CHAPTER – III

REVIEW OF LITERATURE
## REVIEW OF LITERATURE

<table>
<thead>
<tr>
<th>SR. NO</th>
<th>TITLE</th>
<th>PAGE NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Review of books</td>
<td>50</td>
</tr>
<tr>
<td>2.</td>
<td>Review of Journals-Articles</td>
<td>75</td>
</tr>
<tr>
<td>3.</td>
<td>Review of Web Sites</td>
<td>82</td>
</tr>
</tbody>
</table>
CHAPTER – III

REVIEW OF LITERATURE

While doing a research on ‘Contribution of women entrepreneurs in the development of small scale firms in Nashik city’, it was necessary to study theoretical background of women entrepreneurs in Nashik city. Entrepreneurship is a vast concept, so ample literature is available on it. The researcher has taken review of literature, related to the research topic. The various references are considered while writing chapter, one for conceptual understanding of the term ‘Entrepreneurship and women entrepreneurs’. The researcher has gone through various books, articles published in various newspapers, journals and websites. The researcher has visited to the following libraries and reviewed various books, journals and research literature for this Research.

LIST OF LIBRARIES

Table No.3.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Name of Library</th>
<th>Place</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Library of B.M.College of commerce (Research centre)</td>
<td>Deccan Gymkhana, Pune Pin.411004</td>
</tr>
<tr>
<td>2</td>
<td>Library of MS Gosavi college of commerce (Presently working)</td>
<td>Krishinagar, Nashik</td>
</tr>
<tr>
<td>3</td>
<td>Library of BYK college of commerce (Presently working)</td>
<td>College Road, Nashik</td>
</tr>
<tr>
<td>4</td>
<td>Library of RNC Arts, JDC Commerce and NSC science college</td>
<td>Nashik Road, Nashik</td>
</tr>
<tr>
<td>5</td>
<td>YCMOU(YashvantraoChavan MuktaVidyapith)</td>
<td>Gangapur, Nashik</td>
</tr>
<tr>
<td>6</td>
<td>K.B.Lahoti Library,</td>
<td>Nashik Road college</td>
</tr>
<tr>
<td>7</td>
<td>Br.Jaikar Library</td>
<td>Pune university campus, Pune</td>
</tr>
<tr>
<td>8</td>
<td>British council library,</td>
<td>Narimanpoint, Mumbai</td>
</tr>
<tr>
<td>9</td>
<td>Jawaharlal Nehru Library Mumbai University,</td>
<td>Kalina Campus, Mumbai</td>
</tr>
<tr>
<td>10</td>
<td>U.S. Library</td>
<td>Marine Lines Mumbai.</td>
</tr>
</tbody>
</table>
1) Women Entrepreneurs in India

Medha Dubhashi Vinze

(A Socio Economic Study of Delhi – 1975-85)

This book written by Medha Dubhashi Vinze was published by Mittal Publications in 1987. It is comprehensive and informative book on the subject of ‘women entrepreneurship’. At the outset Mrs.Vinze had explained in her preface, her role in writing this book. She mentioned that independence has given Indian women equal opportunities for participating in political, Social as well as business activities. This book is a brief conversion of her Ph.D. thesis, which she has submitted to Magadh University “Bodhagaya” In the preface, she has emphasized the role of women entrepreneurs in the changing situations. This book consists of 8 chapters.

In the first two chapters, the author has given a brief idea about the need for the study of women entrepreneurship and Industrial profile of Delhi. She also suggested Delhi Administration to set up a standing technical committee for the growth of Industries.

In Chapter No.3 and 4, the author has discussed the Major currents of thoughts in entrepreneurship and the impact of Indian Social system on the Indian Entrepreneurship. She also explained the role of women entrepreneurs in Socio-economic development of India. Further the author has mentioned that education is the key factor which enables women to become entrepreneurs and contribute to the economic development of the country.

In Chapter No.5 and 6, the author has discussed in details the role of various organizations, which contribute for the entrepreneurship development in New Delhi. These include Government and Non-Government organizations. She also explained the various problems faced by women entrepreneurs in New Delhi.

In Chapter No.7 and 8, the author has tried to give the first hand report about the views of different women entrepreneurs and the prospects of their enterprise and lastly the author concluded that for all-round development of the country, it is equally important to develop women entrepreneurship.
Comments of the Researcher – By taking the guidelines from this book, the researcher could be able to prepare a systematic profile of women entrepreneurs. She could also make a comparative analysis of women entrepreneurs in New Delhi and Nashik, that is her jurisdiction. The researcher also got valuable information about the role of various Government and Non-Government agencies in the development of women entrepreneurship.

2) Entrepreneurship and Economic Development

Jagannath Panda
Panyaparva Pradhan


Entrepreneurship is a very important part of socio-economic transformation. In India there is a vast entrepreneurial talent which would necessarily help to solve some of serious problems of this country. This book is particularly in context with Gujrat. It is one of the most industrially progressive states in India.

The book consists of 7 chapters. In the first chapter “Introduction” and the 2nd Chapter “Planning of small Scale Industry”. The authors discussed about the concept, definition, the relationship between entrepreneurship and economic development and the economic and industrial review of Gujarat state. Authors also discussed about the small scale entrepreneurs and about the small scale industries in Gujarat.

The third chapter, “Institutional support to small scale industries and the fourth chapter “Small Industry product and their marketing” consists of need of financial support, of important National institutions and the support given by the government of Gujarat. It also consists the market research, the problems of marketing the products of small scale industries and also the institutional support given by Gujarat Government for marketing for the product of small scale industries.

Fifth Chapter “Women Entrepreneur” gives us the live picture of women entrepreneurs in Gujarat State. It discusses about, evolution and growth of women entrepreneurs in India especially in Gujrat.
Lastly sixth and seventh chapter, the authors explained the motivational factors, education, institutional support, and competitive environment, which promote entrepreneurship. Authors also have drawn some conclusions. Authors concluded that, women in Gujarat are found to be educated and independent in decision making.

**Comments of the Researcher** – After reading this book, the researcher got the multi-dimensional vision. She could emphasis on different factors related to women entrepreneurship.

### 3) Successful Entrepreneurship  
Kalyani Kulshreshta

The book “Successful entrepreneurship” written by Kalyani Kulshreshta” was published in 1999 by Kanishka publishers and Distributors.

The book has been written in eleven chapters.

In first three chapters, the author has tried to solve some questions and seek the answer for it like “how do the general objectives, constitutional and external controls of nationalized and other public enterprises differ from those of private firms? Are the differences between public and private enterprises widening or narrowing. She also discussed in detail different definitions of “management” and different aspects of management. She also explained the importance of automation in an organisation.

In fourth, fifth and sixth chapter, the author gave the importance of decision making for the managers and the importance of time management for any entrepreneur. The author stated that man-power planning and man-power budgeting is concerned with the planned growth of the business.

