of the women entrepreneurs are in direct contact with the customers.

(VII) Sales Promotion of the product/services

Though women enterprises are operated from house premises but they do adopt different measures to promote the sales. As it is the age of competition every one has to struggle for survival, it is in the case of in business world as well. Manifestly, women entrepreneurs as well have to put great efforts to carry on in the market and consequently adopt measures to fight in the race of competition through marketing of their product /service. In the present study, we have divided measures of promoting sales of their product/service of women entrepreneurs of Haryana into-Advertisements,

Table 13

Distribution of Woman Entrepreneurs according to Sale Promotion Measures of the product/ services in Woman Enterprises of Haryana

Measures of Sales promotion	Number of respondents	
	Absolute number	Percentage
No Assistance	189	90
CAdvertisements	42	20.0
Quality Improvement	98	46.7
Price discount	12	5.7
After sales services	58	27.6
Total	210	100

Source: Primary Data

Quality improvement, Price Discount and After Sale Services in Table 13.

It is inferred from Table 13 that maximum number of women entrepreneurs (46.7 per cent) believes in Quality improvement for their sales promotion, where as 27.6 per cent provide after sales services to their customers and rest adopt advertisements (20 per cent)and Price discount (5.7 per cent) as promotional measure for their products and services. It is good to see that most of the women are aware about the quality standards for their product/service that is the need of the day. But we should not forget that after sales services is equally important for the promotion of products/services.

The policy implication for the women entrepreneurs to promote more sales is that they should adopt mixed kind of strategies like-quality plus after sales services and also need to aware the customers about the product/services through good Advertisements in newspapers, leaflets or boards/posters in the nearby locations.

(VIII) Extra Facilities for woman workers

In spite of giving compensation to workers some enterprise also provide various kinds of extra facilities to them for motivating the woman workers. In the present study, we have divided extra facilities given by the entrepreneurs into various parts- free lunch, day care for kids, medical rooms, canteen, conveyance and others as shown in Table 14.

Table 14

Distribution of Woman Entrepreneurs according to Sale Promotion Measures of the product/ services in Woman Enterprises of Haryana

Extra facilities	Number of respondents	
	Absolute number	Percentage
No Assistance	189	90
Free Lunch	24	11.5
Day Care for kids	2	0.9
Medical rooms	86	41.0
canteen	54	25.8
conveyance	22	10.4
Others	22	10.4
Total	210	100

Source: Primary Data

Table 14 reveals that majority of woman entrepreneurs (41 per cent) provide medical rooms, 25.8 per cent facilitates canteen and only 0.5 per cent woman workers can bring their kids for day care facility. Others facilities include snacks, tea and health insurances. It can safely be said that in the name of extra facilities no woman entrepreneurs is interested to spend money on it. In today's competitive environment where retention of workers is difficult, extra facilities play an important role.

The add on benefits motivates workers and make them loyal towards the organization which is the need of the day on priority basis by woman enterprises.

Conclusion and Policy Implications

The present study reveals that women entrepreneurs are facing many problems and challenges in small-scale units. The foremost problem that is being confronted by small sector is the unhealthy competition with medium and large industries. Therefore, the need of the day is to take action to ensure that there are separate parameters for all micro, medium and large industries in respect of production, exports, finance etc. We have observed the data gaps in assessing the performance of

SSI and WE, which makes a case for continuous updating the database on the respective website.

During the study it was also observed by the researcher that most of the women entrepreneurs were not aware about the various promotional programs and policies announced by the Government to provide assistance to them.

The policy implication of our study is that in order to harness the potential and continued growth and development of women entrepreneurs it is necessary to formulate appropriate strategies for stimulating, supporting and sustaining their efforts in this direction. To solve the management problems of WE in Haryana specially in SSIs, there is a strong case for simple and systematic procedures at all administrative levels for ensuring the planned benefits to the needy women entrepreneurs for optimal utilization without underutilization and wastage of scarce financial resources. The policy implication for the add on benefits is that woman entrepreneurs should be more empathetic and understand the requirements of their workers and provide all the facilities at work place.

To seek cooperation among the peers (instead of unhealthy competition) and socializing among them, we recommend Women Entrepreneurs Association as they are unorganized in the State. This may provide the platform for sharing their common concerns and prevail upon the authorities to formulate policies for creating conducive climate to encourage entrepreneurship. To fully utilize the potential and capacities created by the special programmes of the Government, we certainly need to organize ourselves as WE. On the basis of the success stories of married woman entrepreneurs, there is a case to strengthen marriage as an institution in place of the so called living relationship concept picking up these days in certain locations with far reaching consequences. We need to consider the age of marriages as a socio-economic feature for strengthening WE.

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