

# **PROBLEMS IN STARTING BUSINESS IN MYSORE DISTRICT:A STUDY ON SCHEDULED CASTE AND SCHEDULED TRIBE WOMEN ENTREPRENEURS**

## **Abstract**

Women entrepreneurs encounter numerous challenges throughout the entire process of establishing and managing their businesses, starting from the inception stage. Scheduled caste and scheduled tribe women entrepreneurs often face social and cultural barriers that can make it difficult to start and run a business. These barriers include prejudice, lack of support from family and community, and limited mobility. This study is an attempt to identify and analyse the problems faced by scheduled caste and scheduled tribe women entrepreneurs in the process of starting their business in Mysore district. This study is based on primary data from forty SC/ST women entrepreneurs based on convenience sampling method and their problems were analysed using descriptive and inferential statistics method. It is concluded that the SC/ST women entrepreneurs are facing problems at a moderate level in starting their business in Mysore district.

**Keywords:** Women entrepreneurship, Social community, Organisation. Scheduled caste, Scheduled Tribe

## **1. Introduction**

For a country's economy to expand, its physical resources must be used effectively. Human resources are required for the best possible exploitation of the economy's physical resources. The entrepreneur makes efforts to commercially exploit the natural resources. Thus, the aptitude and skill of entrepreneurship involve taking risks and starting inventions.

The fundamental meaning of "entrepreneurship" comes from a French word from 1828 that means "one who undertakes or manages," from the root *entreprendre*, "undertake." By the sixteenth century, the noun form "entrepreneur" had developed and was used to describe someone who started a business. The entrepreneur has a mindset and behavior based on openness to new ideas and people; he makes independent decisions, recognizes opportunities in an economy that is rapidly changing and uncertain, is persistent, is open to

taking in technical knowledge, and possesses excellent leadership, management, and personality traits (Johnson, 2001).

As the economy became more modern and commercialized, many of the jobs available to women in agriculture and industry eventually disappeared, allowing them to find other ways to support their families. Some urban women have now become potential business owners as a result of this. The aspirations of women who start their own businesses stem from both their personal aspirations and those of their friends, family, and other acquaintances. Due to certain compulsions, they are sometimes compelled to pursue entrepreneurial careers.

A growing number of women have been pushed to explore newer paths of revenue generation and self-expression through occupations in business and industry, particularly over the past ten years. Recent studies indicate that many women, particularly middle-class women, are launching their own enterprises as a result of prevailing views and a changing cultural landscape. Women entrepreneurs choose their professions because they value independence, adventure, and challenge. Women start enterprises to address their financial problems when they are forced to do so by their family obligations. Women business owners sometimes start out of necessity.

## **2. Women entrepreneurs**

Women in entrepreneurship have received little attention from the social sciences or from society at large (Brush & Hisrich, 1999; Holmquist & Sundin, 2002). Not only do women create and run businesses in different industries than men typically do, but they also do so at a lesser rate than men (Duchénaut, 1997; Franco & Winqvist, 2002; Reynolds & White, 1997).

The economic empowerment of women, especially those who come from underprivileged socioeconomic groups, is crucial for achieving gender equality, but it is also crucial for growing the economy of the nation. Women entrepreneurs in developing nations, and SC/ST entrepreneurs in particular, encounter various challenges in the manufacturing, service, and agriculture industries. For SC/ST women, entrepreneurship opens the door to achieving social, economic, political, and legal equality with men. When a SC/ST woman

explores entrepreneurship, she gets the opportunity to assess her skills, talents, assets, and weaknesses.

