

ROLE OF WOMEN ENTREPRENEURS IN MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs)

Dr. Poonam Rani*
Ankit Swami**

ABSTRACT

Entrepreneurship is commonly regarded as a crucial component of economic dynamism and is increasingly acknowledged as a significant generator of economic growth, productivity, innovation, and employment. It is common to undervalue the contribution of entrepreneurship and an entrepreneurial culture to economic and social progress. Women's entrepreneurship as a concept and a practise is a relatively new phenomena. Little was understood until the 1980s. Despite the fact that there are many women in business, recent research shows that the majority of them work for Micro and Small Enterprises (MSMEs.) Women should create their own jobs and become entrepreneurs because prospects for work in government, non-government, or private companies are rapidly dwindling. This article discusses the elements that influence women entrepreneurs' performance in MSMEs. It also looked at the characteristics of female entrepreneurs in MSMEs and their firms, as well as the help they get from the government or other institutions.

KEYWORDS: *Entrepreneurship, Women Entrepreneurship, Micro, Small, and Medium Enterprises (MSMEs), and Government Incentives.*

Introduction

Micro, small, and medium-sized enterprises (MSMEs) have a critical role to play in developing nations like India because of their potential to create jobs, improve income distribution, reduce poverty, increase exports of manufactured goods, and advance the rural economy. In addition to these contributions, MSMEs are regarded as an essential setting for women, particularly those living in rural regions, to participate actively in economic activity, not just as employees but, more crucially, as entrepreneurs. In other words, MSMEs can offer a platform for the evaluation and growth of women's entrepreneurship skills. Additionally, it is widely accepted that, when combined with other initiatives to increase access to opportunities and resources (such as education, healthcare, technology, credit, and employment), the growth of women's entrepreneurship in developing Asian nations, as well as other parts of the developing world, has a significant potential to empower women and change society in the area.

The main responsibility of the MSME is to support the States and Union Territories in their initiatives to foster the expansion and improvement of MSMEs. The major goal of the schemes and programmes run by the ministry's organisations is to assist and/or supply the wide range of services needed to hasten the growth of MSMEs. However, there are a few programs/schemes that are beneficiary- or individual-focused. While there are several programmes where women are given additional perks, discounts, or support, M/o MSME is developing two programmes specifically for women, the TREAD and Mahila Coir Yojana. The relevant scheme instructions, which are available on the Ministry's website at www.msme.gov.in, describe the concessions for women. The next paragraphs

* Associate Professor, A.S. PG College, Mawana, CCS University, Meerut, U.P., India.

** Research Scholar, A.S. PG College, Mawana, CCS University, Meerut, U.P., India.

provide an explanation of TREAD and the Mahila Coir Yojana. Through various forms of training and support, the government's policies, which are periodically announced, have placed a strong emphasis on encouraging female entrepreneurship, especially among first-generation women. Exclusive Entrepreneurship Development Programmes (EDPS) for women are organised as a special gesture.

Women Entrepreneurs

Women are economically empowered and can contribute more to global development as a result of their constructive actions, particularly in the workplace. Women's entrepreneurial activities, whether they take place in small- or medium-scale production activities, in the informal or formal sectors, have positive social repercussions for the women themselves and their social environment, according to the United Nations Industrial Development Organization (UNIDO). Women often do not have the same opportunities as males in many societies. In many transitional economies, much has been made in providing women with access to education and health care, but there are still few political and economic options for female business owners. To help female business owners make better financial decisions and grow their companies into competitive organisations, concerted initiatives are required. the creation of jobs and wealth through increased production (OECD).

