WOMEN ENTREPRENEURSHIP: PROBLEMS AND MOTIVATIONAL FACTORS RAYALASEEMA REGION, ANDHRA PRADESH – A STUDY

P. AMBIKA RANI, Research Scholar Department of Commerce, Rayalaseema university, Kurnool, A.P.

ABSTRACT :

Women entrepreneurship is an untapped source of economic growth in India. Entrepreneurship development among women is important for the achievement of broader development objectives such as growth Many Studies indicate that many women entrepreneurs are found working in difficult situations when compared to their male counterparts. In globalized arena the hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in society. Women are increasingly being conscious of their existence, their rights and their work situation. Today, woman entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation. Among the reasons for women to run organized enterprises are their skill and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive. The present paper focuses on the problems and motivational factors of women entrepreneurs in the area of Rayalasema region, Andhra Pradesh, India.Key Words: Entrepreneurship,

1.0 Introduction

The days have changed women from which they have arrested by four wallsof the kitchen and to look after the members of the family to the days where women are showing their talent in all fields. Women entrepreneurship is not a new concept now-a-days tothe people living in urban areas but, in the rural areas where tradition play a key role in doing every activity. Women entrepreneurship will be a new concept to them women coming out of their house for their economic independence, most of them will not support to this concept in past decades.Slowly the mindset of the people has changed they recognized the importance of the women that the women should not to be restricted to 3P,s (Powders, Pickles and Papads) they have extend their knowledge to 3E,s (Electronics ,Engineering and Energy). This has given birth to the concept of Women entrepreneurship. This means a business which is headed by women where there more scope for the development of women.

The 1991 Industrial Policy has envisaged special training programmers to support women entrepreneurs .Accordingly women entrepreneurs are receiving training through Entrepreneurship Development Programmers (EDPS) conducted by various institutions and organizations, both at central and state levels. The Small Industries Development Organization (SIDO), with its field offices all over the country, has been carrying out development programmers for women entrepreneurs and providing technical schemes for setting up of SSI units. In view of the changing outlook for the promotion of women enterprises, the SSI Board in 1991 revised the definition of women enterprises by omitting the condition of employing 50 per cent women workers.

223

Definition: Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise.

The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women.

"You can tell the condition of a nation by looking at the status of its women" Jawaharlal Nehru.

Woman entrepreneurs are the women or group of women who initiate, organize and operate a business enterprise". Entrepreneurship is an economic activity which is undertaken by an individual or group of individuals. Entrepreneurship can be defined as the making of a "new combination" of already existing materials and forces; that entrepreneurship throws up as innovations, as opposed to inventions and that no one is entrepreneur forever, only when he or she is actually doing the innovative activity.

Review of literature :

- 1. Kavita Sangolagi1 &MallikarjunAlagawadi (2016) : They find out that Women should attend training programs, seminars, workshop and conferences. This may help to reduce the challenges they face in business, the study was conducted in the area of Kalburagi city, Karnataka.
- 2. StanzinMantok(2016) :find out the effectiveness of women entrepreneurship in promoting women empowerment in emerging economies. The result depicts that women entrepreneurship has a crucial role in accelerating women empowerment i.e., women entrepreneurship leads to women empowerment. ROLE OF WOMEN ENTREPRENEURSHIP IN PROMOTING WOMEN EMPOWERMENT "Jammu".
- 3. Uma Rani, Ratan Reddy &DiwakarRao (2015) : They examined the amount of impact of Socio economic factors on Women Entrepreneurship development. In the area of Hyderabad District, Telangana.
- 4. T. Naga lakshmi (2015) Mostof the women entrepreneurs are not aware the programmes, incentives and schemes provided by the Government and institutions supporting women entrepreneurship. There is a need to redefine the role of Government and Institutions, which are providing women ENTREPRENEURSHIP: entrepreneurship.Her WOMEN GOVERNMENT AND study INSTITUTIONAL SUPPORT IN ANDHRA PRADESH --i.e., Vijag, Rangareddy, Kurnool&Anantapoor.
- 5. K. Srinivas (2015) He observed that More than 80 % of the SHG's members are studied less than 10th class only. It requires making them educate for proper decisions. In his SOCIO-ECONOMIC DIMENSIONS OF WOMEN ENTREPRENEURS THROUGH SHG's: AN EMPIRICAL STUDY Chitoor District.
- 6. VijayaBarathi (2014) Proper steps should be taken by government to check whether the schemes are reaching to the actual beneficiaries or not. Women entrepreneurs should improve their marketing skills in order to develop their business. This study was conducted in Kadapadistict, A.P on Status of Women Entrepreneurs.
- 7. Dr. Y. Maddileti (2014) : "Women Empowerment in Rayalaseema region International Journal of Economics and Business review" He identified that women taking loans through SHG's mostly for business purpose.
- 8. P. Sri Sudha. (2013) "A study on the Development of Women Entrepreneurship in Nellore, A.P", Her analysis find out the difference between good & poor performers with respect to their strengths & Weakness. The major strength of our women entrepreneurs is their commitment and dedication. The weakness is giving importance to family matters than business.

