

A Critical Study of the Entrepreneurship Development Process among Women

Rashmi Singh
Indian Agricultural Research Institute, New Delhi

In India women entrepreneurship development had come a long way since it was systematically initiated in 1979. At present, women entrepreneurs comprised about eleven per cent of the total entrepreneurs. It was expected that 25-30 per cent of the entrepreneurial force in India would be women by 2020. In order to investigate the entrepreneurship development process, an 'Ex-post facto' research design was formulated. The study was conducted in the National Capital Region of Delhi including Gurgaon (Haryana) and NOIDA (Uttar Pradesh). Understanding of the total process of entrepreneurship development among women with the facilitators and inhibitors give us a holistic view of the subject. Training programmes may be designed to promote entrepreneurship among women. These may include process and product based courses whereby women may be encouraged to learn knowledge, skills and abilities to run a business.

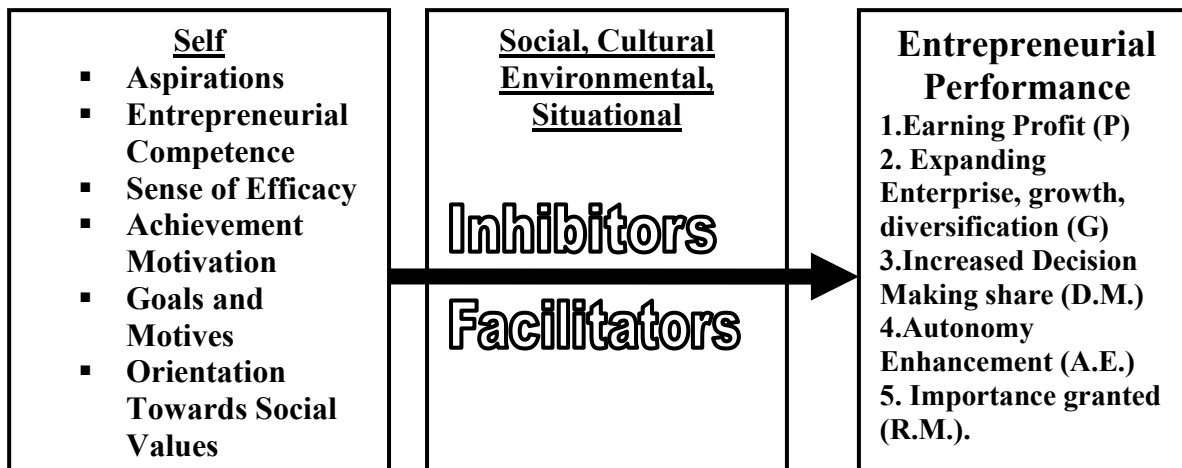
INTRODUCTION

In India women entrepreneurship development had come a long way since it was systematically initiated in 1979. At present, women entrepreneurs comprised about eleven per cent of the total entrepreneurs. It was expected that 25-30 per cent of the entrepreneurial force in India would be women by 2020.

Women entrepreneurship needed to be studied, as much is not known about the ways women contributed to entrepreneurship. Earlier research studies on women entrepreneurship had been exploratory in nature focusing mainly on characteristics of women entrepreneurs and problems they faced. Holistic study of all factors contributing to this process, either positively or negatively needs to be probed deeply to arrive at some meaning valuable for future policy planning.

The process of entrepreneurship development involves the entrepreneur as an individual placed in a particular socio-economic sphere where some factors have facilitative role and others inhibitive in her journey to become an entrepreneur. The consequences of this process are entrepreneurial performance.

FIGURE 1
ENTREPRENEURSHIP DEVELOPMENT PROCESS AMONG WOMEN



Entrepreneurship development among women has been taken as a consequence of one process where psychological mainsprings of a woman, her ambitions, aspirations, and her belief in self along with facilitative factors in the society or her social environment have played a synergistic role in her success. Specific objectives of the study were: -

1. To study the profile, entrepreneurial traits and performance of women entrepreneurs
2. To identify sociological and psychological factors promoting entrepreneurship among women
3. To study the nature and extent of societal support to women entrepreneurs
4. To identify inhibitors of women entrepreneurship process and problems faced by women entrepreneurs.

RESEARCH METHODOLOGY

In order to investigate the entrepreneurship development process, an 'Ex-post facto' research design was formulated. The study was conducted in the National Capital Region of Delhi including Gurgaon (Haryana) and NOIDA (Uttar Pradesh). The area is endowed with good infrastructure for manufacturing, servicing and marketing along with some functioning entrepreneurship parks. Consortium of Women Entrepreneurs of India (CWEI), Federation of Indian Chambers of Commerce and Industries Ladies Organisation (FICCI-FLO), World Assembly of Small and Medium Enterprises (WASME), Federation of Women Entrepreneurs of India (FIWE), Rural Development and Self Employment Training Institute (Rudset-I) and Bhartiya Yuva Shakti Trust (BYST) were contacted for a list of women entrepreneurs.

Women headed/managed enterprises constituted units of investigation and 206 women entrepreneurs were the respondents. The women entrepreneurs' experiences, their socio-economic and entrepreneurial antecedents yielded necessary data for the exploration. The data were collected through personal interviews. Appropriate standardized instruments were used to collect relevant data like Thematic Apperception Test (Mehta 1994) for assessing need for achievement, Personal Entrepreneurial Competence (PEC) instrument of International Center of Entrepreneurship and Career Development, (1988) for measuring thirteen entrepreneurial traits, and Muthayya (1971) scale for assessing aspirations. For measuring Entrepreneurial Performance, a scale was developed using five dimensions: 1. Earning Profit (P) 2. Expanding Enterprise, growth, diversification or refinement of the products/services (G) 3. Increased Decision Making share (D.M.) 4. Autonomy Enhancement (A.E.) and 5. Importance granted

to woman entrepreneur and her abilities by significant ones in her social space (R.M.). The third objective was studied by content analyzing the literature, policies, programmes and schemes launched by government and non-governmental organizations for providing support to women entrepreneurs. The data collected were scored, tabulated and categorized. These were subject to appropriate methods of analyses, viz, empirical, content and logical as per the objectives of the study. Statistical tools like median, range, quartiles, quartile deviation paired t - test and correlation etc. were used to comprehend and interpret the data in a meaningful way.

