

## WOMEN ENTREPRENEURS IN ODISHA: A STUDY OF ISSUES AND CHALLENGES

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Bidhu Bhusan Mishra\*  
Abhijit Mohanty\*\*

### ABSTRACT

*India is a developing country and women entrepreneur plays a crucial role in its economic development. The various policies of government have widened the horizon for economic activities for empowerment of women. Women as entrepreneur have proved themselves by achieving new heights of success in every spear of business. But on the contrary, it is also a fact that the majority of the women entrepreneurs are facing many problems due to hostile entrepreneurial culture in a developing country like India. The primary objective of this paper is to find out the issues and challenges for the potentiality of Rural Women Entrepreneurship in Odisha. A structured questionnaire was used to collect data regarding various issues and challenges encountered by the women entrepreneurs while managing their business. The women in Odisha did not get due recognition as an entrepreneur, rather faced more opposition from their male counterparts. The survey indicated that some of the units get registered in the name of a woman to avail the benefits / incentives under various government schemes but are actually managed by their husbands and other family members. The women are marginalized with household activities and found no time to manage their business. Further, awareness levels of women entrepreneurs in rural areas towards various government schemes / policies are also studied in this paper. On the basis of the findings, some policy measures are recommended to overcome those challenges for further development of women owned businesses.*

**KEYWORDS:** *Women Entrepreneur, Challenges, Economic Development, Economic Empowerment.*

### Introduction

Entrepreneurship is considered to be a significant determinant of economic development. New entrepreneurial activities play a pivotal role in the process of creative destruction that encourages innovation, employment and growth. In an emerging country like India, entrepreneurs are making remarkable contribution towards economic development. Developments in the fields like education, infrastructure, industrialization, information technology and other primary amenities have helped in building favorable entrepreneurial environment in the country. Women entrepreneurship is gaining importance in India and women have created their position in the industry. The policy and institutional framework towards developing entrepreneurial skills, providing vocational education and training has widened the horizon for economic empowerment of women. Government of India and State Governments have implemented various schemes like exclusive Entrepreneurship Development Programmes (EDPs) for women, Mahila Udyam Nidhi, Mahila Vikash Nidhi, Trade Related Entrepreneurship Assistance and Development Scheme for Women (TREAD), Mahila Coir Yojana and various financial grants in order to encourage women entrepreneurship in the nation. But on the contrary, statistical fact indicates that the contribution of women entrepreneur towards the country's economic development is not very significant. As per Census 2011, the female population in India is 48.5% of the total population. But the percentage of women enterprise in India is only 13.72%. Despite of various

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\* Professor, Department of Business Administration, Utkal University, Vanivihar, Bhubaneswar, Odisha, India.

\*\* Research Scholar, Department of Business Administration, Utkal University, Vanivihar, Bhubaneswar, Odisha, India.

initiatives by Governments, there is a dominance of male in ownership of MSMEs in India. Similarly, in Odisha the percentage of women enterprise is only 11.01% and the percentage of women enterprises in urban is 11.29% and in rural is 10.85% (Economic Survey of Odisha, 2014). While the number of women operating their own business is increasing day by day, still they continue to face huge obstacles that stunt the growth of their businesses. The present study will find out the various factors and problems affecting the growth of women entrepreneurship in Odisha.

### **Odisha: Poverty Among Plenty**

Odisha is situated in the eastern coast of Indian Union with a landmass of 3.4 per cent. It has 30 districts and 314 community development blocks with 51,349 villages. The urbanisation rate of the state is very low and more than 85 per cent of the people are staying in rural areas. Two-third of its population depends on agriculture which is dependent on rain and rate of irrigation is also very low. Adoption of modern technology is very low and subsistence farming dominates the agricultural sector. Commercial agriculture is practised in few pockets in the State. The State has fertile soil, enough water and good agro-climatic conditions; but paradoxically it experiences low productivity and less income for the farmer compared to agriculturally developed states in India. Because of susceptibility of the State to natural calamities, the agricultural productivity varies from year to year. The contribution of agriculture sector to State GDP is declining and 15.6 per cent in 2013-14.