- 9. MadhaviPutta& Prof. G. Satyanarayana (2013) : The study was conducted in three backward provinces in Anantapur District in Andhra Pradesh State, India. The women entrepreneurs must be ready to take the risks, control of business for their success. The impact of the business on the family matters of women entrepreneur is presented. One-fourth of women entrepreneurs felt that their entrepreneurial activities have positive impact in their family life while the remaining three-fourth reported some kind of problems.
- 10. ParulTyagi and RichaNangia (2012), in their research paper "Emergence of Indian Women as Global Entrepreneurs: Opportunities and Challenges" finds that the government sponsored development activities have benefited only a small section of women in the area of Jaipur.
- 11. Mu. Subrahmanian (2011), conducted study in chennaiand finds that there are various institutions in the financial sector extend their maximum support in the form of incentives, loans, schemes etc. Even then every women entrepreneur may not be aware of all the assistance provided man entrepreneur may not be aware of all the assistance provided by the institutions.
- 12. Sudhakar Reddy (2010) : His study "women entrepreneurs in Hyderabad city" reveals that The existing facilities and curriculum of entrepreneurship dcvclopmcnt should be updated and diversified. Useful and proper training is need to change their attitudinal views, environmental notions. It enhances the capability of women.
- 13. The study conducted by Kishore (2008), revealed that women empowerment emphasizes majorly on women's decision making roles, their economic self-confidence, their legal rights, inheritance and protection against all forms of discrimination,
- 14. The study conducted by Singh, (2008), revealed that major obstacles in the growth of women entrepreneurship are lack of interface with successful entrepreneurs, lack of social support for women entrepreneurs, low priority given by bankers to provide loan to women entrepreneurs, family responsibility, gender discrimination and missing network, in addition to the elimination of barriers such as access to education and information.
- 15. Center for Women's Business Research, (2007), revealed that the problem of work-life balance challenges for women entrepreneur will continue to increase as the number of women-owned businesses.
- 16. Boyum-Breen, (2006) opinioned that women changed the traditional family structure once our society knew by entering the workforce in great numbers and experienced the challenge of managing work and life responsibilities.
- 17. Renuka . G (2005) has studied in Kurnool District, Andhra Pradesh, Analysis revealed that many women entrepreneurs did not attend training programs either before or after setting up of their enterprises. Entrepreneurship was a fulfillment of their need for autonomy and self-expression but they considered it to be secondary to their home and family..
- 18. Khanka (2002), focused on Entrepreneurial Development, concept of women entrepreneurs, Functions of women entrepreneurs, Growth of women entrepreneurs, their problems, development of women entrepreneurship, recent trends etc., and concluded that women entry into business is a recent phenomenon. It is traced out as an extension of their kitchen activities to three P s, i.e., pickles, powder (masala) and papad manufacturing. With growing awareness and spread of education over the years, women have started engrossing to modern activities like engineering, electronics and energy popularly known as 3Es. In certain businesses, women entrepreneurs are doing exceedingly well and excelling their male counterparts.
- 19. Krishna Kanthi (2001) : The study DEVELOPMENT OF WOMENENTREPRENEURSHIP WITH SPECIAL REFERENCE TO ANANTAPUR & KURNOOL DISTRICTS reveals that the family background of the entrepreneurs has a significant bearing on the orientation of entrepreneurial activity and helped in setting up of an enterprise.
- 20. Das, (2000) performed a study on women entrepreneurs of SMEs in Tamilnadu and Kerala. The initial problems faced by women entrepreneurs are quite similar to those faced by women in western countries.