RESULTS AND DISCUSSION

Entrepreneurial Traits (Entrepreneurial Competence)

Thirteen Entrepreneurial traits viz. initiative, opportunity seeking, self confidence, persuasion ability, assertiveness, influence, persistence, information seeking, concern for high quality, commitment, sense of efficacy, systematic planning and problem solving, contribute to the competence of an entrepreneur and affect her entrepreneurial performance. Women entrepreneurs were found to be on the higher side of entrepreneurial competence. Majority (55.3%) of the respondents obtained scores upto 241, which is indicative of fair to good entrepreneurial competence while 44.7 per cent respondents were having very good or excellent scores on the entrepreneurial competence scale. Women entrepreneurs were found to be low in these four dimensions; self-confidence, assertiveness, persuasion ability and influence. Systematic Planning and initiative were in the medium range for both the groups.

Comparison of low profit earners and high profit earners revealed that more women entrepreneurs (32.4%) in the first group had fair entrepreneurial competence than those in the second group (19.8%). On the other side, 49.5 per cent of HPE respondents were having very good and excellent entrepreneurial competence while only 39.9 per cent of LPE women were having such scores. Thus, HPE entrepreneurs were found to be having higher entrepreneurial competence scores than the LPE respondents.

TABLE 2
QUARTILE DISTRIBUTION OF RESPONDENTS AS PER ENTREPRENEURIAL
COMPETENCE SCORES

Quartile	Score	LPE		HPE		Total	
		Freq.	%	Freq.	%	Freq.	%
Overall Entrepreneurial Competence (all 13 competencies)							
I	Upto 221	34	32.4	20	19.8	54	26.2
II	222 to 241	29	27.6	31	30.7	60	29.1
III	242 to 251	22	20.9	27	26.7	49	23.8
IV	252 to 277	20	19.0	23	22.8	43	20.9
1. Initiative							
I	Upto 15 (low)	36	34.3	24	23.8	60	29.1
II	16 to 17 (medium)	30	28.6	23	22.8	53	25.7
III	18 to 19 (high)	22	20.9	27	26.7	49	23.8
IV	20 to 25 (v. high)	17	16.2	27	26.7	44	21.4
2. Sensing Opportunities							
I	Upto 16 (low)	31	29.5	32	31.7	63	30.6
II	17 to 18 (medium)	25	23.8	17	16.8	42	20.4
III	19 to 20 (high)	26	24.8	29	28.7	55	26.7
IV	21 to 26 (v. high)	23	22.8	23	22.7	46	22.3

3. Persistence							
I	Upto 15 (low)	28	26.7	29	28.7	57	27.7
II	16-17 (medium)	26	24.8	28	27.7	54	26.2
III	18-20 (high)	37	35.2	35	34.7	72	34.9
IV	21-24 (v. high)	14	13.3	9	8.9	23	11.2
4. Information Seeking							
I	Upto 19 (low)	39	37.1	34	33.6	73	35.4
II	20 (medium)	22	20.95	21	20.8	43	20.9
III	21-22 (high)	25	23.8	24	23.8	49	23.8
IV	23-25 (v. high)	19	18.1	22	21.8	41	19.9
5. Concern For High Quality							
I	Upto 17 (low)	26	24.8	36	35.6	62	30.1
II	18 (medium)	22	20.9	22	21.8	44	21.4
III	19-20 (high)	36	34.3	31	30.7	67	32.5
IV	21-26 (v. high)	21	20.0	12	11.9	33	16.0
6. Commitment							
I	Upto 18 (fair)	42	40.0	45	44.5	87	42.2
II	19 (good)	17	16.2	21	20.8	38	18.4
III	20 (v. good)	21	20.0	15	14.9	36	17.5
IV	21-23 (excellent)	25	23.8	20	19.8	45	21.8
7. Sense Of Efficacy							
I	Upto 18	29	27.6	28	27.7	57	27.7
II	19	24	22.9	28	27.7	52	25.2
III	20-21	33	31.4	27	25.7	60	29.1
IV	22-25	19	18.1	18	17.8	37	17.9
8. Systematic Planning							
I	Upto 16 (low)	41	39.1	30	29.7	71	34.5
II	17-18 (medium)	20	19.0	38	36.2	58	28.2
III	19 (high)	25	23.8	18	17.8	43	20.9
IV	20-23 (v. high)	19	18.1	15	14.9	34	16.5
9. Problem Solving							
I	Upto 18 (fair)	32	30.5	24	23.8	56	26.7
II	19-20 (medium)	42	40.0	36	35.6	78	37.1
III	21-22 (high)	17	16.2	20	19.8	37	17.6
IV	23-25 (v. high)	14	13.3	21	20.8	35	16.7
10. Self Confidence							
I	Upto 14	36	34.3	24	23.8	60	29.1
II	15-18	29	27.6	31	30.7	60	29.1
III	19-20	23	21.9	24	23.8	47	22.8
IV	21-25	17	16.2	22	21.8	39	18.9
11. Assertiveness							
I	Upto 15	37	35.2	22	21.8	59	28.6
II	16-18	30	28.6	34	33.7	64	31.1
III	19-20	18	17.1	26	25.7	44	21.4
IV	21-25	20	19.0	19	18.8	39	18.9
12. Persuasion Ability							
I	Upto 15	32	30.5	26	25.8	58	28.2
II	16-18	40	38.1	38	37.6	78	37.9
III	19-20	17	16.2	16	15.8	33	16.0
IV	21-24	16	15.2	21	20.8	37	17.9

13. Influence							
I	Upto 16	52	49.5	27	26.7	79	38.3
II	17-18	17	16.2	25	24.7	42	20.4
III	19-20	16	15.2	26	25.7	42	20.4
IV	21-24	20	19.0	23	22.8	43	20.8
Total		105	100.0	101	100.0	206	100.0

On considering the thirteen competencies separately, both the groups were found similar with no difference or very minor difference in the range of scores on persistence (12 to 24 in both groups), information seeking (14 to 25 for LPE and 15 to 25 for HPE), commitment (13 to 23 for LPE and 12 to 23 for HPE), systematic planning (10 to 23 in both groups), self confidence (9 to 24 for LPE and 9-25 for HPE), assertiveness (8 to 25 in both groups) and persuasion ability (8 to 24 in both groups). In both the groups, women entrepreneurs scored less on the dimensions of self confidence (minimum being 9), assertiveness (minimum score being 8), persuasion ability (minimum 8) and influence (minimum score being 8 for LPE and 5 for HPE).

