

# A Case Study of Challenges Faced by Rural Women Entrepreneurs in Unorganised Businesses at Coimbatore

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## Abstract:

The digital economy has contributed more for the tremendous development of women entrepreneurs, both in rural and urban areas across the globe. When Bagavat Geetha, describes a women to be versatile enough to do the different mantles of a mother, assistant, advisor and wife, she can also shoulder responsibilities of an organization. Surely, the inspiring annals of the female human spices are replete with a number of women having made their mark as great leaders, administrators as well as business tycoons. Woman in business need to face certain barriers to start-up their venture, such as under-capitalization of business, decreased levels of self-confidence and the non-visibility of appropriate role models as well as supporting organisations. Women now make up nearly half of worlds' entrepreneurs population. They follow different approaches to start their businesses which are innovative and creative when compared with men. Recent research by McKinsey Global Research Institute, By giving equal opportunities to women in business, the country could add \$770 billion to its GDP by the year 2025, which would be 18% more than the current status. This article will be an eye opener, to those who acts as motivation and hindrances for their development, which includes their family members, the society, their business competitors, suppliers, and other related authorities, by bringing out the struggles faced by rural women entrepreneurs, mainly the entry barriers faced by them, their expertisation and needs for their developments. The focus of this article is to bring out the real life problems faced by the rural 'omen entrepreneurs in the unorganized business sector, because woman contributes equally with men for the family and national economic development. This article mainly attempts to provide proper suggestions to fulfill their business needs and support them to develop and succeed in their business.

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## 1. INTRODUCTION

Entrepreneurship is one of the best strategy to promote enterprise, this can be successful only if the same is duly imparted and conscientiously induced. When such strategies are tried with women this argument gets proved. In today's digital environment, majority of the theories dealing with

the entrepreneurship have seen a divergence from practice. It is observed that majority of the women entrepreneurs start their business out of their own interest and involvement. Majority of the rural women entrepreneurs learn business with their hands on practices rather than getting any formal inputs. In any developing country, women entrepreneurs are the key factors, particularly in terms of their

contribution to economic development. In recent years, even among developed countries for instance in USA and Canada, one can see the increasing role women play particularly in terms of their share in small business. Women own one-third of the small business in USA and Canada. The trend in India is also non-similar. The data implies a less encouraging feature. In India, women had begun participating in entrepreneurial ventures much before either China or Japan. The process in India has begun in the early 1970s, whereas it took a decade's time in Japan, only in 1980s they have started followed by China. Global evidences show the performance of women as the best in all spheres of life. At present their contribution as entrepreneurs is also increasing tremendously. They run their business ventures successfully and hence contribute the nation's economy to the major extent. Gone are the days where women were treated as weak and dependent on men. Women are performing better than men in empowering their teams and staff and women are preferred as bosses because of their open and easy accessibility. Women are flexible in nature and they show it by adopting themselves as per the environmental requirements and prove to be successful.

## **2. REVIEW OF LITERATURE ABOUT WOMAN ENTREPRENEURS**

Research from the "Global Entrepreneurship Monitor", by London Business School has found that, 6.6% of the women in country side are entering in to new business ventures due to the availability of broad band internet connections in rural areas, where as only 3.6% of women in city have used it for starting their own venture. It further adds that Women are quicker to embrace new technology, the report found, with twice as many women than men setting up around new technologies that have been available for less than a year. But at the same time , they start their business with lower investment when compared with men, out their fear that they lack in business skills. Overall, however, a big entrepreneurial gender gap remains, with men twice

as likely to be entrepreneurially active as women and four times as likely as women in the 18-24 age groups. The proportion of the female working population involved in setting up a business was 3.8 percent in 21<sup>st</sup> century compared to 8.1 per cent of men. The report highlights the importance of support and training that is as sustained and patient as women are themselves in their approach to business. Babson College has done a study on women entrepreneurs, which shows that , the confidence level of women entrepreneurs is less when compared to men about the success level of their business venture hence they end up to continue to be employed in a second wage-earning job, which men normally won't prefer to do.

