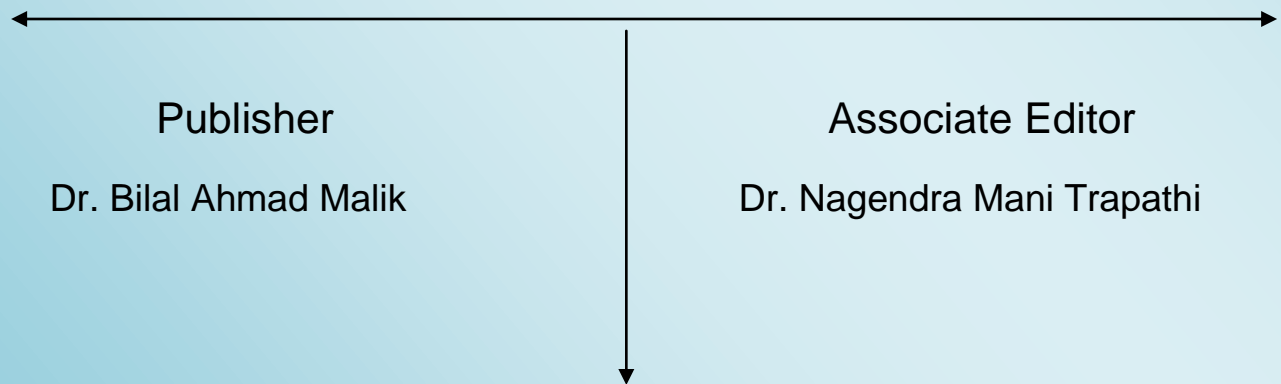


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A COMPARATIVE STUDY ON RURAL AND URBAN WOMEN ENTREPRENEURS – PROSPECTS AND CHALLENGES IN VIRUDHUNAGAR DISTRICT OF TAMILNADU



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ABSTRACT

Rural and Urban woman constitutes the family, which leads to society and Nation. Social and economic development of women is necessary for overall economic development of any society or a country. Entrepreneurship is the state of mind which every woman has in her but has not been capitalized in India in way in which it should be. Due to change in environment, now people are more comfortable to accept leading role of women in our society. Our increasing dependency on service sector has created many entrepreneurial opportunities especially for women they can excel their skills with maintaining balance in their life. This study is intended to find out various Problems, motivating and de-motivating factors of women entrepreneurship in both rural and urban areas in Virudhunagar District of Tamilnadu. It will also suggest the way of eliminating and reducing hurdles of the women entrepreneurship in rural and urban areas.

INTRODUCTION

Women are faced with specific obstacles that have to be overcome in order to give them access to the same opportunities as men. They want to control the balance between their families and responsibility and their business levels. The women entrepreneurship is defined as “an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to a woman.” (Government of India) They should explore the prospects of starting new enterprise; undertake risks, introduction of new innovations, coordination administration and control of business and providing effective leadership in all in all aspects of business. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, initiate or adopt a business activity are called business entrepreneur.

Women Entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women Entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of Women Entrepreneurial opportunities. However, they still represent a minority of all women Entrepreneurs.

INDIAN WOMEN ENTREPRENEURS

Women Entrepreneurship has been largely neglected both in society in general and in the social sciences in India. Not only have women lower participation rates in Women Entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. The industries (primarily retail, education and other service industries) chosen by women are often perceived as being less important to economic development and growth than high-technology and manufacturing.

A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is a thrust upon them.

It is also a fact that more and more women are getting into the domain of entrepreneurial activities. The efforts of Government of India through various welfare organizations, non-Governmental agencies, Ministry of Commerce and Industry and hosts of other agencies have started looking after and helping the efforts of women entrepreneurs. Industries being labour intensive have high potential in employment generation. Thus they serve as an antidote to the widespread problems of disguised unemployment or underemployment stalking the urban and rural territory. It helps for the growth of cities, reduces growth of slums, social tensions and atmospheric population.