Similarly, Odisha has a long coast line and many large rivers are flowing through the State. It has a large deposit of mineral and good supply of electricity. In terms of value of output of minerals, Odisha ranks highest (11.56%) among Indian states in 2012-13 (Economic Survey 2014). During the last decade, it has attracted a good number of large industrial houses from within and outside India. The contribution on industry sector to State GDP is 25.40 per cent which is slightly higher than the previous years. But most of the contribution comes from large industries which are located in few parts of the State. Most of the districts of the State are industrially backward even if there is a large deposit of minerals in those districts. A step towards industrial growth in the State is the Industrial Policy Resolution (IPR) 2007, focusing on acceleration of industrial growth and bring technological efficiencies in the operation of industrial sector. Further, IPR 2015 The contribution of small industries (MSME sector) is very less even if there is an increasing trend in the number of units. Most of the small industries are mineral and metal based even if there is a wider scope in agri-based sector. The number and employment generated in handicraft and cottage industries is in a declining trend. This shows non-sustainability of this sector forcing artisans to shift to other occupations. The position of Odisha in the country in economic development is towards the bottom with large proportion of population lives below the poverty line (BPL). There exist gender disparities in Odisha in several human development indicators. Only 64 per cent of the female population are literate compared to 82 per cent of the male population in Odisha. Women constitute about 45 per cent of the work force and the employment of women in organised sector is rising in the recent years. About 5.36 lakh Women Self-help Groups (WSHG) with 64.37 lakh members are working with the support from Mission Shakti programmes in the State. The Odisha State Social Welfare Advisory Board (OSWAB) provides grants for welfare of women through voluntary organisations. Their development has received focus both by the Central and State plans over the recent years. The entry of women in the field of business and industry is relatively less.

Khurdha district is one of the centrally located districts in Odisha. It has an area of 2813 sq.Kms and 22.52 lakhs of population as per 2011 census. The literacy rate of the district is 86.9 per cent against 72.9 per cent of the state. The total capital investment in Small Scale Industries (SSI) during 2010-11 was about Rs. 4368.59 lakhs and around 2421 number of employment was generated in the district. During 2010-11, this district has 166 kilometres of national highways and 30 kilometres of state highways. Similarly, there were 331 numbers of schedule commercial banks operating in the district with Rs.32,864 crores of deposit and Rs.22,847 crores of credit (District Statistical Handbook, 2011). Khurdha district stands in number two position in terms of MSME development with 456 units in 2012-13. Most of them are in service sector.

### **Literature Review**

The study conducted by Cooper (1981) has identified three important factors of entrepreneurship—the antecedent influences (i.e., background factors such as family influences and genetic factors that affect motivation, skills and knowledge), the "incubator organization" (i.e., the nature of the organization that the entrepreneur was employed just prior to starting a business and the skills learned there), and environmental factors (e.g., economic conditions, access to venture capital and support services). Further, researches from western nations indicate that women and men differ on some

of the above factors. For example, women have greater difficulties in acquiring venture capital, financial resources and skills (Aldrich, 1989, Hurley, 1991); have fewer informal support systems and networks (DeWine and Casbolt, 1989), and have less direct, relevant experience than men (Stevenson, 1986). Other obstacles faced by women entrepreneurs include being accepted as a woman in business, lack of a role model, lack of professional interaction, difficulties in gaining the confidence of their clients and suppliers, lack of adequate training, and lack of related experience (Belcourt et al, 1991, Collette & Aubry, 1990, Goffee & Scasse, 1985, Hisrich & Brush, 1986, Kent, 1988, Lee-Gosselin & Grise, 1990 and Timmons, 1986). While these are important issues, many researchers feel that tension between personal lives and career pursuits is the most significant problem that women entrepreneurs face (Belcourt et al, 1991, Lee-Gosselin & Grise, 1990 and Neider, 1987). For example, Neider (1987) found in a study on female entrepreneurs in Florida that tension between personal life and career was a major problem for those women entrepreneurs. Husbands are generally not very involved in their wives' businesses, are not supportive of them (Decarlo & Lyons, 1978; Flesher & Hollman, 1980; Goffee and Scasse, 1985) and expect them to continue with their household duties despite the demands of their business (Goffee and Scasse, 1985). This, perhaps, is not surprising for until recently, women were confined to private and domestic roles. The role of the entrepreneur did not conform to the traditional roles that women were expected to play in the society. These factors and others may result in female owners facing more work family conflicts than their male counterparts. While the major reasons for starting a business are similar for men and women, some differences have also been found. For example, according to Lavoie (1992), potential for financial gain was not the primary motivating factor for women; women were more likely to start a business for the challenge and opportunity for self-fulfillment. Other researchers have suggested that women are more likely to start a business for control over the quantity and quality of work and as an option to limitations in career advancement (Belcourt et al, 1991; Berard & Brown, 1994; Charest, 1994).

The obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social non-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs (Singh, 2008). The representation of women entrepreneurs in Asian developing countries is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints (Tambunan, 2009). Women's family obligations, gender inequality, problems of finance, low-level risk taking attitude, and the male - female competition are major reasons for low women entrepreneurial growth in India (Siddiqui, 2012). The reasons for starting a business by women are not always considered favourably, often driven by positive factors but due to negative circumstances such as low family income, lack of employment opportunities and dissatisfaction with a current job or the need for flexible work hinders the process of women entrepreneurship (Robinson, 2001). Family support and encouragements are the most important facilitating factors which helped women to aspire entrepreneurship (Pillai & Anna, 1990).

#### **Research Objectives and Methodology**

The objective of the study is to identify the issues and challenges of Rural Women Entrepreneurship in Odisha. The study focuses on collecting information from various women entrepreneurs having their own Small Scale Industry (SSI) or businesses in different rural localities of Khurda District in Odisha. A purposive sampling is used to collect data from different women entrepreneurs of the district. A structured questionnaire was administered to collect information on demographic characteristics of entrepreneurs, characteristics of women entrepreneurs in SSI, challenges faced during course of conducting business, motivational factors for being an entrepreneur and awareness level of entrepreneurs towards various Government policies. Besides that data on responses of the sample respondents were collected on factors like economic, social, managerial, legal and administrative, training and operational support factors in a multi-item Likert scale for analyzing their importance in the day to day business activities. A 5-point scale was used to measure responses of the respondents in the questionnaire on the above cited items. The data were collected from 36 entrepreneurs who are engaged in manufacturing of garment, mineral water, bricks, food processing, rice milling, casting of iron and steel and small trading business. Various descriptive statistical tools like mean and standard deviation were used for data analysis. Further, cross tabulation were made, chi-square test was adopted and graphs were used to present the data.

#### **Data Analysis**

This section presents the results of the statistical analysis of the data collected from 36 women entrepreneurs from Khurda district on the pre-identified variables discussed in the foregoing sections.

The study investigated the influence of various factors on women entrepreneurs in managing their business and tried to identify the important challenges they encounter.

### Demographic Analysis

Different studies have indicated that demographic factors are responsible for bringing women to the fold of entrepreneurship. The data on demographic factors collected from 36 women entrepreneurs are presented in Table 1.

**Table 1: Demographic Characteristics of Women Entrepreneurs**

Factors	Category	Frequency	Percentage
Age	20-30	12	33.3
	30-40	17	47.2
	40 and Above	7	19.4
Education	Illiterate	6	16.7
	Matriculate	10	27.8
	Graduate	11	30.6
	Professional Education	9	25.0
Work Experience	Less than 5	21	58.3
	5-10 years	10	27.8
	More than 5 years	5	13.9
Marital Status	Single	8	22.2
	Married	28	77.8
Family Size	Less than 3	18	50.0
	3-5 members	14	38.9
	More than 5	4	11.1

Source: Primary data

From the above table it is evident that the largest group of respondents (47.2%) is aged between age group of 30-40 years. The second group of respondents (33.3%) is aged between age group of 20-30 years. With regards to education; illiterates make 16.7%, matriculates make 27.8%, graduates make the highest 30% and professionally educated women make 25% of the total respondents. Similarly, 21% of the respondents have work experience of less than 5 years, 10% have work experience between 5 to 10 years and only 13.9% have work experience of more than 5 years. In case of marital status 77.8% of women entrepreneurs are married and rest 22.2% are single. Similarly, 50% of the total respondents have a family size of less than 3 members, 38.9% have a family size between 3-5 members and only 11.1% have a family size of more than 5. This trend indicates that relatively younger married women with few years of experience and good education prompted them to take up some kind of business activities to make them independent and contribute to family income. Illiteracy and large family size have become a hindering factor to start something new for them.