In the seventh, eighth and ninth chapter, the author emphasized on the positive attitude towards the resources. She explained that the successful business depends on the use of resources, money, client’s physical assets, use of professional advisors and time. She has given different programs and activities which have been initiated by the National Science and Technology Entrepreneurship Development Board.
In the Tenth and finally in eleventh chapter, the author has emphasized on the urgent need to introduce environmental and resource conservation considerations more systematically. She also discussed about the need to know, the different sources of information and assistance for understanding and managing all aspects of the business.

**Comments of the Researcher** – The researcher has learnt very useful information as a reference material. The researcher has also studied the various efforts made by the State Government as well as Central Government for encouraging women entrepreneurship.

---

### 4) Entrepreneurship and Business Environment

Prof. Nafees Baig  
Dr. Mohd. Asif A. Khan


This book is a modest effort for providing a textbook to the under graduate and postgraduate students of commerce, economics and management which consists of 6 chapters.

The first and second chapter, namely “Introduction, evolution of entrepreneurship” and “development of entrepreneurship in India” consists of different definitions of entrepreneurship given by different economists and the functions of entrepreneurship. They also emphasized on the reason for backwardness of India from eighteenth century through the mid twentieth century (1947). The authors have also discussed about the occupational structure of Indian economy.

The third and fourth chapters i.e. “Pre-requisites of entrepreneurial Development” and “Millions of entrepreneurial Development in India” consists of the author’s opinion that economic institution must pressure the ultimate objectives of increasing the economic efficiency. The authors quote that the attitude of entrepreneurs is influenced by social and physical environment. The entrepreneurial development can take place with the inducement for change in the social structure.

(53)
In the fifth chapter “Business environment and entrepreneurship” and in the sixth chapter “Business and Finance” the author emphasized on the fact that business environment have a deep impact on the modern business and organisation. The authors stated that financial accommodation plays very important role in the industrial expansion of the country.

Comments of the Researcher – After referring this book, the researcher could get the clear vision of who an “entrepreneur” is. She could get an idea about what exactly are the functions of an entrepreneurs. She could get a vast information about different Financial agencies in the state.

5) Entrepreneurship and Small Business

K.K.Sharma
G.R.Basotia


This book explains how common people through careful investigation and proper planning can start a new business successfully. This book is a guideline for the development of a small scale business. It is a valuable source of information for the students of entrepreneurship and small business.

In the first chapter, “Significance of small business Enterprises” and the 2nd Chapter “Exploitation of Business opportunity” the author has explained how the small-scale enterprises should be given a top priority in the program of economic development. Further they explained how to recognize an opportunity and how to make use of an opportunity.

In the 3rd, 4th and 5th chapter, i.e. “Business decision,” “Forms of Business Organisations” and “Social Responsibilities of Business Entrepreneurs” respectively, the authors explained all about decision making. They explained different forms of Business organisation and about the social responsibilities of business organisation.
In the 6th and 7th chapter, i.e. “Business strategy” and “Project Planning” the authors emphasized the importance of strategic planning for meeting the challenges of our modern economy. They also gave the detail information about the planning.

Further in 8th and 9th chapter, the authors gave standards for measuring the size of the business and also explained how entrepreneurs should give full consideration to suitable locations for their enterprise and also about the ideal plant layout in detail.

Chapter 10th and 11th are “Credit Appraisal of Small Enterprises” and “Cost analysis” respectively. It is all about ascertainment of credit worthiness and credit requirement on the basis of financial statements. It deals with technical studies, at all stages of the product. The main purpose of this chapter is to identify the field covered by technical studies and point out the mistakes most frequently made.

Comments of the Researcher – After reviewing the book, the researcher, could be able to enhance her knowledge and information regarding entrepreneurship and small business firms. She has learnt the significant role of small-scale business firms in economic development. This book was very useful for her research work on women entrepreneurship.

6) Women Entrepreneurship
   Institutional Support and Problems

M.Sarangadharan
S.Rasia Begam

This book is written by M.Sarangadharan and S.Resia Begam, which was published by Discovery Publishing house, New Delhi in 1995. This book is written with an intention to assess the institutional support provided to women entrepreneurs particularly in Kerala. The author designed this book in a systematic way, which consists of 4 Chapters, followed by Bibliography.

In the first chapter ‘Introduction’ the authors gave emphasis on women entrepreneurship and mentioned that majority of Indian women, start a business due to the economic

(55)
necessity. Another motivation is craze for independence, satisfaction and achievement. They observed that Government of Kerala is very supportive towards women entrepreneurs. The authors stated that women entrepreneurs are not different from men entrepreneurs in terms of personality, achievement, motivation and other related attitudes. So there are vast potentials, which can be fully, exploited which will be supportive for economic development.

In chapter No.2 and 3 namely “industrial support for women entrepreneurship” part I and Part II, the authors have discussed in detail, different National Level agencies i.e. small Industrial Development organisation, National Research Development Corporation of India, State Bank of India, IFCI scheme of interest subsidy for women entrepreneurs etc.

Further in this chapter, the authors have given different schemes for women entrepreneurs available to set up small scale industries e.g. Kerala Industrial and Technical Consultancy organisation, Kerala, Small Industries Development Corporation, Small Industries, Service Industries, Kerala.

In the last chapter, “Problems of the women enterprises”, the authors prescribed the findings of a survey carried out for 415 women entrepreneurs in Kerala and lastly the authors quoted different recommendations to solve the problems of women entrepreneurs in Kerala.

Comments of the Researcher – On the basis of the study of above book, the researcher could be able to highlight the Institutional support received by women entrepreneurs in Nashik. The researcher could compare the problems of Keralian / Keralites women entrepreneurs with the women entrepreneurs in her jurisdiction, i.e. NashikCity and found certain similarities in these problems.

7) The Theory of Entrepreneurship

Mukesh Gupta

In the preface, the editor explained that different theories play important role in the growth of economy and he states that entrepreneurs can bring in the economic miracles in the country.

In Chapter No.1 i.e. “Theory of entrepreneurship” and in Chapter 2, i.e. “What is Enterprise” the author Mukesh Gupta discussed in detail some examples from History of entrepreneurship in America. He quoted that the entrepreneurs solve the problems of the world faster than the world could create them. According to author’s observation, capitalism generates prosperity but rich captures the prosperity. According to the author the reason why capitalism works is because the creation of wealth are granted the right to reinvest the wealth. The process of having the wealth itself is the best possible education for creating more wealth.

In chapter 3, 4 and 5, i.e. “Patch of sand”, “Real Growth of economy”, and “Spirit of an Explorer” respectively. The author stated that profits are the essential fuel of rapid growth. He has also discussed various aspects of entrepreneurial personality. The author also emphasized the role of entrepreneurs in making the economic progress and development of the economy. The main thought explained by the Author is that “wealth is not only in the things or material but also included in thoughts and ideas as well as their applications that confer values in the society”.

In Chapter 6, 7 and 8, i.e. “man who wanted to clear the water,” “economic miracle” and “Entrepreneur, An Introduction” respectively, the author discussed the role of politicians and Bureaucrats in the development of the economy. He has formulated examples of different well-known entrepreneurs in United States of America.

