

Unorganized Sector Women Entrepreneurs in Kerala -Issues and Challenges

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Abstract: *In the state of Kerala, the entry of women in the entrepreneurial field is a recent phenomenon. The women entrepreneurs play a significant role in the development of the State. They have been attracting the attention of policy makers and government departments by their excellent performance. The present paper attempts to identify the issues and challenges faced by the women entrepreneurs in the unorganized sector in Kerala. The data required for the preparation of the paper have been collected from both primary and secondary sources. Mathematical and statistical tools like exploratory factor analysis, one sample K-S test, skewness and kurtosis and one sample t test and one - way ANOVA have been employed for the analysis of the data. It has been found that the women entrepreneurs in the unorganised sector in Kerala experience the different problems in the areas of finance, personal, social, raw material, marketing, labour, managerial, infra-structural, technological and government regulations.*

Key Words: *Women entrepreneurs, unorganized sector, personal, social, technological, infra-structure, managerial, raw material and marketing.*

1. INTRODUCTION

One of the salient features of the industrial economy of the State of Kerala is that the number of women entrepreneurs is significantly more compared to other States in India. Kerala has made remarkable progress in the field of social development and this is mainly due to the highest literacy rate among the women. In Kerala, the rate of population growth is low. The highest level of women education may be the prominent reason for this. Thus, women are playing a key role in the social development of the State. This has led to a substantial development in entrepreneurship among women in Kerala. They provide employment to large number of skilled and unskilled people in the State of Kerala.

2. REVIEW OF LITERATURE

ArchanaSinha (2004) has made an attempt to identify the role of women entrepreneurs in the economic development. She observed that more than half of the women population plays a vital role in the development of the family, nation and community. **Balan (1999)** examined whether the women entrepreneurs have to apply innovation, creativity in their entrepreneurship. In this study he found that even though the women entrepreneurs are doing their business on a small scale, they are not completely utilising their creativity, innovation into it. **Bose (2013)** reviewed the efficiency of the various entrepreneurship promotional measures, being promoted by the Government and financial institutions in Kerala and also identifies the insufficiencies and flaws. **Haseena (2014)** identified the problems faced by women entrepreneurs in organised sector in Kerala. She found that the major constraints faced by women entrepreneurs are lack of finance and knowledge about institutions working for entrepreneurship development. Non availability of skilled labour, diligent selection of raw material, lack of time to attend the training are also contributing factors. **Sysan Thomas (2000)** reviewed the background of women entrepreneurs and identified the problems related to women entrepreneurs. They found out that residential stability and support from the house hold promoted their career. They also suggested that the women entrepreneurs require training either through electronic or print media. **Sankaranarayan (2007)** examined the problems faced by women entrepreneurs. He suggested that government should come forward to assess women entrepreneurs especially those from that of economically backward sector.

Thus, it is clear that no attempt has been made so far to identify the issues and challenges of women entrepreneurs in unorganised sector in Kerala. Hence the present work has been undertaken.

The Problem in Brief

A notable feature of the women entrepreneurship in Kerala is that it is dominated in unorganised Sector. This sector provides different goods and services highly useful for their day to day life and employment opportunities to a sizeable number of educated talented women. The women entrepreneurs in the unorganised sector provide very creative products and services to their customers which exactly match to their needs. However, these entrepreneurs in unorganised sector are denied by the government agencies in providing any kind support. These women entrepreneurs are exploited by intermediaries in the marketing of their products. In most cases they operate their business only with the help of their own funds. The regulatory framework is not comfortable for their development in the State. The financial agencies are very reluctant in providing funds for their operation. Thus, in unorganised sector women entrepreneurs experience different critical problems in their day to day operation. In this background, an attempt has been made by the authors to identify the issues and challenges of women entrepreneurs in unorganised sector in Kerala.

Objectives of the Paper

The objective of the present paper is to identify the issues and challenges experiencing by the women entrepreneurs functioning in unorganized sector in the State of Kerala.