However, Indian women entrepreneurs faced lower level of work-family conflict in comparison with western countries.

Need for the Study:

Entrepreneurship Development is a very crucial factor for the acceleration of economic development. Theaverage Indian rural women plays many roles in life and contributes to the well-being of her family. She tends her service to the family, but in the context of her life she also has her ownimportance. Present women are grooming in every sector still, there are some women who even don't know about the government schemes and policies which are designed for theirfor. Thus, there is a great need to study about the WomenEntrepreneurship which not only makes betterment in theireconomic level but also for a well-being society.

Objectives of the Study:

• To analyze the problems and the motivational factors of womenentrepreneurs in Rayalaseema region, Andhra Pradesh.

Scope and Limitations of the Study:

- The present study is limited to selected women entrepreneurs in 40 Mandals of Rayalaseema region, AndhraPradesh.
- The data is collected from only 200 women entrepreneurs.
- Some women entrepreneurs were busy and showed disinterest to give response to the questions

Sample Design :

For the purpose of the study 200 women entrepreneurs have been selected to the principle of simple random sampling.

Number of Districts and mandals in the study area

S.no	District Name	Number of Mandals
1	Kurnool	54
2	Anantapuram	63
3	Chittor	66
4	Kadapa	51

Number of Mandals selected from the districts in the study area

S.no	District	Numberof	Selected mandals&	women
	Name	Mandals	entreprenuersfor the stud	dy
1	Kurnool	54	10mandals x5	Women
			Entreprenuers $= 50$	Women
			entreprenuers	
2	Anantapuram	63	10 mandalsx 5	Women
			Entreprenuers $= 50$	Women
			entreprenuers	
3	Chittor	66	10 mandals * 5	Women
			Entreprenuers $= 50$	Women
			entreprenuers	
4	Kadapa	51	10 mandals * 5	Women

		Entreprenuers	Ξ	50	Women
		entreprenuers			
TOTAL	234	200 Women en	trep	renu	ers
	Mandals		-		

Source: <u>www.census2011.co.in</u>

Methodology :

✤ The research is based on primary and secondary data. The primary data is collected through schedules.

✤ The secondarydata is collected from review of past researches, journals, articles and other reports.

	1	Sec.						
	ALL ST.S.	100	Problems	Relating To F	Production			
and the	Kurnool		Anantapur	, fi	Kadapa	Na.	Chittor	
Problems	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Raw material	5	10	10	20	11	22	8	16
Labour	25	5 <mark>0</mark>	22	44	28	56	24	48
Power	0	0	0	0	0	0	0	0
Finance	20	40	18	36	11	22	18	36
Total	50	100%	50	100%	50	100%	50	100%

TableNo :01

SOURCE : FIELD SURVEY

In some areas like villages and which factories are established in outscuts of the city are facing labor problem mainly. Some entrepreneurs also facing other problems like high salary asking people, not workable candidates etc.,

✓ Most of the Women Entrepreneurs are facing Labor and Finance problems with the % of 49.5 % 33.5 %.

TableNo :02

	Problems Relating To Marketing											
	Kurnool		Anantapur		Kadapa		Chittor					
Problems	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage				
Man power	25	50	12	24	28	56	20	40				
TransportPrices	10	20	16	32	7	14	13	26				
Ads cost	15	30	20	40	10	20	7	14				
Others	0	0	2	4	5	10	10	20				
Total	50	100%	50	100%	50	100%	50	100%				

SOURCE : FIELD SURVEY

 \checkmark Women entrepreneurs are recruiting employees also women, so that sometimes they are facing problems with their health or family problems.