LPE lagged behind HPE in the following 8 competencies: Initiative, Sensing Opportunities, Information Seeking, Problem Solving, Self Confidence, Assertiveness, Persuasion ability and Influence. On the other hand they scored more on the following competencies than HPE: Persistence, Concern for Quality, Commitment, Efficacy and Systematic Planning. It can be concluded that just plain hard working does not get translated into higher profits but more important abilities for earning profits are: taking actor role, assessing opportunities, asserting, convincing and more importantly, solving problems effectively.

Socio-Psychological Factors Promoting Entrepreneurship

The two major dimensions of entrepreneurship were the person (the entrepreneur) and the society in which she operated. The major forces driving women towards entrepreneurship were their own sociological and psychological makeup, which acted as promoters of the process of entrepreneurship development. Socio-economic status and background had a bearing on her entrepreneurial performance. Her own orientations towards social values might egg her on the path of entrepreneurship despite social values normally being inhibitive. Her own motives, goals, aspirations, ambitions and need for achievement were promotive of the process. These were probed with standardized instrument already developed and findings are as below:

Socio-Economic Status

The first quartile had the most entrepreneurs (42%) of low profit earners whereas the fourth quartile had the most entrepreneurs (42%) of high profit earning group.

**TABLE 3
QUARTILE DISTRIBUTION OF RESPONDENTS AS PER THEIR SOCIO-ECONOMIC
STATUS SCORES**

Quartiles	SES Scores	LPE		HPE		Total	
		Freq.	%	Freq.	%	Freq.	%
I	Upto 11	44	41.9	14	13.9	58	28.2
II	12-25	29	27.6	18	17.8	47	22.8
III	26-43	23	21.9	27	26.7	50	24.3
IV	44-171	9	8.6	42	41.6	51	24.8
		105	100.0	101	100.0	206	100.0

Comparatively, high profit earners were from higher socio-economic status families than low profit earners.

Orientation Towards Social Values

Social norms, values and beliefs constitute the cultural dictates of 'dos' and 'don'ts' for women. The cultural practices form the structure around which women act, negotiate their roles and finally assert themselves. Sometimes these culturally enforced norms limit women from exercising their full potential as an economic actor and decision maker, thus creating frustration and sometimes rebellion. There are also values which are facilitative of the process of entrepreneurship development among women. Hierarchy of status at home, in society, at workplace, kinship structure, social behaviour and interaction practices, social roles, seclusion, mobility restrictions, values of equality of sexes, economic independence and empowerment of women are some of the social values present in the environment around which women have to operate and perform as an entrepreneur. Four such values namely, bread earning restrictions, interaction restrictions, economic independence and empowerment were selected and orientation of women entrepreneurs towards these was studied. Bread earning restrictions included the social value that women's role was not that of earning livelihood for family and she was chiefly viewed as home maker, caretaker to children and others in the family. Earning bread for family was considered the social role of men folk. Interaction restrictions and mobility restrictions prescribed the appropriate way of talking, interacting and moving about physically in the society. Values of giving equal importance to both sexes and emphasizing individuality and esteem of women were taken as values of empowerment. Social value that women must also be economically independent was taken as the fourth social value.

Bread Earning Restrictions: The range of scores obtained was 7 – 10, where possible obtainable scores were from 2 to 10 with a mid value of 6. All the respondents scored above mid value indicating a high orientation towards the social value of bread earning restrictions which was facilitative for developing the entrepreneurial zeal in them. A very high percentage (87.3%) of respondents scored 9-10 scores in the maximum possible range indicating that bread earning restrictions were not acceptable to most women and they considered their economic role very desirable in present context. Comparatively there were no differences found among the two groups, LPE and HPE. Their positive orientation for this social value was expected as they were already established entrepreneurs and had an important economic role.

**TABLE 4
ORIENTATION TOWARDS SOCIAL VALUES: DISTRIBUTION OF RESPONDENTS**

No.	Scores	LPE n=105		HPE n= 101		Total n=206	
		Freq.	%	Freq.	%	Freq.	%
Bread Earning Restrictions							
1.	7	9	8.57	6	5.94	15	7.3
2.	8	6	5.71	5	4.95	11	5.3
3.	9	42	40.0	45	44.6	87	42.2
4.	10	48	45.71	45	44.6	93	45.1
Interaction Restrictions							
1.	4	5	4.8	2	1.98	7	3.4
2.	5	0	0.0	0	0.0	0	0.0
3.	6	23	21.9	23	22.8	46	22.3
4.	7	32	30.5	34	33.7	66	32.0
5.	8	3	2.9	4	3.96	7	3.4
6.	9	17	16.2	21	20.8	38	18.4
7.	10	25	23.8	17	16.8	42	20.4

Economic Independence							
1.	6	4	3.8	2	1.98	6	2.9
2.	7	5	4.8	2	1.98	7	3.4
3.	8	9	8.6	15	14.9	24	11.7
4.	9	41	39.05	37	36.6	78	37.9
5.	10	46	43.8	45	44.5	91	44.2
Empowerment							
1.	6	6	5.7	7	6.9	13	6.3
2.	7	15	14.3	10	9.9	25	12.1
3.	8	5	4.8	7	6.9	12	5.8
4.	9	6	5.7	4	3.96	10	4.9
5.	10	73	69.5	73	72.3	146	70.9

Interaction Restrictions: 74.2 per cent of the respondents scored in the range of 7 to 10 much above the mid value of 6 of obtainable score range of 2 to 10. But one fourth (25.7%) of the respondents scored upto mid value indicating that for them interaction restrictions were found valid. LPE were slightly superior to HPE in this aspect as evident from the fact that more number of entrepreneurs (23.8%) scored maximum as compared to lesser number of such women (16.8%) in the latter group. Women entrepreneurs' orientation for this value was on the whole found to be majorly on the facilitative side, though one fourth of the respondents found these inhibitive towards entrepreneurship development.

Economic Independence: All the respondents scored 6 (=mid value) and above indicating facilitative orientation towards this social value. As many as 82.1 per cent women earned maximum scores (9-10) indicating their preference for economic independence. Thus, this social value proved to be facilitative to the process of entrepreneurship development. No significant difference was found in the thinking of low profit earners and high profit earners in this respect.