STATEMENT OF THE PROBLEM

Rural and Urban entrepreneurs are playing an important role in skills and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive are some of the reasons for the women entrepreneurs to organize industries. Entrepreneurship plays an important role in developing society of a

fast developing country like India. Nowadays it has been realized that enterprising women have cast entrepreneurial talents which could be harnessed so as to convert them from the position of “Jobseekers” to “Job givers”. The government has realized the importance of women entrepreneurship. As a result, it offers a variety of programmes for women entrepreneurs. The state of Tamilnadu is the industrially developing area in which some of the entrepreneurs excel in small scale industry. Even though the government organizes women by various associations, they are not ready to undertake the business.

OBJECTIVES OF THE STUDY

- a. To study the socio-demographic profile of the rural and urban women entrepreneurs in Virudhunagar District.
- b. To analyze the motivational factors and other factors that influence rural and urban women to become entrepreneurs.
- c. To analyze the major strength and weakness of rural and urban women entrepreneurs and the environmental opportunities and threats which promote the entrepreneurship.
- d. To offer suggestions to improve the satisfaction of rural and urban women entrepreneurs.
- e. To study the challenges and opportunities faced by women entrepreneurs in running their business.
- f. To ascertain the financial, marketing and production constraints faced by women entrepreneurs in their business.
- g. To assess the health status and work place facilities of women entrepreneurs.
- h. To ascertain the work-family conflicts faced by women entrepreneurs;

SCOPE OF THE STUDY

The present study focuses on the rural and urban women entrepreneurs in selected places in Virudhunagar District. The selected places with its good infrastructural facility, offers sound prospects for industrial developments. The scope of the study encompasses rural and urban women entrepreneurs in Virudhunagar District and the problems faced by women entrepreneurs who are engaged in starting a new enterprise in rural and urban areas of Virudhunagar District of Tamilnadu. The study is limited only to the rural and urban women entrepreneurs of selected groups in Virudhunagar District of Tamilnadu.

RESEARCH METHODOLOGY

Research Methodology Conducted here is descriptive technique in nature. The technique of sampling used Judgmental sampling and interview schedule designed with help of secondary data and respondents' interview and opinion. The primary data collected from rural and urban women entrepreneurs in Virudhunagar District of Tamilnadu. The researchers select 50 sample respondents from urban area and 50 sample respondents from rural area.

LIMITATIONS

1. Some of them did not fill the question due to lack of time.
2. The confidentiality of the system created some problem in getting information.

REVIEW OF LITERATURE

Kamala Singh (2006) in his article found that a women entrepreneur is a confident, innovative and creative woman capable of achieving economic independence in dividually or in collaboration generates employment opportunities for others through initiating establishing and running an enterprise by keeping pace with her personal, family and social life”.

Meanwhile and Dilipkumar (2006) they are elaborated on some of the issues faced by entrepreneurial women, such as a shortage of finances, male dominance, limited mobility, a lack of education, required motherly duties and a lack of achievement motivation. According to Rizvi and Gupta (2009), government-sponsored development activities have benefited only a small section of women, namely the urban middle class. This may be primarily due to their level of education, access to information and family support.

Mathew and panchanatham (2009) in their article found that the female workforce in India was mainly employed in non-managerial, subordinate or low-profile positions. Now, they occupy almost all categories of positions in the workplace. These changes in work culture have added to women's duties and responsibilities to their family as well as to society. Despite this new found work culture, and even though more and more women are joining the workforce, women in entrepreneurial roles are limited. The probable reason for this phenomenon are the conflicts between competing work demands and personal and family needs.

DATA ANALYSIS AND INTERPRETATION

Table - 1
Socio-Demographic Profile of the Respondents

Socio-Demographic Factor	Characteristics	Rural Women Entrepreneurs (N=50)		Urban Women Entrepreneurs (N=50)		Total (N=100)	
		Resp.	Perc.	Resp.	Perc	Resp	Perc
Age	Below 20	00	00	01	02	01	01
	20-30	05	10	30	60	35	35
	30-40	10	20	15	30	25	25
	40-50	28	56	03	06	31	31
	Above 50	07	14	01	02	08	08
Total		50	100	50	100	100	100
Marital Status	Married	48	96	26	52	74	74
	Un-Married	02	04	28	48	26	26
Total		50	100	50	100	100	100
Education	Upto HSC	24	48	04	08	28	28
	Degree	16	32	30	60	46	46
	PG Degree	05	10	09	18	14	14
	Professional	04	08	06	12	10	10
	Others	01	02	10	02	02	02
Total		50	100	50	100	100	100
Size of the Family	Three	05	10	21	42	26	26
	Four to Five	23	46	14	28	37	37
	Six to Seven	15	30	10	20	25	25
	Eight to Nine	04	08	04	08	08	08
	Above Nine	03	06	01	02	04	04
Total		50	100	50	100	100	100
Annual Income	Below Rs.20000	16	32	08	16	24	24
	Rs.20000 to Rs.40000	20	40	13	26	33	33
	Rs.40000 to Rs.60000	10	20	21	42	31	31
	Rs.60000 to Rs.60000	03	06	06	12	09	09
	Above Rs.80000	01	02	02	04	03	03
Total		50	100	50	100	100	100