Nature of Women Entrepreneurs

Regarding the distinctions in the traits of male and female entrepreneurs, studies cannot come to a consensus. There are no differences, according to certain research groups. Others, though, make other claims. As an illustration, Green & Cohen (1995) said. No matter the entrepreneur's size, shape, colour, or sex, "an entrepreneur is an entrepreneur is an entrepreneur." If so, sound study on entrepreneurs ought to result in universally applicable theory. There are differences in the business and industry choices, financing strategies, growth patterns, and governance structures of female led ventures, despite research showing similarities in the personal demographics of men and women entrepreneurs (p. 106). These differences offer compelling reasons to study female entrepreneurship, specifically looking at women founders, their ventures, and their entrepreneurial behaviours as a distinct subset of entrepreneurship. We see that scholarly research focusing solely on male entrepreneurial endeavours leaves many concerns unexplained for their female counterparts, much as clinical trials conducted on an all-male sample do not always yield correct information concerning female patient diagnosis or treatment. Birley (1987) emphasised the distinctions among them, while having similar backgrounds and personality traits. Researchers identified a number of factors that contribute to women becoming entrepreneurs, including being the firstborn, coming from a middle class or upper class family, being the daughter of a self-employed father, having a degree, being married with children at the time of start-up, being between the ages of forty and forty-five, and having relevant experience.

Categories of women entrepreneurs (by reasons/motivations for starting the business)

Category	Main reason/motivation
Chance entrepreneurs	<ul style="list-style-type: none"> • to keep busy • was hobby/special interest • family/spouse had business
Forced entrepreneurs	<ul style="list-style-type: none"> • financial/needed the money
Created or pulled entrepreneurs	<ul style="list-style-type: none"> • control over time/flexibility • Challenge, try something on one's own, show others I could do it. • to be independent • self satisfaction and employment to others /do something worthwhile

Source: Das (2000)

Factors Affecting Women Entrepreneurs' Performance

Over the past 10 years, there has been a significant increase in the number of women entrepreneurs around the world, and as their entrepreneurial potential has expanded, rural economies in many regions of the world have seen significant transformation. However, this does not imply that the issues have been fully remedied. Accordingly, Mahbub (2000) and The Center for Women's Business Research in the United States, both of which are affiliated with UNECE, discovered the following characteristics that have an impact on women entrepreneurs

Access to Finance

For women, access to finance is a major concern. One of the biggest difficulties for women entrepreneurs is getting credit, especially when establishing a business. Due to a variety of factors, such as a lack of collateral, reluctance to accept household possessions as collateral, and loan officers' unfavourable attitudes toward female entrepreneurs, women frequently have fewer options than males to obtain credit (Mahbub, 2000)

Access to Market

It takes skills, knowledge, and contacts to enter new markets. Women frequently lack access to training and expertise on how to participate in the market, making it difficult for them to strategically promote goods and services. As a result, women-owned SMEs frequently find it difficult to handle both the production and marketing of their products. They frequently haven't been exposed to the global market, thus they don't know what is considered acceptable globally. For many SMEs, in particular women-owned enterprises, the high expense of establishing new business contacts and partnerships in a new region or market is a major disincentive and impediment. Additionally, women may experience sexual harassment or fear bias, and their ability to travel for business purposes may be limited (UNECE, 2004).

Access to Training

In India, women have restricted access to technical and vocational education. Women really have less access to education than males do on average, and technical and vocational abilities can only be developed on a solid foundation of fundamental primary and secondary education. Women are underrepresented in education, have significant dropout rates, and receive education that is of poor quality. When it comes to empowering women and giving them equal opportunity, there is gender discrimination (UNECE, 2004),

Access to Network

Women are further constrained in their ability to advance by having fewer business connections, less understanding of how to navigate government bureaucracy, and lower negotiating power. Since most women entrepreneurs operate on a modest scale. Because typically do not participate in other networks or professional organisations, they frequently find it challenging to get information. The majority of current networks are dominated by men and occasionally aren't particularly welcoming to women because they seek to be exclusive. Even when a woman enters these networks, her task is frequently challenging because the majority of network activities happen after regular business hours. Lack of networks also prevents women from learning about and getting exposed to positive role models.