In Chapter 10, 11 and 12 i.e.” Trading scandals,” “Capitalism without capitalist”, “Wealth in the 1990’s” and “Curve of Growth” respectively, the author discussed various scandals in American trade and the remedies to avoid such scandals; he also discussed the characteristics of capitalism. He elaborated various entrepreneurial activities that create wealth and quoted that the emergence of new industries is the prime course of economic development. He concluded that the entrepreneurial development was the route cause behind this continuous growth of the economy.
Comments of the Researcher – After reviewing this book, the researcher was able to compare the entrepreneurial growth in her jurisdiction with that of U.S. and U.K.

8) Innovation and Entrepreneurship

By Peter Drucker

This book is written by well-known management scientist Peter Drucker, in 1985 and published by William Heinemann Ltd. The Indian edition of this book was published by UBS Publisher and Distributors Ltd. This book consists of 3 parts which are as follows –

1) The practice of Innovations
2) The practice of entrepreneurship
3) Entrepreneurial strategies

In the first part i.e. “The practice of innovations” the author emphasized the phenomenon of innovation and discussed various aspects of innovation. Due to this emphasis only the author has given the title to this book “Innovation and entrepreneurship”. The first part includes 11 topics. The first topics of the first part, the author defined the term “systematic entrepreneurship” by giving quotation of different experts such as J.B. say, McDonald, Marks and Spenser, Joseph Schumpeter and so on.

After defining the “systematic entrepreneurship” the author defined another important term, i.e. purposeful innovation. In the second topic i.e. “purposeful innovation and” Seven sources of innovative opportunities, he discussed in brief the seven main sources of innovative opportunities.

In the next two topics Peter Drucker mentioned the possibilities of expected and unexpected failures that may occur due to outside events.

The author again discussed a new concept viz ‘Incongruity’ which means that a discrepancy between what is expected and what actually exists.

In the next few topics the author has discussed about the industries and market structures as well as changes in perceptions. Further he also explained the “concept of bright idea” and stated the various principals of innovation.
In the second part i.e. “The practice of entrepreneurship” Peter Drucker explained the importance of Entrepreneurial management. In the subsequent topics he explained the role of entrepreneurship in the service institution. He discussed every entrepreneurial activity as a new venture which required a financial foresight. He mentioned the function of building a top management team by the entrepreneur as the most important function.

In the third part i.e. “entrepreneurial strategies” the author described various strategies of the entrepreneur.

The important strategies are as follows-
1) The toll-gate skill strategy.
2) The speciality skill strategy.
3) The speciality market strategy.

In the subsequent topics Peter Drucker gave brief information about the changing value about the characteristics related to the entrepreneurship. In the last chapter i.e. “conclusion - the entrepreneurial society” the author quoted well known management thinkers.

“Every generation needs a new revolution” and the new generation is an entrepreneurial generation for which entrepreneur play an important role in the society as well as in the economy.

Comments of the Researcher – After reading this book the researcher came to know the importance of innovation in the entrepreneur’s life and got an idea of seven sources of innovative opportunities which should be adopted by a successful entrepreneur. She could also learn about the 3 important strategies i.e. Toll-gate strategy, the specialty skill strategy and the specialty market strategy.

9) Entrepreneurship

Dr.P.C.Shejwalkar

The book “Entrepreneurship” written by Dr.P.C.Shejwalkar was published on 2nd Jan 1996 by Ameya Prakashan, Pune.
Well known, Author Dr. P.C. Shejwalkar was inspired to write entrepreneurship. He thinks that even if 10% of our young MBA students would really have taken a decision to think of becoming entrepreneurs, then his purpose of writing this book would be successful.

The book is written in 13 chapters followed by a Bibliography.

In chapters 1st “entrepreneurial world” and chapter 2nd “Factors that contribute to the Development of entrepreneurship” the author explains the development culture. He explains about the 6 attributes of an entrepreneur named as 6’cs, commitment, competence, character, culture, creativity, credibility. Further he discusses about the facts that contribute to the development of entrepreneurship like achievement motivation i.e. what motivates entrepreneurs to become enterpriser in his life.

In chapter 3 and 4, the author describes the Development of entrepreneurial skills with special reference to MITCON (Maharashtra Industrial and Technical Consultancy Organisation Ltd) and NIMID (National Institute for Motivation and Institutional Development). The author explains about “Human Resources Development” and quotes that main emphasis in human resources development has been in developing a sense of involvement, a sense of dedication and a supportive environment and organising a team work.

In chapter 5, i.e. “Total quality management” the author explains that entrepreneurship should really stand for excellence, the entrepreneurs who have insisted on quality products and services have been able to survive and develop. In chapter 6 “Sociological background of entrepreneurship and in chapter 7” Risks and Returns”. The author tried to identify major sociological and cultural factors behind the rise of modern type of entrepreneurship. He emphasized on the marketing management, financial position and also competitive strategy for business enterprises.

In chapter 8, 9 the author gave some practical guidelines for new entrepreneurs and entrepreneurial training for the new generation entrepreneurs.

In chapter 10 “Women entrepreneurship”, the author explains the progress of women in entrepreneurial world and the future of women entrepreneurs.
In chapter 11 and 12, the author gave some case studies.

**Comments of the Researcher** – By having the review of this book the researcher could get more knowledge especially about the entrepreneurs. She could study different successful entrepreneurs and their entrepreneurial skills.

---

10) *Udyogjanani*  
Bhimashankar Kathare


This book is all about women Entrepreneurs and their appreciation in their families and in the society. It is written to encourage women and women entrepreneurs to become successful in the business world.

In this book thirty successful women entrepreneurs are selected and the author Bhimashankar Kathare had written the success stories of these women in detail.

According to the author, woman entrepreneur is a woman like any other woman. But she has different qualities in herself. She is ‘Laxmi’, ‘Durga’ and ‘Saraswati’.

The interviews of Prematai Purav, Jyoti Mhapsekar, Rajni Dandekar, Minal Mohadikar are self explanatory. Today’s woman wants to be self dependent by starting her own business at home even. The book has a list of 100 such cottage Industries which a woman can start of her own. The other entrepreneurs such as Neela Vete, Amruta Rao, Rajni Pandit, Pratibha Pethe, Usha Shinde, Sheela Sable can be the role models of many such interested women in the society.

**Comments of the Researcher**– By referring this book, the researcher could study the qualities, the success stories and the extra ordinary attributions that a woman should have to become the successful woman entrepreneur.
Indian Business Women
Shunya Se Shikhar

Prakash Biyani &
Kamlesh Maheshwari


The book is divided into two sections. The first section has given the details about eleven women entrepreneurs and their success stories. These women entrepreneurs are Anu Aaga, Kiran Mujumdar Shaw, Shobhana Bhartiya, Mallika Shrinivasan, Saluja Firodiya Motwani, Ekata Kapur, Vidya Murakambi, Rajashri Pathi, Pritha Reddy, Priya Paul and Jyoti Nayak. These stories tell us that the journey of a woman from housewife to the top position in the entrepreneurial world is not very smooth. They had to come a long way. Most of them had to face failures. But they did not give up and conquered the business world.