3. METHODOLOGY AND DATA BASE

The present study makes use of both the secondary and primary data. The secondary data were collected from various journals, study reports, websites and research dissertations. The primary data were collected with the help of pre-tested structured questionnaire and interviews and discussions with the women entrepreneurs in the unorganized sector in the State of Kerala. The sample selected consists of 336 women entrepreneurs in the three selected districts of Thiruvananthapuram, Ernakulam and Kozhikode in the State. The statistical and mathematical tools like mean, standard deviation, KMO and Bartlett's Test, Exploratory Factor Analysis, skewness and kurtosis, one sample t test and one way - ANOVA were employed for the analysis of the data to achieve the objective of the study.

A. Exploratory Factor Analysis- Identification of Problems of Women entrepreneurs

In order to ensure the adequacy of data for the factor analysis, Kaiser- Meyer- Oklin measure of sampling adequacy (KMO) and Bartlett's test of Sphericity are applied. The Kaiser- Meyer- Oklin measure of sampling adequacy is an index used for measuring the magnitude of the observed correlation coefficient to the magnitude of the partial correlation coefficients. It is important to verify the appropriateness of the data before continuing with the factor analysis. A minimum value of 0.5 KMO is ideal for running factor analysis (Field, 2005). Hutcheson and Sofroniou (1999) indicated that values from 0.5 to 0.7 would be considered average, values from 0.7 to 0.8 would be perfect, values from 0.8 to 0.9 would be considered good and values above 0.9 would be outstanding. KMO statistics vary between 0 and 1. For identifying the problems the researcher identified 55 variables. An exploratory factor analysis was carried out to assess the dependent variable. They were measured on a five point Likert's scale. The results of the tests are exhibited in the table 1.

Table 1. KMO and Bartlett's Test of sampling adequacy

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.696
Bartlett's Test of Sphericity	Approx. Chi-Square	40061.705
	Df	1485
	Sig.	.000

Source: Primary Data.

Since the KMO value was 0.596, it was considered as adequate. The Bartlett's Test of Sphericity value (40061.705, Df 1485) was less than 0.05 and hence, significant and recommended for factor analysis. The results of the test indicated that the data set had been appropriate for factor analysis and principal component analysis has been carried out.

Table 2.Total Variance Explained - Problems of Women Entrepreneurs

Component s	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.477	17.230	17.230	9.477	17.230	17.230	5.834	10.608	10.608
2	7.642	13.895	31.125	7.642	13.895	31.125	5.673	10.314	20.921
3	7.022	12.767	43.893	7.022	12.767	43.893	5.493	9.988	30.909
4	6.103	11.097	54.989	6.103	11.097	54.989	5.289	9.617	40.526
5	5.164	9.389	64.379	5.164	9.389	64.379	5.121	9.312	49.838
6	3.763	6.841	71.220	3.763	6.841	71.220	4.804	8.735	58.572
7	3.142	5.712	76.932	3.142	5.712	76.932	4.721	8.585	67.157
8	2.767	5.031	81.963	2.767	5.031	81.963	4.445	8.082	75.239
9	2.545	4.628	86.591	2.545	4.628	86.591	4.429	8.052	83.291
10	2.008	3.650	90.241	2.008	3.650	90.241	3.823	6.950	90.241
11	.557	1.012	91.254						
12	.495	.900	92.153						
13	.416	.756	92.909						
14	.390	.710	93.619						
15	.340	.619	94.238						
16	.328	.596	94.834						
17	.285	.518	95.352						
18	.258	.469	95.820						
19	.207	.376	96.196						
20	.190	.345	96.541						
21	.185	.337	96.878						
22	.179	.326	97.204						
23	.148	.270	97.473						
24	.142	.259	97.732						
25	.127	.232	97.964						
26	.116	.211	98.175						

27	.106	.193	98.368						
28	.094	.171	98.540						
29	.087	.159	98.698						
30	.078	.142	98.840						
31	.067	.122	98.962						
32	.066	.120	99.082						
33	.060	.109	99.191						
34	.058	.106	99.297						
35	.051	.092	99.389						
36	.049	.088	99.478						
37	.046	.084	99.561						
38	.039	.071	99.632						
39	.033	.060	99.692						
40	.030	.055	99.747						
41	.023	.042	99.789						
42	.020	.036	99.825						
43	.018	.032	99.857						
44	.017	.031	99.888						
45	.016	.028	99.917						
46	.013	.024	99.941						
47	.010	.018	99.959						
48	.007	.013	99.972						
49	.005	.009	99.981						
50	.005	.008	99.989						
51	.002	.004	99.993						
52	.002	.003	99.996						
53	.001	.002	99.998						
54	.001	.001	99.999						
55	.000	.001	100.000						

Extraction Method: Principal Component Analysis.