Empowerment: The actual scores obtained by 93.7 per cent of respondents were above mid value (6) of obtainable scores indicating that orientation to social value of empowerment was found to be highly positive. Of these 93.7 per cent respondents, a very large number (71%) scored maximum 10 score indicating their high intensity of support for value of empowerment of women. Comparing the two groups, LPE and HPE, only slight variation was noted Between LPE and HPE. More LPE members (14.3%) scored 7 than HPE members (9.9%). Most of the women entrepreneurs scored higher on all these four social values indicating that they possessed positive orientation towards these values which proved facilitative for them to establish their business. Women asserted themselves either overtly or covertly. Most of them believed that though gender stereotyping is still prevalent in our society, it is for the individual woman to dodge and work around these constraints and assert herself. It was also highlighted by them that as our society was changing, traditional social values were also in transition. Modern social values of equality, individuality and esteem were adjudged more positively than the traditional restrictive values. Programmes by government and non-governmental agencies launched amidst the context of cultural constraints have provided women the opportunities in the environment to assert themselves as businesswomen, especially in rural areas and among disadvantaged group of our society.

Goals and Motives

Majority of the sample (67%) had economics as their main concern i.e. earning money. This when further probed revealed three different kinds of concerns. As many as 38.8 per cent women entrepreneurs specified the goal as earning more money for family so as to supplement family income and make available those facilities or objects which would not have been possible with existing income. Thus, these women basically took up entrepreneurship to improve the quality of life of their family and children. Also 13.1 per cent women entrepreneurs stated economic independence for self as the major goal. They wanted to prepare themselves against any exigencies of life where they might be required to fend for themselves. The unswerving support of family of yesteryears in case of some misfortune befalling women becoming

slightly uncertain in today's times had also motivated women to become self sufficient. For 20.4 per cent of women entrepreneurs, earning a livelihood was the major goal for venturing into entrepreneurship.

TABLE 5
DISTRIBUTION OF RESPONDENTS AS PER THEIR GOALS (MOTIVES TO START BUSINESS)

No.	Goals	LPE		HPE		Total	
		Freq.	%	Freq.	%	Freq.	%
1.	Earning more money for family	48	45.7	32	31.7	80	38.8
2.	Economic independence for self	12	11.4	15	14.9	27	13.1
3.	Social status & recognition	8	7.6	20	19.8	28	13.6
4.	Earning a livelihood	27	25.7	15	14.9	42	20.4
5.	Self expression & creativity	4	3.8	13	12.9	17	8.3
6.	Giving employment to others	1	0.9	1	0.9	2	0.9
7.	To do something worth while	4	3.8	6	5.9	10	4.8
		105	100.0	101	100.0	206	100.0

Achieving social status and recognition was the second most important goal of women entrepreneurs (13.6%). Self-expression and creativity, giving employment to others and to do something worthwhile/challenging were the other goals listed by 8.3, 0.9 and 4.8 per cent of women entrepreneurs, respectively. Personal concerns usually dominated women entrepreneurs' goals, motives and objectives but it was heartening to note that at least 0.9 per cent of women entrepreneurs had social goal and concern of giving employment to others so as to make them earn their living. Goals of self-expression, creativity and doing something worthwhile found more favour from high profit earners than low profit earners. Since LPE entrepreneurs were earning less, the major concerns were earning more money and manage livelihood or better lifestyle.

Aspirations

Aspirations were part of the motivational force driving entrepreneurs towards their goal. In a way these were goal statements concerning the future. Areas of individual needs like children's education, income increase and enterprise growth reflected aspirations of women entrepreneurs.

TABLE 6
ASPIRATION: QUARTILE DISTRIBUTION OF RESPONDENTS

Quartiles	Scores	LPE		HPE		Total	
		Freq.	%	Freq.	%	Freq.	%
I	Upto 45	58	55.2	25	24.7	83	40.3
II	46 to 49	12	11.4	8	7.9	20	9.7
III	50 to 54	29	27.6	33	32.7	62	30.1
IV	> 54	6	5.7	35	34.7	41	19.9
		105	100.0	101	100.0	206	100.0

The largest number of the respondents (40.3%) were found in the first quartile with aspiration scores ranging from 36-45, the third quartile with score range from 50 to 54 had the second maximum number of respondents (30.1%), and a substantial (19.9%) respondents occupied the fourth quarter with high score range of 54-66. Majority of the respondents (66.6%) of LPE were below median point (49) whereas majority of the respondents (67.4%) of HPE scored in the range of 50 to 66, way ahead the mean and median of the total sample. High profit earners, thus, had higher aspirations for their future as compared to low profit earners. Earning a high profit and being successful were the major aspirational concerns of the women. The other concerns were leading a good lifestyle full of comforts besides giving good education to their children so that they would be well settled in future.

Need for Achievement

It was measured by subjecting the respondents to semi projective Thematic Apperception Test (TAT). Respondents were shown three pictures as cues to write imaginative stories, which were scored for achievement motive. The stories so written contained motivational cues if it indicated (1) Desire for excellence in life, (2) Unique accomplishment, (3) Competition with self and others, and (4) Long term involvement in pursuit of a goal. Some of the respondents wrote stories which did not contain any of the above, thus they were termed as Unrelated Imagery (UI). The stories containing one or more of the above components were term it as Achievement Imagery (AI). Scoring of the stories was done as per the method standardized by Mehta (1989).

Motivational Status

Twelve point six per cent respondents (16.2 in LPE and 8.9 in HPE) wrote all the three stories with unrelated imageries, thus scoring 0. The remaining respondents were categorized into four quartiles based on the scores obtained by them.

TABLE 7
MOTIVATIONAL STATUS OF THE RESPONDENTS – NEED FOR ACHIEVEMENT

Quartiles	Scores	LPE		HPE		Total	
		Freq.	%	Freq.	%	Freq.	%
I	1 to 5	14	13.3	21	20.8	35	16.99
II	6 to 8	29	27.6	19	18.8	48	23.3
III	9 to 12	26	24.8	21	20.8	47	22.8
IV	13 to 24	19	18.09	31	30.69	50	24.3
	0	17	16.2	9	8.9	26	12.6
		105	100.0	101	100.0	206	100.0
Range	0 to 24	0-19		0-24			
Mean	8.44	7.5905		9.3267			
IQR	7.0						
t value	-2.42187						
Degree of freedom	204						
2 tail prob.	1.97						

The total obtainable score for each respondent could range from 0 to 27 with a mid value of 14. The actual scores obtained ranged from 0 to 24 with a mean value of 8.44. Thus the group’s mean was much below the obtainable scores mid value of 14 (ranging from 0 to 27). In general, women entrepreneurs’ motivational status was found to be on the lower side.

