

Women's Entrepreneurship in Rural India: An Essential Factor in the Development of the Indian Economy

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Abstract - Entrepreneurship entails using one's own judgement to determine when and where new forms of economic activity could be developed. According to the 2020 census, women made up 68.6 percent of India's population and their literacy rate rose from 54.28% to 65.46%. Women are the key to a prosperous country. Women business owners in today's mostly male-dominated culture require more access to educational and professional development opportunities to establish their worth. Male is the default gender in our culture, while female is a secondary option. My research focuses on the business possibilities and threats faced by women in the Hyderabad Telangana Region in the India. Women now compete equally with men in all fields. This study drew heavily on both primary and secondary data. A nation's economic success in today's linked globe depends on women's participation in rural development. The subject of women starting their own businesses in India's rural communities is a fresh one. A woman entrepreneur is someone who, in order to meet her own needs and build financial security, seeks out and accepts hard tasks. Women account for over eight million of India's company owners, with the region of Hyderabad Telangana boasting the highest number. This is based on data gathered from several external resources, including books, academic articles, websites. The future of women business owners is explored, as well as government initiatives aimed at fostering their success. The study reveals a few approaches to elevating rural women's status.

Keywords - women, Entrepreneurship, Rural India, Indian Economy

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INTRODUCTION

Indian women have broken out of the traditional gender roles that kept them confined to the home, where they were expected to care for the family by doing tasks such as cooking, cleaning, childrearing, and child rearing. When it comes to the business world, women are making their mark not just as job searchers but also as job creators. Women all across the world are taking the entrepreneurial leap and opening their own businesses in rural areas. By branching out on their own, Indian women have gained more freedom and independence than they would have had in a traditional corporate job. She is now free to leave behind all of that and join an environment where she can make an impact in business while also establishing her own personal brand. There is no gender bias when it comes to starting businesses. Growth in the number of women-owned businesses and their contributions to the national economy over the last three decades provide strong evidence that women's entrepreneurship is on the rise. There is a growing number of chances for women business owners in

the Asia-Pacific area thanks to factors such as FDI policy, technical progress, and manufactured exports.

Women often start businesses because they feel financially secure enough to strike out on their own. The need for financial independence, the inability to find adequate employment, and the need for social recognition all push women into self-employment. Numerous accomplished women in male-dominated fields including engineering, medicine, law, etc. In addition, they have built institutions like hospitals, institutes of higher education, etc.

By doing market research and running a successful company, women may advance their careers and increase their income. Many issues plague the lives of the women of Hyderabad, Karnataka. Low levels of female education, resource scarcity, insufficient infrastructure, high unemployment, poor nutrition, and early marriage are all contributing factors. My study focuses on female business owners in Hyderabad, Karnataka.

My research centred on modern women company owners and their interest in, and tactics for, business growth and startup ventures, as well as the challenges they face in doing so. Businesswomen are essential to the nation's economic and social progress. To be an entrepreneur is to foresee and pursue favourable business possibilities, generate novel concepts, know one's own areas of expertise and weakness, and be willing to take calculated risks. Both men and women may be successful business owners, but males face unique obstacles due to their culture, prejudice, family, and professional obligations, as well as a lack of government assistance.

REVIEW OF LITERATURE

Associate Professor and Department Head at CSI Postgraduate Studies Institute, Secunderabad (2020) Dr. SUHASINI PALLE discussed the barriers to and potential for women in entrepreneurship. The increasing government interest in women entrepreneurs has created an opportunity for women despite the main challenges women face, including the dual role of women. Establishes the causes and motivating elements that lead women to start businesses. He spoke on the unique aspects of his company and the difficulties they face operating in India. Among the factors he cited as impeding women's business development was a lack of exposure to female business leaders, social stigma against women in business, domestic responsibilities, bias against women in general, an absence of a support system, and a lack of interest from financial institutions in lending money to female business owners. He proposed corrective actions such as encouraging small businesses, freeing up institutional framework, pushing and pulling to let the winners succeed, and so on. emphasis on growth avenues for female business owners. Improvements in infrastructure, comprehensive training courses, vocational education, and the creation of dedicated support networks for female business owners are just a few examples. Many of the challenges that women business owners experience were brought to light in this research. The most pressing problems facing rural India's female entrepreneurs are shown to be a male-dominated culture, a lack of access to capital, and the pressures of family life. These include things like not having a plan for your life, having a bad work-life balance, being unable to afford the things you need, not knowing your full potential, being unable to take risks, lacking self-confidence, and so on. Dr. Naveen Prasadula also looked into the link between women company owners and economic expansion, and he concluded that women business owners contribute to economic progress in a number of ways. Research indicates that women business owners in India have unique problems include having to decide between personal and professional