Access to Policymakers

The majority of women have limited access to and representation in decision-making bodies. Large corporations and men have easier access to policymakers, who are more often viewed as their peers. Women are less likely to join traditional business organisations and even less likely to hold senior roles within these organisations, which limits their ability to lobby for policies. Lack of information access for women also restricts their ability to provide informed feedback on policymaking (UNECE)

Women Entrepreneurs in SMEs

Nearly all economies in the world, but particularly those in developing nations and, within that broad category, especially those with significant employment and income distribution difficulties, value women entrepreneurs in MSES. Women business owners in MSMEs offer an efficient instrument for economic growth through participation in global supply chains as the global market continues to expand (World Bank). advantages for female business owners in MSES. Understanding the significance of female entrepreneurs in MSMEs can be challenging due to the varying definitions used by different nations. One might not be aware of the crucial role that female entrepreneurs play in SMMEs in the

growth of any given industry, the economy of any given nation, the reduction of poverty, the expansion of employment, and, above all, the provision of diverse goods for daily use at reasonable prices. Many industrialised and emerging nations have recently come to understand the sector's significance. According to a World Bank report, women entrepreneurs in MSES are the driving force behind growth, crucial for a competitive and effective market, fundamental for reducing poverty, and significant in emerging nations. A market economy's foundation is the private sector, which for transitional economies may ultimately account for the majority of employment. Women entrepreneurs in MSMEs in particular are particularly important in this regard. Supporting female entrepreneurs in MSMEs will streamline manufacturing complexes as units with no direct connection to the principal activity are sold off individually, which will aid in the restructuring of major corporations. As a result, women entrepreneurs in MSES can produce significant benefits in terms of growing a trained industrial base and industries as well as a ready service sector that can boost GDP.

MSEs and ILO

Even while women business owners in MSMEs make significant contributions to the economic growth of a nation, they nonetheless face a number of difficulties due to various circumstances. For instance, according to the World Bank and ILO, the lack of entrepreneurship affects women entrepreneurs in MSES. The Small and Medium Enterprises Unit of the ILO houses the Women's Entrepreneurship Development Programme (ILO-WED) (SME). By supporting women in starting, formalising, and expanding their businesses, ILO-WED strives to improve economic possibilities for women. It also mainstreams gender equality themes into the ILO's enterprise development work. The ILO WED Strategy, which was approved by the Governing Body in March 2008, highlights this approach to WED. The ILO-WED method consists of three parts: building institutional capacity in WED; developing tools and support services for women entrepreneurs; and collaborating with governments, employers' groups, trade unions, and local community-based organisations. With a clear goal to support gender equality and women's economic empowerment, it does so through both targeted approaches and gender mainstreaming. The WEDGE (Women's Entrepreneurship Development and Gender: Equality) strategy was developed using the knowledge gained under that programme. WEDGE is made up of technical cooperation projects that are financed by donors like Irish Aid and NORAD and allow the WED strategy to be put into practise. Based on research and experience from pilot projects carried out with local partners and country offices, WEDGE initiatives have created a number of tools and techniques that build on local relationships. Targeting women with disabilities and HIV/AIDS inside WEDGE initiatives, WED has been collaborating with the ILO's skills section to integrate disability into the growth of women's entrepreneurship. The WED Strategy offers a flexible and creative solution to support the growth of women's entrepreneurship based on regional requirements and conditions. The WED plan places gender equality at the centre and will continue to do so.