### Profile of Women Enterprises

Women enterprises are identified as business units registered in the name of women by the registering authorities. The profile of the women enterprises are given in Table 2.

**Table 2: Profile of Women Enterprises**

Factors	Category	Frequency	Percentage
Business Type	Production	19	52.8
	Processing	6	16.7
	Service	11	30.6
No. of Employees	Less than 5	8	22.2
	5-15	11	30.6
	15-25	10	27.8
	More than 25	7	19.4
Start-up Finance	Personal source	12	33.3
	Borrowed from relatives and friends	16	44.4
	Borrowed from Money Lenders	1	2.8
	Borrowed from Bank	7	19.4

Source: Primary data

It is observed from Table 2 that more than 50 per cent of the units under survey were engaged in manufacturing activities followed by service business. Similarly, most of the units are small employing less

than 25 employees (80.6 %). About 78 per cent sample respondents arranged their initial start-up capital either from their personal source or from their friends and relatives. This indicates less dependent on outside sources as the interest rate may be quite high and they are not sure whether their unit is going to succeed in future. In some cases they start small and capacity or people are added as the business expands. Most of the respondents informed that they go for bank borrowing for their working capital needs. Some of the respondents go for bank borrowings to grab the incentives provided by the Government.

### Challenges to Women Entrepreneurs

As discussed earlier, women entrepreneurs face more challenges than encouragements. Table 3 presents some of the important challenges encountered by women entrepreneurs while doing business as reported by them in a 5-point Likert scale.

**Table 3: Challenges to Women Entrepreneurs across Age**

Challenges	Mean	S.D.	2	Sig.
Lack of Self confidence	2.92	0.91	5.753	0.218
Inadequate Start-up finance	3.72	0.89	1.605	0.952
Lack of information	3.12	0.78	6.483	0.371
Lack of Family Support	3.72	0.89	12.492	0.048
Inadequate access to business support	3.80	0.82	5.616	0.468
Insufficient managerial skills	3.96	0.73	2.625	0.622
Combining family and work life	3.48	1.00	18.073	0.023
Eligibility for different schemes	3.44	0.92	5.986	0.425
Inadequate technical Know-how	4.28	0.68	2.826	0.587
Gender discrimination	4.00	0.76	16.446	0.027

Source: Primary data

**Table 4: Challenges to Women Entrepreneurs across Education**

Challenges	Mean	S.D.	2	Sig.
Lack of Self confidence	2.92	0.91	7.835	0.250
Inadequate Start-up finance	3.72	0.89	5.747	0.765
Lack of information	3.12	0.78	17.956	0.036
Lack of Family Support	3.72	0.89	16.369	0.041
Inadequate access to business support	3.80	0.82	5.586	0.780
Insufficient managerial skills	3.96	0.73	2.581	0.859
Combining family and work life	3.48	1.00	5.878	0.752
Eligibility for different schemes	3.44	0.92	7.922	0.542
Inadequate technical Know-how	4.28	0.68	2.089	0.911
Gender discrimination	4.00	0.76	9.171	0.422

Source: Primary data

It observed from the above tables that inadequate technical know-how (with Mean = 4.28 and SD = 0.68) is the biggest challenge to them followed by gender discrimination (with Mean = 4.00 and SD = 0.76). The sample respondents considered lack of self-confidence is not a major stumbling block in the course of running the business. Rather, they feel more confident with the experience they add in running the business. Rest of the parameters is considered to be moderately affecting the operations of their business. Insufficient managerial skill and inadequate access to business support services are some of the major challenges to women entrepreneurs. This indicates that the challenges are heavier before the entrepreneurs than the opportunities to motivate more and more women to take up industrial venture creation activities.

Further, analysis of respondents across age groups reveal that the chi-square value for factors like Lack of Family Support, Combining family and work life and Gender discrimination are significant at 5 % level indicating difference in responses of the women entrepreneurs. Similarly, across different groups of education, the chi-square values for factors like Lack of information and Lack of Family Support are statistically significant at 5% level indicating the variation in responses. Gender discrimination is more complained by middle aged women while all the challenges cited above are quite important.

### Motivational Factors

Most of the earlier studies have indicated that entrepreneurs are self-motivated. They have a dream which they want to convert it into reality. They are always after achieving something in life. Table

5 presents the motivational factors of the entrepreneurs across age groups and Table 6 motivational factors across education groups.