HPE were found superior to LPE in terms of their motivational status. This was evident from the fact that only 8.9 per cent of HPE respondents wrote UI stories as compared to 16.2 per cent of zero scores in LPE group and secondly, 14.9 per cent of HPE obtained scores above the possible mid value of 14 as compared to only 6.7 per cent such respondents among low profit earners. Also, maximum score obtained by low profit earners was 19 whereas there were six such respondents in the high profit earners group who scored 19 and above, the maximum score being 24. Mean score for LPE was 7.59 whereas for HPE group it was 9.33. To further probe the difference between the two groups, low profit earners and high profit earners, in terms of their achievement motivation status, paired “t-test” was applied to the data. The t value obtained was -2.42187 which was found to be significant at 0.01 level indicating that the difference was highly significant. High profit earners were found to have significantly higher motivational status as compared to low profit earners. Most of the high profit earners indulged in researching their environment continuously and persisted with difficulties and obstacles faced. Also “profit” served as a measure of their achievement for them which reinforced their drive to enhance their goals further. It acted as a positive stroke for women entrepreneurs and thus increased their motivation to work harder to scale up on the ladder.

Motivational Orientation

The stories written by the respondents clearly reflected three motives – Personal Achievement Motivation (PAI), Social Achievement Motivation (SAI) and Influence Motivation (Inf.).

TABLE 8
MOTIVATIONAL ORIENTATION OF THE RESPONDENTS – FREQUENCY DISTRIBUTION

No.	Scores	LPE		HPE		Total	
		Freq.	%	Freq.	%	Freq.	%
1.	PAI	126	68.5	121	60.8	247	64.5
2.	SAI	5	2.7	6	3.02	11	2.9
3.	Inf Imagery	6	3.3	14	7.0	20	5.2
4.	PAI+SAI	15	8.2	12	6.0	27	7.05
5.	PAI+Inf I	31	16.8	40	20.1	71	18.5
6.	SAI+Inf I	0	0.0	0	0.0	0	0.0
7.	PAI+SAI+Inf I	1	0.54	6	3.02	7	1.8
8.	UI	131	41.5*	104	34.3*	235	38.0*
	Total respondents	105		101		206	
	Total stories	315		303		618	
	Total eligible stories	184	58.4*	199	65.7*	383	61.9*

*Per cent is calculated from total no. of eligible stories

**Per cent from total no. of stories written by respondents

Personal achievement motivation was found to be the most verbalized motive of women entrepreneurs. As many as 91.9 per cent of AI stories contained personal achievement cues either alone or in combination with either or both of the other two motives, namely social achievement and influence motivation. In other words, of all the stories (618) written by the respondents (206), 56.95 per cent possessed personal achievement either as the only motive or in combination with other motives. Out of the 383 stories which contained motivational cues, an overwhelming number of 352 stories (92%) contained personal achievement motivation cue. Hence the women entrepreneurs have personal achievement (nAch) as the most dominating motive. This was followed by Influence motive which was reflected in 98 stories (25.5%). Influence appeared to be a supplementary motive since it was verbalized in over 20 per cent stories along with PAI.

This clearly suggested that those entrepreneurs who directly dealt with financial or credit institutions, market players like input suppliers, and product purchasers and consumers etc. and had longer establishment with a number of employees, needed to exert influence on all the other players or functionaries to facilitate smooth and effective functioning of the enterprise. Only a small number of stories (38) had social achievement imageries. Most entrepreneurs included in the sample were small with earnings, hardly sufficient to make a decent living, thus, they were basically pre-occupied with their personal and family economic needs. Despite this, at least 7 stories were such which contained all the three imageries. Thus, there is need to bring these into focus and heighten their motivation in a more balanced perspective where self was important but also social well being of others like coworkers were catered to and women entrepreneurs were adept at influencing their market and surroundings also.

Intensity of Motives

As revealed by earlier Table 7, the motivational status of women entrepreneurs was found on the lower side of the scale. The reason for such scores was that many of them were not able to verbalize quite a few of the subcategories of the motivational scale. It is desirable to see the verbalization pattern of the respondents of the subcategories of the motivation score. For this the data were reset and presented in Table 9. The motivational intensity was judged by the presence of following eight components: Personal Action (Ap), Social action (As), Anticipated Action (Aa), Strength (S), Hope (H), Personal-social awareness (PSA) and Vigilance (V). Thema (Th) was the additional score given to a story if it contained only one imagery i.e. the whole story is focused on only one need and there was no other need mentioned.

**TABLE 9
SUBCATEGORIES OF ACHIEVEMENT MOTIVES – FREQUENCY DISTRIBUTION OF THE RESPONDENTS**

No.	Motive sub-categories	PAI			SAI			Inf Imagery			TOTAL
		LPE	HPE	Total	LPE	HPE	Total	LPE	HPE	Total	
1.	Ap	158 (91.3)	168 (93.9)	326 (92.6)	2 (40.0)	1 (16.7)	3 (27.3)	6 (100.0)	12 (85.7)	18 (90.0)	347 (90.6)
2.	As	23 (13.3)	25 (13.96)	48 (13.6)	5 (100.0)	5 (83.3)	10 (90.9)	2 (33.3)	1 (7.1)	3 (15.0)	61 (15.9)
3.	Aa	30 (17.3)	48 (26.8)	78 (22.2)	0 (0.0)	2 (33.3)	2 (18.2)	0 (0.0)	2 (14.3)	2 (10.0)	82 (21.4)
4.	S	61 (35.3)	74 (41.3)	135 (38.4)	2 (40.0)	1 (16.7)	3 (27.3)	0 (0.0)	5 (35.7)	5 (25.0)	143 (37.3)
5.	H	65 (37.6)	82 (45.8)	147 (41.8)	0 (0.0)	0 (0.0)	0 (0.0)	2 (33.3)	6 (42.9)	8 (40.0)	155 (40.5)
6.	PSA	59 (34.1)	74 (41.3)	133 (37.8)	0 (0.0)	3 (50.0)	3 (27.3)	2 (33.3)	9 (64.3)	11 (55.0)	147 (38.4)
7.	V	7 (4.04)	18 (10.1)	25 (7.1)	1 (20.0)	0 (0.0)	1 (9.1)	1 (16.7)	1 (7.1)	2 (10.0)	28 (7.3)
8.	Th	119 (68.8)	121 (67.6)	240 (68.2)	5 (100.0)	4 (66.7)	9 (81.8)	6 (100.0)	13 (92.9)	19 (95.0)	268 (69.9)
	Total motive strength	522	610	1132	15	16	31	19	49	68	1231

The data revealed that in more than 90 per cent of stories **personal action** (Ap) was verbalized by the respondents followed by 70 per cent of stories where **thema** was verbalized. Verbalization of remaining six subcategories was made in less than half of the AI stories written by respondents. The verbalization of

such categories like As, Aa, **Vigilance (V)** were extremely poor. Over 90 per cent of the stories were not conscious of impending danger which could cause failure in their endeavour or which could impede their entrepreneurial performance. Lack of this consciousness was a matter of serious concern. About 84 per cent of the AI stories did not have **Social Action (As)**. It appeared that the women entrepreneurs were not conscious of the group strength. The strength of people around, family members, coworkers and others associated with the enterprise was extremely important and if they all take combined action then chances of entrepreneurial success would be quite high.