 \checkmark Present days advertisements in media or papers are very high cost

 \checkmark Due to strikes like that also transportation prices also becoming problem to women entrepreneurs

			Problems	Relating to La	lbour			
	Kurnool		Anantapur		Kadapa		Chittor	
Problems	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Salary	20	40	20	40	16	32	15	30
Transport	10	20	8	16	10	20	10	20
Timings	2	4	6	12	5	10	4	8
No problems	10	20	10	20	9	18	12	24
Others	8	16	6	12	10	20	9	18
Total	50	100%	50	100%	50	100%	50	100%

TABLE NO :03

SOURCE : FIELD SURVEY

✓ In some areas like villages and which factories are established in outs cuts of the city are facing labor problem mainly.

✓ Due to strikes like that also transportation prices also becoming problem to women entrepreneurs.

✓ 35.5% of salary, 19% of Transport, 8.5%, 16.5% of other problems are facing by women entrepreneurs in Rayalasema region, Andhra Pradesh.

and the second second			Problems Relating to Rawmaterials						
	Kurnool	- 27	Anantapur	3000 M	Kadapa	liter. Store	Chittor		
Problems	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	
Price	5	10	10	20	12	24	8	16	
Transport	0	0	0	0	0	0	0	0	
Timings	0	0	0	0	0	0	0	0	
Others	0	0	0	0	0	0	0	0	
No problems	45	90	40	80	38	76	42	84	
Total	50	100%	50	100%	50	100%	50	100%	

TableNo:4

SOURCE : FIELD SURVEY

 \checkmark 18% women entrepreneurs are said that they are getting problems due to price only to get their raw material.

 \checkmark 82% women entrepreneurs said that they do not get any problems regarding raw materials.

	Any Problems From Banks / Financial Institutions												
	Kurnool		Anantapur		Kadapa		Chittor						
Problems	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage					
Yes	20	40	18	36	21	42	18	36					
No	30	60	32	64	29	58	32	64					
Total	50	100%	50	100%	50	100%	50	100%					

TableNo :05

SOURCE : FIELD SURVEY

 \checkmark That the above table showing that women entrepreneurs having problems with banks and financial institutions while they taking finance like bank books, some time barriers like commissions to ipo's or shg group leaders.

✓ 38.5% of Women entrepreneurs are facing financial problems from financial institutions.

all states	IF YES										
	Kurnool		Anantapur		Kadapa	Res.	Chittor				
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage			
Late processing	8	16	4	8	10	20	2	4			
Commissions	2	4	3	6	3	6	1	2			
Surity	10	20	11	22	8	16	15	30			
No problems	30	60	32	64	29	58	32	64			
Total	50	100%	50	100%	50	100%	50	100%			

TABLE NO :06

SOURCE : FIELD SURVEY

✓ That the above table showing that women entrepreneurs having problems with financial problems in various types like late processing of loans with 12%.

✓ In the form of commissions & surety are 4.5% & 22%.

TableNo :	07			

	Conflict Areas										
	Kurnool		Anantapur		Kadapa		Chittor				
Types	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage			
DomesticWork	10	20	12	24	10	20	15	30			
Inability toSpend time with family	18	36	20	40	20	40	10	20			
Inconvenienceto famiy	12	24	10	20	5	10	10	20			
Unable toExpand theBusiness	10	20	8	16	15	30	15	30			
Total	50	100%	50	100%	50	100%	50	100%			

SOURCE : FIELD SURVEY

- \checkmark 34% of Women entrepreneurs are felling that they are unable to spending their time with family.
- \checkmark They are missing little happiness from kids or husbands.

 \checkmark 41 % of women entrepreneurs in case of joint families they felling like inconvenience & due to domestic work to their family but in some times only.

 \checkmark 25% of women entrepreneurs feeling expand the business is their conflict area.

	Kind of Motivation getting from Government, Friends & Family Members											
	Kurnool		Anantapur		Kadapa		Chittor					
Types	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage				
Moral support	30	60	38	76	35	70	39	78				
Financial support	18	36	8	16	10	20	4	8				
Others	2	4	4	8	5	10	7	14				
Total	50	1 <mark>00%</mark>	50	100%	50	100%	50	100%				

TableNo :08

SOURCE : FIELD SURVEY

✓ 71% of women entrepreneurs are getting moral support from their family & friend, even though who are starting opponents to starting the business.