responsibilities and receiving financial and social support.

PURPOSES OF THE RESEARCH

This research was designed to accomplish the following goals. In order to learn more about the characteristics of successful female business owners. in order to raise awareness about initiatives aimed at bolstering female business owners. With the goal proposing strategies to improve the lot of female business owners.

ENTREPRENEURSHIP AMONG INDIAN WOMEN AT THE PRESENT TIME

At this time, there has been a shift in how women are seen in society. Equally important, women are beginning to participate in economic development as a result of government and international pressure. According to data from the sixth economic census, released by the ministry of statistics and programme implementation, the outlook for female entrepreneurs in the country is gloomy.

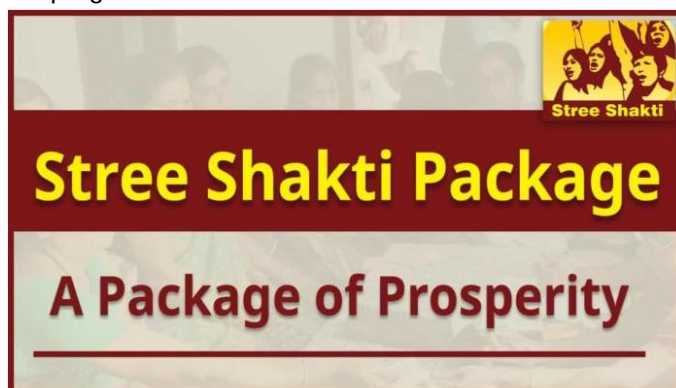
- 13.76 percent all of business owners are female, or 8.05 million out of a total of 58.5 million.
- There are 13.45 million individuals in the workforce today because of the businesses run by women.
- 31.6 percent of all farms are dedicated to raising livestock. For women-owned enterprises outside the agricultural sector, production (298%) and retail trade (17%) are the most prevalent.
- OBC women make up 40.60 percent of business owners, SC women 12.18 percent, ST women 6.97 percent, others women 40.25 percent, Hindu women 65.6 percent, Muslim women 12.8 percent, and Christian women 5.2 percent.
- In terms of the proportion of enterprises that are owned by women, Kerala has the most at 11.35 percent, followed by Andhra Pradesh at 10.56 percent, West Bengal at 10.33 percent, and Maharashtra at 8.15 percent.
- Each female-owned firm employs 1.67 employees on average.

Programs that Help Indian Women Start Businesses

For women in India who are interested in starting their own businesses, the government offers a number of loan and grant programmes that are

designed specifically for female entrepreneurs. Here is a rundown of 9 programmes available in India specifically for female business owners.

The State Bank of India (SBI) offers a special programme called the Stree Shakti Package, which is aimed at encouraging women to start their own businesses by providing them with financial assistance and special benefits. percentage points for loans over Rs 2 lakhs. A business must have more than 50% female ownership in order to participate in the programme.



Named for its goal of bolstering women's independence, the Stree shakti package's slogan says it all. As a means of propelling more women into the industrial workforce, this programme was launched. Anyone who identifies as a woman and wants to establish a company may get a low-interest loan under this programme. This plan gives women the opportunity to take the reins of a firm and succeed alongside their male partners. Our country's manufacturing sector is dominated by men, and half of the population still isn't contributing to society.