In addition, in about 80 per cent of the stories, respondents could not visualize what action to be taken in anticipation of failure. They must be able to visualize the pitfalls or loopholes which could cause failure in their entrepreneurial endeavours. This required an **anticipated action (Aa)** to be taken in advance which they were not very conscious of. A great majority of the AI stories (72%) written by the women entrepreneurs were found lacking in **Personal-Social Awareness (PSA)** indicating that women entrepreneurs were not aware of the blocks that exist within them and the blocks that exist outside in the environment.

60 per cent of stories did not have **hope of success** as their content. Unless an entrepreneur was hopeful of success and full of optimism for positive results, her total efforts in the direction of entrepreneurial endeavour and towards making achievement would not be substantial. Unless there was hope, the self confidence would be missing, and in absence of self confidence, it would be difficult to achieve success due to lack of sufficient motivation.

Now, it was pretty clear that motivational level of respondents was much lower than expected because of their lack of awareness or consciousness of the above dimensions (sub-categories) of their motivation. Motivational training may be designed in such a way where special emphasis was given on heightening the components like anticipated action, vigilance and personal social awareness. While designing such training programmes, low profit earners (LPE) required more attention as their verbalization was much poorer as compared to high profit earners (HPE).

Nature and Extent of Societal Support: Facilitators of the Process

Content analysis of literature collected from various organizations, and browsing of websites revealed that many programmes and schemes have been launched by various government and non-government organizations. The nature of support given to potential and established women entrepreneurs which acted as facilitators were : **financial support** in terms of loans, subsidy, sales tax waiver or special rates of interest on loans for women entrepreneurs, **motivational support** in terms of awareness generation programmes and entrepreneurial motivation programmes, special process and product EDPs for **skill enhancement**, **special marketing avenues**, **infrastructural support** in terms of priority industrial sheds and providing import licenses on priority , **mentorship** and handholding and **recognition / awards** giving a positive boost to their efforts.

Inhibitors in the Process of Entrepreneurship Development

Lack of resources emerged as the problem number one faced by the largest number of 156 respondents (more than seventy five per cent). Even with so many schemes launched by the government to promote entrepreneurship, women entrepreneurs felt lack of resources as a major problem which inhibited their journey towards entrepreneurship and further growth after establishing their units.

TABLE 10
DISTRIBUTION OF RESPONDENTS AS PER THE PROBLEMS FACED

Problems	LPE		HPE		Total	
	Freq.	%	Freq.	%	Freq.	%
Lack of resources	82	78.1	74	73.3	156	75.7
Lack of awareness	48	45.7	29	28.7	77	37.4
Dual responsibility	23	21.9	25	24.8	48	23.3
Poor family support	52	49.5	54	53.5	106	51.5
Mobility constraint	45	42.9	46	45.5	91	44.2
Marketing constraint	45	42.9	60	59.4	105	50.9
Non-payment by clients	15	14.3	12	11.9	27	13.1
No guarantor available	25	23.8	21	20.8	46	22.3
Total	105	100.0	101	100.0	206	100.0

The second most frequent inhibitive factor was the lack of family support for more than fifty per cent of the respondents. The poor family support or even resistance sometimes inhibited women from taking up entrepreneurship as a career. In case of nuclear families, managing home, children and entrepreneurial endeavours simultaneously, became too much for the woman. It caused too much load on the woman with dual responsibilities at home (23.3) as well as at the enterprise they set up. The third major problem listed by more than half (50.9%) respondents was that of marketing constraints. Proper market exposure and linkages were lacking. 44.2% women entrepreneurs reported mobility constraint as a problem which impeded their growth as an entrepreneur. Other problems listed were lack of awareness (37.4%), non-payment by clients (13.1%) and non availability of guarantors (22.3%). But if we segregate sample into low profit earners and high profit earners, though the first problem was that of lack of resources, marketing concerns emerged as the second most important problem for high profit earning women entrepreneurs and family support ranked third of the problems they verbalized. Low profit earners listed lacking resources, lacking family support and lacking awareness as the more important problems than marketing constraints, mobility constraints and guarantor non-availability. For high profit earners lack of awareness was at the fifth rank. Thus it could be concluded that awareness has contributed towards efficacy of the entrepreneur and she has earned more profits.

Entrepreneurial Performance

Entrepreneurial performance has five dimensions, a) earning profit (P), b) expanding enterprise, diversifying, improving quality or number of products (G), c) increased share in decision making in important matters of family and life in general (D.M.), d) autonomy enhancement or increased share in important responsibilities at home or at work in due recognition of her abilities (A.E.), and e) importance accorded to her as role model, advisor or a significant person (R.M.). Judges accorded ranks from which weightages were calculated for each dimension of the entrepreneurial performance. For each dimension there were three statements, thus a total of fifteen statements constituted the scale. Each respondent's scores of three statements were added to give a cumulative score for a particular dimension which was then multiplied by the respective average weightages as per judges ranking. Thus a final score on entrepreneurial performance for each of the respondent was calculated.

