ABSTRACT

A STUDY OF CONTRIBUTION OF WOMEN ENTREPRENEURS FOR DEVELOPMENT OF SMALL SCALE BUSINESS FIRMS IN NASHIK CITY DURING THE PERIOD 1998 TO 2007

A THESIS SUBMITTED TO

UNIVERSITY OF PUNE

FOR THE DEGREE OF DOCTOR OF PHILOSOPHY IN FACULTY OF COMMERCE UNDER BOARD OF STUDIES BUSINESS ADMINISTRATION

BY

MRS. SUREKHA SUDHAKAR KULKARNI
M.COM, B.ED

UNDER THE GUIDENCE OF

PRIN. DR. RAM KULKARNI

RESEARCH CENTRE

BRIHAN MAHARASHTRA COLLEGE OF COMMERCE, PUNE, 411004

FEBRUARY 2012
ACKNOWLEDGEMENT

In this long and arduous journey of research, many people have been encouraging and supporting me. Not as a matter of courtesy but very genuinely, I wish to express my deepest sense of appreciation and gratitude to all.

I am indebted to my revered Teacher Prin.Dr.R.M.Kulkarni, Principal of BYTCO College, Nashik Road for his patient guidance and keen interest in the academic pursuit without whose expertise, competence and guidance;this work would not have been completed.

I owe special thanks to Prin.S.B.Pandit, Chairman, G.E.Society, Prin.Dr.M.S.Gosawi, Secretary, G.E.Society, Prof.B.Devarajah, Zonal Secretary, G.E.Society for their continuous motivation and benign support. I owe a deep gratitude to them.

I express my special thanks to the staff members of Ph.D.section, B.M.C.C. College, especicallly to Shri.Nilesh Ovhal for his co-operation.Iam also thankful to staff members of Ph.D.section ,Pune University for their kind co-operation.

I am thankful to all the women entrepreneurs of Nashik City for responding to the questionnaire. Without their kind co-operation the study would not have taken off. I express my gratitude towards Dr.A.B.Rao, Renowned expert in Research Methodology, for his valuable suggestions in my research work.

I am indebted to Shri.S.B.Ghatpande sir for his valuable guidance and a very special thanks to my friend Sunil Runwal Sir for their kind co-operation.

The gratitude cannot be expressed in words to my family members, my husband Sudhakar Kulkarni has been the constant source of loving support. His considerable contribution during this entire project is something I am deeply grateful for.

My children Ms.Noopur Kulkarni & Rutvik Kulkarni are constant source of enthusiasm. To them, my love and blessings.

Surekha S.Kulkarni
Research Student
SYNOPSIS

Title – “A study of contribution of women entrepreneurs for development of small scale business firms in Nashik City during the period 1998 to 2007”

1. Introduction –
In India, men generally take the lead in entrepreneurial world, but with the changing times, women are now successfully entering into the field of entrepreneurship. They have proved their talents and abilities. They have several inborn skills and qualities which make them successful entrepreneurs. They have taken a commendable place in the field of agriculture, industry and trade. They have come long way to reach this position i.e. from job seekers to job creators.

Women entrepreneurs have attributed the success by hard work, dedication, devotion, determination and confidence and with the entrepreneurial qualities. Such as accepting challenges, ambition, enthusiasm, patience and skills. Empowering women entrepreneurs is essential for achieving the goals of sustainable development and the obstacles of their growth must be truly mitigated. Promoting entrepreneurship among women is certainly a short cut to the rapid economic growth of the country in true sense.

Entrepreneurship is key to industrial development and women entrepreneurs from Nashik are contributing substantially in the economic and overall development of Nashik city. Unless the problem faced by women entrepreneurs are mitigated, There will be no headwinds in this direction.

2. Importance of study –

The research work will be helpful to study the contribution of women entrepreneurs in the development of Nashik City. It will be useful to study the dual role played by women entrepreneurs in entrepreneurial world and at the home front. The study will be helpful to know the professional skills of women entrepreneurs, their future vision as entrepreneurs and their risk taking abilities as entrepreneurs. The study is an effort to understand the administrative problems
faced by women entrepreneurs and to suggest some guidelines to mitigate the various administrative problems faced by them.

3. Objectives of study –

1) To study the reasons why women become entrepreneurs.

2) To study the need of women entrepreneurs in Nashik City.

3) To study the contribution of women entrepreneurs in the economic and entrepreneurial world of Nashik.

4) To study the dual role played by women entrepreneurs, one in their entrepreneurial career and the other in shouldering their family responsibilities.

5) To study the administrative problems faced by women entrepreneurs.

6) To observe the role of their family members in running the business firms of women entrepreneurs, encouraging or discouraging.

7) To study whether the women entrepreneurs in Nashik are following traditional lines.

8) To judge the commercial wisdom of women entrepreneurs.

9) To suggest the solutions to solve the administrative problems faced by women entrepreneurs.

4. Hypothesis –

1) The women entrepreneurs are required to play dual role as entrepreneurs and as housewives. So due to dual responsibility, the women entrepreneurs may need to face number of problems on both the fronts i.e. business front and home front.

2) The women entrepreneurs require strong family support while undertaking different business activities.

3) The women entrepreneurs possess professional vision and vision for future while conducting business activities.
4) Women entrepreneurs have risk taking ability while conducting the business activities.

5. Methodology –

a. Type of Research:

This is a descriptive type of Research. “Survey method is used to undertake the research project”.

b) Period of Research - The Researcher has selected a period of 10 years i.e. 1998-2007 as a period for her research.

c) Jurisdiction of the research - The Researcher has selected Nasik City as a Jurisdiction for her research work.

6. Sources of Data collection

In the present study, the researcher collected data from –

(A) Primary Sources

1. Questionnaire –

The main data collection instrument for this study is questionnaire. There are four hypotheses, so the researcher designed a detail questionnaire consisting of 67 questions after reviewing the relevant literature. The researcher has divided the women entrepreneurs into 4 categories i.e. women entrepreneurs in production industries, women entrepreneurs in trading industry, women entrepreneurs in service industry and women entrepreneurs in professional industry. The questions were carefully designed to collect relevant data for her research work.

2. Field visits – The Researcher visited the firms of women entrepreneurs personally.

3. Personal interviews – while collecting the data through questionnaires the researcher has also taken personal interviews of the women entrepreneurs.
4. **Observation Method**- The Researcher has made observations regarding the style of functioning of Women Entrepreneurs, their working habits, their achievements and contribution in development of small scale business firms in Nasik City.

(B) **Secondary Sources** –

1. Newspaper
2. Books
3. Internet Websites
4. Magazines specially meant for women entrepreneurs
5. Various Government Reports and Records regarding women entrepreneurs.

7. **Scope and Limitations of the study** –

1) The research is limited to the women entrepreneurs in Nashik city only.

2) The research is limited to the women entrepreneurs who are engaged in manufacturing trading, service and professional industries only.

3) The findings of the Research are based on the interviews, questionnaires and observation of the researcher.

4) The research is limited for the period 1998 to 2007, i.e. 10 years

8. **Contribution of the study** –

The study is expected to find some administrative problems of women entrepreneurs of Nashik and to give various solutions to the administrative Socio-economic problems faced by women entrepreneurs in Nashik city.
This will improve the administrative efficiency of the women entrepreneurs and they will contribute substantially to the industrial and economic development of Nashik city. This study explains in detail the contribution of women entrepreneurs in development of small scale business firms in Nasik City.