Source: Primary Data.

The items identified based on factor analysis were theoretically justified as correlations among reflective measures are expected and so there can be possibility of respondents having a different factor perception for certain indicators. A Table with rotated component loadings and factor names are shown in Table3.

Table3.Skewness and Kurtosis

	Skewness		Kurtosis	
	Statistic	Std. Error	Statistic	Std. Error
Shortage of Working Capital	-.424	.133	-.712	.265
Lack of Collateral Security	-.628	.133	-.085	.265
Delayed payments of bills	-.698	.133	.369	.265
Negative attitude of banks towards women	-.797	.133	.730	.265
Poor Knowledge of financial management	-.535	.133	-.197	.265
Ignorance about banking procedures & formalities	-.661	.133	.255	.265
Lack of leisure time	-.130	.133	.965	.265
Lack of risk bearing capacity	.067	.133	.522	.265
Inability to bear economic risk	-.147	.133	1.047	.265
Lack of Self confidence	.221	.133	.098	.265
Absence of need of achievement	.008	.133	.452	.265
Lack of initiative	.075	.133	.479	.265
Dual role in home and business	.271	.133	.151	.265
Lack of confidence in women's ability	.481	.133	-.248	.265
Male dominance in family and society	.415	.133	-.131	.265
Insufficient social contacts	.494	.133	-.208	.265
Lack of appreciation in the family / society	.361	.133	.044	.265
Lack of continuous supply of raw materials	.355	.133	.209	.265
Variations in raw materials prices	.419	.133	.271	.265
Delay in procurement of raw materials	.498	.133	.296	.265
Poor knowledge of materials management	.451	.133	.307	.265
Time consuming procedures of getting raw materials	.429	.133	.292	.265
Non availability of raw materials	.432	.133	.324	.265
Cut throat competition	-.395	.133	.388	.265
Delayed collection of bills	-.401	.133	.493	.265
Inadequate advertising and publicity	-.051	.133	-.800	.265
Lack of sufficient stock of products	-.003	.133	-1.003	.265
Poor knowledge of marketing management	-.053	.133	-.740	.265
Difficult to travel freely	-.369	.133	.298	.265
Non-availability of skilled employees	-.088	.133	-.822	.265
Skilled employees leave their job after getting experience	-.103	.133	-.858	.265
Non co-operative attitude of employees	-.074	.133	-.828	.265
Non co-operative attitude towards women owner/manager	-.080	.133	-.867	.265

Lack of proper planning	.735	.133	-.476	.265
Poor control of entrepreneurial activities	.730	.133	-.468	.265
Poor knowledge of business management	.751	.133	-.416	.265
Poor decision making skill	.767	.133	-.384	.265
Poor Communication skill	.784	.133	-.377	.265
Lack of motivation to employees	.760	.133	-.413	.265
Inadequate space of work	.024	.133	-.921	.265
Inadequate power supply	.027	.133	-.880	.265
Non-availability of land / plot / Shed	.020	.133	-.934	.265
Inadequate transportation facilities	.000	.133	-.922	.265
Inadequate waste management system	.017	.133	-.972	.265
Inadequate water supply	.033	.133	-.945	.265
Lack of technological skill	.087	.133	-.211	.265
Inadequate technological support for machinery utilization	.090	.133	-.197	.265
Poor knowledge of modern technology	.047	.133	-.235	.265
High cost of modern technological acquisition	.029	.133	-.238	.265
Ignorance in the application of modern technology	.013	.133	-.314	.265
Corruption in sanction of subsidies, incentives and loans on the part of the Officials	.195	.133	-.673	.265
Non co-operative attitude of govt. employees	.221	.133	-.666	.265
Poor knowledge of government support schemes	.259	.133	-.679	.265
Insufficient recognition from Government Officials	.158	.133	-.677	.265
Lack of co-ordination among different Govt. Departments	.187	.133	-.551	.265

Source: Primary Data.