Energy of the Strees Bundle

Government grants and bank loans help women enter the workforce and further the industrialization

Process. The program's original intent was to give women greater control over their own lives and finances. Towards Stree Shakti's Intended Ends The scheme's overarching goal is to facilitate more economic autonomy among women. Because the advancement of society depends on women's ability to assume leadership roles. We still consider ourselves a developing nation because we fail to account for half of our people.

This programme was launched with the hope that female citizens would become more involved in the industrialisation process. In addition to that, we need to ensure that women have the same rights and privileges as males.

Criteria for Eligibility

The business must be in the applicant's name, or she must own 50% or more of the company's shares.

The Aadhaar number, Certificate of eligibility to vote, Proof of Residence Document and Detailed details on one's bank account. Is There Any Knowledge of the Pradhan Project Mantri Mudra Amount specified in Stree Shakti Package

Under this programme, women who work in retail may apply for a loan of 50,000 to 250,000 Indian rupees. Women who own businesses in their own names are also eligible for the same 50-200 thousand rupee range. Women who operate a micro, small, or medium-sized enterprise that is registered with MSME are eligible for a loan of RS 50,000 to RS 25,000, depending on the size of the enterprise. Stree Shakti Package interest rates on loan amounts Interest is charged at 5% on loans of up to 2 lakhs, and at a slightly reduced rate on loans beyond 2 lakhs. It's a great resource for women business owners starting out with humble beginnings. A loan of up to Rs. 10 lakhs at the current interest rate is available under this programme. These flexible loans have a 10-year repayment term. Under the government's Mahila Udyam Nidhi Scheme, female company owners may apply for loans of up to Rs. 10 lakh. The interest rates offered by this programme might vary from bank to bank. This finance help is not limited to brand new projects; it may also be used to improve or expand upon ongoing initiatives. Loan repayment under this plan is possible with terms as long as 10 years and a moratorium of up to 5 years.

Standards for Eligibility Entrepreneurial women who have started up new and existing micro, small, and medium-sized enterprises Women business owners who use their resources for making and selling goods should have no less than a 51 percent stake in their companies. New and existing SMEs whose primary activities are in the service, trade, or production industries Micro, small, and medium-sized companies (MSMEs) are small businesses that employ fewer than 500 people and have an annual revenue of less than Rs. 5 million. Positive Effects of the Women's Business Development Fund (Mahila Udyog Nidhi Yojana) Facilitates the Success of Female Entrepreneurs Adds increases the potential for employment in micro and low-scale businesses. Assists in closing the equity

gapBoosts the effectiveness of depleted SSI units. The growth, improvement, and upgrading of service-related technologies



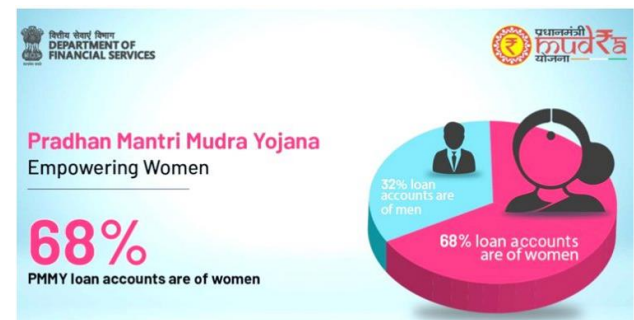
Udyogini Scheme: Udyogini was established in 1992 by a group of socially concerned persons who saw a need to aid the underserved, small landholders, landless women, and the impoverished. As of now... Udyogini has impacted 5 states, 300 villages, 50,000 female entrepreneurs, 12,000 hectares of land (green cover), and 100,500 lives. On July 9th, we celebrated our 30th anniversary and recommitted ourselves to advancing the status of women and the economy. We are grateful for the opportunity to celebrate this momentous event with you. The plan was approved by the government of Karnataka in 1997–98 to help women enter the private sector, particularly the commerce and service industries. This initiative from Punjab and Sind Bank provides loans to deserving women, therefore increasing their financial independence. Unit costs cannot exceed Rs. 1,00,000/- under this plan. All women, including those from SC/ST, must be between the ages of 18 and 45 to qualify, and their annual household income must be less than Rs. 40,000/- for this benefit to be paid out. When compared to women business owners who borrow money privately at higher interest rates, the plan has been quite effective.