### **3. Review of Literature**

In a study conducted by Reddy (2003), the entrepreneurial activities of scheduled castes and scheduled tribes in Andhra Pradesh were examined. The study revealed that entrepreneurship is a recent development in the state, with the majority of businesses being operated by a single individual on a limited budget. Most often, these industries manufacture intermediate goods. Lokhande (2006) conducted a study on the advancement of entrepreneurship within the SC/ST populations in Marathwada. The study also examined the difficulties and obstacles encountered by SC/ST entrepreneurs, utilizing statistical methods such as percentages and simple averages. A total of 150 small business owners belonging to scheduled castes and scheduled tribes were selected from the districts of Jalna, Aurangabad, and Beed, out of the eight districts in the area. The survey findings indicate that the majority of respondents (82 out of 150) opted for low-risk activities that involved traditional entrepreneurial endeavors. A significant obstacle identified was the absence of financial assistance. The development of entrepreneurship among Scheduled Castes (SCs) and Scheduled Tribes (STs) in Marathwada region occurred at a slow and steady pace. The marketing problem is a primary concern for business owners belonging to the SC and ST communities. The paper suggests that the MSSIDC should assist small firms owned by SC and ST entrepreneurs in promoting their finished products and providing them with necessary raw materials. In Siddiqui's (2012) study, an analysis was conducted on the challenges and obstacles encountered by female entrepreneurs in India. The investigation utilized both primary and secondary data. Some of the main reasons mentioned include women's domestic duties, gender inequality, financial matters, a lack of willingness to take risks, and competitiveness between men and women. The paper's conclusion suggests that the problems encountered by women entrepreneurs can be addressed through familial moral support, appropriate training, incentives, encouragement, and inspiration, together with societal recognition of their entrepreneurial abilities.

Gautam & Mishra (2016) investigated the challenges faced by rural women business owners in India and what motivates them to start their own firms. This exploratory, descriptive study used secondary data. They found that rural women have low self-esteem, risk-taking skills, inferiority, etc. NGOs, psychologists, and management experts should collaborate to counsel rural women entrepreneurs. In addition to government intervention, female entrepreneurs must have great ideas, implement them, and inspire other businesses and officials. Self-help groups can solve business difficulties. The study found that education and awareness initiatives help change society's negative attitude toward women. Kumar (2017) examined rural women entrepreneurs' challenges and potential in the Salem area using a simple random sample. 100 rural women entrepreneurs were chosen from 1200. An effective interview plan enabled the authors to gather primary data from 100 rural women entrepreneurs. The authors say rural women entrepreneurs in Salem district face an unattractive market, power outages, a lack of financial assistance, insufficient subsidies and concessions, burdensome formalities, poor administration, problems marketing products that don't use all their capacity, a lack of working capital, and reliance on third parties for raw materials. This market is projected to develop as over 70% of Indian households live in villages. Business owners are increasingly pursuing rural areas. Rural women's entrepreneurship is key to job creation and rural-urban integration. Based on demography, Joseph & Gupta (2022) investigated Ernakulam women entrepreneurs' views on numerous topics. Personal, financial, marketing, raw material, social, labor, managerial, infrastructure, and commercial challenges were described. The author used simple sampling to select 100 women entrepreneurs for a questionnaire and performed a one-way analysis of variance and an independent sample t-test. Women entrepreneurs' attitudes on various topics varied by demographic, the author found. Female entrepreneurs face additional social, labor, financial, and other issues. The author concludes that family support, education, attitude, and training affect women's business startups. Women's full participation in economic growth improves resource efficiency and living standards. Vijayran (2022) investigated women entrepreneurs' challenges and Indian government backing. The author thought that despite society's hurdles, a woman entrepreneur should be self-motivated and self-assured enough to take on a difficult task to satisfy her wants and achieve economic independence. She should anticipate fierce competition amid tough economic conditions. Offer products and services that address social demands to enhance innovation and productivity. Women entrepreneurs in India have increased during the previous decade, yet they are still underrepresented in business.

Suchitra and Pai (2022) examine women entrepreneurs' complex problems. The study methodically studies entrepreneurship, specifically women entrepreneurs, using literature research to identify factors, concerns, and problems. The findings, drawn from textbooks, Google Scholar, Research Gate, and Academia databases, and Shodhganga theses, highlight the many roles women play in entrepreneurship and the challenges they face from business establishment to operation. Various government initiatives encourage women's entrepreneurship, according to the research. Women entrepreneurs struggle with work-life balance, according to the report. Women in business face both obstacles and opportunities from digitalization. Notably, the report encourages highly educated women to become entrepreneurs rather than work for others. Dsouza and Panakaje (2023) examine business performance and the research gap in business growth drivers. Their overall purpose is to present a complete research model through a literature evaluation to illuminate the complex relationship between determinants and business performance. The study found that lack of expertise, financial support, internet access, gender bias, and familial discouragement prevent people from starting businesses. This poor business performance hinders individual entrepreneurship and national growth and economic development, causing instability, according to the authors. To solve these problems, the authors recommend encouraging youth entrepreneurship and creative start-ups to boost business performance. They advise educating students on self-owned business launches, raising knowledge of government efforts, improving financial support systems, giving comprehensive entrepreneurship training, promoting local consumption, and expanding rural internet access. By applying these guidelines, the authors believe company performance will boost individual, community, and national growth.