9. Scheme of Chapters –

Chapter-I is an “Introduction” which gives the background of the study. It covers the, need and importance of women entrepreneurs. It includes the causes of women entering into business, different theories given by eminent authorities, well known personalities in the field of women entrepreneurship, in Nashik city, background and different opportunities available for women in Nashik.

Chapter-II is “Research methodology of thesis” – This chapter enlist the objectives and statements of hypothesis, the methodology adopted, scope and limitations of the study.

Chapter-III “Review of literature” - As it was necessary to study the theoretical background of women entrepreneurs and overall entrepreneurship, the review of various literature has been taken related to research topic. The various reference books, articles, websites were considered and a detail review has been presented in this chapter.

Chapter-IV “Profile of Women Entrepreneurs” This chapter consists of the detail study of 123 women entrepreneurs in Nashik City. The data is collected from these 123 women entrepreneurs and presented in a systematic way to arrive at necessary conclusions. These women entrepreneurs are divided into four categories.

a) Women entrepreneurs in production industry
b) Women entrepreneurs in trading industry.
c) Women entrepreneurs in service sector.
d) Women entrepreneurs in professional industries.
Chapter-V “Contribution of Women Entrepreneurs in the development of Nashik City”. This chapter include the actual contributions of women entrepreneurs in Nashik City. The actual data is collected and presented in a tabulated & graphical way. The authentic information collected from authentic sources gives a clear picture about the contribution of women entrepreneurs in production, trading, service and professional sectors.

Chapter-VI “Role and functions of women entrepreneurs in Development and administrations of their Business firms”. In this chapter, the role played by women entrepreneurs in development as well as in administration and management of their small scale business, were described. After collecting the detailed data the main functions performed by women entrepreneurs could be enlisted.

Chapter-VII “Problems faced by women Entrepreneurs in Nashik City”. After surveying 123 women entrepreneurs by personal interviews, telephonic interviews, personal visit, circulating questionnaires, different problems faced by women entrepreneurs in Nashik city were discussed. In this chapter various administrative problems faced by women entrepreneurs are classified into different categories like financial problems, personnel problems, problems in marketing, salesmanship and advertising, problems related to Research and Development etc.

Chapter-VIII “Statistical Analysis, interpretation of data and testing of hypothesis”. This chapter deals with the analysis and interpretation of the data collected from 123 women entrepreneurs. The statistical presentation is done and the data collected is analyzed by using charts and percentage methods. The chi-square method is used for testing the 4 hypothesis. Efforts are made to judge the professional vision and risk taking abilities of women entrepreneurs.

Chapter - IX “Findings, conclusions, Recommendations and suggestions”. With the help of the statistical analysis and interpretation of date collected this chapter gives the summary of finding and observations.
The findings and conclusions, which have emerged out the study are enlisted in this chapter.

The suggestions and Recommendations based on the study of data collected are discussed in this chapter.

10. CONTRIBUTION OF WOMEN ENTREPRENEURS IN SMALL SCALE BUSINESS FIRMS

a) Contribution of women entrepreneurs in manufacturing industry

After making detailed study of entrepreneurial world of Nashik, the quantitative contribution can be evaluated with the help of following chart and diagram.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Total unit (manufacturing)</th>
<th>Unit owned by Women Entrepreneurs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1550</td>
<td>2105</td>
</tr>
</tbody>
</table>

Graph 1

Chart 5.2

- Total unit (manufacturing)
- Unit owned by Women Entrepreneurs
In the year 1998 total registered manufacturing units were 1550. Out of which 21 units were owned by women entrepreneurs. The proportion is 1.35%. In the year 2008, out of 2105 manufacturing units, 63 units are owned by women entrepreneurs with a share of 2.99%.

The Table shows that the increase in total manufacturing units from 1998 to 2007 i.e. from 1550 to 2105 an increase of 73.6% where as in the case of women entrepreneurs, from 21 units in 1998 to 63 units in 2007, the increase is very significant i.e. 200%

b) Contribution of women entrepreneurs in trading and service industry:

Following table and graph shows total no. of year wise licenses given and the share of women entrepreneurs in it.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total License given in that year</th>
<th>License given to Women Entrepreneurs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>6500</td>
<td>1740</td>
</tr>
<tr>
<td>2005</td>
<td>8000</td>
<td>2360</td>
</tr>
<tr>
<td>2007</td>
<td>12400</td>
<td>2900</td>
</tr>
</tbody>
</table>
Interpretation of the Researcher –

From the above table it is pertinent that there is substantial growth in the year wise registration in the shop act. At the same time the contribution of women entrepreneurs registered, has increased in a significant way. In the year 1998, total number of license given were 6500, out of which 1740 Licenses were given to women entrepreneurs i.e. the percentage was 26.76%.

In the year 2005, out of 8000 licenses given, 2360 licenses were given to women entrepreneurs i.e. the percentage was 29.50% and in 2007, out of 12400 licenses given, 2900 were given to women entrepreneurs. The contribution of women entrepreneurs works out to be 23.38%. But the women registration from 1998 to 2007 has increased by 60%.

c) Contribution of Women Entrepreneurs In Professional businesses –

1) Doctors:

Medical profession offers tremendous potential for professional women entrepreneurs. Following Table shows the actual contribution of women.
### Table 3 (Doctors)

<table>
<thead>
<tr>
<th>Year</th>
<th>Total No of Doctor</th>
<th>Women Doctor</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>836</td>
<td>224</td>
<td>26.76%</td>
</tr>
<tr>
<td>2007</td>
<td>2720</td>
<td>817</td>
<td>30.03%</td>
</tr>
</tbody>
</table>

### Graph 3

#### Table 4 (Lawyers)

<table>
<thead>
<tr>
<th>Year</th>
<th>Total No of Lawyers</th>
<th>Women lawyers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>891</td>
<td>52</td>
<td>5.80%</td>
</tr>
<tr>
<td>2007</td>
<td>1981</td>
<td>324</td>
<td>16.35%</td>
</tr>
</tbody>
</table>

2) **Lawyers:**

Nashik city has its own share of legal disputes and crimes. Law as a profession has a good potential for women entrepreneurs. If we have a look of statistic of last 10 years, it is quite self explanatory.
3) Coaching classes:

Coaching classes has become a regular practice of modern education system. Following chart and table shows contribution of women in professional teaching who have registered their classes under “Professional Teachers Association”

**Table 5 (Coaching Class)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Total No Registered Class</th>
<th>No of Women Teachers entrepreneurs</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>97</td>
<td>14</td>
<td>14.14%</td>
</tr>
<tr>
<td>2007</td>
<td>185</td>
<td>33</td>
<td>17.83%</td>
</tr>
</tbody>
</table>
4 Contribution of women entrepreneurs in employment opportunities:

The researcher has collected the data of 30 women entrepreneurs who are engaged in production activities.

The researcher asked the respondents about the number of employees employed in the year 1998 and subsequently the number of employees they have at present i.e. 2007. The data is complied in the table given below. From the data it revealed that in the last 10 years, the employment created is almost triple i.e. 301% which shows roughly annual growth of 12%.

Table 6

Table showing employment generated by women entrepreneurs (As per respondent's data) in production industry.