It is very important to note that most of these women believe that there must be a strong family support and cooperation to have a successful career. Balancing home and work life may become difficult without adequate support from the family.

The 2nd section consists of eleven success stories of eleven women who are Executives in the corporate world. The title of this section is ‘Indian Business Women Executives’. Women like Indira Nui, Nainalal Kidwani, Ranjana Kumar, Lalita Gupte, Kalpana Morparia, Chanda Kochar, Renuka Ramnath, Vinita Bali, Ranusud Karnad, Falguni Nayar, Shanti Ekambaram have achieved their dreams by their hard work, their vision and their determination. They proved that the position they got is a result of merit and not by distinguishing between a man or woman. It is because of their ability, intellect and the entrepreneurial ability to lead teams.

Comments of the Researcher – By reading the above book the Researcher could study in detail the stories of successful women, their entrepreneurial ability to lead the team, their confidence to succeed and their journey from zero to the pinnacle of entrepreneurial world.
This book is published in 2007 by the ICFAI University press and edited by Sukhvinder Kava Multani.

This book is divided into two sections which gives the picture of understanding problem and challenges for facing empowerment of women.

The first section consists of 7 articles which focuses on the women's empowerment in various spheres and it discuss also the gender issues.

In the first article ‘Gender Equality and Women’s Empowerment in the New Millennium’ by Carolyn Hannan, she gave emphasis on the new challenges for women’s empowerment and gender equality. She also described the challenges of inequality that women face in their daily lives. The second article “Many faces of gender inequality by Amartya kumar sen, he highlighted seven faces of gender inequality. He concludes that an informed and critical agency is important for fighting inequality of every kind.

In the next article ‘Gender, power and governance in a globalizing world’ by Jane Parpart, it was explained that in political parties, parliaments, bureaucracies and in commanding positions, we are committed to improve women’s position.

In the fourth Article ‘engendering governance institutions, an introduction’ by Sunita Mishra Panda, She explains that without the active participation of women and the incorporation of women’s perspectives in all levels of decision making the goal of equality can not be achieved.

In the fifth article ‘women in the digital era : gender and culture’ by Govind Kelkar, he discusses the significance of technology which can facilitate social change.

The sixth articles is“Poverty elimination and the empowerment of women implications of DFID’s. Target strategy paper for enterprise development and impact assessment” by Linda Mayoux. This article defines women’s empowerment, gender equality and equity.
The concluding article of the first section “Curbing domestic violence through economic empowerment, a perspective” by Sukhvinder Kaur Multani is an attempt to address the relationship between domestic violence and economic empowerment of women.

Section II begins with the article "Women's studies in India – Gender” by Vibhuti Patel. The author explains about ‘toward equality’ report which was prepared by the committee on status of women in India.

The next article in this section is ‘Digital technology and women empowerment : employment dimensions in India’ by Ranjana Agarwal. This article explains the issue of the position of women in newly emerging areas of information and technology.

The next article ‘Enhancing women’s political participation in Indonesia’ by Khofifah Indar Parawansa, is all about the women’s position and representation in parliament. It states that, there should be strategies to increase women’s representation which links between women’s networks and organisation which must be supported and strengthened in Indonesia.

The eleventh article, "An empirical analysis of rural women's empowerment. The Bangladesh context" by Shahnaj Parveen reveals that although women constitute about half of the Bangladesh population, their social status in rural areas is very low. The study reveals that education, training and exposure to information, media can increase women’s empowerment in Bangladesh.

The next article “Intra household Resource Allocation in Egypt: Does women’s empowerment leads to greater investments in children” by Rania Roushdy states that role of women over the allocation of cash resources and decision making regarding children positively affects their children’s growth.

The concluding article “Regional disparity in Australia analysis of gender development index” is co authored by Saswati Basn and Parikshit Baser. This article estimate gender
inequalities in Australia using GDI and HDI following the UNDP procedure modified for regional application.

Comments of the Researcher— By reading this book, the researcher could study how the women are empowered politically, economically and socially and how they have left their incredible mark in different fields. She could also study that in present times, besides emotional and social security, economic security also has become important for women. It gives her self-confidence and self-realization.

13) Women Entrepreneurs

- Opportunities
- Performance
- Problems

S.K. Dhameja


The first chapter “Women Entrepreneurship and business” consists of the definition of entrepreneurs and women entrepreneurs.

The second chapter “Women Entrepreneurship: Indian and International Research Scenario” includes Indian as well as International Research pertaining to “Women Entrepreneurship”.

The third chapter “profile and entrepreneurial performance” gave the profile, motive and performance of women entrepreneurs.

Forth chapter “Experience with Enterprise support Agencies” described the extent of expectations fulfilled, the attitude towards support agencies and the suggestion of women entrepreneurs.

Fifth chapter “Problems in Enterprise set up and management” gave the problems and suggested solutions related to women entrepreneurship.
Sixth chapter “managerial capabilities and training needs explains the training needs of existing and prospective women entrepreneur.

Seventh chapter “Business opportunities for women” gave different areas of business opportunities. The last 8th chapter “Promoting entrepreneurship amongst women” recommends the factors for strengthening women entrepreneurship for desirable environment and increased involvement of women in entrepreneurship.

Comments of the Researcher– The researcher could study in detail the entrepreneurial performance and problems of women in business in north western India.

14) Women Entrepreneurship

Rajib Lochan Panigrahy
Sudhansu Sekhas Nayak

The book “women entrepreneurship” written by Rajib Lochan Panigrahy and Sudhansu Sekhar Nakak was published in 2010 by discovery publishing house PVT LTD. It has 111 pages consists of 10 chapters.

The book is all about the articles written by different eminent personalities of Orissa. This indispensable book profusely assist the policy makers, researchers and general readers for policy implications.

The first article “women entrepreneurship, employment and economic activities in Orissa” written by Dr.Kabita Kumari Sahu concludes that after economic reforms in 1991, the women employment in India and Orissa has positive move to women empowerment.

The 2nd and 3rd articles, microfinance and women entrepreneurship in Orissa” written by Dr.Sudhakar Patra and “Women Empowerment through women entrepreneurship (A socio-economic analysis) written by Dr.Bandana Gaw respectively. These articles conclude that micro finance can provide micro solutions to poor people and will yield moderate economic benefits.
The 4th article is “Role of women entrepreneurs for the sustainable development of Orissa: a study” It is written by Dr. Sudhansu Sekhar Nayak, Mr. Rajib Lochan Panigrahy and Dr. Anil Kumar Patra.

The 5th Article “Women Entrepreneurship : An analysis is written by Dr. Aditya Kumar Patra.

6th Article employment and entrepreneurship status of Women in Orissa with special reference to Kalahandi” is written by Simanchal Mishra and Dr. Jogashaukar Mahaprasasta.

7th Article “Problems and prospects of women entrepreneurs for the establishment of Small Scale Industries in India” is written by Dr. Sudhansu Sekhas Nayak, Dr. Dibya Singh Gochayat and Dr. Anil Kumar Sahu.