Dena Bank, which operates under the Dena Shakti Scheme, is a publicly-owned financial institution with the stated mission of empowering women economically. The bank offers an outlet whereby women company owners may apply for and receive funding for enterprise. These commercial loans are designed to help businesses get the money they need for general objectives, including paying bills or expanding. A comprehensive analysis of the Dena Shakti Plan is presented here. Dena Bank's

programme helps women business owners get started in the agricultural, manufacturing, micro-credit, retail, and food service industries.

The Government of India has initiated a programme called the Mudra Yojana Scheme for Women to help boost women's economic standing by providing them with access to loans and encouraging them to launch new businesses, giving them more independence and control over their own lives. Business owners with an established company who need access to additional capital for growth may take advantage of Tarun, a plan that offers loans of up to Rs.10 lakhs.



Female business owners may rely on the bank for a cushion when looking for capital for their retail, loan-against-property, micro, and SME ventures. The bank caps its loans to Rs.20 crores for businesses in the manufacturing industry. The bank provides interest rates starting at 10.15% and going up to a discount of 0.25% for women company owners.

The Orient Mahila Vikas Yojana Scheme was established by the Oriental Bank of Commerce to address the underserved market of female business owners in need of access to financing. For a woman to participate in the programme, she must own 51% of the stock in her own or her partner's privately held company. For loans between 10 and 25 million rupees, the scheme's concessional interest rate of up to 2% does not need collateral security. Loans made available under the programme have a 7-year payback duration.

State Bank of Mysore's Annapurna Scheme is a credit programme that helps women start their own enterprises in the food service sector. The most you may get from this programme is fifty thousand rupees. The funding may be used for things like inventory and equipment purchases to help a firm meet its daily operational needs.

The Central Bank of India's Cent Kalyani Scheme is a programme designed to help female business owners launch new ventures and improve the efficiency of their current ones. For her micro/small enterprise (as defined under MSME Act2006), the

initiative is aimed towards both aspiring and established female business owners. manufacturers and service providers (such as those involved in handloom weaving, food processing, and garment production), professionals and self-employed women (such as doctors, chartered accountants, engineers, and artists), small businesses (such as lunch trucks, canteens, mobile restaurants, circulating libraries, tailor shops, day care centres, and Xerox booths), and transportation companies. The maximum loan amount under the programme is Rs. 100,000,000. The greatest aspect of the plan is that there is no need for a guarantor or collateral, And There Are No Processing Costs Involved.

CONSTRAINTS FACING COUNTRY WOMEN BUSINESS OWNERS

Problems Encountered by Rural Women Entrepreneurs Women have more challenges in the professional world due to a lack of knowledge and experience. The difficulty in borrowing funds, the threat to small businesses posed by thought-cut completions, the difficulty in gaining access to raw materials and export markets without intermediaries, and the general bias that many banks, suppliers, and customers have against women. In addition, some of the difficulties rural business owners encounter include the following:

Sl. No.	Major Problems	No. of Respondents	Percentage (%)
1	Lack of adequate finance	20	8.33
2	Stiff Competition	32	13.33
3	Lack of family support	40	16.66
4	Problem of obtaining raw materials	20	8.33
5	Problems marketing their production	28	11.66
6	Male domination	33	13.75
7	Over dependence on outsiders (Middlemen)	22	9.16
8	Irregularity in power supply	14	5.83
9	Lack of entrepreneurial education and motivation	16	6.66
10	Inconsistent government policies	15	6.25
	Total	240	100

Source: Primary data

Due to a lack of opportunities, rural women in India continue to fall behind their urban counterparts in terms of education even in the present day. Many rural women do not know how to read or write. The greater educational attainment of sons is a contributing factor to the gender gap in education that exists between men and women in rural regions. Other factors include poverty, early marriage, and poor socioeconomic position. Among the many obstacles facing rural women who would want to establish their own business is a lack of knowledge. Inadequate education prevents women business owners from learning about the emergence of cutting-edge tools, ground-breaking innovations, and other forms of government assistance that may help their businesses thrive. In our constitution, both men and women are guaranteed equal protection under the law, but in rural regions, this equality is seldom realised in practice. Throughout society, women are

being ignored. As a result, women are not afforded the same opportunities as males. Rural communities often retain the stereotypical view that women have no place outside the home. The family patriarch must provide permission for them to enter the corporate world. Entrepreneurship has long been considered a male-dominated field. These factors have been very detrimental to the advancement of female business owners.