<table>
<thead>
<tr>
<th>Manufacturer's firm Sr.No.</th>
<th>Year of start before 1998 (Employees in year 1998)</th>
<th>Year of start after 1998 (No of employee in the beginning)</th>
<th>At present 2007</th>
<th>Increase in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>5</td>
<td></td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>5</td>
<td></td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>12</td>
<td></td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>13</td>
<td></td>
<td>22</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>8</td>
<td></td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>70</td>
<td></td>
<td>380</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>15</td>
<td></td>
<td>37</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>1</td>
<td></td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>17</td>
<td></td>
<td>42</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>8</td>
<td></td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>7</td>
<td></td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>5</td>
<td></td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>6</td>
<td></td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>6</td>
<td></td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>14</td>
<td></td>
<td>32</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>5</td>
<td></td>
<td>9</td>
<td></td>
</tr>
</tbody>
</table>
In the case of employment opportunity increase in trading, service and professional industries, the scale of operation is very small and mostly managed by individuals or family members only. When the researcher interviewed women entrepreneurs of the above mentioned categories, it was observed that these women do not conduct their business operations in a broad perspective which leads insignificant increase in business activities and employment opportunities.

11. **Statistical analysis and interpretation of data** -

In order to study the contribution of women entrepreneurs in the development of Nashik city during 10 years i.e. 1998 to 2007 a detail questionnaire was prepared. And data analyzed by using the following methods.

**Methods used for statistical analysis** -

For statistical analysis of the information collected through different methods such as interviews, questionnaire, personal visits to the industries and through observation, the following methods are used.

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>16</td>
<td>38</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>9</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>9</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>5</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>15</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>8</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>23</td>
<td></td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>24</td>
<td></td>
<td>14</td>
<td>34</td>
</tr>
<tr>
<td>25</td>
<td></td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>26</td>
<td></td>
<td>5</td>
<td>17</td>
</tr>
<tr>
<td>27</td>
<td></td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>28</td>
<td></td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>29</td>
<td></td>
<td>9</td>
<td>19</td>
</tr>
<tr>
<td>30</td>
<td></td>
<td>8</td>
<td>18</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>259</strong></td>
<td><strong>54</strong></td>
<td><strong>943</strong></td>
</tr>
</tbody>
</table>
1. **Tabulation method** – Tabulation is a systematic arrangements of data in columns and rows in a concise form. To make the data more meaningful and simple to understand, there are tables to indicate the statistical position of the research.

2. **Graphical presentation** – After tabulation, the data has presented through graphs and diagrams to give birds eye view of the data and to make it more interesting. There are graphs / diagrams.

3. **Percentage method** – Percentage method is used for presenting the data and to have clear idea of data for analysis.

4. **Ratio and proportion method** – The ratio and proportion method is used for analyzing the statistical data collected.

5. **Chi-square Test** – The chi-square method is used for testing the hypotheses. The research has formulated different points of hypotheses based on different criteria to test the main by hypotheses of research. Efforts are made to find out the balance of women entrepreneurs between home front and business front, their risk bearing capacity and their professionalism in the entrepreneurship.

12. **Testing of Hypothesis** –

   After the thorough study, the researcher has tested main four hypotheses and arrived at the following conclusions.

   **Hypotheses No.1** – The women entrepreneurs are required to play dual role as entrepreneurs and as housewives. So due to dual responsibility, women entrepreneurs may need to face number of problems on both the fronts i.e. Business front and home front.

   It is observed that out of 122 women responded to the questions related to this hypotheses, only 33 women entrepreneurs said, that they face difficulty in balancing
their career and their family life. 89 women entrepreneurs responded that they do not face any difficulty in balancing their career and their family life.

**Conclusion** – Out of 4 points of hypothesis, 3 points are accepted and only 1 point of hypothesis is rejected.

<table>
<thead>
<tr>
<th>Sub Hypo. No.(Ho)</th>
<th>Null hypothesis</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Difficulty in making the balance between entrepreneurial career and family with attending workshops/seminars are not associated</td>
<td>Accepted</td>
</tr>
<tr>
<td>2</td>
<td>Difficulty in making the balance between entrepreneurial career and family and taking expert advice in their field to update professional vision are not associated</td>
<td>Accepted</td>
</tr>
<tr>
<td>3</td>
<td>Difficulty in making the balance between entrepreneurial career and family with reading latest periodically journal are not associated</td>
<td>Accepted</td>
</tr>
<tr>
<td>4</td>
<td>To have family support and finding difficulty to balance entrepreneurial career and family life is not associated</td>
<td>Rejected</td>
</tr>
</tbody>
</table>

Therefore, it is concluded that due to dual responsibility i.e., on Home front and business front, women entrepreneurs do not need to face number of problems on both the front. So, hypothesis no. 1 is rejected.

**Hypothesis No.2** - The women entrepreneurs require strong family support for performing different business activities.

**Conclusion** – Out of 4 points of hypothesis, 3 points are accepted and only 1 point of hypothesis is rejected.
<table>
<thead>
<tr>
<th>Sub Hypo. No. (Ho)</th>
<th>Null hypothesis</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Family help and finding difficulty to balance entrepreneurial career and family life is not associated</td>
<td>Rejected</td>
</tr>
<tr>
<td>2</td>
<td>Strong family help and attending workshops / seminars to update their professional vision is not associated</td>
<td>Accepted</td>
</tr>
<tr>
<td>3</td>
<td>Strong family help and taking advice of experts to update their professional vision is not associated</td>
<td>Accepted</td>
</tr>
<tr>
<td>4</td>
<td>Strong family help and reading latest periodicals / Journals to update their professional vision is not associated</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

Therefore, it is concluded that women entrepreneurs require strong family support for performing different business activities. So, hypothesis no 2 is accepted.

**Hypothesis No.3** - Women entrepreneurs possess professional vision while conducting different business activities.

**Conclusion** – Out of 3 points of hypothesis, all points are rejected.
Therefore, it is concluded that women entrepreneurs possess professional vision while conducting different business activities. So, hypothesis no 3 is accepted.

**Hypothesis No.4 -** Women entrepreneurs have skills with regard to risk bearing ability.

**Conclusion** – Out of 4 points of hypothesis, 3 points of hypothesis are rejected and one point of hypothesis is accepted.

<table>
<thead>
<tr>
<th>Sub Hypo. No.(Ho)</th>
<th>Null hypothesis</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Capital in the beginning and capital at present is not associated</td>
<td>Rejected</td>
</tr>
<tr>
<td>2</td>
<td>Amount of fixed capital &amp; amount of working capital is not associated</td>
<td>Rejected</td>
</tr>
<tr>
<td>3</td>
<td>Profitability and annual turnover is not associated</td>
<td>Rejected</td>
</tr>
<tr>
<td>4</td>
<td>Profitability with number of employees is not associated</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

Therefore it is proved that women entrepreneurs have skills with regard to risk bearing ability. So, hypothesis no.4 is accepted.

13. **Fulfillment of objectives of the study**-

While undertaking this research project, the researcher has visualized the following objectives. On the basis of analysis of Data and information, the conclusions related with objectives of the research can be explained as follows.
1) To study the reasons why women become entrepreneurs:

It is observed that out of 123 women entrepreneurs only 6 women entrepreneurs have started their firm because of their dire financial needs of households, due to death of husband or loss of job etc. Four women entrepreneurs have taken their family business, Remaining women told that they wanted to prove themselves and for realizations of career goals.