Women in low/middle-income countries such as Russia and Philippines exhibited the highest women's early-stage entrepreneurial activity (39.3 per cent and 22.5 per cent respectively). In countries like Belgium and Sweden, where the income level is high, the rate of entrepreneurial activity was the lowest, at 1 per cent and 2.3 per cent respectively. Dual employment was a critical factor in the creation of these women-run entrepreneurial ventures. Globally, entrepreneurial activity was highest among women who were also employed in a waged job either full time or part time. For the poorest and least educated, work experience provided a valuable platform toward starting a business. Globally and at all income-levels, women entrepreneurs exhibited less fear of failure than those who shied away from business start-ups. But women entrepreneurs have expressed lower levels of optimism and self-confidence when compared with men. And, when it came to age, the distribution pattern was similar regardless of the stage of entrepreneurship or country context. Women generally became early-stage entrepreneurs in low and middle-income countries, i.e., between the ages of 25-34 and established between the ages of 35-44. These age spans broadened in high-income countries; where early-stage women were around 25-44 and established by 35-54 years old. Education levels also had an impact on survival rates. In terms of

education, in low/middle-income countries, nearly half of the successful women entrepreneurs had only single degree but age wise they were early beginners. In high-income countries, this dropped to just over a quarter of early-stage women and nearly three out of 10 of established women business owners. Altogether women from households with high income had the advantage of having an early stage entrepreneurial activity, which was seen as a major reason across many countries.

Deregulation and liberalization of markets have generally changed the conditions of both rural and urban businesses in the developing nations worldwide, over the last two decades. There are clear tendencies of increased social and geographical inequalities in all slabs of the society. Livelihood diversification is widely discussed as a means of survival and improved rural living standards (Ellis, 1998; 2000). However, a research study by Vanithamani.M.R.,2005, have revealed that the rural un-organized sectors face major problems like lack of capital, lack of information and skill, lack of business knowledge like marketing , pricing etc, poor supplier coordination and lack of knowledge about various government facilities like subsidies, legal benefits and polices related to un-organized businesses. In Latin America, (Corral and Reardon, 2001) it was observed that high entry barriers in profitable non-traditional businesses leads to geographic and socio economic concentration of such activities. Barrier to entry as defined by Bain is as anything that allows incumbent firms to earn above- normal profits without the threat of new firm's entry.

A study by Brookings, S.D. (2007) at South Dakota State University has revealed the their rural setting overall had a positive impact on new business ventures by their rural women , and it further added that their rural women entrepreneurs define success in terms of their role in their communities, not simply in terms of profit. Rural Woman entrepreneurs didn't view their rural location as a disadvantage. (Carol Cumber & Meeder.A, 2006),. It

may be negative, in certain areas like availing allied business service like advertising or legal aid, accounting, or banking services. Also, rural areas tend to face more of a technology lag, for example, with cell phone service or high-speed Internet. The rural business owners feel benefited by the strong social ties of the small community, People know each other, not just as the business owner, but perhaps they live nearby, or their children are Schoolmates. So their support network which turned out to be a very positive aspect for rural women business owners. As, such the Indian women enjoy a prestigious status in the society. There fore while discussing on entrepreneurship in India, it seems in the fitness of the content to study about the development of women entrepreneurs in the country. The present study, therefore aims at company a democratic difference discussing the life styles, attitudes and problems and prospects of women entrepreneur in rural unorganized business sector.