✓ 20% of women entrepreneurs are getting motivation through in the form of financial support

18	5		Т	ableNo :09									
Main Motivation of the Women Entrepreneurs													
1. 1943	Kurnool		Anantapur	and the second	Kadapa	10	Chittor						
and the second second	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage					
Confidence	12	24	10	20	16	32	10	20					
Creativity	16	32	19	38	14	28	16	32					
Family	10	20	12	24	10	20	12	24					
Government support	12	24	9	18	10	20	12	24					
Total	50	100%	50	100%	50	100%	50	100%					

SOURCE : FIELD SURVEY

- ✓ 24 % of women entrepreneurs are saying Confidence Is their main strength.
- \checkmark 32.5 % of women entrepreneurs are saying creativity Is their main strength.
- \checkmark 22 % of women entrepreneurs are saying family Is their main strength.
- \checkmark 21.5 % of women entrepreneurs are saying Government support is their main strength.

Reasons for success of the Women Entrepreneurs											
	Kurnool		Anantapur		Kadapa		Chittor				
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage			
Hard work	14	28	15	30	20	40	25	50			
Quality of the product	20	40	12	24	18	36	10	20			
Marketing skills	14	28	14	28	7	14	10	20			
Family support	2	4	9	18	5	10	5	10			
Total	50	100%	50	100%	50	100%	50	100%			

Table No :10

SOURCE : FIELD SURVEY

- \checkmark 37% of women entrepreneurs are saying Hard work is the main reason for their success.
- \checkmark 30% of women entrepreneurs are saying Quality of the product is the main reason for their success.
- \checkmark 25% of women entrepreneurs are saying Marketing skills are the main reason for their success.
- \checkmark 8% of women entrepreneurs are saying family support is the main reason for their success.

Suggestions for the Growth of Women Entrepreneurs:

Thefollowing are the suggestions from my study for the betterment of women entrepreneurs in the area of Rayalaseema region.

- Financial institutions and banks should come forward to support and motivate them to start their business.
- Financial help should be provided to women entrepreneurs by government as well as nongovernment financial agencies as it remove their difficulty in procuring loans.
- Women's family obligations also becoming barriers tosuccessful entrepreneurs in both developed and developing nation. So a women entrepreneur should be provided support from the family as it is a very important motivating factor for them.
- Women entrepreneurs should be provided with special training and development programs for developing their skills.
- There should be change in the minds of parents, husbands as to educate their women, because economic development of nation can beachieved only through proper education and industrialization also.
- Women should upgrade her knowledge in all aspects so that she can make decisions on own.
- Proper steps should be taken by government to check whether the schemes are reaching to actual beneficiaries or not.
- Rural women are still depending on agriculture as their income source, they should recognize that there is great need to develop their skills regarding agriculture also towards entrepreneurship.
- Family support should be more for women entrepreneurs so that they can gain success from their entrepreneurial activities.

Conclusion :

In the present era, the Indian women entrepreneurs are eager to do the business. Promotion of womenentrepreneurs ensures economic independence, creates more respect in the family and gives self-prestige to them. Entrepreneurship is not a bed of roses to women. Women participation in many kinds of economic activities to complement to their family income, their participation in no way reduces their family duties. The task of women has become fuller

of challenges. Let us all make efforts tohelp women rediscover her by taking confidential steps into consideration.

References :