2) To study the need of women entrepreneurs in Nashik:

As Nashik is a fastest growing city, it has large potential for development of small scale industries, in the field of agriculture and manufacturing and due to development of large urban population, it can develop as a major centre for trading and service industry. Nashik has four industrial zones, well developed by MIDC with necessary infrastructure. So, overall women entrepreneurs have wide scope in the business environment.

3) To study the contribution of women entrepreneurs in economic and entrepreneurial world of Nashik

The State statistical organization under the Department of Finance and planning carries out Economic and social survey of each district from time to time. The Maharashtra Govt. has established the Regional and District level offices for collection of economic data and the publications. It is observed through the economic survey of Nashik, from 1998 to 2007 that women entrepreneurs have contributed in a significant way in the economic and entrepreneurial world of Nashik. The quantitative information is displayed through graphs and tables in chapter 5.

4) To study the dual role played by women entrepreneurs, one in their entrepreneurial carrier and other in shouldering their family responsibilities.

Women’s role in day today life is dynamic. She has to balance many fields at one time. The journey from traditional woman to modern woman is not very easy. She has
a very demanding role in her family and she has to face a tough competition and problems which are associated with entrepreneurial world. The study is one of Hypothesis in the research work. So, it is explained in detail in chapter VIII—i.e. Statistical analysis, interpretation of data and testing of Hypothesis.

5. To study the administrative problems faced by women entrepreneurs:

Through personal interviews, Telephonic interviews and personal questionnaire, it is observed that women entrepreneurs in Nashik city are facing various types of problems. The problems are discussed in detail in chapter no. VII.

6. To observe the role of family members in running the business firms of women entrepreneurs encouraging or discouraging.

It is observed that out of 123 women entrepreneurs hardly 2-3 women are facing family problems, in which their role is discouraging in running the business firms. On the contrary 120 women entrepreneurs have a good family support in their business. This is also shown with the help of charts and graph in Chapter No. VIII—i.e. Statistical analysis and interpretation of data and testing of Hypothesis.

7. To study whether the women entrepreneurs in Nashik are following traditional lines

It is observed that in Nashik, women are found indulged in every line of business. They no longer work or restrict themselves in the field of agriculture and cottage industries, in the traditional and conventional areas. Instead, they have joined the field of electronics, Engineering, computers and energy. They have taken commendable place in the field of agriculture, Industry and trade.

8. To judge the commercial wisdom of women entrepreneurs

In today’s world of competition, every business demand lot of professionalism, competency and skills. In this research work, it is one of hypothesis i.e. to judge the
commercial wisdom of women entrepreneurs. The hypothesis no.3, has been tested in chapter no. VIII in detail by preparing 3 points of hypothesis.

9. To suggest the solutions to solve the Administrative problems faced by women entrepreneurs.

In order to understand the problems, difficulties and achievements and success of different types of women entrepreneurs, about 123 women entrepreneurs from Nashik city were interviewed with an intimate and considerate dialogue, lot of suggestions emerged from women entrepreneurs class and certain suggestions were the product of understanding the complex nature of enterprise in general and women in particular. These suggestions and recommendations are discussed in detail in chapter no. IX i.e. Findings, observations, conclusions, recommendations and suggestions.

14. Findings -

The Researcher has interviewed 123 women entrepreneurs in Nashik city as sample respondents. They are divided into four categories i.e. 1) women engaged in production industries 2) women engaged in trading industries 3) women engaged in service industries and 4) women engaged in professional industries. From the analysis, she has drawn following findings and conclusions.

1) The percentage of women entrepreneurs who have registered their firms are 91.05%

2) 51% of women entrepreneurs have less than Rs.100000/- and capital in the beginning 19% have the capital between Rs.100000/- to Rs.200000/-, 2.54% have capital between Rs.200000/- to Rs.500000/- and 26% have capital above Rs.500000/-.

3) At present 11.96% of women entrepreneurs have capital less that Rs.100000/- 18.80% women have capital between Rs.100000/- to 200000/-, 13.67% of women have capital between Rs.100000/- to 200000/-, 13.67% of women have capital between Rs.200000/- to 500000/- and 55.55% women have capital more than Rs.500000/-.
4) 38% of women entrepreneurs have owned capital less than Rs.500000/-, 10% women have owned capital between Rs.50000/- to 100000/-, 8% of women entrepreneurs have owned capital between Rs.100000/- to 150000/- and 44% women have owned capital more that Rs.150000/-. 

5) 40.47% of women entrepreneurs have borrowed capital less than Rs.50000/-, 7.14% women have borrowed capital between Rs.100000/- to 150000/- and 38.09% women have barrowed capital more than Rs150000/-. 

6) 27.86% women entrepreneurs have less than 10% profitability in their business, 49.99% women have the profitability between 10% to 20% & 18.85% women have between 20% to 30% profitability & 3.27% women have above 30% profitability in their business. 

7) 21% women entrepreneurs have less than Rs.100000/- annual turnover during last 3 years. 38% women have annual turnover between Rs100000/- to 300000/- 

8) 62.71% of women entrepreneurs have less than 10 employees in their firms at present, 14.40% women have the employees between 10 to 20, 10.16% women have between 20-50 employees and 1.69% women have more than 50% employees in their firm. 

9) About 58% of women entrepreneurs admitted that they have large No. of labour turnover and about 40% women said that they do not face much labor turnover. 

10) 82.35% women entrepreneurs conducted different training programmes i.e. on job training for their employees. Remaining 17.65% women do not conduct any training programmers for their employees. 

11) 39% women entrepreneurs advertise their products / services in the market, remaining 60.65% women do not advertise their product / services. They just rely on mouth publicity. 

12) 43.80% women entrepreneurs take special efforts for sales promotion. Remaining 56% women are not keen on doing sales promotion activities. 

13) 51% women entrepreneurs undertake some or the other kind of research and
development activities. Remaining 47.89% women are not very keen on conducting research and development activities.

14) 94% women entrepreneurs think that women should have strong family support to conduct different business activities.

15) 27% women find difficulty in making the balance between their entrepreneurial career and family life.

16) 98% women entrepreneurs have strong family support in their entrepreneurial business career.

17) 59% women entrepreneurs attend workshops / seminars related to their business to update their professional vision.

18) 63% women take advice of experts in their field to update their professional vision.

19) 74% women entrepreneurs read latest periodicals / Journals related to their subject to update their professional vision.

20) Almost 100% women entrepreneurs agreed that they have future plans of development of their business.

15. Recommendations and Suggestions-

Women contribution in overall economic development and economic activity i.e. production of goods and services is much greater even though it has not been revealed in the formal statistics because particularly in India, these activities take place in the household as in informal sector.

Indian society has many misconceptions about women entrepreneurs in business and industry particularly because of inadequacies of literature about Indian women in business. They have been portrayed on a predictable lines i.e. papad, pickle manufacturing, tailoring, readymade garments etc.

Because of these misconceptions, the financial institutions remain suspicious about women’s capability to set up an industrial enterprise. Suspecting her a being only a
source for a husband or the family members for securing special assistance as a woman.

Even the family members have no confidence in the aspiring women entrepreneurs may be because of fear of failure or loss of investment. Outside home also, the customers, the suppliers, the workers all of them question the women’s ability to survive in the male dominated business world.

But despite of all these barriers and obstacles, women are entering, in the field of business in increasing numbers. What makes her achievements more significant in the struggle they have to make and frustrations they have to survive.