### **2.1 Unorganized Sectors:**

According to the international definition accepted by the UN economic and social council (ECOSOC), the term in formal sector denotes : (a) all private un incorporated enterprises in formal enterprises or house holds engaged in the production and sale of goods or services and (b) Enterprises with employment size below a pre-determined threshold (SNA,1993). The term 'informal workers' ( or employment ) is defined to include persons whose employment relationship is in law or practices, not subject to labor legislation, social protection and certain employment benefits combining the two, the international labor organization has coined the term " informal economy".The unorganized sector of the Indian economy, accounting for more than 90% of employment cores a variety of employments. The workers in this sector may be broadly divided into self-employed and wage workers. The bill on un organized sector workers enacted by parliament in the 55<sup>th</sup> yrs of republic of India defines " unorganized sector" as all private un incorporated

enterprise including own-account enterprises engaged in agriculture, industry, trade and business.

In India the unorganized sector accounts for 93 percent of the country's 402 million- strong work force. (India Labour Report, 2006).The growth rate of employment in organized sector has drastically improved from 29.62 percentages (in eighties) to 30.29 percent in nineties. Across all social groups, from 85 to 90 % of unemployed are accounted as in the 15-29 age groups, in both urban and rural areas. In Tamilnadu state, 94% of women are in unorganized sectors, more than half of these populations are self employed.

Part 2 and chapter IV of the bill on unorganized sector workers, provides certain measures for the protection of livelihood of entrepreneurs. Concerned state government shall safe guard and promote the livelihood of self- employed workers in the unorganized sector. They need to assist them by the provision of credit, adequate raw material supply and adequate marketing facilities for the goods and services produced by them. Government should ensure access to banking institution or other appropriate arrangement for the purpose of affordable credit facilities, ensuring the right to livelihood including the right over common properties and natural resources. City plans and rural development plans need to be planned in such a way to pay adequate regard to the concern of self employed and also encourage the promotion of associations of self employed workers with a view to articulation of their problems and raise grievance before the state advisory committee.

### 3. RESEARCH OBJECTIVES

The current study attempted to study the Rural Women Entrepreneurs (RWEs) in Coimbatore District. It was assumed that in general both RWEs as well as UWEs, need to face certain Problems like untimely work, role conflicts, gender discriminations, barriers to start-up, such as under-capitalization of ventures, low levels of self-confidence and the visibility of appropriate role

models.( Erika Watson,2006) and their demographic background and life style also affects their attitude towards their business, This study aims to analyses and understand the life style, attitude and demographic factors and also the unique problems of rural women entrepreneurs.

## 4. RESEARCH METHODOLOGY

**4.1 Study Population :** The study was done with Women Entrepreneurs in Coimbatore city, which is a multicultural, multilingual and metropolitan city with lot of industrial and commercial establishments. This city is fast growing with immigrants from other parts of the country and offers unlimited opportunity for self-employment., RWEs ,involved in the unorganized business sectors, were randomly selected from the rural areas in and around Coimbatore city, the samples were all second generation Coimbatoreans. Minorities, immigrants and those who are coming under self-help Group schemes and NGO adoptions were excluded.

**4.2 Sample Size:** In the next stage it was decided to select fifty woman entrepreneurs falling in the above mentioned categories. The researcher has done a pilot study in order to check the validity of the instrument used for data collection and also to get the suggestions from the ruralwomen entrepreneurs about their real time problems they face in their business apart from those listed by the researcher. Due to the fear (their details may be used for some other purpose, it may have any legal bindings) and hesitation shown by many of the respondents, it was decided to restrict data collection form twenty five RWEs who were open enough to share their details as judgmental sampling. They were involved in unorganized business sectors like owners of tailoring units, beauty parlour, vegetable shops, petty shops, fruit shops, fancy stores, and fast food centers.

### 4.3 Data Collection

Structured interview were used for collecting the data from the respondents. The interviews ranged

from one to two hours, based on the openness of the respondents. Samples were approached based on the woman entrepreneurs having their business in unorganized sectors (shops & establishments) in the rural areas of Coimbatore city, based on the researcher's personal and official contacts.

Female students pursuing postgraduate program in business administration were permitted to conduct the Interviews with the respondents from the selected sample. Questionnaire used for Pilot study was used for data collection, and Changes were not made in the instrument for data collection, since it was found highly suitable, after pilot study.