TABLE 11
DISTRIBUTION OF RESPONDENTS AS PER ENTREPRENEURIAL
PERFORMANCE SCORES

Quartile	Score	LPE		HPE		Total	
		Freq.	%	Freq.	%	Freq.	%
Overall Entrepreneurial Performance Scores							
I	104 to 186 (fair)	33	31.4	31	30.7	64	31.1
II	187 to 201 (good)	30	28.6	24	23.7	54	26.2
III	202 to 215 (v. good)	28	26.7	27	26.7	55	26.7
IV	216 to 244 (excellent)	14	13.3	19	18.8	33	16.0
i. Earning Profit							
I	22 to 55 (fair)	31	29.5	20	19.8	51	24.8
II	56 to 58 (good)	20	19.0	18	17.8	38	18.5
III	59 to 64 (v. good)	35	33.3	37	36.6	72	34.9
IV	65 to 69 (excellent)	19	18.0	26	25.7	45	21.8
ii. Growth							
I	24 to 37 (fair)	46	44	34	33.7	80	38.8
II	37 to 39 (good)	16	15	18	17.8	34	16.5
III	40 to 42 (v. good)	21	20	23	22.8	44	21.4
IV	43 to 45 (excellent)	22	21	26	25.7	48	23.3
iii. Increased Share In Decision Making (D.M.)							
I	Upto 38 (fair)	42	40.0	40	39.6	82	39.8
II	39 to 46 (good)	36	34.3	25	24.8	61	29.6
III	47 to 50 (v. good)	21	20.0	24	23.8	45	21.8
IV	51 to 57 (excellent)	6	5.7	12	11.8	18	8.7
iv. Autonomy Enhancement (AE)							
I	12.6 to 21 (fair)	35	33.3	34	33.7	69	33.5
II	22 to 26 (good)	38	36.2	32	31.7	70	33.9
III	27 to 28 (v. good)	17	16.0	18	17.8	35	16.9
IV	29 to 32 (excellent)	15	14.3	17	16.8	32	15.5
v. Importance given as role model (RM)							
I	12.5 to 28 (fair)	26	24.8	30	29.7	56	27.2
II	29 to 33 (good)	31	29.5	26	25.8	57	27.6
III	34 to 35 (v. good)	25	24	23	22.8	48	23.3
IV	36 to 38 (excellent)	23	22	22	21.8	45	21.8
Total		105	100.0	101	100.0	206	100.0

Mean entrepreneurial performance (E.P.) score for all the respondents was worked out which came to 193.1 (obtainable scores ranged from 48-240). This indicated that the women's entrepreneurial performance was towards the higher side. High profit earners and low profit earners varied only slightly on mean E.P. score, (196 & 190.3, respectively). The maximum score for HPEs was 240 while it was 228.5 for LPEs. The frequency distribution also had 52.9 per cent women entrepreneurs in second and third quartiles with E.P. scores ranging from 187 to 215, i.e. good to very good, 16 per cent entrepreneurs had very high or excellent entrepreneurial performance indicating thereby that these women entrepreneurs were very successful in their endeavours, commanded respect in their social circles and families and were running profitable ventures. Only 31.1 per cent women entrepreneurs were found to have fair entrepreneurial performance with scores ranging from 104 to 186.

Earning Profit (P)

Majority of the respondents (56.7%) were in the third and fourth quartile with scores ranging from 59 to 69. Even the second quartile whose score range (55-58) was much above the obtainable mean score of 41.4, had 18.5 per cent of the women entrepreneurs. Thus the profit earning performance of the women entrepreneurs on the whole was very good. Also, the percentage of HPE respondents in the third & fourth quartiles were higher than the LPE respondents which was on expected line.

Growth

38.8 per cent of entrepreneurs had fair performance in terms of enterprise growth with scores ranging from 24 to 37. These women usually had improved their products or included better services rather than expanding or value increasing of enterprises, which they kept in abeyance till they consolidated their existing business. The second largest group of 23.3 per cent respondents reported excellent performance in terms of entrepreneurial growth, followed by very good and good performing units of 21.4 and 16.5 per cent of the entrepreneurs, respectively. Comparatively more women in HPE group reported higher scores in the range of 40-45 than women entrepreneurs of LPE group.

Increased Share in Decision Making

Largest number of the women entrepreneurs (39.8%) reported fair performance in this aspect of entrepreneurial performance ranging from 22.8 to 38 scores. Excellent performance was evident in 8.7 per cent respondents; while 51.4 per cent respondents reported good to very good performance scores, thereby indicating a high increase in decision making share as women entrepreneurs got established and succeeded. This was in recognition of their success that major decisions were left to them as their credibility was established seeing them perform as successful businesspersons. Only six respondents (5.7%) in LPE group had excellent scores in the range of 51 to 57 (maximum possible score being 57) whereas in HPE group, there were twelve such respondents (11.8%). Increased share in decision-making and autonomy, thus, positively contributed to profit earning or vice versa.

Autonomy Enhancement (AE)

Women interviewed expressed that major responsibilities were left to them for taking action and they gained more autonomy in most of the times. They felt that "credibility that we can do it" increased significantly after they started running their own enterprises successfully. Most women entrepreneurs had fair to good scores and only 16.0 and 14.3 per cent in LPE and 17.8 and 16.8 per cent in HPE had very good and excellent scores, respectively.

Importance Given to Women Entrepreneurs as Role Model or Advisor

Majority of women entrepreneurs (54.8%) were found to be having fair to good degree of recognition as advisor. Quite a substantial number (45.1%) of women obtained very good and excellent scores (34 to 38) on this dimension. LPE's performance in this respect was better than HPEs, though marginally. This may be because of these women not being elite were closer to the social masses and had better interaction with them.

CORRELATIONAL ANALYSIS

There were a lot of interpersonal variations in entrepreneurial performances of the women entrepreneurs included in the study. It was, therefore, of interest to see how these socio-psychological characteristics of individual respondents influence their entrepreneurial behaviour. For this, the data were reset and correlation analysis was carried out.

TABLE 12
SOCIO-PSYCHOLOGICAL VARIABLES (FACTORS) AND ENTREPRENEURIAL PERFORMANCE OF THE RESPONDENTS – RELATIONAL ANALYSIS