Source: Primary data

It is clear from Table 2 that, 56 percent (28 respondents) of the rural women entrepreneurs are in the age group of 40-50, 20 percent (10 respondents) of them are lies in the age group of 30-40, 14 percent (7 respondents) are lies in the age group of above 50 and only 10 percent (5 respondents) are lies in the age group of 20-30. At the same time 60 percent (30 respondents) of the urban women entrepreneurs are lies in the age group of 30-40, six percent (03 respondents) are lies in the age group of 40-50 and only two percent (1 respondents) are lies in the age group of above 50.

Marital Status is the important factor to analyses the challenges and prospects of women entrepreneurs, 48 rural women entrepreneurs (96 percent) are married and only two of them (4 percent) are unmarried. At the same time, 26 urban women entrepreneurs (52 percent) are married and the remaining 24 of them (48 percent) Education is the important factor to analyses the challenges and prospects of women entrepreneurs, 24 rural women entrepreneurs (48 percent) are qualified with up-to HSC, 16 of them (32 percent) are qualified with Under Graduate Degree, five respondents (10 percent) are qualified with P.G. Degree and only four women entrepreneurs (8 percent) are qualified with Professional Courses. At the same time, 30 urban women entrepreneurs (60 percent) are qualified with Degree, nine of them (18 percent) are qualified with P.G. Degree, six of them (12 percent) are qualified with Professional courses and only four of them (8 percent) are qualified with HSC.

Size of Family is the important factor to analyses the challenges and prospects of women entrepreneurs, 23 rural women entrepreneurs (46 percent) have four to five family members, five of them (30 percent) have six to seven family members, five of them (10 percent) have three family members, five of them (8 percent) have eight to nine family members and only three of them (6 percent) have above nine family members. At the same time, 21 urban women entrepreneurs (42 percent) have three family members, 14 of them (28 percent) have four to five family members, 10 of them (20 percent) have six to seven family members, four of them (8 percent) have eight to nine family members and only one of them (2 percent) have above nine family members.

Annual Income is the important factor to analyses the challenges and prospects of women entrepreneurs in rural and urban areas, because of their family occupation, it has been obtained first rank (Garrett Mean Score 56.45), second rank (Garrett Mean Score 55.89) has been obtained by need for additional income, third rank (Garrett Mean Score 48.88) has been obtained by success stories of friends and relatives, fourth rank (Mean Score 48.07) has been obtained by support of family members, fifth rank (Mean score 47.34) has been obtained by

government policies and procedures, sixth rank (Garrett Mean Score 45.71) has been obtained for bright future of their wards and last rank (Mean Score 33.54) has been 20 rural women entrepreneurs (40 percent) are earned Rs.20000 to Rs.400000, 16 of them (32 percent) are earned below Rs.20000, 10 of them (20 percent) are earned Rs.40000 to Rs.60000, three of them (6 percent) are earned Rs.60000 to Rs.80000 and only one of them (2 percent) are earned above Rs.80000. At the same time, 21 urban women entrepreneurs (42 percent) are earned Rs.40000 to Rs.60000, 13 of them (26 percent) are earned below Rs.20000, six of them (12 percent) are earned Rs.60000 to Rs.80000 and only two of them (4 percent) are earned above Rs.80000.