Women Entrepreneurs in India

Indian women are shattering stereotypes today by leaving corporate careers and traditional positions to become entrepreneurs. Women from smaller cities and rural areas are also turning to entrepreneurship and starting their own enterprises, not simply educated, urban women. The challenge of successfully managing both the household and their business falls primarily on female entrepreneurs. They may normally have significantly less time for business development as a result of this. However, the difficulty that businesswomen in India encounter is becoming visible and accepted. Traditionally, starting a business has been difficult for women. It is a well-known fact that people do not take women business owners seriously, especially in the corporate world. Women often encounter initial obstacles when starting a business from banks to suppliers to vendors, among other members of this eco-system. According to the Central Statistics Office's recent, Statistics Showing the Increase in Female Entrepreneurship in India 10% of Indian startup unicorns are run by women,

- Women account for 20.37% of MSME owners, accounting for 23.3% of the labour force,
- Women-led firms give a 35% better return on investment than men-led start-ups,

Approximately 10-15% of tech businesses have at least one female founder/co-founder. India is on a growth trajectory, according to another World Economic Forum report. The World Economic Forum's Gender Gap Report 2022 ranks India 135th. The World Economic Forum's Gender Gap Report 2022 demonstrates this, ranking India 135th out of 146 countries. On a scale of 0 to 1, we received a 0.629, ranking India sixth in the last 16 year, and The conclusion is part of a report based on an analysis of anonymized and aggregated profile information from LinkedIn members, which has approximately 88

million users in India and 830 million users worldwide. Women founders increased 2.68 times between 2016 and 2021, according to LinkedIn data presented in the World Economic Forum's 2022 Global Gender Gap Study. This shows that women can be competitive and effective when it comes to producing results, even if they make up a small percentage of those involved in India's decision-making. The internet, a great leveller, aids in the inclusion of Indian women in the business world. It is a powerful, comprehensive, and economical business tool.

Though it is not significantly different from that of women in other nations, the status of women in India nonetheless has certain unique characteristics. In Indian civilization, traditions are deeply ingrained, and women incorporate them into their lives and play a crucial part in keeping them alive. The problems encountered by women continue to be severe, especially for illiterate and semi-literate women of rural and urban areas. Women have historically been among the most oppressed and disadvantaged groups in our society, particularly when it comes to access to and control over resources. The most recent sex-disaggregated data at the national level, which were compiled by the Central Statistics Office in 2022, show that there is a gender gap in the opportunities for access to work. The current global labour force participation rate for women is little less than 47%. It is 72% for men. This is a 25 percentage point differential, with some places facing a margin of more than 50 percentage points. Rural female labour force participation climbed by 3% to 27.7%, while urban female labour force participation increased by 0.1 percentage point to 18.6%.

The Indian government has taken various steps to improve the welfare, upliftment, and empowerment of women. The many articles of the Indian Constitution and legislative initiatives strive to provide positive discrimination in favour of women in order to offset the severe socioeconomic inequities, educational and political disadvantages that they suffer. In addition, the state has launched a number of other programmes. These include policies and programmes centred on women and girls, the establishment of a National Commission for Women in 1992, and the introduction of the National Mission for Women's Empowerment in 2010. The National Commission for Women is tasked with, among other things, enabling the redressal of women's problems and advising the government on all policy topics affecting women. The National Mission for Women's Empowerment, which began operations in 2011-12, aims to analyse current government interventions and align future programmes in order to make the provisions of women-centric policy instruments a reality. It has created the 'Poorna Shakti Kendra,' a model of convergence of women-focused initiatives, policies, and programmes at the district level. The following are the key hurdles that women entrepreneurs face.

- Failure of Business/Bankruptcy
- The inability to reinvest profits
- Shortage of technical skills
- Poor managerial skills
- Low level of education

Other issues include a lack of a suitable location or sales outlet, stiff competition, low purchasing power of the local population, a lack of marketing know-how, the seasonal nature of the business, a lack of market information, insufficient infrastructure, a lack of time (due to multiple tasks), and a lack of raw materials. Women entrepreneurs face difficulties due to a lack of working capital.