#### **4. Research Gap**

Numerous studies have been conducted on the concept of women's entrepreneurship and their problems and challenges, but there are no specific studies on the problems of SC and ST women entrepreneurs, especially in the process of starting their businesses. Hence, this study entitled “Problems in starting business in Mysore district: A study on scheduled caste and scheduled tribe women entrepreneurs” is to fill the gap and analyse the difficulties faced by SC/ST women in the process of starting their businesses.

## 5. Objectives

To study the problems the following set of objectives set as flag poles.

1. To study the socio-economic profile of SC/ST women entrepreneurs in Mysore district.
2. To identify the difficulties faced by SC/ST women entrepreneurs in the process of starting their business in Mysore district.

## 6. Hypothesis

$H_0$ : “There are no difficulties faced by SC/ST women entrepreneurs in the process of starting their business in Mysore district”

## 7. Methodology

The present study is based on a descriptive analysis of primary data collected from SC and ST women entrepreneurs in Mysore district. Sample size consists of 40 women entrepreneurs. The primary data was collected using the structured questionnaire. Data is also collected from secondary sources like journals, articles, books, magazines, and publications from various websites that focus on the problems of women entrepreneurs.

## 8. Analysis and Interpretation

The following analysis shows the descriptive statistics of the number of SC/ST women entrepreneurs in Mysore district, their socio-economic profile, and also inferential statistics on difficulties faced by them in the process of starting their business.

**Table 1: Socio-economic Profile of SC/ST women entrepreneurs of Mysore district**

Socio-economic Profile		Frequency	Percent	Cumulative Percent
<b>Age of the respondent</b>	Below 25 years	2	5.0	5.0
	25 to 40 years	29	72.5	77.5
	40 to 50 years	9	22.5	100.0
	<b>Total</b>	<b>40</b>	<b>100.0</b>	
<b>Academic</b>	Below PUC	4	10.0	10.0

<b>qualification</b>	PUC	12	30.0	40.0
	Degree/ master degree	21	52.5	92.5
	Professional degree	3	7.5	100.0
	<b>Total</b>	<b>40</b>	<b>100.0</b>	
<b>Marital status</b>	Single	11	27.5	27.5
	Married	29	72.5	100.0
	<b>Total</b>	<b>40</b>	<b>100.0</b>	
<b>Occupational background of entrepreneurs</b>	Farming	4	10.0	10.0
	Agricultural labour	3	7.5	17.5
	Traditional occupation	8	20.0	37.5
	Service	14	35.0	72.5
	Others	11	27.5	100.0
	<b>Total</b>	<b>40</b>	<b>100.0</b>	
<b>Family structure of the respondent</b>	Nuclear	37	92.5	92.5
	Joint	3	7.5	100.0
	<b>Total</b>	<b>40</b>	<b>100.0</b>	
<b>Family size of the respondent</b>	1 to 3 members	10	25.0	25.0
	4 to 5 members	25	62.5	87.5
	Above 5 members	5	12.5	100.0
	<b>Total</b>	<b>40</b>	<b>100.0</b>	

Source: Primary data, results are computed by researcher

Table 1 shows the demographic profile of 40 SC/ST women entrepreneurs in Mysore district. The factors considered are the age of the respondents, academic qualification, marital status, occupational background of entrepreneurs, family structure of the respondents, and family size of the respondents.

#### **Age of the respondents:**

Among the 40 SC/ST women entrepreneurs, the majority of 72.5% (29) of women entrepreneurs are in the age group of 25 to 40 years. And 5% (2) women entrepreneurs are in the age group of below 25 years which is the lowest.