The Researcher has interviewed about 123 women entrepreneurs from Nashik City and tried to understand the problems difficulties, achievements and success of different types of women entrepreneurs.

It was observed that women entrepreneurs expect certain things from the policy perspective of the Government and certain expectations are from support organizations or co-ordinating agencies particularly financial institutions.

Lot of women entrepreneurs expressed opinions that priority lending norms for women entrepreneurs should be made more liberal as they are in the case of economically and socially backward areas and sections of the society.

Another expectations from women entrepreneurs particularly those who have started the enterprise, recently are facing lot of interest burdens, so banks and financial institutions should extend the credit with concessional rates.

As regards to co-ordinating agencies support organizations technical and educational supports from the institutions, training activities and management expertise, lot of suggestions have come forth. These suggestions are grouped into 4 major categories and in numerated below.

A) Recommendations as per findings of the Researcher
B) Recommendations to the Government organizations

C) Suggestions to support organizations including financial institutions

D) Suggestions for women entrepreneurs themselves

E) Orientation and change in attitude of the society towards women entrepreneurs

A) Recommendations as per findings of the Researcher-

1) It has been observed that 91.05% women entrepreneurs have registered their firm with authorities. It is recommended that all remaining should also register to avail the benefits like loan facilities, subsidies and other facilities.

2) The researcher found that 58% of women entrepreneurs are facing the problem of excessive labour turnover. It is recommended that women entrepreneurs should discuss this issue with leaving employees and take corrective actions like incentives, fringe benefits, perquisites, and non-monetary benefits like better working conditions, personal touch, recognition of merit, etc.

3) The researcher found that 17.65% of women entrepreneurs do not conduct training programmes. It is recommended that women entrepreneurs should choose competent and skilled employees. Employees should be given systematic job training with the help of expert trainers.

4) It is observed by the researcher that 60.65% women entrepreneurs do not advertise their products systematically in the market. It is recommended that women should broaden their vision and professional approach in spending on advertisement and be bit daring to take risks in the business. For this, they can consult experts in the field.

5) It is noted by the researcher that 56% women are not keen on doing any sales promotion activities to increase their business. Therefore, it is recommended that women should go for various sales promotion techniques like exhibitions, free sampling, trade fairs, contests, etc.
6) It is observed that as the scale of operation of these women entrepreneurs is quite small, they are not very keen on conducting proper R & D activities. Unless they indulge in R & D activities, their products will not be improvised and innovative.

7) It is noted that 27% women find difficulty in making the balance between their career and family life. By doing proper time management, multitasking and by changing mind set of family members, a modern woman can easily balance her career and business.

8) It is observed by the researcher that, 59% women entrepreneurs attend workshops and seminars related to their field, 63% women take timely advice of experts for guidance and 74% women read latest periodicals and journals to update their knowledge related to their business. Therefore, it is recommended that all the women entrepreneurs should realize and be with times. They should realize the importance of constantly changing business environment and get themselves acquainted with the latest knowledge.

B) Suggestions to the Government organizations -

1) Government should treat women enterprise as a separate category and should extend the benefits which are given to the disadvantaged sections or special concessions as extended in backward and hilly areas.

2) Government should instruct financial institutions to earmark certain credit facilities for women entrepreneurs on priority basis.

3) Government should consider women entrepreneurs as a priority lending and give credit at concessional rates.

4) Good policy provisions for development of women entrepreneurship followed by their effective implementation creating a right type of environment for women to join entrepreneurial world.

5) Creation of Government office specially for women particularly for providing women’s business centers, organizing information seminars and meeting.
6) Developing of women entrepreneur Networks – Major sources of knowledge about women’s entrepreneurship and valuable look for it development and promotion in possible because of national and international networks.

7) Inclusion of entrepreneurship development as a compulsory subject in the school curriculum itself guidance and counseling cells in universities and colleges also need to be established for educating women.

8) Creating awareness about entrepreneurship as a career option in the form of mass movement.

9) Trading centers should provide training of prospective women entrepreneurs free of cost and entrepreneurial development programmes should be much more practical oriented.

10) More attractive schemes should be launched for women entrepreneurs and these schemes should be properly advertised.

11) Finance should be made available to women entrepreneurs at concessional rates of interest.

12) Proxy / dummy women entrepreneurs should be checked.

13) Awareness among women should be made regarding any changes in the policies about the industries.

14) Sales outlets should be created by the Government for the products manufactured by women entrepreneurs.

C) Suggestions to support organizations including financial institutions -

1) Entrepreneurial support organization (ESO) need to make intensive promotional efforts to popularize their schemes for the assistance of entrepreneurs in General and for women entrepreneurs in particulars.

2) Entrepreneurial support organizations are suggested to tap women who are technically and professionally qualified and offer them better schemes of assistance and their proper implementation.
3) Special entrepreneurship awareness camps for the students of technical / professional institutes should be organized on a large scale and should be followed by comprehensive entrepreneurial development programmes who want to pursue entrepreneurial careers.

4) For having co-ordination and for greater co-operation regular meetings of women entrepreneurs and officials of support agencies should be conducted.

5) Special training programme should be arranged for the officials of entrepreneurial support organizations in public relations and other soft skills. So that they will be more courteous and helpful to entrepreneurs in general and women entrepreneurs in general and women entrepreneurs in particulars.

6) Separate cells should be created in support agencies exclusively for women entrepreneurs on the lines NRI or foreign investor’s cells.

7) Financial institutions should assist women entrepreneurs in getting land, shed and other facilities specially in industrial estates.

8) Financial institutions should assist women entrepreneurs for getting clearances and licenses from concerned statutory bodies.

9) Final institutions should help women entrepreneurs in getting financial assistance, providing technical guidance etc.

10) Special attention should be given to women in every branch. One officer in each branch should be designated exclusively for dealing with women for flow of credit.

11) The procedural requirements for extending finance to women entrepreneurs should be simplified. They should also give assistance in assistance in preparation of project report etc.

12) Banks should provide awareness programmes / publicity campaigns about schemes available for women. Publicity material should be made available and widely distributed particularly in rural and semi urban areas.

13) Banks should interact with schools / colleges / universities for giving information about different schemes and programmes for women.
14) Bank should create web sites through which information can be dissimulated about various schemes and credit facilities available with the banks for women entrepreneurs.

15) Banks should open specialized branches for women entrepreneurs. They will cater exclusively to the requirements of women entrepreneurs in an integrated manners.

16) Separate data for credit flow should be generated by banks which is to be reported to RBI.

D) Suggestions for women entrepreneurs themselves -

1) Women entrepreneurs should change their attitudes. They should not just look towards their business as their livelihood. Entrepreneurship basically is an attitude. It is not an alternatives for jobs.

2) Women entrepreneurs should acquire Technical management skills necessary to conduct her business activities.

3) Women entrepreneurs should form their organization and frequently have interactions for their mutual benefit.

4) Women entrepreneurs should actively participate in the workshops and seminars related to their business firms, for the growth of women entrepreneurship.

5) Women entrepreneurs should get themselves updated with recent trends through news papers, magazines and internet.