Measures to Support Women Entrepreneur in SMMEs

Recommendations of the National Consultation on the Maternity Benefit Act, held on July 2, 2013, in New Delhi. The discussions focused on the Maternity Benefit Act and sought universal standards in this regard for women across the country, whether in the organised, unorganised, or private sectors. It was also highlighted that crèches should be maintained in all establishments and that coverage in the unorganised sector should be expanded. The business sector may consider implementing flexi hours for the advantage of their female employees.

The CII's 'Indian Women Network' which aspires to incorporate women from all areas of life and has a core focus on entrepreneurial growth, is also addressing a slew of other women-centric issues such as work-life balance, gender sensitization, domestic abuse, sexual harassment, and so on. I am hopeful that, as intended, the 'Indian Women Network' would also focus on reaching out to a larger community of women, including those at the grassroots level, by providing technical and professional skills, support, and training.

In order to promote women entrepreneurship in the country, **NSIC the National Small Industrial Corporation**, a public sector enterprise overseen by the Ministry of Micro, Small, and Medium Enterprises - has started a special incubation programme to help unemployed girls and women start their own businesses. The NSIC has established 45 Training and Incubation Centers, including one centre each in the Northern region of India in places where securing a loan from a commercial bank is difficult. Haryana, Himachal Pradesh, and Delhi each have six centres, while Uttar Pradesh has twelve. NSIC's services include, among other things, technology and training, a market support scheme, and bank credit facilities.

Recognizing the need for financial inclusion of women as an effective tool for women's empowerment and poverty eradication, the Government of India began a programme in the early 1990s to link self-help groups - which are informal groups of people who come together for credit support, savings, and other services - with banks. This has emerged as an excellent tool for encouraging women's entrepreneurship and self-confidence, particularly in rural areas. The **SHG-Bank** linkage initiative, pioneered by the National Bank for Agriculture and Rural Development-**NABARD**, is currently being extensively implemented by numerous commercial banks, regional rural banks, and cooperative banks. Later, the NABARD assumed the nodal obligation for providing banks with refinance assistance for financing SHGs and Micro Finance Institutions. The prominent aspect of self-help groups is the active participation of women. Today, the country has 70 lakh self-help groups, which is more than three times the number that existed 6-7 years ago, with Over 22.38 lakh SHGs had been linked to banks, and a total of Rs 11,397.54 crore had been given through the program¹. A total of 44,362 branches of 547 banks participated in lending under the initiative, in addition to 4,896 NGOs and other entities. Over 90% of the SHGs were created by women's groups. The primary activities of these women's self-help groups include the production of sarees, handicrafts, toys, food items, and gardening. Sectors of fisheries and animal husbandry, as well as service parlours Automobile garages, irrigation, dairy farming, and so on. In Gujarat, the worldwide famous entrepreneurial role models Lijjat Papad Udyog and Amul Dairy are symbols of women's achievement.

Says to facilitate and assist the microfinance industry, the Government of India has facilitated the establishment of the Micro Finance Development and Equity Fund, which would be supported in the ratio of 40:40:20 by the RBI, NABARD, and commercial banks. Other institutional mechanisms in place for this include the SIDBI (Small Industries Development Bank of India) and the RMK (Rashtriya Mahila Kosh). The Rashtriya Mahila Kosh, established as a society under the Ministry of Women and Child Development, provides collateral-free microcredit to women in the unorganised sector for livelihood support and asset generation. **TREAD** (Trade Related Entrepreneurship Assistance and Development) is an unique government scheme targeted at economic empowerment of women through trade-related training and loan assistance. This provides for a government grant of up to 30% of the total project cash as valued by financial institutions.

In order to promote its cause of creating a more conducive environment for women, the government founded the '**Bharatiya Mahila Bank**,' with its first branch opening on November 19, 2013. This is India's first bank of its sort, catering solely to female customers. By December 2013, its nine outlets in major Indian cities have been operational. The corporate office of the bank is in New Delhi. Aside from proposals to award loans to self-help groups in the country, the bank is offering low-interest education loans to female students. With the passage of the **Companies Act in 2013**, every publicly traded business is now required to have at least one female director. This will allow women to advance their careers and move up the corporate ladder, as well as open doors for additional female applicants in managerial roles. Furthermore, as required by the Companies Act of 2013, the CII shall include applicable clauses on women's empowerment and gender equality in its Corporate Social Responsibility policy, which is now being developed.