**Academic qualification:**

It is found that 52.5% (21) have completed either degree or master degree constituting the highest and only 3 women entrepreneurs constituting 7.5% have done professional degree showing the lowest. Therefore, it can be inferred that majority of the respondents are either graduates or post graduates.

**Marital status:**

The above table shows that 72.5% (29) SC/ST women are married and 27.5% (11) SC/ST women entrepreneurs are single. Therefore, it can be inferred that the highest number of the respondents are married.

**Occupational background of entrepreneurs:**

It is found from the above table that 35% (14) are from service background and the lowest 7.5% (3) were agricultural labourers. Hence it can be known that the majority of the respondents' occupational background was service.

**Family structure of the respondents:**

From the above table it can be observed that 92.5% (37) SC/ST women entrepreneurs have Nuclear family structure and the remaining 7.5% (3) have Joint family. Hence, the highest numbers of respondents are from Nuclear family structure.

**Family size:**

Table 1 shows that the highest percentage, i.e., 62.5% of SC/ST women entrepreneurs, has 4 to 5 members in their family, and the lowest percentage, 12.5% (5), has more than 5 members in their family.

The term nature of organization here refers to the types of organizations based on the ownership structure. Mainly three types of organizations are common among SC/ST women entrepreneurs in Mysore district. They are Proprietary, partnership, and Private limited companies. The classification of organizations was also made based on the nature of the products and services selected and manufactured in their enterprise. 15 types of products and services are identified: food processing, Garments and Stitching, Software and ITES,

Manufacturing Units, Trading Enterprises, Traditional Industries, Agriculture and Allied activities, Poultry, Beauty parlors, Hospitality services, Medical services, and other services.

Table 2:- Nature of Organisation and types of Products and services manufactured by SC/ST women entrepreneurs in Mysore district

Nature of Organisation		Frequency	Percent	Cumulative Percent
<b>Nature of organisation</b>	Proprietary	32	80.0	80.0
	Partnership	5	12.5	92.5
	Private Limited company	3	7.5	100.0
	<b>Total</b>	<b>40</b>	<b>100.0</b>	
<b>Nature of Products and services selected and manufactured</b>	Food processing	2	5.0	5.0
	Garments and Stitching	11	27.5	32.5
	Software and ITES	5	12.5	45.0
	Manufacturing Units	9	22.5	67.5
	Trading Enterprises	1	2.5	70.0
	Traditional Industries	2	5.0	75.0
	Agriculture and Allied activities	2	5.0	80.0
	Poultry	2	5.0	85.0
	Beauty parlour	1	2.5	87.5
	Hospitality services	1	2.5	90.0
	Medical services	2	5.0	95.0
	Services	2	5.0	100.0
<b>Total</b>	<b>40</b>	<b>100.0</b>		

Source: primary data compiled by researcher.

Table 2 shows the nature of the organization and the nature of the products selected and manufactured by SC/ST women entrepreneurs in Mysore district. It is found that the highest 80% (32) of the SC/ST women entrepreneurs have a Proprietary type of

organization. And the lowest 7.5% (3) of the respondents have a private limited company. And it is also found that the majority of the SC/ST women entrepreneurs in Mysore district are into the business of Garments and stitching, marking the highest, i.e., 27.5% (11). And 22.5% (9) are into manufacturing units, and others have chosen products like software and ITES, traditional industries, poultry, agriculture, and allied activities, etc.

**Table 3: Reliability Test of variables considered to analyse the problems of SC/ST women entrepreneurs**

**Reliability statistics**

Reliability Statistics		Reliability
N of items	Cronbach's Alpha	Decision
8	.731	Good

Table 3 shows the reliability test for analyzing the factors that seemed difficult in the process of starting the current business of SC/ST women entrepreneurs in Mysore district.

Eight Factors were considered for analyzing the difficulties in the process of starting the business, and they are: availability of land, Construction of buildings, Availability of skilled labor and personnel, Regular supply of raw materials, Financial assistance from the government and other institutions; infrastructure facilities; Technical advice from experts; and Registering the business. The Cronbach's Alpha shows 73.1% relevance. Therefore, the factors considered are relevant, and the same are considered for further analysis.