- 1. Begum, S., Women Entreprenreuship in Rayalaseema Districts of Andhra Pradesh, GITAM Journal of Management, Vol6, No.1, , 202-207, January-March 2008.
- 2. Anil Kothari, S.T., Women Entreprenerus in Home Based Businesses : Issues and Challenges, Review of Professional Management, Vol7, Issue 2, , 1-5, July-December 2009.
- 3. Ashok Kumar, S., Women Entrepreneurship in India, Regal Publications, New Delhi, 2009.
- 4. Batra, Development of Entrepreneurship, Deep & Deep Publications Pvt. Ltd, New Delhi, 2002.
- 5. Bhattacharyya, S., Entrepreneurship and Innovation : How Leadership Style Makes the difference? Vikalpa, Vol.31, No.1, 107-115, January-March 2006.
- 6. Groysberg, B., Women in Business, .Harvard Business Review, Vol.3, No.2, , 62-67, February 2008.
- 7. Gupta, Entrepreneurship Development. Mahamaya, New Delhi, 2009
- 8. KarthikDava., A case Study of Entrepreneur Development Training Effectiveness of Baroda SwarojgarVikasSansthan. GITAM Journal of Management , 135-147, Vol.5, No.3, July-September 2007.
- 9. Kumar, A., Women Entrepreneurs : Their Profile and Factors Compelling Business Choice, GITAM Journal of Management Vol.3, No.2, , 138-144, July-December 2005.
- 10. Lakshman Prasad, "Entrepreneurship: A Perspective and strategic Dimensions, Management and Labour Studies, Vol.32, No.3, 360-368, August 2007.
- 11. Lavanayalatha, Growth and Development of Entrepreneruship A Case Study of Nellore District, GITAM Journal of Management, Vol.6, No.4, 238-245, October-Deember 2008.
- 12. Mishra, J.J., A Study on Challenges Faced by Rural Women Entrepreneurs, Oorja, 103-109, May-August 2013.
- 13. SatishChartarjee.,Women Entrepreneurs in Chattisgarh : Two Innovative Cases, SEDME, 38.1, 15-20, March 2011.
- 14. Singh P.N., "Successful Women Entrepreneurs Their identity, expectations and problmes : A Study, NIESBUD, New Delhi,1985.
- 15. Bannur B C (2006) Problems and prospects of women entrepreneurs in Hubli-Dharwad, Industrial Estates, a case study, Third Concept, An International Journal of Ideas, ISSN Vol 19,.
- 16. Lalitha.N. (2005). Women Entrepreneurs of SHGs-A Case Study. Journal of Extension, VII Nos.1&2, January,
- 17. Nirmala.V (2005) Information technology for Empowerment of women Entrepreneurs, Journals of Extension \$ Extension of Research, Vol.VII
- 18. Candida G Brush (2005) Growth Oriented Women Entrepreneurs and their Business. A Global Research, the Diana Project International, Google Book Search,
- 19. Kunhaman. M (2004) AmartiyaSens Development Perspective: A view from Kerala, ISDA Journal, January-March, V.14,
- 20. Deshpande, S. and Sethi, S. (2009), "Women Entrepreneurship in India (Problems, Solutions and Future Prospects of Development). ShodhSamikshaaurMulyankan". International Research Journal. Vol.2, Issue: 9-10.
- 21. Lalitha Rani (1996), "Women Entrepreneurship: A Case study of Visakhapatnam City", APH Publishing Corporation New Delhi.

- 22. S. Vargheese Antony Jesurajan and M. Edwin Chicago. Gnanadhas (2011), "Study on the factorsmotivating women to become entrepreneurs in Tirunelveli District", Asian Journal of Business and Economics, Vol. 1, No.1, pp.2231-3699.
- 23. Madhavi P, AppaRao N, Satyanaraya G, "Self-confidence of Women Entrepreneurs A Case Study of a Backward District", Paripex –Indian Journal of Research, Vol.2, No.3, pp.64-65, 2013.
- 24. Valamathi, A., "Challanges to Entrepreneurial Development of Women in India", The Economic Challenger, LataKhothari, Ajmeer, pp.40-43, 2010.
- SOCIO-ECONOMIC DIMENSIONS OF WOMEN ENTREPRENEURS THROUGH SHG's: AN EMPIRICAL STUDY – Karri sriniva, Volume 4, Number 2, April – June' 2015 ISSN (Print):2279-0918, (Online):2279-0926
- 26. RoshanLal and Badrinarayan H.S., The role of women entrepreneur as a change agent in society, ZENITHInternational Journal of Business Economics and Management Research 1(1), (2011)
- 27. Sanjay Tiwari and AnshujaTiwari, (2007), "Women entrepreneurship and economic Development" 1st Editionpublished by Swarup and Sons, New Delhi
- 28. www.Shodganga.in
- 29. www.slideshare.net
- 30. www.gov.ap.nic
- 31. www.velugu.org
- 32. www.aponline.gov.in
- 33. <u>www.nabard.org</u>