Identification of the Issues and Challenges

From the primary data analysis and through discussions with the experts in the field it is found that the problems of the women entrepreneurs in the unorganised sector experience the problems in ten areas namely Finance, Personal, Social, Raw material, Marketing, Labour, Managerial, Infrastructural, Technological and Government Regulations. These problems are explained below.

6.1. Financial Problems

The financial problems of the sample women entrepreneurs are presented in Table 4.

Table 4. Financial Problems

Problems	Mean	Std. Deviation	t	P
Shortage of Working Capital	4.3185	.64859	37.262	.000
Lack of Collateral Security	4.2946	.69073	34.357	.000
Delayed payments of bills	4.3095	.67317	35.658	.000
Negative attitude of banks towards women	4.2976	.68728	34.609	.000
Poor Knowledge of financial management	4.2917	.66785	35.452	.000
Ignorance about banking procedures & formalities	4.2887	.68020	34.728	.000
Test Value= 3				

Source: Primary Data.

Among the financial problems, the problem of Shortage of Working Capital is found to be an important financial problem (mean scores 4.3185) followed by delayed payment of bills (4.3095) and Negative attitude of banks towards women (4.2976). The other important problems are poor knowledge of financial management (4.2917), Ignorance about banking procedures & formalities (4.2887). The difference between the perceived score and the test value (ie., 3) of all the problems is significant, since the p value of all the cases is less than 0.05.

6.2. Personal Problems

The personal problems of the selected women entrepreneurs in unorganised sector are given in Table.5.

Table 5. Personal Problems

Problems	Mean	Std. Deviation	t	P
Lack of leisure time	3.5268	.65962	14.639	.000
Lack of risk bearing capacity	3.5833	.65941	16.215	.000
Inability to bear economic risks	3.5774	.69965	15.127	.000
Lack of Self confidence	3.5625	.65264	15.799	.000
Absence of need for achievement	3.5833	.68167	15.686	.000
Lack of initiative	3.5774	.66912	15.817	.000
Test Value= 3				

Source: Primary Data.

It is clear that the problem of absence of need for achievement and lack of risk bearing capacity is found to be the major personal problems (with mean score of 3.5833 each). The other problems in that order are inability to bear economic risks, lack of initiative, lack of Self-confidence and lack of leisure time. In this case also, the difference between the perceived score and the test value of 3 of all the problems is significant, since the p value of all the problems is less than 0.05.

6.3. Social Problems

The Social problems of Women Entrepreneurs in the Unorganized Sector are identified and are displayed in Table 6.

Table.6. Social Problems

Problems	Mean	Std. Deviation	t	P
Dual role in home and business	3.4226	.80296	9.648	.000
Lack of confidence in women's ability	3.4435	.77445	10.496	.000
Male domination in the family and Society	3.4464	.78993	10.359	.000
Insufficient social contacts	3.4286	.77322	10.160	.000
Lack of appreciation in the family / society	3.4345	.79280	10.047	.000
Test Value= 3				

Source: Primary Data.

The male domination in the family and Society (mean score 3.4464) is found the major social problem of women entrepreneurs in unorganised sector. The other prominent problems experienced in the order of rank are lack of confidence in women's ability, lack of appreciation in the family / society, insufficient social contacts and dual role in home and business. The difference between the perceived score and the test value of 3 of all the problems is found significant.

6. 4. Raw Material Problems

The major issues and challenges in the area of procurement of raw materials are given in Table 7.

Table.7. Raw Material Problems

Problems	Mean	Std. Deviation	t	P
Lack of continuous supply of raw materials	3.2857	.58989	8.878	.000
Variations in raw materials prices	3.3065	.61189	9.183	.000
Delay in procurement of raw materials	3.3244	.60751	9.788	.000
Poor knowledge of materials management	3.3095	.61767	9.186	.000
Time consuming procedures of getting raw materials	3.3065	.62157	9.040	.000
Non availability of raw materials in time	3.2976	.62351	8.750	.000
Test Value= 3				

Source: Primary Data.