Table-2
Reasons for Rural and Urban Women Becoming Entrepreneurs

Sl. No	Reason	Rural Women Entrepreneurs		Urban Women Entrepreneurs	
		Garrett Mean Score	Rank	Garrett Mean Score	Rank
1	Innovative thinking	33.54	XIII	61.37	II
2	Self-identity and social status	42.78	IX	63.05	I
3	Education and qualification	42.09	X	56.90	IV
4	Support of family members	48.07	IV	41.77	XII
5	Role model to others	40.45	XI	51.30	VIII
6	Success stories of friends and relatives	48.88	III	46.92	IX
7	Bright future of their wards	45.71	VI	45.72	XI
8	Need for additional income	55.89	II	56.65	V
9	Family occupation	56.45	I	38.08	XIII
10	Government policies and procedures	47.34	V	45.87	X
11	Freedom to take own decision and be independent	43.03	VII	58.23	III
12	Employment generation	42.98	VIII	51.81	VII
13	New challenges and opportunities for self-fulfillment	37.81	XII	56.88	VI

Source: Primary and Calculated data

It is clear from Table 2 that, among the rural women entrepreneurs, Majority of the rural women entrepreneurs select the business Among the urban women entrepreneurs, Majority of the urban women entrepreneurs select the business because of it is a self-identity and social status, it has been obtained first rank (Garrett Mean Score 63.05), second rank (Garrett Mean Score 61.37) has been obtained by innovative thinking, third rank (Garrett Mean Score 58.23) has been obtained by Freedom to take own decision and be independent,

fourth rank (Mean Score 56.90) has been obtained by education and qualification, fifth rank (Mean score 56.65) has been obtained by need for additional income, sixth rank and opportunities for self-fulfillment and last rank (Mean Score 38.08) has been obtained by family occupation.

Table-3
Challenges Faced by Rural and Urban Women Entrepreneurs

Sl. No	Challenges	Rural Women Entrepreneurs		Urban Women Entrepreneurs	
		Garrett Mean Score	Rank	Garrett Mean Score	Rank
1	Personal Challenges	66.01	III	56.32	II
2	Social Challenges	67.87	I	52.56	V
3	Financial Challenges	66.21	II	56.89	I
4	Marketing Challenges	62.04	V	55.12	IV
5	Managerial Challenges	60.12	VI	51.89	VI
6	Technological Challenges	65.89	IV	49.50	VIII
7	Competition challenges	57.72	VII	55.78	III
8	Lack of mobility challenges	51.89	IX	50.21	VII
9	Educational challenges	48.21	X	45.11	X
10	Accounting challenges	45.80	XI	44.07	XI
11	Lack of Law knowledge challenges	56.21	VIII	45.71	IX

Source: Primary and Calculated data

It was asked to the respondents, out of above challenges or constraints, which challenges are faced by them the most? Their response after survey is presented in Table 3.

It is clear from Table 3 that, among the rural women entrepreneurs, majority of the rural women entrepreneurs face social challenges, it has obtained first rank (Mean Score 67.87), second rank (Mean Score 66.21) has obtained by financial challenges, third rank (Mean Score 66.01) has obtained by personal challenges, fourth rank (Mean Score 65.89) has obtained by technological challenges, fifth rank (mean Score 62.04) has obtained by marketing challenges, sixth rank (Mean Score 57.72) has obtained by competition challenges, eighth rank (Mean Score 56.21) has obtained by Lack of Law knowledge challenges, ninth rank (Mean Score 51.89) has obtained by Lack of mobility challenges, tenth rank (Mean Score 48.21) has been obtained by educational challenges and last rank (Mean Score 45.80) has obtained by accounting challenges.

1. Age and Level of Satisfaction of rural women entrepreneurs H1= There is no significant difference between Age and Level of Satisfaction of rural women entrepreneurs. Since the calculated value (08.98) is less than the table value (9.49). Hence the null hypothesis is accepted. So there is no significance difference between age and level of satisfaction of rural women entrepreneurs.