Obstacles in Society: - In many Indian communities, women are subject to societal restrictions due to long-held traditions and conventions. hinder their progress and ability to generate a profit at times. Women business owners are further hampered by the dominance of religion and caste, both of which often work in tandem with one another. They confront additional social difficulties in rural places, where they are viewed with suspicion.

Capitalization issues: - Women company owners have a hard time securing and maintaining enough capital. Banks, creditors, and other financial institutions are hesitant to lend money to women borrowers because they perceive a higher risk of default and bankruptcy on their loans. Raw material costs, WIP and Finished Goods inventory, and late or missing client payments all contribute to their cash flow issues.

Entrepreneurial women have it rough in today's high-tech world. Women business owners often avoid using cutting-edge technologies whenever possible. They face stiff competition from both the established corporate sector and their male counterparts, both of whom are armed with extensive managerial expertise and the resources to implement cutting-edge technological solutions in their businesses.

The high cost of production is a major obstacle for women business owners, and it is caused by a number of different things, the most prominent of which is ineffective management. Because of technological stagnation and a lack of or poor adaptation to new technologies, running a business is expensive for women.

Failure to maintain motivation: - Inspiration is a key component of every successful business. As a result of their gender, women business owners may lack the self-assurance that is crucial to effectively running their companies. For women business owners, fulfilling the myriad of legal requirements for operating a business can be a frustrating and time-consuming ordeal due to the prevalence of corrupt practises in government offices and the length of time it takes to obtain necessary permits, utilities, and allocations of

space like water and electricity. Women business owners often lose sight of the big picture when such conflicts arise.

Inadequate management skills: - In today's fast-paced business world, only the most competent managers can successfully steer their teams toward their stated goals. Women business owners aren't as effective as males in management roles including planning, organising, managing, coordinating, staffing, directing, inspiring, and leading since they lack the knowledge to do so. As a result, rural business owners face difficulties due to a lack of management resources. Entrepreneurial skills necessary: - absence of these skills is a major reason why rural women business owners do worse than their urban counterparts. It's a big deal for rural women business owners. Women business owners in rural areas often struggle to overcome obstacles in the workplace despite receiving training on rural entrepreneurship.

Key to India's Economic Growth is Investing in and Advancing Women Entrepreneurs.

For aspiring business owners, India is a country of possibilities rich with plenty. There have been efforts made by the government of India, however the number of newly registered businesses in India has not kept pace with the country's massive economy and population, which together now number over 130 crores. There is still a long way to go before we can catch up to the most innovative and successful businesses in the world.

A recent World Bank research found that increased female participation in economic growth, particularly in rural regions, might increase India's GDP by double digits. The hundreds of successful Indian women business owners who serve as role models for aspiring female entrepreneurs. The country needs more successful female business owners like hers. The National Sample Survey Office estimates that around 470 million of India's 130 crore strong population are of working age.

Among many contentious topics, the lack of respect shown to women in India is a major source of contention. They've had a lot of people turn their backs on them. They account for more than 45 percent of the total population. To add insult to injury, more than two-thirds of them have no interest in contributing to the economy in any way. That's why it's so tragic when half of the country's potential labour is lost because it wasn't deployed wisely: the women. No lack of bravery should prevent women from pursuing commercial careers. Female company owners in India confront several obstacles while trying to get started and expand their operations. Women business owners in India face obstacles when trying to get loans for company growth due to a combination of inadequate financial awareness and a lack of funding available to those whose firms are

only on a micro level. Many people have difficulty making ends meet even if they are able to acquire loans. India has a male-dominated business culture, leaving few opportunities for women company owners to connect with one another for the purposes of receiving and imparting useful business knowledge, building useful contacts, and securing necessary funding. Men and women alike may benefit from the contributions of women business owners. India's economic development will depend on the initiative of its businesspeople. Now, as India strives to become a global economic powerhouse, it is crucial that the country do all in its power to encourage entrepreneurship. Small businesses and startups continue to dominate India's startup scene. These companies are responsible for over 75% of manufacturing jobs and 90% of the country's businesses.