The major problem in the area of procurement of raw materials is the delay in procurement with mean score of 3.3244. The other major issues in this respect are Poor knowledge of materials management, variations in raw materials prices, time consuming procedures of getting raw materials, non-availability of raw materials in time and lack of continuous supply of raw materials. In this case also, the difference between the perceived score and the test value of 3 of all the problems is found significant.

6.5. Marketing Problems

The various marketing problems faced by the sample women entrepreneurs in unorganised sector are shown in table 8.

Table.8. Marketing Problems

Problems	Mean	Std. Deviation	t	P
Cut throat competition	3.9256	.78253	21.681	.000
Delayed collection of bills	3.9345	.76988	22.250	.000
Inadequate advertising and publicity	3.9256	.74741	22.700	.000
Lack of sufficient stock of products	3.9494	.74941	23.222	.000
Poor knowledge of marketing management	3.8869	.76041	21.380	.000
Difficult to travel freely	3.9018	.79129	20.890	.000
Test Value= 3				

Source: Primary Data.

The major problem of marketing is lack of sufficient stock products with mean scores of (3.9494). The other major issues are delayed collection of bills, cut throat competition and inadequate advertising and publicity, difficult to travel freely, poor knowledge of marketing management. The difference between the perceived score and the test value of 3 of all the problems is statistically significant.

6.6. Labour Related Problems

The responses of the selected women entrepreneurs about the labour related problems are displayed in Table 9.

Table 9.Labour Related Problems

Problems	Mean	Std. Deviation	t	P
Non-availability of skilled employees	4.0714	.67864	28.940	.000
Skilled employees leave their job after getting experience	4.0804	.68422	28.943	.000
Non co-operative attitude of employees	4.0595	.67979	28.570	.000
Non co-operative attitude towards women owner/manager	4.0625	.68608	28.387	.000
Test Value= 3				

Source: Primary Data.

The women entrepreneurs in the unorganised sector may face serious issue on labour related problems with mean score of 4.0804. The other relevant problems are non-availability of skilled employees, non-cooperative attitude towards women owner / manager, non-cooperative attitude of employees, In this case also, the difference between the perceived score and the test value of 3 of all the problems is found significant

6.7. Managerial Problems

The managerial problems of the sample women entrepreneurs are depicted in Table 10

Table 10. Managerial Problems

Problems	Mean	Std. Deviation	t	P
Lack of proper planning	3.4643	.56666	15.019	.000
Poor control of entrepreneurial activity	3.4732	.57240	15.154	.000
Poor knowledge of business management	3.4821	.58308	15.157	.000
Poor decision making skill	3.4911	.59343	15.157	.000
Poor Communication skill	3.4673	.57728	15.169	.000
Lack of motivation to employees	3.4732	.57759	14.837	.000
Test Value= 3				

Source: Primary Data.

The women entrepreneurs in the unorganised sectors face certain managerial issues. Among the issues, the problem of poor decision making skill is the major one with mean score of 3.4911. The other important issues are poor knowledge of business management, poor control of entrepreneurial activity and lack of motivation to employees, poor communication skill, lack of proper planning. Here also the difference between the perceived score and the test value of all the problems is found significant.

6.8. Infrastructural Problems

The important infrastructural problems of women entrepreneurs identified from the survey are listed in the Table 11.

Table 11. Infrastructural Problems

Problems	Mean	Std. Deviation	t	P
Inadequate space of work	3.9821	.69517	25.897	.000
Inadequate power supply	3.9792	.68862	26.064	.000
Non-availability of land / plot / Shed	3.9851	.69738	25.893	.000
Inadequate transportation facilities	4.0000	.69540	26.359	.000
Inadequate waste management system	3.9881	.70383	25.734	.000
Inadequate water supply	3.9762	.69927	25.589	.000
Test Value= 3				

Source: Primary Data.