8th Article, “Role of Women Entrepreneurship in Social Development” is written by Dr. Bandana Gaur.

9th article “mass initiated women entrepreneurship” A study of Hinjilicut Block in Ganjam District Orissa is written by Dr. Pradeep K. Patnaik and Dr. Samparna Raci Das.

The last article i.e. 10th Article “Problems and prospects of Women Entrepreneurs. An analysis is written by Mr. Premananda Pradhan.

Comments of the Researcher– By reading this book, the researcher could study the selected papers by eminent professors, academicians, researchers pertaining to a variety of issues and dimensions of women entrepreneurs.

15) Development of Women Entrepreneurship in India
(A study of Public Policies and Programs)
Shanta Kohli Chandra

(67)

The book has 5 chapters and a Bibliography. This book is substantially based on an internal research study of the institution.

The first chapter “Nature scope and Methodology” explains the nature and scope of women entrepreneurship.

The 2nd chapter “Review of Literature” contains the different reviews of the books studied by the author.

Third chapter “Services available for the entrepreneurs” contains different services provided by different Institutions & Organisation to help women entrepreneurs.

Fourth chapter, “Field survey of women entrepreneurs discuss about the socio-economic profile of women entrepreneurs, problems faced by women entrepreneurs. Last chapter “Conclusion and suggestions” includes the conclusion drawn and suggestions to enhance the process of women’s involvement in the development process of the country.

**Comments of the Researcher** – By studying this book the researcher could understand the field study of women entrepreneurs in Delhi state, The problems faced by them and some suggestions which will strengthen the governmental efforts in this direction.

**16) The Woman’s Advantage**

Mary Cantando

The book was published in the year 2006 by Kaplan Publishing having 224 pages.

“The woman’s advantage” is all about 20 women entrepreneurs show, what it takes to grow the business. The book shows, how the women featured, all owners of multi-milliondollar companies, each started out small and grew their business through smart choices and by connecting with the right networks. This book is the comprehensive resource to teach and inspire you to grow your business.
It includes the ideas on how to
1) Position your business for breakthrough
2) Differentiate your business from others in the same market niche.
3) Leverage certification to reach companies eager to do business with woman owned enterprises.
4) Network to develop powerful alliances, partners and mentors.
5) Maintain a positive attitude, remain healthy and manage stress.

The author believes that imagine a world where
1) You grow your business dramatically
2) You contribute to your clients, your employees and your community
3) You change the world

She believes that such world exists. As the author travel around the world, she meet women who have big dream in their hearts but struggle to convert those dreams to reality. They can't cross the bridge from “a nice little business” to the flourishing world, multimillion dollar entrepreneurs. According to her, this book lead you connect that bridge.

The book has 4 sections which contain five chapters and the format of each chapter is simple. “I will share a bit from my experience and then you will learn from one of our 20 women entrepreneurs.

Comments of the Researcher – By reading this book, the researcher could study the practical, roll up your sleeves learning as self-made women show you how they built multi million and billion dollars business.

17) Women Entrepreneurship

Anil Kumar Thakur  
R.Rehman

The book “Women Entrepreneurship” written by Anil Kumar Thakur and R.Rehman was published in 2009 by Deep and Deep Publication PVT Ltd having 313 pages.
The book contains twenty nine articles. It is a guide line for researchers in the field of economics, commerce and management. It is a guideline for economic planners and policy makers a mirror for teachers and milestone for students.

The book is the document of entrepreneurship initiated by women in the phase of globalization in Bihar and Jharkhand region.

According to the author of this book, women constitute almost half of the human resource potential available in India. If women are not given equal opportunity in agricultural, industrial and tertiary sector, economic growth is not possible in proper manner. If this part is neglected, in the pace of development, the wheel of growth will be slow.

The author explains that women have taken a prestigious place in agriculture, industry and trade. They have created positions in the sectors of self-employment, entrepreneurship, small and large business groups as a means of employment, economic independence, social status and make their standard of living better off. Now women entrepreneurs are not only working in the field of handicrafts and cottage industries viz. making, papads, pickles and spice powder but they have joined the field of electronics, engineering, computer, electricity and energy.

Comments of the Researcher – By reading this book the researcher could study, the role of women in the field of entrepreneurship and how the women’s role in the economy is a key to economic development.

18) Small Scale Industries and Entrepreneurship

Vasant Desai

The book “small scale Industries and Entrepreneurship” written by Vasant Desai was published in 1995 by Himalaya Publishing House. It has 353 pages.

The book consists of three sections. 1st section describes “small scale industries” in detail divided in 14 chapters. It includes meaning, role, policies, organizational structure, finance, taxation benefits, marketing mechanism, expert potentials, problems and prospects of small scale industries.
2nd section describes “entrepreneurship” in detail which is divided into 8 chapters. It includes the concept, evolution, classification, opportunities, environmental problems, entrepreneurial education and training and all about relevant Act of entrepreneurship.

And 3rd section consists of project work and list reading material.

The author intend to help evolve a perspective of development of the vital sectors of the national economy. He has made a sincere attempt to analyze and critically assess the role played by the state and other various organized and voluntary institutions in developing entrepreneurship in India.

Comments of the Researcher – By reading this book the researcher could study the concept of entrepreneurship growth of entrepreneurial programs with special reference to small industries in detail.

19) The successful Entrepreneurs

(Guide Book)

Where you are now
Where you want to be
How to get there

By Colin Barrow
Robert Brown
Liz Clarke


The book is divided into three parts. Part 1 is about establishing where your business is now. Its current strengths and weaknesses.

Part 2 is all about where you would like to take the business and the strategies to be done for that.

Part 3 is a guideline to achieve your own objectives.
In this book the author explain how to improve decision making in four areas
  o Identifying critical success factors.
  o Understanding leadership and team building
  o defining and sustaining market difference
  o Understanding financial structures and controls

The management disciplines which are covered in the books are
  o People and management
  o Financial management & control
  o Marketing Management

The author gave ample examples and the case studies to illustrate the points. At the end of each chapter, there is an assignment task to review the issues.

Comments of the Researcher – By reading this book the researcher could study in detail the three stages to achieve your set goals as entrepreneurs.

20) Innovation Management
   (concepts and cases)

B.Sujatha


The book is divided into 3 sections. The 1\textsuperscript{st} section consists of 7 articles written by different eminent authors. It gives an introduction to innovation and covers themes such as sustainable innovation, disruptive innovation, demand drives innovation etc.

The 2\textsuperscript{nd} section have 8 articles which explains the innovation management and covers various ides such as igniting, nurturing and financing innovation in an organization by presenting models and best practice.

The 3\textsuperscript{rd} and final section have 7 articles which covers the cases and experience of successful innovator.
Comments of the Researcher – By reading this book the researcher could get the holistic view of the subject, as the book focuses on how innovation can bring an organization to growth and how the pioneers have to commercialize the thought consolidation.