As early as 2002, the **CII** established a national Committee on Women's Empowerment to address the needs of women in the organised sector and to honour women achievers at the grassroots level. Since 2005, it has honoured women achievers who have taken development initiatives defying all odds at the grass-roots level in a variety of disciplines by creating and awarding the annual **CII** women Exemplar Awards. The **CII** has also been successful in sparking change by urging enterprises to implement gender-informed workplace policies through workshops held in several areas and states. In order to properly identify industry's responsibility in reducing and combating crimes against women, the **CII** established a National Task Force on the Safety and Security of Women in 2013.

The Micro, Small, and Medium Enterprises Development (**MSMED**) Act of 2006 aims to support the growth of these businesses while also increasing their competitiveness. It is the first legal framework that recognises the idea of "business," which includes both manufacturing and service entities. The Micro, Small, and Medium Enterprises Development Organization (MSME-DO), several State Small Industries Development Corporations (SSIDCS), nationalised banks, and even non-governmental organisations (NGOs) are all running various programmes, including Entrepreneurship Development Programs (EDPs). MSME-DO has established process/product oriented EDPS in fields such as TV fixing, printed circuit boards, leather goods, screen printing, and so on to meet the needs of potential female entrepreneurs who may lack a suitable educational background and abilities. A special award is being awarded to the "Outstanding Women Entrepreneur" of the year in order to honour and encourage women entrepreneurs. The DC (MSME) Office has also established a Women Cell to provide coordination and help to women entrepreneurs facing special challenges.

There are also several other government schemes, such as the Income Generating Scheme, which is implemented by the Department of Women and Child Development and provides assistance for the establishment of training-cum-income generating activities for needy women in order to make them economically independent. The Small Industries Development Bank of India (SIDBI) has been implementing two special schemes for women: Mahila Udyam Nidhi, an exclusive scheme for providing equity to women entrepreneurs, and Mahila Vikas Nidhi, which provides developmental assistance to women for the pursuit of income-generating activities. The SIDBI has also taken the effort to establish an informal route for loan needs on favourable terms, with a focus on women. In addition, SIDBI provides credit use training as well as credit delivery skills to CEOs of non-profit organisations that work for women. A grant for the establishment of a production unit is also available under the Central Social Welfare Board's Socio-Economic Programme. Women entrepreneurs can now access information, build and sustain business networks, and contribute to their family's household income thanks to the growing use of **e-commerce**. There are several online platforms now that provide prospective female entrepreneurs with virtual offices and digitally mobile lifestyles, giving them the freedom they need to fulfil their company goals.

Conclusion

Despite all of the challenges that today's working woman experiences, there is an extraordinary surge in women entrepreneurship in India. Today, more women than ever before earn a higher income than prior generations in India's history. They are at the forefront of expanding entrepreneurship and new business concepts in the business sector, and they are achieving new professional heights. There may be many ladies who desire to work but do not have the opportunity to do so. They will need access to the essential knowledge, education, credit, training, and, most importantly, motivation to face the obstacles. Women have emerged as a formidable force in India today. To be successful, women must trust in themselves and establish an ecosystem. This can be accomplished through education, ongoing learning, sharing, mutual support, and, most importantly, the formation of women's support networks. Despite the expansion of MSMEs, there is still a gap that women entrepreneurs may fill to not only achieve consistent monetary growth, but also to break down socioeconomic barriers in society. As a result, it serves as a wake-up call for women to embrace and further exploit the advantages of the internet and e-commerce. A talented and empowered woman can take whatever profession she wants, but as an entrepreneur, she can provide a living for many others.

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