**4.4 Hypotheses: Two sets of Hypotheses were Set in line with the objectives ( H1 and H2)**

*H1. Demographic variables and Life style of Rural Women entrepreneurs affect their attitude towards their business activities.*

*H2. Rural Women face many problems in their business that affects their performance.*

**4.5 Instrument:** The instrument used for data collection for this study had four parts: (1) Demographic information (2) life style & habits (3) Attitude towards business (4) Problems faced by them

1. **Demographic Information:** Simple questions about their age group, Educational Qualifications, Previous experience, marital status, Father's Occupation, and Number of Dependants were asked. It was done to identify the influence of the above factors in their business.
2. **Life Style and Habits :** Questions were asked about their dressing, Food , dwelling,

cosmetics, modes of commutations, Borrowings, savings, investments were asked study life style and habits, which also directly ( e.g., savings, investments, borrowings) as well as indirectly ( e.g., food, commutation) affect their personality and performance.

3. **Attitude towards Business:** Using a five point scale, where 1 represents "Strongly Disagree" to 5, representing " Strongly Agree", based on the respondents opinion on the factors that have contributed for their sense of achievement and satisfaction.
4. **Problems Faced by them :** A list of twelve problems derived form literature on problems faced by woman entrepreneurs and woman employees in unorganized sectors as characterizing either one or both. The list included the following items : Lack of Capital, Untimely work, Irregular Income, Lack of family support, Lack of business knowledge, Lack of Training, Lack of Education , Lack of Previous work experience, Lack of knowledge about government Schemes, Lack of mentors, Competition, Gender Discriminations. Respondents were asked to rank the items from one to twelve, based the degree of impact it has got on their business.

**5. FINDINGS**

Table 1 shows the distribution of the respondents based on their demographic profile like their age, educational background, marital status, their experience in terms of job and entrepreneurship, information about their father's or husband's business etc.

**Table 1: Demographic Distribution of RWEs**

Variables		Rural Woman Entrepreneurs	
Age Group	(in Years)	Number of	Percentage out of total

Entrepreneurs		
<20	9	36
20-29	9	36
30-39	2	8
40-49	5	20
50 and above	0	0
<i>Education</i>		
Primary	11	44
High School	9	36
Graduation	1	4
Post Graduation	0	0
Technical / Professional Qualification	4	16
<i>Marital Status</i>		
Single	10	40
Married	15	60
<i>Experience (in Years)</i>		
Less than 1	6	24
1 to 10	15	60
11 to 20	4	16
20 and Above	0	0

Table 1 shows that majority of the respondents are in the age group of <20 yrs, followed by 20-29 age group. Hence it can be inferred as most of the RWEs start their business during their adulthood stage and settle in their business during Middle Ages. One can infer from this data that women in this age group have crossed the stage of child bearing and rearing, and hence they could easily concentrate in their business and perform better without conflicting with their family roles. It was found that most of the respondents were school drop outs, only very few have gone up to graduation also majority of them

were married (60%), it was inferred that the additional responsibility arise due to marriage bondage have made them to enter in to a business, in which they had previous experience through their father's business or through their previous job. Most of the RWEs had previous work experience i.e.60% of them fall under the category of 1 to 10 years work experience, majority of them worked for their father's or family business, which motivated them to start their own business enterprises after marriage.

**Table-2: Distribution of RWEs Based on their Life Style & Habits**

Variables	Rural Woman Entrepreneurs	
	Number	Percentage
<i>Dwelling</i>		
Own House	1	4
Rented House	24	96
<i>Dressing</i>		
Saree	23	92
Salwar	2	8