Solutions to solve the problems of women entrepreneurs –

As the researcher has interviewed 123 women entrepreneurs personally, she found that these women entrepreneurs face number of problems in Nashik city. It is recommended that as far as possible they should solve these problems. These problems can be classified into following categories.
a) **Solutions to Financial Problems – (Ref. Chapter No.6)**

i) Women entrepreneurs should dare to take risk of taking loans and advances from the financial institutes. There are various schemes specially for women entrepreneurs made available. Women should take benefit of such schemes to expand their vision and business activities.

ii) Women entrepreneurs should study the scientific process of financial budgeting and budgetary control system to overcome their financial problems.

iii) Banks should extend credit limits to small scale firms on concessional rate basis. So, that there won’t any difficulty in working capital management for women entrepreneurs.

iv) Women entrepreneurs should go for professional expert advice. They should hire professionals for expertise even though the scale of operations are small by considering the future expansion of their business firm.

v) To overcome the emotional stress arising from the business activities due to increasing competition, they should go for different stress management techniques, such as Yoga, Vipashyana, counselling and recreational activities.

b) **Solutions to Personnel Problems**

i) While selecting the employees women entrepreneurs should choose skilled and competent employees. Effective human resource management is needed. Women entrepreneurs should give systematic on job training to their employees with the help of expert trainers. They should also increase their budget on human resource as skilled and trained human resource is the real asset of the organization.

ii) Women entrepreneurs should keep fully professional approach in the personnel administration.
iii) Women entrepreneurs should first of all change their mind sets themselves about the gender differentiation. By implementing different management techniques they should take male employees under them in confidence and enlighten them to work comfortably in the firm to achieve the desired goals.

iv) Women entrepreneurs should take pains to retain their workforce by giving them monetary as well as non monetary benefits which will motivate them and to be with them in the firm. Fair promotion policies, monetary incentives, fringe benefits are some of the motivational factors.

c) **Solutions to Problems in marketing, salesmanship and advertising** -

i) Women entrepreneurs should try to expand their markets beyond Nashik city and Nashik district. They may appoint sales personnel and executives for personal visits out of the city.

ii) For developing public contacts, women entrepreneurs may take the help of their family members or they can separately appoint public relation officer to contact and deal with outside parties.

iii) Women entrepreneurs should develop a broad and professional approach in spending expenditure on advertisement and other personal activities. They should broaden their vision and should be daring to take risks in the business.

iv) Women entrepreneurs should concentrate on the ‘product planning aspect of marketing, positioning their product properly, creating brand equity ,Research and development activities for innovations in the products are some of the aspects of product planning which they need to concentrate.

v) Women entrepreneurs should do the homework before positioning and advertising their product . If they are not competent enough , for this activity , they should consult experts in this field and seek advice for the same.
d) **Solutions to Problems related to Research and Development**

**Function-**

i) Women entrepreneurs should develop a R & D wing in their organization as to grow their business the contact improvement in the product, is the need of today’s competitive business world R & D dept can also give them the consumers choices and preferences.

ii) All the Research of women entrepreneurs is mostly based on their own personal experience. Its necessary to develop a separate infrastructure for R & D department and formal system should be developed to have R & D

iii) Women entrepreneurs should break the vicious circle of having limited vision because of lack of funds. They should concentrate on researching the product, improving the product, launching the new multiple product, advertise their products and positioning the product in a big way. New ideas in fusion of new capital and expertise only will give them success in R&D activity.

E) **Orientation and change in attitude of the society towards women entrepreneurs** -

1) Society needs to change its negative attitude towards women entrepreneurs. Society should not be a gender biased about women. But women should be judged on her merits.

2) Expression of creativity should be allowed to women to bloom her inner self. She should be given an effective active support system at home itself.

3) Parents of potential daughters who have aspirations to be entrepreneurs should prefer spending money on setting up of her business rather than her marriage.
16. **Future Trends in Women Entrepreneurship:**

Entrepreneurship basically is an attitude. It’s a matter of creative and innovative efforts related to business. The skills like motivation, initiation, organizing, operate business enterprise with zeal and enthusiasm, risk bearing and handling uncertainties, make women successful in their business ventures.

The economic development of any country to a large extent depend upon dynamic entrepreneurship and any sustainable progress needs involvement of women. Development of entrepreneurship among women has become a very important aspect of overall economic development. As Pandit Jawaharlal Nehru rightly said, “To awaken the people, it is the women who should be awakened. Once she moves, the family moves, the nation moves.”

Today innumerable women are fulfilling their dreams of self realization and flying high and filling their life with colour of success. It is estimated that women entrepreneurs at present comprises about 10% of total numbers of entrepreneurs in India & this percentage is likely to increase up go 20% in next 5 years as the corporate sector are eager to associate and work with women owned business. Banks and non-government organisations are keen to help them.

The Industrial structure and enterprises are undergoing a radical change. Information and technology has transformed the technique of doing the business activities.

In spite of number of constraints such as self – sphere constraints, socio-psycho constraints, resources constraints, support system constraints, and educational constraints; women are coming forth in number of areas with courage & determination & making footprints all over the country. Nashik city is not exception to this recent trend.

17. **Future Trends in Women Entrepreneurship in Nashik city:**

After studying 10 years statistical data, it is observed that women entrepreneurs are doing well in the field of professional firms and in particular Doctors and Lawyers. At the same time, in the trading and service industries, in particular section women are
doing well like, fashion designing, boutiques, cosmetics, Parlors, Catering and tourism services.

As Nashik is a growing city, there is a vast potential for development of these core area where women are doing exceedingly well so, we can say that the future trend for women entrepreneurs in Nashik city is in the areas of professionals, like Doctors and Lawyers. In Trading, Fashion Designing and readymade garments, cosmetic sales, Beauty products etc. and in service industries hotelling services, Beauty services, tourism services etc.

In the coming years, there will be development of Delhi Mumbai Industrial corridor. In this corridor, substantial portion of Nashik district is covered as an investment region, so there will be lot of potential for overall development of manufacturing, trading and service industries. Special Economic zone (SEZ) development is underway near Sinnar on 3000 acres land which is very near to Nashik city. This SEZ development will lead to immense opportunities for women entrepreneurs in Nashik. There is a plan to develop a cargo hub near Ozhar to cater exports of vegetables and flowers. So new generation of women entrepreneurs can enter in these areas and take advantage of opportunities to start new business.

As Nashik is fastest growing city and tourism destination, there is lot of potential for women entrepreneurs in the field of tourism development like providing different services to the tourists like hoteling, transport, food services, guide services, holiday packages etc.

As mentioned earlier with a growth of city, number of events like festivals, exhibitions, workshops, seminars, public gatherings will take place, in the city. So event management is good field to enter in for women entrepreneurs.

Right now, there is no substantial development in this area but considering the availability of infrastructure and attractive properties. I.T. industry has immense potential to flourish in Nashik City. Women entrepreneurs should for see this opportunity and year mark, the areas in which they can contribute in a big way.To conclude,we can say that there has rarely been a better time for women with zeal, enthusiasm and creativity and innovative skills, to start their own businesses.
CONCLUSION

“Entrepreneurship is a golden path towards the overall economic development of the country. Promoting women entrepreneurship is certainly a shortcut to the rapid economic growth of the country in true sense.