**Table 4: Descriptive statistics**

Difficulties		Serious Problem	Moderate Problem	Minor Problem	Not at all Problem	Total
1. Availability of land	Number	5	13	16	6	40

	Percentage	12.5	32.5	40	15	100
2.Construction of Building	Number	6	19	11	4	40
	Percentage	15	47.5	27.5	10	100
3.Availability of skilled labor/personnel	Number	6	14	17	3	40
	Percentage	15	35	42.5	7.5	100
4.Regular supply of raw materials	Number	1	16	18	5	40
	Percentage	2.5	40	45	12.5	100
5.Financial assistance from government and other institutions	Number	8	17	14	1	40
	Percentage	20	42.5	35	2.5	100
6. Infrastructural facilities	Number	10	17	11	2	40
	Percentage	25	42.5	27.5	5	100
7. Technical advice of experts	Number	6	19	12	3	40
	Percentage	15	47.5	30	7.5	100
8. Registering the business	Number	10	14	12	4	40
	Percentage	25	35	30	10	100

Source: Primary data, results are computed by researcher

Table 4 shows the response of SC/ST women entrepreneurs about the problems identified in the process of starting their businesses. The detailed summary is given below.

The sample results indicate that 40% (16) of the participants reported encountering a small issue with land availability when initiating their company endeavours.

The construction of buildings was found to be a moderate difficulty for 47.5% (19) of the respondents.

The survey results indicate that 42.5% (17) of the participants reported a slight issue with the availability of skilled labor/personnel.

A little issue with the regular availability of raw materials was reported by 45% (18) of the respondents. A significant proportion of the respondents, specifically 42.5% (17 individuals), reported encountering a moderate level of difficulty in accessing financial support from government and other organizations, as well as facing challenges in accessing infrastructural facilities.

According to the survey results, 47.5% (19) of the participants reported experiencing a moderate level of difficulty in obtaining technical guidance from specialists.

The process of business registration was found to be problematic for 35% (14) of the participants in the study.

### 8.1 Testing of Hypothesis

The testing of the hypothesis is done for the following framed objective using one sample test: The objective is to identify the difficulties faced by SC/ST women entrepreneurs in the process of starting their businesses in Mysore district.

Hypothesis:

H<sub>0</sub>: “There are no difficulties faced by SC/ST women entrepreneurs in the process of starting their business in Mysore district”

H<sub>1</sub>: “There are difficulties faced by SC/ST women entrepreneurs in the process of starting their business in Mysore district”

**Table 5: One sample statistics**

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Availability of land	40	2.58	.903	.143
Construction of building	40	2.33	.859	.136
Availability of skilled labor/personnel	40	2.43	.844	.133
Regular supply of raw materials	40	2.65	.736	.116
Financial assistance from government and other institutions	40	2.20	.791	.125
Infrastructural facilities	40	2.13	.853	.135

Technical advice of experts	40	2.30	.823	.130
Registering the business	40	2.25	.954	.151

Source: Primary data, results are computed by researcher

The opinions of the SC/ST women entrepreneurs about the problems faced during starting their business are recorded on a Likert scale, the scale is converted to a score, and then based on the score, one sample statistic is done. The above table 5 shows one sample statistic consisting of the mean, standard deviation, and standard error mean. The mean values show that all the respondents have moderate problems with availability of land, Construction of buildings, Availability of skilled labor and personnel, Regular supply of raw materials, Financial assistance from the government and other institutions, infrastructure facilities, Technical advice from experts, and Registering the business.

**Table 6: one-sample test**

One-Sample Test						
	Test Value = 3					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Availabilty of land	-2.978	39	.005	-.425	-.71	-.14
Construction of building	-4.970	39	.000	-.675	-.95	-.40
Availability of skilled labor/personnel	-4.309	39	.000	-.575	-.84	-.31
Regular supply of raw materials	-3.009	39	.005	-.350	-.59	-.11

Financial assistance from government and other institutions	-6.397	39	.000	-.800	-1.05	-.55
Infrastructural facilities	-6.488	39	.000	-.875	-1.15	-.60
Technical advice of experts	-5.381	39	.000	-.700	-.96	-.44
Registering the business	-4.972	39	.000	-.750	-1.06	-.44

Source: Primary data, results are computed by researcher.