Trousers & Tops	0	0
<i>Cosmetics* (Combinations Permitted)</i>		
Perfumes	4	16
Deodorants	0	0
Fairness Creams	18	72
Hair dye	0	0
Nil	3	12
<i>Mode of Transport</i>		
Public Transport	23	92
Own Vehicle	2	8
Auto or Taxi	0	0
<i>Savings ( in Rupees , monthly)</i>		
<500	18	72
501-1000	6	24
>1000	1	4
<i>Mode of Savings</i>		
Bank	9	36
Post Office	14	56
Private Financiers	2	8
<i>Investment Habits</i>		
Banks	2	8
Post Office	7	28
Gold	15	60
Real Estate	1	4
<i>Food Habits</i>		
Hotels/ Fast Foods	2	8
Home Made Food	23	92
<i>Borrowings</i>		
House Construction	1	4
Vehicle Purchase	2	8
House hold items	5	20
To develop Business	7	28
None	10	40

**Table 2** shows the distribution of RWEs based on their life styles and Habits, which in turn affect their attitude towards their business. Dwelling habits do not show much variation. Regarding dressing habits are highly deviating RWEs from Urban Women Entrepreneurs (UWEs) , because 92% of RWEs had given their preferred dress as saree only, but 52 % of UWEs had given their preference as Salwar and 8 % as Trousers and tops. In was inferred from the above

information that, most of the UWEs were exposed to latest trends in dress designs and they used to travel extensively to fulfill all business needs, like meeting their customers, suppliers and to purchase raw materials as well as to deliver their finished goods. Cosmetics preference was another aspect, which the woman entrepreneurs feel as one of the main components that gives them more self confidence.

Fairness creams and Perfumes were the costume preferred by RWEs.

From the same table, it was found that saving habits are highly seen among the rural women entrepreneurs. They were found to save less than

Rs.500 per month; this may be due to their low profit margins. Rural Women Entrepreneurs were very specific and careful in their investment and saving plans. They invested in various modes, like in banks 36% and 56% at post office.

**Table-3: Distribution of RWEs based on the Factors influencing their Attitude towards Business**

S.No	Influencing Factors	Chi Square value (Calculated)	Chi Square value (Table)
1	Age	0.48	7.38
2	Educational Qualification	23.06	9.49
3	Marital Status	22.70	7.38
4	Family income	11.80	9.49
5	Work Experience	5.83	9.49
6	Nature of Work	18.78	9.49
7	Working hours	18.02	7.38
8	Entrepreneurial Father	3.53	7.38

From Table 3 it is inferred that the factors like educational status, marital status, family income, nature of work and working hours, affects more. RWEs feel that family income and working hours are the factors that strongly affect their business patterns and related activities

Table -4 gives the chi square value of the comparisons among RWEs based on their financial habits related to savings and investments., RWEs prefer to save through Post offices and banks only .but RWEs were not showing much interest in borrowings in any mode, because they are afraid of the difficulties involved in re-payments.

**Table-4: Distribution of RWEs based on their Financial Habits**

S.No	Habits	Chi Square value (Calculated)	Chi Square value (Table)
1	Savings	6.4	5.99
2	Mode of Savings	9.3	7.82
3	Investments	7.7	7.81
4	Borrowings	33.5	9.48

The RWEs have come from large families and had lower educational qualifications; most of them were school drop outs due to their family issues. Only a meager percentage of RWEs had work experience. They were less likely to be supervisors during their previous jobs and a major percentage of them had an exposure to business administration activities. They were also likely to be eldest in the family with their siblings as dependents. Most of the RWEs got into their father's business due to some reasons and got

married to men who are also entrepreneurs and involved in similar business.

From the results of the study, it is understood that the hypothesis are accepted. . In support of the first hypothesis the findings reveals certain demographic factors, which influence their success rate in business are, their academic background, work experience, financial support by their fathers, and number of dependents.

RWEs highly prefer public transport most of the time, due to reasons like safety, increased fuel cost



and traveling timings. In dressing habit, RWEs prefer traditional wares only, because they expressed as they don't believe the concept of personality influenced business.

From the findings it is also understood that they have chosen different occupational paths. The respondents have entered in to their entrepreneurial ventures as an employment channel with irrespective of their personal likings and wishes. They mostly had the option of getting in to their father's business.