Research “A study of contribution of women entrepreneurs in the development of small scale business firms in Nasik City during 1998-2007” is an effort made to find out the actual contribution of women entrepreneurs in the economic and overall development of Nasik City. This study is an effort to know their professional skills, their risk taking ability and their future vision as entrepreneurs. The study is also made to understand various administrative problems of women entrepreneurs and to suggest some guide lines to mitigate them.
1. *Women Entrepreneurs in India* by Medha Dubhashi Vinze  
   (A Socio Economic Study of Delhi – 1975-85)

2. *Entrepreneurship and Economic Development* by Jagannath Panda  
   And Panyaparva Pradhan

3. *Successful Entrepreneurship* by Kalyani Kulshreshta


8. *Innovation and Entrepreneurship* By Peter Drucker

9. *Entrepreneurship* by Dr. P.C. Shejwalkar

10. *Udoygjanani* by Bhamashankar Kathare

11. *Indian Business Women* by Shunya Se Shikhar, Prakash Biyani & Kamlesh Maheshwari
12 Empowerment of women -Prospective and Experiences

13 Women Entrepreneurs –Opportunities, Performance and Problems by S.K.Dhameja

14 Women Entrepreneurship by Rajib Lochan Panigrahy and Sudhansu Sekhas Nayak

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

16 The Woman’s Advantage by Mary Cantando

17 Women Entrepreneurship by Anil Kumar Thakur and R.Rehaman

18 Small Scale Industries and Entrepreneurship by Vasant Desai

19 The successful Entrepreneurs (Guide Book) Where you are now , Where you want to be and How to get there By Colin Barrow ,Robert Brown and Liz Clarke

20 Innovation Management (concepts and cases) by B.Sujatha

21 Customer Relationship Management Perspectives for Market Place by Simon Kmox, Stan Maklan, Adrian Payne,Joe Peppard and Lynette Ryals


24. Principles and Techniques of Business  
C. P. Mahajan, ABD Publishers Jaipur, India 2008

25. Small business An Introduction by VRP Kashyap  
The ICFAI University Press 2005

26. Business A changing world  
O. C. Ferrell, Goffrey Hist IRWIN 1996

27. ±ÉPÉÔ =tÉäMÉ Eò⁶ÉÉ øÉÖ¬ù Eò®uÉ EE.  
|ÉiÉÉiÉ Ë|É]=ôOMÉ ´ÉC®É, +xÉÖ!ÉĒO iÉYÉ 1990

28. Mercantile & Industrial Law  
b+ÉI. MÉÆMEÉnÉxÉ É’É Eòē⁶Énäü {ÉÉ}ôÖ±É b+ÉI. MÉÉä®uJJÉ  
øÉÉÆMÉ³äy, SÉëiÉx⁸É {ÉIiÌ±ÉEä©Éx®É, xÉÉÉÉÉ ÉEò 2001

29. ÉOxÉ®ëÉnÉy °ÉÉÉÉÉÉ ÉxÉ É +ÉtÉäÉMÉÉd° ÉÆÉÆÉEvÉ, ÉÉÉÉÉ ÉÉÉÉÉÉ ÉëÉÉÉ xÉÉÉÉÉÉÉ  
ÃÉ½pÉhÉä  
°úÉÉVÉ½ÆÉp®É |ÉÉÉÉÉÉÉ ÉxÉ 2003

30. Dynamics of Entrepreneurial Development & Management by  
Vasant Desai, Himalya Publishing House 1997

31. Entrepreneurial Development in India  
Sau Uddin, Mehafoorus Rehman, Mittal Publication 1990

32. =tÉäVÉÉdÉÉÉ  
b+ÉI. ÉÖ. ÉÖ. Eòb+ÉäÉò®u,, ÉÖ. MÉÆMÉÉvÉ®u ÉÉ®ëÉ®aü, |ÉÉ. ®u ÉÖpù  
EòÉä®ÉÉÉ Énäü,  
ÉxÉ®uÉ±ÉO |ÉÉÉÉÉÉÉ ÉxÉ 1999

33. Entrepreneurship development in India and the South east Asian countries  
S. N. Battacharya Metropolitan Book Co. Pvt. Ltd. 1983

34. =tÉäMÉ ÉÉMÉÇmÉ ÉÇÉd° ÉÉ®uÉÉ ®É½p®ÉÉÉräü  
°úÉÉVÉ½ÆÉp®É |ÉÉÉÉÉÉÉ ÉxÉ 1985
35. **Industrial Enterprise in India.**
   Nabagopal Das, Orient Longmans 1962

36. **Industrial Entrepreneurship in India** by V. Lakshman Rao, Chugh Publications Allahabad 1986


39. **Small Industries and the Developing Economy in India.** by R.V. Rao, Concept Publishing Company New Delhi 1979

40. **Growth of Indiagenous Entrepreneurship** by V. S. Patvarellan, Bombay Popular Prakashan 1990

41. **Entrepreneurship by** Mahurima Lall, Shikha Sahai, Excel books 2006.

42. **Entrepreneurship and growth of Enterprise in Industrial Estate**
    Dr. N. Gangadhana Rao, Deep & Deep Publications 1986

43. **Regional Variation in Entrepreneurship by**
    Dr. B. S. Patil, ALP Books 2009

44. **Entrepreneurship management passion works Wonder by**
    Vasant Desai, Himalaya Publishing house 2011

45. **Industrial Sickness. Identification & Rehabilitation by**
    S. N. Bidani, P. K. Mitra, Vision Books 1983


47. **Business Environment by** Francis Cherumilam, Himalaya Publication 1997

48. **Business organization & management by** K. Aswathappa Yadumuttry
    Himalaya Publisher 1995
2) Articles from Periodicals, Journals and magazines

1. **Corporation that gives confidence to women by** Rupa Mistri in “Udyojak” August 2000
2. **Housewife - The Management – Guru** By Sharu Ranganekar in “Udyojak” Diwali Issue of the year 2000
3. **Stri Udyog laxmi** By Swati Shahane in “Udyojak” December 1995
4. **Struggle of a Women Entrepreneurs**
5. **Economic Development through ‘Bachat Gat’ in ‘Udyojak’** Mahesh Joshi Feb-2008
6. **Encouragement to women entrepreneurship in ‘Udyojak’ by** Madhavrao Shankarrao Patil June-2008
7. **Journey of a housewife towards Entrepreneurship in ‘Udyojak’ by** Mr. Vilas Aher
8. **Lokmat –Sakhi** By Shruti Kulkarni Thursday, 8th Jan 2009
Magazines Article

1 Powerful women Entrepreneurs in India – Maharashtra Chamber Patrika March 2011.

2 Women Entrepreneurs – Challenges and Beyond – Maharashtra Chamber Patrika – Madhuri Lele – March 2011.
3) WEBLIOGRAPHY

1. Opportunities and challenges for women in business
   http://www.indiatogether.org/women/business/renika.html

2. Schemes for development and promotion of women entrepreneurs
   http://www.sisihyd.gov.in; http://www.msmehyd.ap.nic.in

3. Pragya - Enhancing capacities of and opportunities for mountain women
   http://www.pragya.org/mountain-women.htm

4. ASHA Women by Shahnaz Husain
   http://www.asha foundation.org/women/women/shahnaz-husain.php

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

6. Advancement of Women By Asith Bhattacharya Counselor

7. A Reflection of the Indian Women in the entrepreneurial world
   Research and Publication of IIMA, India W.P.No.2005/08/07

8. Powerful Women Entrepreneurs in India
   http://tips4bsense.glogspot.com/2010/07/powerful_women_entrepreneurs_in_India.html

9. Successful Women Entrepreneurs in India
http://www.svtuition.org/2010/04/successful__women__entrepreneurs-in
India.html.

10 What are the major problems faced by Women Entrepreneurs in
India
http://www.enotes.com/business/9 and a/what Major problems faced by
women entrepreneurs 55369.