21) Customer Relationship Management Perspectives for Market Place

Simon Kmox
Stan Maklan
Adrian Payne
Joe Peppard
Lynette Ryals


The 1st chapter defines customer relationship management as a far reaching management process. Which demonstrate that most large businesses are making significant investments to implement these relationship marketing practices.

In the 2nd chapter, the authors identify five process which are suggested to managers to focus on to maximize the potential of their CRM initiatives. These are, strategy development, value creation, channel and media integration, information management and performance assessment.

In chapter 3, 4, 5, 6 and 7 the authors explained different case studies regarding the above said process which are mentioned in chapter No.2

In Chapter No.8 the summary of different case studies is given. it suggest that CRM has an impact not just on the marketing department and on customer management strategies but there are implication for organizational structure and for the skills that marketers need.

In the last chapter i.e. chapter No.9 ,the authors have elaborated the future of customer relation management and what opinion leaders think about it e.g. Don Peppers, Dave Fagan, Siman Kelly and Phill Robinson.

(73)
Comments of the Researcher – By reading this book the researcher could study some interesting case studies and examples which gave her valuable information about customer relationship management. This information is really helpful for her research work as far as customer relationship is concerned.
In order to know the current trends of women entrepreneurs and their contributions, the researcher has reviewed various articles in renowned journals and made systematic presentation as per the following.

**Article 1**

*Corporation that gives confidence to women*

Rupa Mistri

in “Udyojak” August 2000

In “Udyojak” magazine, Rupa Mistri has written the above titled article. It gives detail information about ‘Mahila Arthik Vikas Mahamandal’ established by Maharashtra State Government in 1975. This corporation is established to encourage the entrepreneurship in women in Maharashtra. The author has given information of various schemes introduced by the Mahamandal which contribute to the entrepreneurial development in women. She has stated that corporation has given various government assignments to women entrepreneurs and thereby offered self-employment opportunities for women in Maharashtra state. It has introduced certain loan schemes for women entrepreneurs which are implemented through commercial banks and co-operative banks in Maharashtra State. It has also given some grants to women entrepreneurs. It has also co-ordinated the efforts of various credit co-operative societies which give financial assistance to women entrepreneurs. The researcher got valuable information from this article about the financial assistance provided by this corporation.

---

**Article 2**

*Housewife - The Management - Guru*

By Sharu Ranganekar

in “Udyojak” Diwali Issue of the year 2000
Sharu Ranganekar is a well-known management scientist in Maharashtra. In this article he has kept before us a new thought which reveals that women who play duel role as a housewife as well as entrepreneurs. Some of her basic qualities are very useful in both of her roles. Mr. Ranganekar has further stated that every woman is having skills in her personality. These organisational skills can be applied by her in managing her kitchen activities as well as managing various factors of production such as land, labour, money, material etc. Another point advocated by Mr. Rangnekar is that the ability of woman in managing her family members for contributing their efforts to achieve the common goals of the family, the same ability, the woman can use in managing the members of her business enterprise. He has also explained, her role in dealing with many outsiders such as neighbors, guests etc. The same ability she can use with different people in her business career also where she comes across various competitors, consumers, dealers, suppliers and others. The researcher found this article very useful and referred some points in this article while explaining dual role of women entrepreneurs in chapter I.

---

**Article 3**

**Stri Udyoglaxmi**

By Swati Shahane

“Udyojak” December 1995

The researcher has read this article in December monthly issue of 1995 - Swati Shahane, the author of this article gives reference of one International Survey which states that total National Income of the World Economy, consists of 30 to 50% income contributed by women entrepreneurs as well as housewives. These women belong to urban as well as rural part of the country. She has emphasized the role of women, who helped their husbands in running their business enterprises. e.g. wife of a tailor helps him in his tailoring business. Wife of Gold Smith helps him in jewelry business. While the wife of black-smith helps him in his business.

According to Mrs. Shahane the role of these women is also to be considered as role of women entrepreneurs because they contribute a lot to their family business.

Further Mrs. Shahane has taken a brief review of the various schemes of finance department, Reserve Bank, Planning Commission, Rural Development Department,
World Bank, NABARD and Small Business Development Bank. She has further advocated the need of making available modern Technology and capital to the women entrepreneurs in India.

The researcher has achieved a new angle from this article towards the role of women entrepreneurs and their contribution in their family business.

---

**Article 4**

**Struggle of a Women Entrepreneurs**

This is an entrepreneurial ‘Udyojak’ journey described by Sau.Sarika Kumbalwar. Mrs. Sarika Kumbalwar in her own words Jan-2008 (Page 41-42). This is a story of “middle class woman” who becomes entrepreneur due to need of her family.

Sau Sarika Kumbalwar is hailing from a middle class family residing in Wardha. Due to loss of job of her husband, she faced lot of financial hardships but she courageously started a small business. She faced lot of difficulties in processing capital for her first business of cashewnut processing. Ultimately due to non-availability of finance, she had to drop the idea and without losing hope,she started a small business of flour-mill for dry chilies, turmeric as it required very less capital. With merely the capital of Rs.3000/-. She succeeded in this business by attempting attractive packaging. She made tremendous progress and within a short time she started branded chili turmeric powder with brand name “Ruchika” and got tremendous response.

**Comments of the Researcher**– It is really inspiring, that such an unassuming woman can be successful in arena of business due to shear determination, hard work and positive thinking.

---

**Article 5**

**Economic Development through ‘Bachat Gat’**

‘Udyojak’

Mahesh Joshi

Feb-2008

(77)
The Author of this Article Mahesh Joshi, has taken review of the scheme of Government for Women empowerment and particularly, “Mahila Bachat Gat”. He has explained how the scheme first propounded by NABARD in 1992 has evolved in last 16 years and became one of the popular scheme not only in the Urban areas, but in remote villages also. He has explained how the network of “Mahila Bachat Gat” in a vogue in Maharashtra and how their funding has made benefit to the women and youths of the different strata of the Society. At the same time this scheme has achieved not only economic purpose like earning the income for such women, but due to multi-tier system at different level with a small group of 15 to 20 women can connect with each other with a systematic and planned work schedule. The main objective of this scheme is to free the poor people from the yoke of sahukars.

Article 6
Encouragement to women entrepreneurship
‘Udyojak’
Madhavrao Shankarrao Patil
June-2008

Mr.M.S.Patil, the author has briefly taken review of women’s role in the society from the ancient and medieval India. The influence of religion and social and religious practices of women. However he has narrated how the women in the history have actively contributed in the economic activities. The author now taking cognizance of the industrial progress and changing face of rural India has suggested how women can enter into the different economic activities and business which can enrich their economic and social status. At the same time they can fulfill their family and social obligations.

He has emphasized on cottage industries, Gruha Udyog and Gramodyog. He has given the example of Japanese women in the small enterprises and advocated Indian women to take inspiration from Japanese women entrepreneurs. He has not forgotten the importance of education and strongly advocated, that women education is a true beacon for the empowerment of women.
Comments by the Researcher – The researcher got the detail information about village and cottage industries and the role played by women in rural economy.