Table-4
Analysis of Hypotheses

Factor		Table Value	Calculated Value	Degrees of Freedom	Result
Age and Level of Satisfaction	RURAL (H1)	9.49	08.98	4	Accepted
	URBAN (H2)		12.53	4	Rejected
Marital status and level of satisfaction	RURAL (H3)		04.21	2	Accepted
	URBAN (H4)		08.56	2	Rejected
Education and Level of Satisfaction	RURAL (H5)		16.23	4	Rejected
	URBAN (H6)		17.67	4	Rejected
Size of Family and Level of satisfaction	RURAL (H7)		08.05	4	Accepted
	URBAN (H8)		11.04	4	Rejected

FINDINGS OF THE STUDY

56 percent (28 respondents) of the rural women entrepreneurs are in the age group of 40 – 50, 20 percent (10 respondents) of them are lies in the age group of 30 – 40. 60 percent (30 respondents) of the urban women entrepreneurs are lies in the age group of 20 – 30, 30 percent (15 respondents) are lies in the age group of 30 – 40. Marital Status is the important factor to analyses the challenges and prospects of women entrepreneurs, 48 rural women entrepreneurs (96 percent) are married and only two of them (4 percent) are unmarried. At the same time, 26 urban women entrepreneurs (52 percent) are married and the remaining 24 of them (48 percent) are unmarried.

Education is the important factor to analyses the challenges and prospects of women entrepreneurs, 24 rural women entrepreneurs (48 percent) are qualified with up-to HSC, 16 of them (32 percent) are qualified with Under Graduate Degree, At the same time, 30 urban women entrepreneurs (60 percent) are qualified with Degree, nine of them (18 percent) are qualified with P.G.Degree.

Size of Family is the important factor to analyses the challenges and (46 percent) have four to five family members, 15 of them (30 percent) have six to seven family members. At the same time, 21 urban women entrepreneurs (42 percent) have three family members, 14 of them (28 percent) have four to five family members.

Annual Income is the important factor to analyses the challenges and prospects of women entrepreneurs in rural and urban areas, 20 rural women entrepreneurs (40 percent) are earned Rs.20000 to Rs.40000, 16 of them (32 percent) are earned below Rs.20000. At the same time, 21 urban women entrepreneurs (42 percent) are earned Rs.40000 to Rs.60000, 13 of them (26 percent) are earned below Rs.20000.

Majority of the rural women entrepreneurs select the business because of their family occupation, it has been obtained first rank (Garrett Mean Score 56.45).

Majority of the urban women entrepreneurs select the business because of it is a self-identity and social status; it has been obtained first rank (Garrett Mean Score 63.05).

Majority of the rural women entrepreneurs face social challenges (Mean Score 67.87) and financial challenges (mean Score 66.21).

Majority of the urban women entrepreneurs face financial challenges (Mean Score 56.89) and personal challenges (Mean Score 56.32).

SUGGESTIONS OF THE STUDY

On the basis of the above mentioned problems faced by women entrepreneurs and various other problems too, there is a provision of a number of solution measures to overcome the aforesaid problems. Such solutions or remedies can be well understood as under:-

In the initial stages rural and urban women entrepreneurs may face problems but they must persevere, believe in themselves and not give up mid-way. For rural women entrepreneurs need proper training institutes for enhancing their level of work-knowledge, skills, risk-taking abilities, enhancing their capabilities comparing to urban women entrepreneurs. For rural women entrepreneurs need standards of education in general as well making effective provisions for their training, practical experience and personality development programmes, to improvise their over-all personality standards comparing to urban women entrepreneurs. Self-help groups of

women entrepreneurs to mobilize resources and pooling capital funds, in order to help the women in the field of industry, trade and commerce can also play a positive role to solve this problem of rural and urban women entrepreneurs. Rural women entrepreneurs face minimum legal procedure to get the financial assistance, so the government may minimize the legal procedure of at the time of issuing financial assistance to urban women entrepreneurs. At the district level, a separate rural and urban women's organization can be formed so as to help women entrepreneurs in fulfilling their requirements of financial assistance, marketing aid, obtaining subsidies, concessions, technical know-how, raw material assistance, conduct of market surveys to assess the feasibility counseling and follow up guidance.

CONCLUSION

For effective and sustainable development and technology transfer for women entrepreneurs, proper training based on scientific inputs, Suitable product ideas, product identification, market survey, project formulation and necessary approvals from the government at the right time with less legal formalities, soft recovery rules are of utmost importance. At the district level, a separate women's organization can be formed so as to help women entrepreneurs in fulfilling their requirements of financial assistance, marketing aid, obtaining subsidies, concessions, technical know-how, raw material assistance, conduct of market surveys to assess the feasibility counseling, follow up guidance etc.. If these are taken care, there is a vast scope for women entrepreneurs in Virudhunagar District.

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