11 Five most admired women Entrepreneurs in India – www.Silicon
India.com.

12 Steps taken by Govt. to develop women entrepreneurs in India.

13 Schemes for Development and promotion of women entrepreneurs
www.dcmsme.gov.in

14 A Reflection of the Indian women in entreprenural world.
www.imahd.ernet.in

15 Emergence of women – owned businesses in India – an insight.
Dr. Rana Zebra Masood.
www.Researchers world.com

16 S M E Loan from IDBI
www.idbimsme.in


18 Mahalir loan – Exclusive loan for women entrepreneurs – www.tmb.in

19 60,000 of India's rural women entrepreneurs get a boost –

20 Its for her business Loans for women entrepreneurs – by Nisary
Mahesh – Small Enterprise India com.
A) BOOKS

2  Women Entrepreneurs in India by Medha Dubhashi Vinze -Published by Mittal Publications in 1982.

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

2  Entrepreneurship and Economic Development by Jagannath Panda
And Panyaparva Pradhan – Published by Wide Vision in 2005

3 **Successful Entrepreneurship by** Kalyani Kulshreshta – Published by Kanishka Publishers in 1999.

4 **Entrepreneurship and Business Environment by** Prof. Nafees Baig and Dr. Mohd. Asif A. Khan – Published by Ashish Publishing House New Delhi, in 1990

5 **Entrepreneurship and Small Business by** K.K. Sharma and G.R. Basotia – Published by Mangal Deep Publications Jaipur in 2001


7 **The Theory of Entrepreneurship by** Mukesh Gupta – Published by Raj Publishing house, Jaipur in 2006

8 **Innovation and Entrepreneurship** By Peter Drucker - Published by UBS Publisher and Distributors LTD, in 1985

9 **Entrepreneurship by** Dr. P. C. Shejwalkar - Published by Ameya Prakashan, Pune 1996

10 **Udaygjanani by** Bhamashankar Kathare - Published by Udyogshri Prakashani Dahisar - 2008

11 **Indian Business Women by** Shunya Se Shikhar, Prakash Biyani & Kamlesh Maheshwari - Published by Indra Publishing house 2008

12 **Empowerment of women** - Prospective and Experiences - Published in 2007 by the ICFAI University press.

13 **Women Entrepreneurs – Opportunities, Performance and Problems by** S.K. Dhameja - Published by Deep & Deep Publication PVT LTD 2002

14 **Women Entrepreneurship by** Rajib Lochan Panigrahy and Sudhansu Sekhas Nayak - Published in 2010 by Discovery Publishing House PVT LTD

15 **Development of Women Entrepreneurship in India** (A study of Public Policies and Programms) by Shanta Kohli Chandra - Published by Mittal Publications in 1991

16 **The Woman’s Advantage by** Mary Cantando - Published by Kaplan Publishing in 2006
17 **Women Entrepreneurship** by Anil Kumar Thakur and R.Rehaman - Published by Deep & Deep Publication PVT LTD in 2009

18 **Small Scale Industries and Entrepreneurship** by Vasant Desai - Published by Himalaya Publishing house in 1995

19 **The successful Entrepreneurs** (Guide Book) Where you are now , Where you want to be and How to get there ,By Colin Barrow ,Robert Brown and Liz Clarke Published by Kogan Page in 2006

20 **Innovation Management** (concepts and cases) by B.Sujatha - Published by ICFAI Books in 2006

21 **Customer Relationship Management Perspectives for Market Place** by Simon Kmox, Stan Maklan, Adrian Payne,Joe Peppard and Lynette Ryals - Published by Buttorwarth Heinemann in 2008


35 **Social Responsibility of Business Enterprises.** Amol Agrawal , ABD Publishers Jaipur, India 2009

36 **Principles and Techniques of Business** C. P. Mahajan, ABD Publishers Jaipur, India 2008

37 **Small business An Introduction** VRP Kashyap The ICFAI University Press 2005

38 **Business A changing world** O. C. Ferrell Goffrey Hist IRWIN 1996

39 **|ÉÉÉÈÉ Ê|É\]õÓMÉ, +xÉŒ|ÉÈÔ ÉŸÉ 1990**

40 **Mercantile & Industrial Law**

41 **Guestbook**
42 Dynamics of Entrepreneurial Development & Management
Vasant Desai, Himalya Publishing House 1997

43 Entrepreneurial Development in India
Sau Uddin, Mehafoorus Rehman, Mittal Publication 1990

44 Entrepreneurship development in India and the South east Asian countries
S. N. Battacharya Metropolitan Book Co. Pvt. Ltd. 1983

45 Industrial Enterprise in India.
Nabagopal Das, Orient Longmans 1962

46 Industrial Entrepreneurship in India
V. Lakshman Rao, Chugh Publications Allahabad 1986

47 Entrepreneurship in U.S.A.
52 Theosies of Entrepreneurship
Vasant Desai, Himalaya Publishing House 2011

53 Small Industries and the Developing Economy in India.
R.V. Rao, Concept Publishing Company New Delhi 1979

54 Growth of Indigenous Entrepreneurship
V. S. Patvarellan, Bombay Popular Prakashan 1990

55 Entrepreneurship Mahurima Lall, Shikha Sahai
Excel books 2006.

56 Entrepreneurship and growth of Enterprise in Industrial Estate
Dr. N. Gangadhana Rao, Deep & Deep Publications 1986

57 Regional Variation in Entrepreneurship
Dr. B. S. Patil, ALP Books 2009

58 Entrepreneurship management passion works Wonder
Vasant Desai, Himalaya Publishing house 2011

59 Industrial Sickness. Identification & Rehabilitation
S. N. Bidani, P. K. Mitra, Vision Books 1983

60 Technical Entrepreneurship.
Vinayshil Gautam ,Global business press 1992

61 Business Environment
Francis Cherumilam ,Himalaya Publicaton 1997

62 Business organization & management
K. Aswathappa Yadumuttry, Himalaya Publisher 1995

B) Articles from journals and magazines

1 Corporation that gives confidence to women by Rupa Mistri in “Udyojak” August 2000

2 Housewife - The Management – Guru By Sharu Ranganekar in “Udyojak” Diwali Issue of the year 2000

3 Stri Udyoglaxmi By Swati Shahane in “Udyojak” December 1995

4 Struggle of a Women Entrepreneurs

5 Economic Development through ‘Bachat Gat’ in ‘Udyojak’ Mahesh Joshi Feb-2008
c) Webliography

1. Opportunities and challenges for women in business
   http://www.indiatogether.org/women/business/renuka.html

2. Schemes for development and promotion of women entrepreneurs
   http://www.sisihyd.gov.in; http://www.msmehyd.ap.nic.in

4. Pragya - Enhancing capacities of and opportunities for mountain women

4. ASHA Women by Shahnaz Husain
   http://www.ashafoundation.org/women/women/shahnaz-husain.php

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

6. Advancement of Women By Asith Bhattacharya Counselor

7. A Reflection of the Indian Women in the entrepreneurial world
   Research and Publication of IIMA, India W.P.No.2005/08/07

8. Powerful Women Entrepreneurs in India

9. Successful Women Entrepreneurs in India
What are the major problems faced by Women Entrepreneurs in India


( Dr.Ram Kulkarni) (Mrs.Surekha S.Kulkarni)
Signature of the Research Guide Signature of the research student