Article 7

Journey of a housewife towards Entrepreneurship

‘Udyojak’
Mr. Vilas Aher
April-2008

This is a success story of an ordinary middle class housewife. How an under educated housewife can complete her education after marriage and then leisure time available at her disposal can be utilized fruitfully for the beginning of new business. She started a small shop in Aurangabad and after doing successful business with active co-operation of her husband, she established a small unit of plastic processing with the help of M.I.D.C. and banks. She manufactured plastic granules which has lot of applications and wide markets. In few days her business flourished and at the same time, she has taken active interest in training of women for the business and started number of social activities. Today her whole family is engaged in this business.

Comments by the Researcher – It is interesting to note that an ordinary ninth standard passed woman with a strong determination, hard work can prove herself not only in educational pursuits by taking different types of training, but subsequently its application for the starting and running of a business with such a success.

Article – 8

Lokmat
Sakhi

By Shruti Kulkarni
Thursday, 8th Jan 2009

This is an article about an entrepreneur a lady who runs a mess in Thane city and surrounding places, who prepares Tiffin’s and delivers them at the peoples door steps. She
delivers it to the people who are in the hospitals under treatment maintaining all the hygiene to the old age people, who’s children stay abroad and who are helpless to the ladies who stay away from their facilities due to their jobs.

Bharati Pathak started this business at the age of 45 just to support her family. She expended her business in the basis of maintaining cleanliness, consistency and hand work. In the beginning her home was her business place but soon, due to the increasing demand for her Tiffin’s, Chapati, Sabji. She purchased 2 plots in Thane M.I.D.C. area. ‘Hygiene’ is the main quality she maintained strictly in her business. She constructed her kitchen, her business place strictly according to the ISO 9000. Today after 5 years, her turnover reached (S.P.Foods) to nearly 12 lacs. She has 16 employee to help her.

Bhartitai delivers the food in the special airtight containers, which can be easily heated in the microwave. So her food is demanded in hospitals, companies, call centers, Nurseries, play groups. One unique thing of the business is her delivery boys provide medicines and other essential things along with the Tiffin’s to the old-age and helpless people.

**Comments of the Researcher** – By reading this article the researcher could understand that if a housewife with all her courage decides to become an entrepreneur., she could make it successful with all her love, affection and loyalty. Bharitai is the best example of this.

---

**Article – 9**

**Business Today**

October 19, 2008

**“The 25 most Powerful Women in Indian Business”**

The article is about the most successful and powerful business women who are categorized as ‘the rising stars’, ‘The startup heroines’, The microfinance mavens’, ‘The thought leaders’ and the amazing variety of academic and family backgrounds and established themselves in the diverse range of industries.

The article explains that there are no intellectual difference between men and women ‘The rising stars’ are just a few steps away from the list of the top 25. These women already made
a mark. ‘MFI mavens’ microfinance is aimed at women ‘start up heroines’ are first timers and

trend setters. ‘The though leaders’ aspire to be or are the brains trust of the economy and

‘The inheritors’ are the daughters who are out to inherit their star fathers.

This article is also thought provoking. There are 2 questions 1) would this list have been

possible 20 years ago? 2) how far is the day when we will be able to list the 250 most

powerful women in Indian Business and not just 25?

The answer to the first question will definitely be no and the answer to the 2nd question

depends on how India builds its infrastructure. The infrastructure of child care and schools

that don’t burden children with home work on call house keeping service at all.

Comments of the Researcher – The researcher could study the success stories of the

women achievers who proved themselves in the Indian Corporate Business World.
REVIEW OF WEB SITES

Internet is a powerful tool for getting the valuable and updated information of any corner of the world. So, the researcher has searched different websites for study of this subject. While collecting secondary data for the Ph.D. research, the researcher has gone through number of websites on internet, which are related to the research topic. After referring these websites, she has presented data in a systematic manner, which are summarized as follows.

Web-site-1

Opportunities and challenges for women in business

http://www.indiatogther.org/women/business/renuka.html

Renuka Vishwanathan prepared this web-site in November 2001. She is an I.A.S. officer who is specialized in the field of Finance. She writes in different journals of women in different fields of the society.

In this web-site Renuka Vishwanathan has emphasized on the opportunities and challenges for women in the field of business. The author discusses various sources related to problems of marketing faced by women entrepreneurs. Unfamiliarity with the external world and take of case in moving around in it greatly hamper the marketing development for women entrepreneur. In this area they have to take support from male members of their family or from outside world. Due to lack of confidence and managerial skills women entrepreneurs lag in this field which is detrimental for progress, development and expansion of their business. She discusses certain measures taken by KSFC (Karnataka State Financial Corporation) by setting up entrepreneur’s guidance cell and single window agencies. However she clarifies that lot of work has to be done in this field to bring women entrepreneurs on the pass with the male entrepreneurs.

Comments of the Researcher – From the above web-site, the researcher learnt the importance of training in developing different skills of the women entrepreneurs. Further she also understood the role of various government agencies in supporting the women entrepreneurs. This web-site also focuses on the role of banks, financial institutions in providing financial assistance to women entrepreneurs.
This web-site is official web-site, coming under ministry of micro, small and medium enterprise and government of India. The web-site discusses about the statistics of women entrepreneurs and says around 10% of micro and small enterprises are owned and managed by women. To develop women entrepreneurs Government of India has promulgated number of development schemes for individual and group of women entrepreneurs.

1. **Trade related entrepreneurship assistance and development scheme for women** - This scheme invoices for non-farm activities for agencies promoting entrepreneurship among women. The site discusses various financial packages available in the scheme.

2. **Micro and small enterprises (group) Cluster development program** – This scheme is for group of enterprises and supports to identify appropriate technology and its adaptation. It gives whole source support in different business activities and gives financial assistance for building necessary infra-structure.

3. **Create guarantee fund scheme** - As the name suggest government makes available different credit facilities for women, entrepreneurs through the medium of banks and lending agencies.

   This web site also discusses many other schemes like “support for entrepreneurial and managerial development, exhibitions and marketing support”

**Comments of the Researcher** – From the above web-site the researcher learnt the various schemes available from Government of India for women entrepreneurs in the micro small and medium enterprises. Researcher further wants that women entrepreneurs should take proper advantage of these various schemes of Government of India developing their Entrepreneurial skills.
Web-site-3
Pragya - Enhancing capacities of and opportunities for mountain women
http://www.pragya.org/mountain-women.htm

This web site discusses the pitiable condition of women in the mountain region of India. Due to lack of capability, absence of credit and extension services, lack of literacy and professional skills and competency and absence of access of information on employment opportunities, mountain women are very much lagging behind in the area of entrepreneurship. The “Pragya Project” on enhancing capacities and opportunities in the Indian Himalayas are working for education and information, capacity building for empowerment and trying to facilitate liable enterprises for women.

The project “Pragya” is taking literacy missions for women in these regions to make them bold and vocal and participate in different activities. To enhance awareness and exposure to different activities on the group and village levels are taken and they have different skills of small enterprises. They are working on skill up-gradation training, training in new technologies. They have formed craft enterprises groups as mountain women excel in such activities and they have capacity and skills for different crafts and it has a specific market in the rest of India.