Among the infrastructural problems, the issue of inadequate transportation facilities is found to be the prominent with the mean score of 4.0000. The other issues in that order are inadequate waste management system, non-availability of land/plot/shed, inadequate space of work, inadequate power supply, and inadequate water supply. The table also reveals that the difference between the perceived score and the test value of 3 of all the problems is found statistically significant.

6.9. Technological Problems

The responses of the women entrepreneurs about the technological problems are presented in the Table12.

Table12.Technological Problems

Problems	Mean	Std. Deviation	T	P
Lack of technological skill	3.3569	.61120	10.711	.000
Inadequate technological support for machinery utilization	3.3690	.61871	10.934	.000
Poor knowledge of modern technology	3.3601	.61675	10.703	.000
High cost of modern technological acquisition	3.3571	.62089	10.544	.000
Ignorance in the application of modern technology	3.3720	.60470	11.277	.000
Test Value= 3				

Source: Primary Data.

The unorganized women entrepreneurs experience problems in the area of technology. The ignorance in the application of modern technology is found to be an important problem with mean score of 3.3690. The other major problems in the order of gravity are inadequate technological support for machinery utilization, poor knowledge of modern technology, high cost of modern technological acquisition, lack of technological skill. The difference between the perceived score and the test value of all the problems is significant.

6. 10. Government Regulatory Issues

The government regulatory issues faced by the sample women entrepreneurs are displayed in Table.13.

Table13.Government Regulatory Issues

Problems	Mean	Std. Deviation	t	P
Corruption in sanction of subsidies, incentives and loans	3.6607	.57646	21.010	.000
Non co-operative attitude of govt. employees	3.6607	.58161	20.823	.000
Poor knowledge of government support schemes	3.6488	.58478	20.337	.000
Insufficient recognition from Government	3.6637	.57041	21.328	.000
Lack of co-ordination among different Govt.Departments	3.6667	.59517	20.532	.000
Test Value= 3				

Source: Primary Data.

The lack of coordination among different Government departments is found to be the major issue in respect of government regulatory issues with mean scores of 3.6667. The other major

problems are corruption in sanction of subsidies, incentives and loans and non - cooperative attitude of government employees, insufficient recognition from Government, poor knowledge of government support schemes. The difference between the perceived score and the test value of all the problems is significant.

4. CONCLUSIONS AND SUGGESTIONS

The role of unorganised women entrepreneurship is very crucial in the development of Kerala State. However, from the above analysis it is clear that the women entrepreneurs in the unorganised sector in Kerala experience the different problems in the areas of finance, personal, social, raw material, marketing, labour, managerial, infra-structural, technological and government regulations. It is hoped that the following suggestions will be useful for overcoming the above stated issues and challenges of women entrepreneurs.

- The women entrepreneurs in unorganized sector experience different problems in the area of finance. The State government can direct the cooperative banks to utilize their excess funds generated for providing financial support to the women entrepreneurs in unorganized sector. While providing financial assistance, due consideration should be given the performance of the women entrepreneurs. The banks should take necessary steps to reduce the time lag for financing to women entrepreneurs in unorganized sector to the minimum possible extent. The existing procedures and formalities related to submission of financial documents by the unorganized sector women entrepreneurs may be simplified by banks.
- Women entrepreneurs in unorganized sector experience the problem related to infrastructure in their day to day operations. Hence, it is necessary that adequate funds should be earmarked in the plan fund during the budget preparation by the government of Kerala for improving the infrastructure facilities like transportation, waste management system, land/plot/shed, power supply and inadequate water supply.
- In order to promote the market of unorganized sector women entrepreneurs, national and state level fairs/exhibitions can be organized to market their products and services. Proper marketing facilities for buying and selling of both raw and finished goods should be provided in easy reach. As a solution to this, the co-operatives can be established with a view to eliminate middleman. These cooperatives can purchase the raw materials needed for women enterprises and sell them on reasonable prices.
- Periodical training should be given to women students to develop a set of entrepreneurial skills needed to start a venture. Family members do not like women to go to distant place for training. Hence, mobile training centers should be arranged. Additional facilities like stipend, good hygienic crèches, transport facilities etc., may be offered to attract more women to training centers. The DICs of Government of Kerala can play a positive role in this respect.

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