The findings shows that the major factors which affect the attitude of the woman entrepreneurs towards their business are, education, family income, marital status, academic back ground, professional degrees, previous work experience, number of dependents, and husband business.

Nature of work and their working hours strongly affect their attitude towards their business. As the primary take care of the family, a woman has to fulfill the responsibilities like taking care of household activities, bringing up of children, maintaining a cordial relationship with her in-laws, neighbors and relatives. Dual employment was another reason for it. Woman's income is always considered as a secondary income to the family and she needs to balance her personal life and professional life.. Findings show that the RWEs entered in to their father's business due to their responsibilities as the eldest member of the family with more dependants on her, whether it was her willingness or not, she enters into her father's venture.

Other problem listed by RWEs as their major problems are untimely work, lack of support from their family members, lack of education ,lack of previous work experience and problems related to transport .

The main limitation of the study is the small sample size and poor response with RWEs, since exclusive focus was given for entrepreneurs in un-organized sectors I rural areas. Women Entrepreneurs coming under self -help groups and other NGO supports were excluded.

## 6. SUGGESTIONS

For the Rural Women Entrepreneurs to be successful in advancing their entrepreneurial ventures their demographic deviations need to be analyzed properly and necessary supports to be provided to them based on that. Majority of the respondents who have entered in to their family business or their father's business, were lucky enough to gain business competencies out of their hands-on experiences. These differences have implications for the management of their organization or business ventures. The RWEs have a relative advantage when they focus on management and quality control. They should also make every attempt to improve this advantage. Government agencies intended for offering assistance to entrepreneurs should offer workshops and training programs with the aim of improving the management and technical know-how of RWEs. Those NGOs, who are involving in economic and income generation and wealth creation should also extend their support in offering service to the rural women entrepreneurs. Involvement of members representing banks, license providing agencies, etc, could help the entrepreneurs obtain financial and other support. It gives them an idea and information on various schemes, procedures etc. Apart from this the plan document of the government should incorporate rural entrepreneurship development programs activity as a major program.

Family support is also an important motivational factor which makes the women entrepreneurs to achieve success easily. Sharing of household responsibilities by their in-laws or by their spouse can ease their work, and gets them more time to concentrate on their business. Our society should also be able to understand the problems faced by women entrepreneurs, even if they are not encouraging them, they can avoid criticism towards women entrepreneurs.

The policy makers and the NGOs shall concentrate on providing training or EDPs on marketing and information technologies, that would determine the

success of enterprises Skill up gradation on an aspect like marketing strategies should be constantly update through proper networking facilities. Developing social networks would be of great help by nurturing the culture of sharing and exchanging views and innovative ideas with the fellow entrepreneurs who have already proved them in the market. Developing a mentor – protégé relationship by NGO representatives or by experienced people in academic institutions like management institutions can help them a lot to solve their psychological conflicts and also help them to sharpen their entrepreneurial skills.

## 7. CONCLUSION

Contributions of women in a developing nation like India should always be viewed as an important asset. The entrepreneurial inputs should help the women entrepreneurs in skill enhancement resulting in successful outcomes in spite of the challenging environment globally. The emphasis that we see all around is on creating new entrepreneurs is highly appreciable which in-turn contributes to the nation's economy also. This article contends that it is also important that emphasis may be given to those women who are already in business. This will go a long way in empowering women on the one hand and adding to the economy on the other. To conclude, a resurgence of entrepreneurship is the need of the hour. The entrepreneurial function does not end with the launching and consolidation of an enterprise; it is an integration of entrepreneurship, entrepreneur, enterprise and the environment. Additional researches to be encouraged in the area of new products, new markets and new technology to ensure sustained growth in rural women entrepreneurship. Thus rural women entrepreneurs should be molded properly with entrepreneurial characteristics and skill sets to meet changing trends and challenging in the digital global markets, and also be competitive and succeed in the local economic arena.

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