RECOMMENDATIONS TO ADVANCE THE POSITION OF WOMEN IN RURAL INDIA

Despite several government initiatives in India, few have been successful because of sloppy planning and execution. Very few strategies are proposed to increase the number of women business owners in India's rural regions. Water, power, roads, and train travel are still issues in certain rural areas, even decades after independence. There is, therefore, a pressing need to improve rural infrastructure.

Women in rural regions have it tough because they lack access to adequate financial services. Women business owners have a hard time gaining access to larger amounts of capital from traditional sources like banks and even microfinance organisations due to their lack of experience and expertise in these fields. In 2014, IFC, a World Bank group, conducted research showing that just 27% of the funding needs of MSMEs in India are met by traditional financial institutions. So, it's important to provide stable financial infrastructure for these fields.

Women business owners do not often have access to professional levels of management and technical support. They lack modern management abilities and instead rely on time-consuming, inefficient methods. As a result, there has to be a variety of development programmes for women business owners to ensure they are technically competent and able to effectively run their businesses.

Women are now challenging the male-dominated metropolitan culture, but in rural regions, things are quite different. They still don't understand their legal protections. Their activities are confined within the kitchen's perimeter. Therefore, there is a pressing need to educate rural women and advocate for government programmes that foster the growth of female business owners.

Women in rural areas would benefit greatly from business education, thus the government and non-profits should organise vocational training programmes there.

It is imperative that the societal obstacles experienced by women be eradicated. A well-defined government policy: Women's welfare unit inside the federal and state labour ministries, supervised by a high-ranking official, to help businesswomen with their issues. Female entrepreneurs should have easier access to low-interest business financing. In order to immediately put into effect the Rural Employment Guarantee Act, the government must present it and it must be passed by the Constitution.

INSIGHTS INTO THE PROSPERITY OF INDIAN WOMEN BUSINESS OWNERS

Women business owners still face a number of obstacles on their path to success. We observed that women's engagement was directly correlated to an increase in women's entrepreneurial growth and development. Therefore, women need to be encouraged to join in on the entrepreneurial action by creating a welcoming atmosphere. Numerous organisations, including government and non-government entities, as well as promotional and regulatory bodies, have taken the initiative to support women business owners.

Women business owners in India get help from the government via a variety of measures. The government of India has made positive measures toward empowering women by offering numerous incentives.

Many organisations outside the government are also helping women gain independence, including banks, women's groups, SIDBI, the International Labor Organization, and self-help organisations. Women entrepreneurs in India provide a space where female employees may network and work together to develop cutting-edge strategies for production, advertising, and finance. NGO's, VO's, SHG's, institutions, and private firms all pitch in to aid women business owners in rural and urban areas.

CONCLUSION

It is very uncommon for rural women to lack the education and literacy necessary to get a loan and start up an industrial business. They are not confident in either their managerial or commercial acumen. They should get training and instruction in commercial and administrative processes including bookkeeping, reading comprehension, marketing, production, and management. All that's really needed is for the environment to be made more favourable to the expansion of firms owned by women and the economy as a whole. As a result, the future of women-owned businesses in India's rural areas seems promising. There are a lot of successful

female businesses owners because many of them have a constructive outlook, are proactive, and have strong entrepreneur and management abilities. They weren't concerned about prejudice, but they did count on love and acceptance at home. In other words, they were eager to tackle difficulties alongside chances. The majority of female company owners are also operating family enterprises. However, they anticipate government assistance in expanding and modernising.

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