The above table 6 shows the significance level of the factors considered for analyzing the difficulties in the process of starting a business for SC/ST women entrepreneurs. All the factors indicate less than 5% significance, which means there are problems for SC/ST women entrepreneurs starting their businesses in Mysore district. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted.

## Findings

Out of the total sample size of 40 women entrepreneurs belonging to the SC/ST category, a significant majority of 72.5% (29 individuals) are between the age range of 25 to 40 years. The data reveals that the highest proportion, specifically 52.5% (21 individuals), have successfully attained either a bachelor's or master's degree. A significant proportion of SC/ST women entrepreneurs, specifically 72.5% (29 individuals), are found to be married. The occupational background of the majority of respondents (35%) was in the service industry. The majority of respondents (92.5%) belong to the nuclear family structure. The uppermost 62.5% of female entrepreneurs belonging to the Scheduled Caste/Scheduled Tribe (SC/ST) category typically have a family size ranging from 4 to 5 individuals. Research indicates that the majority, specifically 80% (32 individuals), of women entrepreneurs from the Scheduled Caste/Scheduled Tribe (SC/ST) category exhibit a preference for the Proprietary organizational structure. The predominant occupation among female entrepreneurs belonging to the SC/ST community in the Mysore district is the garment and stitching industry, accounting for the greatest proportion of 27.5% (11

individuals). The survey participants encounter moderate challenges related to the following aspects when initiating their business: land availability, building construction, skilled labor availability, consistent supply of raw materials, financial support from government and other institutions, infrastructure facilities, expert technical advice, and business registration.

### **Suggestions:**

Based on the previously mentioned empirical evidence pertaining to SC/ST women entrepreneurs, several recommendations and discernments may be inferred:

1. The proposed initiative entails the implementation of targeted education and skill development programs that are specifically designed to cater to women entrepreneurs belonging to the Scheduled Caste/Scheduled Tribe (SC/ST) category, with a particular emphasis on those aged between 25 and 40 years. This can potentially strengthen individuals' business acumen and increase their likelihood of achieving success.
2. Married entrepreneurs need family support. Implement programs that help married women entrepreneurs balance business and family.
3. Encouraging Entrepreneurship in Service Industry: Acknowledge the service industry as a viable sector for entrepreneurship. State and central government should provide training, funding, and networking opportunities that cater to SC/ST women entrepreneurs interested in venturing into the service industry.
4. Nuclear Family Dynamics: Recognize the role of nuclear families in the lives of these entrepreneurs. Design support systems that accommodate the unique challenges and opportunities presented by the nuclear family structure, offering resources for both personal and business growth.
5. Promotion of Proprietary Organizational Structure: Understand the preference for the proprietary organizational structure among SC/ST women entrepreneurs. District Industrial Center should provide workshops, mentoring, and guidance on effectively setting up and managing proprietary businesses.
6. Empowering Garment and Stitching Industry: Recognize the significance of the garment and stitching industry in the Mysore district. Offer targeted support such as

access to modern equipment, training in design and quality control, and assistance in marketing and distribution to help these entrepreneurs thrive.

7. **Mitigating Business Initiation Challenges:** Address the moderate challenges encountered during business initiation. Collaborate with government bodies, institutions, and experts to provide streamlined support in areas such as land acquisition, building construction, skilled labour availability, raw material sourcing, financial aid, infrastructure development, technical guidance, and business registration.
8. **Networking and Peer Support:** State government and District Industrial Center can establish networking events and forums where SC/ST women entrepreneurs can connect with each other, share experiences, and exchange solutions to common challenges. Peer support can offer valuable insights and motivation.

## **Conclusion**

By addressing these challenges, we can help create a more level playing field for scheduled caste and scheduled tribe women entrepreneurs so they can achieve their full economic potential. Governments and civil society organizations can work to break down social and cultural barriers that prevent scheduled caste and scheduled tribe women from starting businesses. This can include raising awareness of the challenges these entrepreneurs face and providing support networks and mentorship programs.

## **Limitations and Further scope of study**

This study consists only of SC/ST women entrepreneurs in Mysore district. The data collected is limited to Mysore district. The same study can be done in different divisions, and a comparative study can be done between different districts.

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