Comments of the Researcher – From this web site the researcher learnt that social organisation like “Pragya” are taking initiative in the mountain regions specially for developing women entrepreneurship by exploring existing skills and infrastructure available in that region.

Researcher also got new dimension to her Research after reading the contents of this web-site. This dimension is related to the role played by N.G.O. and other social Organisations in developing entrepreneurial skills of the women in mountains and remote areas.

Web-site-4

(84)
ASHA Women
Shahnaz Husain
http://www.asha foundation.org/women/women/shahnaz-husain.php

This web-site discusses particularly about Indian women entrepreneurs who are the source of inspiration and pioneers in their fields. Shehnaz Hussain, the undisputed queen of Herbal products and beauty care is a pioneer in her field because she explored first the Ayurvedic products for beauty care and treatment. Her products are world class and she runs international saloon chain supported by different product ranges. This site discusses about biographical details of this prominent woman and her spectacular achievements in this field. Not only she developed Ayurvedic system for cosmetics but she run clinical trials for different skin problems and developed tailor made products and formulations. Naturally she got International acclaim. In the last 3 decades she had made her business empire with a vision, determination and focus. Who can ignore such a glorious and pioneering woman in the field of women entrepreneurship? She got "women of the milleniumawards" which no doubt befits her achievements.

Comments of the Researcher – From the above web-site, the researcher leant how an Indian woman with a grand vision and determination can venture out on a uncharted path by using indigenous technology and traditional knowledge and can benefit a business empire of world standards.

Web-site-5
Women’s Empowerment
By Dr.Deepali Pant Joshi
http://www.godrej.com/gstory/change/mayjune/womens-emp.htm

The web site article on women empowerment is prepared by Dr.Deepali Pant Joshi,, General Manager, R.B.I. enlightens about the Government Credit policies for women empowerment and development. The Article gives historic perspective about the different parliament Laws and enactment done for empowerment and development of women and plight of the poor women due to illiteracy and unawareness of legal rights. She discusses different provisions for credit to women entrepreneurs made available by banking,division

(85)
of ministry of finance and at the same time, elaborates on the problems of women which has resulted in poor credit performance to women entrepreneurs.

She discusses the issues regarding collateral and guarantees which are required for any bank loan and elaborates on the different schemes designed by R.B.I.

She gives a detail account of the different schemes designed by the government like Prime Minister's Rajgar Yojna, Gram Swarojgar Yojna, Jayanti, Shahari Rojgar Yojna and many other schemes like differential rate of interest scheme, women development cells etc.

Comments of the Researcher: By reviews of this web site the researcher came to know about different legal laws favoring women empowerment and credit facilities made available by the Government for upliftment of village as well as urban women for self employment.

Web-site-6
Advancement of Women
By Asith Bhattacharya
Counselor

This is an article on the http:/www.indianembassy.org. It is a statement delivered by Counselor, permanent mission of India to the United Nations, New York on Oct 13, 1999.

The statement elaborates on the different measures taken by the United Nations in recent times about the status of women and dealing with advancement of Women. The statement gives amount on the policy of Indian Government about the women empowerment and different laws and schemes promulgated by the Indian government and the different policy initiatives taken. He specially discusses on the different Gender issues and role of parliamentary committee for empowerment of women as a watch dog authority. He deliberates on the different credits provided by the Indian Government and the number of beneficiaries.
He also discusses problems faced by the developing countries in taking gender issues due to problem of Globalization and calls the attention of the United Nations for international co-operation.

Comments of the Researcher – The Researcher came to know about the Gender issues discussed at the international forums like United Nations and the work being carried out for women empowerment by forming different committees policies and protocols by the United Nations and at the same time, the problems faced by the developing countries and emerging economics due to Globalization and its impact on the women empowerment.

---

**A Reflection of the Indian Women in the entrepreneurial world**

Research and Publication of IIMA, India
W.P.No.2005/08/07

The article gives historic perspective on the Indian women from ancient ages to the modern times and discusses the change of role of Indian women and causes of such a changes. The article discusses socio-cultural context of women and social role interface. The article discusses the Indian family system and how from one generation to other generation not only family businesses but in the field of art and literature how from generation to generation people have carried the same profession with eminence and success e.g. Mallika Sarabhai, Shobhana Samarth, Prithviraj Kapoor. These families are still continuing their grandfather’s and mother’s professions with success.

The article also discusses about development of women entrepreneurship in India in the last 5 decades and role of women entrepreneur of the 21\textsuperscript{st} century and the challenges before her.

**Comments of the Researcher** – The Researcher is glad to note how an Indian Hierarchical family system has contributed in the continuation and sustained development of a particular profession or enterprise. The researcher came to know about the women entrepreneurship in the last 5 decades and role of women in the 21\textsuperscript{st} century and the challenges ahead.
The article gives the list of powerful women entrepreneurs in India like Indra Nooyi, S.Gandhi, Lalita & Kalpana, Vidya Manohar, Anu Aga, Simone Tata, Indu Jain, Priya Paul & Sulajja, Neelam Dhavan etc. The Indian educated women demand equal respect from their partners. But they have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society.

But in spite of the hurdles, Indian women have achieved great success in every field they worked.

The famous International magazines have published a list of most powerful women in various fields. Indian women were also included in the list. The article is all about some brief information about these powerful women working in different fields and their success stories.

**Comments of the Researcher** – By reading this article the researcher could study the most powerful women in India and how they become successful in spite of the difficulties they had to face being women.

**Web-site-9**

**Successful Women Entrepreneurs in India**

The article is taken from the web-site http://www.svtuition.org/2010/04/successful women entrepreneurs-in India.html.

April 30, 2010
The article gives the success stories of some of the young and dynamic women entrepreneurs like Priyanka Malhotra who is in book publishing business. Bhavana Kakka who opened an Art gallery and in fashion designing, Manju Bharatram, is a social entrepreneur, Rajashree Birla, the chair person of Aditya Birla Centre for community and rural development, Shruti who is in a hotel business. These Indian women are operating their business successfully. The article is surely helpful to the young Indian women who want to develop the own business in India.

**Comments of the Researcher** – By reading this article the researcher could study some of the successful women entrepreneurs which will be helpful for her research work.

---

**Web-site-10**

**What are the major problems faced by Women Entrepreneurs in India**

The article is given on the web-site http://www.enotes.com/business/9 and a/what

**Major problems faced by women entrepreneurs**

The article gives the major problems faced by women entrepreneurs in India. Some of the problems are

1) Indian woman are considered as home makers and not business women.
2) Financial institutions are skeptical about the entrepreneurial abilities of women.
3) Inadequate financial resources
4) They have low-level management skills
5) Less mobility than men.
6) Literacy rate is low.
7) Low level of self-confidence.
8) Lack in encouragement and motivation from others.
9) High production cost of some businesses.
10) Domestic duties are always hindrance.

**Comments of the Researcher** – By reading the web site, the researcher could study some of the problems which are faced by women entrepreneurs which is useful for her research work.

---

(89)