**Table 5: Motivational Factors Across Age**

Motivational Factors	Mean	S.D.	2	Sig.
Support family income	4.08	0.70	1.854	0.763
Social recognition	3.88	0.60	4.347	0.361
Doing something meaningful in life	3.80	0.71	3.602	0.730
Creating employment opportunities	3.32	0.85	2.832	0.830
To become rich	3.68	0.95	6.612	0.358
Could not find a suitable job	2.84	0.69	4.129	0.659
Work experience	2.20	0.82	5.072	0.750
Cheap and local resources	4.00	0.65	5.072	0.460

Source: Primary data

**Table 6: Motivational Factors Across Education**

Motivational Factors	Mean	S.D.	2	Sig.
Support family income	4.08	0.70	2.964	0.813
Social recognition	3.88	0.60	4.568	0.600
Doing something meaningful in life	3.80	0.71	5.799	0.760
Creating employment opportunities	3.32	0.85	10.758	0.293
To become rich	3.68	0.95	11.753	0.228
Could not find a suitable job	2.84	0.69	6.816	0.656
Work experience	2.20	0.82	9.479	0.662
Cheap and local resources	4.00	0.65	6.767	0.343

Source: Primary data

It is observed from Table 5 and 6 that supporting family income and using cheap local resources to do something are the most important motivation for the women entrepreneurs. Previous work experiences are not considered as an important factor by the sample respondents as the mean value is lowest. Social recognition and could not found a suitable for themselves are considered as important factor motivating the sample entrepreneurs. However, the chi-square value for none of the factors both in case of age and education are statistically significant. This indicates similarity in responses of the sample respondents.

#### **Influence of Economic Factors**

Economic factors are the major drive for entrepreneurship. The sample respondents consider the economic factors are quite influential in motivating them to start their own business. Table 7 presents the responses of the sample entrepreneurs measured in a 5-point scale.

**Table 7: Influence of Economic Factors**

Economic Factors	Mean	S.D.
Financial Factors	3.80	0.91
Market Access	3.92	0.76
Own Land	4.08	0.57
Access to inputs (raw material)	3.64	0.86
Access to Technology	3.88	0.93

Source: Primary data

It is observed from Table 7 that the use of extra / unused land they own as most important economic factor to motivate them to start a new business activity. Getting a suitable land in good location and the rent there of is considered as a stumbling block in starting a business. Further, access to market, technology and financial factors are quite important in motivating a woman to undertake some economic activity. All the factors described above are important for an entrepreneur to start a new venture.

#### **Influence of Managerial Factors**

Managerial factors are quite important for starting a new venture. It is considered as the most important factor of an organization. All other factors of production are useless managerial skill is there to manage them. The perception of the sample respondents are given below in Table 8.

**Table 8: Influence of Managerial Factors**

Managerial Factors	Mean	S.D.
Access to training	4.04	0.73
Access to information	3.92	0.70
Access to knowledge	3.76	0.83
Decision making skills	4.00	0.76
Relation with work force	4.16	0.62

Source: Primary data

It is observed from Table 8 that all the factors described above are important for the sample respondents. Relation with the work force (mean=4.16, SD=0.62) is considered to be most important managerial skill followed by access to good training programmes to enhance skill and decision making skill. This indicates that the sample women consider good relation with work force will enhance their productivity and lead to the success of their enterprises.

#### **Influence of Social Factors**

Social factors are important for an entrepreneur as well as for the organization. They have to keep in mind that good organizations will make a balance between economic and social objectives of business. Social recognition is one of the important reasons for creating a new venture. Table 9 presents the data relating to the social factors influencing the women entrepreneurs in Odisha.

**Table 9: Influence of Social Factors**

Social Factors	Mean	S.D.
Social Acceptability	3.84	0.80
Contacts/ Network	4.00	0.76
Gender equality	4.16	0.62
Supportive family environment	3.60	0.76
Supportive business culture	3.92	0.76

Source: Primary data

It is evident from Table 9 that all the factors cited above are important influencers for an entrepreneur. Respect and dignity of the sample women entrepreneurs are the most important social influencer with 4.16 as mean value and 0.62 as SD. Social contacts, acceptability and supportive business culture are considered important by the sample respondents. The mean score of more than 3.6 in the factors indicate their importance in a 5-point scale.