No.	Socio-psychological factors	Entrepreneurial performance		Total response on
		LPE (r value)	HPE (r value)	
1.	Socio-economic status	-0.1873	0.0372	-0.05068
2.	Aspiration	-0.0111	0.0747	-0.00233
3.	Orientation to social values			
a)	Bread earning restrictions	-0.0734	0.0477	0.00711
b)	Interaction restrictions	-0.0012	0.0787	-0.009829
c)	Economic independence	-0.0197	-0.1574	0.04345
d)	Empowerment	0.0744	-0.0933	-0.01987
4.	Entrepreneurial competence			
a)	Initiative	-0.0345	0.0990	-0.0201
b)	Seeks opportunity	0.0071	0.0601	-0.03437
c)	Persistence	0.0851	0.1351	-0.02316
d)	Information seeking	0.0010	-0.0837	-0.011295
e)	Quality concern	-0.1629	0.0705	-0.06182
f)	Commitment	-0.0511	0.0171	0.0053
g)	Sense of efficacy	-0.0049	0.0331	0.0417
h)	Systematic planning	0.0320	-0.0374	-0.00953
i)	Problem solving	0.1165	0.0224	0.024515
j)	Self confidence	0.0650	0.0273	0.08155
k)	Assertiveness	0.0404	0.1404	-0.08329
l)	Persuasion	0.0788	0.1671	-0.11217
m)	Influence	-0.0540	0.0529	-0.03511
	Entrepreneurial competence	0.0485	0.1157	-0.08935
5.a)	Autonomy vs dependence	0.0075	0.0650	-0.0041569
b)	Self esteem vs self depreciation	0.1454	0.0413	-0.06587
c)	Repetitive vs reflective behaviour	-0.0618	0.0388	-0.093698
	Empowerment quotient	-0.1110	0.0777	-0.08398
6.	Need for achievement	-0.0586	0.1028	0.104941

E.P. and S.E.S correlation was found to be indifferent or having negligible relationship. But it was interesting to see that for low profit earners it was a reverse relationship (r value = -0.1873) indicating higher the socio-economic status, lower the entrepreneurial performance and vice versa. This was because for most of the low profit earners, their entrepreneurial ventures were their livelihood and for them everything was at stake. Those LPE members who belonged to higher socio-economic status did not feel the same kind of need to sustain their enterprises.

E.P. and Aspiration correlation was found to be indifferent or negligible. LPE members aspiration was having inverse relationship which was negligible. Most of the LPE members had lower aspiration scores and were happy even if they were earning only few thousand rupees per month. This could have resulted in a reverse r value, though negligible from our point of view of finding a relationship between the aspiration and performance of entrepreneurs. Comparatively HPE members had positive r value score indicating a positive relationship, though not significant.

E.P. and Orientation towards Social Values correlation values were indicating a negligible relationship of the four values. Economic independence as a social value had an inverse relationship with

entrepreneurial performance for both the LPE members (-0.0197) and HPE members (-0.1574), though negligible. Nevertheless it was important to look into 'why' of this especially in reference to HPE members. Economic Independence was measured by a scale developed for the purpose where women entrepreneurs' indicated their responses on a five point continuum of agree-disagree. Two statements were framed for the purpose and range of obtainable score was 2-10. Eighty-two point one per cent of women entrepreneurs obtained scores in the range of 8-10 indicating that this value was preferred by most. But as correlation value (r) indicated higher the scores in respect of economic independence, lower was the entrepreneurial performance. This was more evident in the case of HPE. This might be due to the reason that as women became independent economically, a kind of satiety came into play and they sort of stopped thinking about growth and diversifying their enterprises. Attachment to social value of becoming economic independent appeared so strong that as soon as they started earning reasonably well for themselves, their performance dimensions like growth, diversifying and increased recognition became faded as they got satisfaction from their efforts. LPE members also showed this but to a lesser extent as they still had to achieve the stage of independence, their enterprises being the mainstay of their family's livelihood.

E.P. and Entrepreneurial Competence correlation r value (0.089), though negligible, showed a positive relationship for both the groups, LPE as well as HPE. As the scores on competence were higher, there was corresponding increase in the performance scores of women entrepreneurs. This was in confirmation with the expected view also that more competent a person was or more entrepreneurial traits a woman entrepreneur possessed, greater was her entrepreneurial performance. Additionally, all the thirteen competencies were correlated separately also with entrepreneurial performance. All the r values indicated negligible relationship, but some of the competencies showed slightly higher r values indicating positive relationship though not very significant. Entrepreneurial traits like persistence and concern for quality showed a positive relationship for both LPE and HPE. But, eight traits out of thirteen, namely, initiative, opportunity seeking, information seeking, commitment, sense of efficacy, systematic planning, influence and self confidence had indifferent relationship indicating that these were missing from the perspective of entrepreneurs as far as their contribution towards entrepreneurial performance was concerned. These missing components were essential for success of any enterprise and if these were absent then entrepreneurial performance was adversely impacted. Therefore, there was need to make these women aware of the importance of these traits through appropriate training methods.

Two of the competencies, persuasion and assertiveness were found lacking in LPE members and were present to some extent among high profit earners. Low profit earners were stuck in peculiar resource less – infrastructure less environment and thus felt helpless to persuade or assert. Also culturally women were not encouraged to develop these competencies in our society, but these were very important in view of the effective enterprise management. Therefore, while designing the training programs, the special attention to persuasion and assertiveness skills may be given especially from the point of view of low profit earners.

E.P. and Need for Achievement (nAch): A positive relationship was indicated. High motivational status of an entrepreneur resulted in a higher entrepreneurial performance. In general motivational status of most of the LPE entrepreneurs was found to be low as compared to HPE entrepreneurs which was also reflected in positive r value of HPE and negative r value of LPE. High motivation was essential for higher entrepreneurial success or performance.

CONCLUSION

Understanding of the total process of entrepreneurship development among women with the facilitators and inhibitors give us a holistic view of the subject. Training programmes may be designed to promote entrepreneurship among women. These may include process and product based courses whereby women may be encouraged to learn knowledge, skills and abilities to run a business. The self-sphere of women entrepreneurs, their motivational level, their entrepreneurial competence, major mobilizing forces, aspirations and sense of efficacy has been found related to their performance/ success. These must

be enriched through specially designed behavioural training programmes. The role of initiative, persuasion, problem solving, sensing opportunities, information seeking and other entrepreneurial competencies is important. Special attention to the needs of low profit earners may be given while designing and implementing the training programmes. It is recommended to enhance the awareness regarding various components of motivation so as to heighten the motivational level of women entrepreneurs through behavioural interventions. Entrepreneurs must be able to visualize impending danger, be vigilant, take anticipated action, be able to exert influence and think of overall social well being through their endeavours. Behavioural trainers may be involved to spread awareness and develop these abilities among women entrepreneurs. Facilitative factors in the environmental sphere of woman entrepreneur proved to promoters of the Entrepreneurship development process among women. Lack of resources, lack of awareness, dual responsibility, poor family support, mobility constraint, marketing woes, and non-payment by clients and non-availability of a guarantor were found to exerting inhibitive influence on the process. It is desirable that women are enabled to maximize on facilitators whereas efforts may be made to minimize the inhibitors.

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