#### **Influence of Legal and Administrative Factors**

The legal and administrative factors decide the entry of a new business venture. The entrepreneurs consider some of them as supportive and some others as hindrances in the process of venture creation and day to day management. Table 10 presents the opinion of the sample respondents regarding these factors.

**Table 10: Influence of Legal and Administrative Factors**

Legal and Administrative Factors	Mean	S.D.
Awareness about legal provisions	3.88	0.67
Supportive legal consultancies	3.68	0.75
Less Red-tapism	4.20	0.65
Complex Taxation system	3.96	0.73
Prohibitive interest rate	4.24	0.66
Subsidies and incentives	4.00	0.76

Source: Primary data

It is observed from the above table that interest rates charged by the banks and money lenders as the most important prohibitive factor and considers less red-tapism as the most important supportive factor. Similarly, subsidies and incentives are in favour of entrepreneurship while complex taxation system of the country has an adverse effect on the management of the unit.

#### **Influence of Training Factors**

Training helps in enhancing the skills of the entrepreneur. Entrepreneurship training (EDP) helps in formulation of business idea, preparation of project proposal and finalizing the registration

formalities. Similarly, training can be of help to the entrepreneurs in running their businesses. Table 11 presents the data relating to the perception of sample entrepreneurs regarding training needs.

**Table 11: Influence of Training Factors**

Training Types	Mean	S.D.
Entrepreneurship training	3.92	0.70
Marketing training	3.96	0.79
Machine maintenance training	3.88	0.78
Customer support training	3.84	0.75
Technical skill training	3.76	0.72
Business Development plan training	3.84	0.80

Source: Primary data

All the types trainings cited in Table 11 are quite influential on the respondents in running their business as evident from the mean scores. The sample entrepreneurs are of opinion that marketing training is most important followed by entrepreneurship training. It is evident from the data that sample respondents recognized the importance of training for their business.

### Operational Support Factors

Because of smallness of size, most of the MSME units cannot have their operational support services; which are quite important for success of the business. Availability good support system for machine maintenance or testing labs or logistics system helps in the operational efficiency of the small units. Table 12 presents the opinion of the sample respondents for such operational support services.

**Table 12: Operational Support Factors**

Operational Support Factors	Mean	S.D.
Machine maintenance	3.76	0.78
Technological support	3.96	0.73
Testing lab support	3.84	0.69
Logistic support	3.80	0.71

Source: Primary data

It is observed from the above table that all the operational support services cited above are important for the sample entrepreneurs as evident from the mean values and standard deviations. The sample respondents viewed the presence of such services will facilitate in running their business.

### Awareness of Government Policies

Awareness of Government Policies regarding MSME is considered as important and is a facilitating factor for entrepreneurs. Table 13 provides the sources of information and awareness level of the sample respondents regarding various policy measures.

**Table 13: Awareness of Government Policies**

Sources of Information	Mean	S.D.
Relatives and family members	4.20	0.81
Open advertisements	3.76	0.63
Interaction with Govt. Agencies/officers	3.82	0.79
Banks and financial institutions	2.81	0.89
Seminar/Workshops/exhibitions	3.62	0.87

Source: Primary data

It is evident from Table 13 that relatives and family members are the most important sources of getting information regarding various governmental policies such as incentives, subsidies, schemes of finance, etc. Most of the sample respondents opined that they did not get any information or guidance from the bankers regarding various schemes supportive to their business. However, information regarding policies of the govt. for development of MSME is quite important for them.

### Conclusion

The study on women entrepreneurs from rural areas of Khurdha district in Odisha has unfolded many myths of entrepreneurship. Women entrepreneurs in India are facing lot of problems in India and more specifically in Odisha; which is an industrially backward State. The policies of the Govt. have attracted a large number of new generation entrepreneurs from non-business communities, but their survival in the business is very short and ultimately a good number of sick units are created. The women



folk in Odisha more endowed with household activities and their entry into business is recent. Proper govt. policy and creation of a good industrial culture will help these first generation entrepreneurs to start and survive in their business. Social recognition to women as a partner of economic development will help entrepreneurs in the rural areas. Rural women through self-help groups are already entered into economic activities to support their family income and sustenance. They need to be made aware of various programmes and policies of the Govt. and training be given to them to start their own venture.

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