

CHAPTER 4

WOMEN ENTREPRENEURS IN THE URBAN INFORMAL SECTOR

Section I

4.1 Introduction

The growth of informal sector in developing country like India may be due to the plentiful labour that otherwise is not able to find appropriate employment in the organised sector. The existence of informal sector in India and other developing countries has been traditionally prearranged around generating self-employment for the majority of the population. "The causes for participation in the informal sector can be economic as well as non-economic. Economic reasons are related to unemployment and an inflexible formal labour market, a declining real price of capital and the high cost of formal production. Besides, non-economic causes are concerned with a greater flexibility and satisfaction in work, a complete use of workers' professional qualifications and increased leisure time"(Gerxhani, 1999). In the recent years due to increasing unemployment trends in the economy a large proportion of men and women are taking up self-employment. Number of females taking up employment and self-employment in this sector are increasing. A major proportion of women are engaged in household or micro enterprises. "The role of women in productive activities in India has been increasing over the years. However the total number of enterprises run by them is significantly small"(Seethalakshmi, 1999). The present chapter deals with the women in manufacturing in urban informal sector of Baroda city. Section one deals with the general information regarding the enterprise and respondent, section two with the entrepreneurial performance. Section three deals with the conclusions.

4.2 General information

The information related to the enterprise and respondent gives an idea regarding the type of work done as well as respondents' interest to take up entrepreneurship in a particular area.

Table 4.01:Reasons for leaving previous job

Reasons for leaving previous job	(%)
Low salary/ Job dissatisfaction	6.0
Marriage/ Migration to Baroda	8.5
Ambition/desire for own business	3.0
Personal problems	4.0
Retirement from previous job	1.0
No response	5.5
Not applicable	72.0
Total	100.0

3 percent left the previous job, as they wanted to start their own business.4 percent left job because of personal family problems.1 percent of the total respondent left job because of retirement. 4.5 percent left job, as they were getting very low salary.

This shows that of late even those women who have no previous work experience have started taking up entrepreneurial venture. Also where women felt they are not being paid properly and are being exploited even these women have quit jobs so as to take up entrepreneurship. Though this percentage is relatively low but still such changes have started taking place in our socio-

economic set-up too. It can also be seen that many women have quit their secured jobs due to family problem. So even today family is considered as the first priority for women rather than her career.

“Previous experience in any related field would help the entrepreneurs to achieve success in the activity”(Murugesan, 1999). “ Previous experience refers to any remunerative activity in which the entrepreneur was engaged prior to the establishment of the present unit. These have greater impacts on the success of the entrepreneurial ventures”(Debnath, 2001).

Table 4.02:Did the respondent worked elsewhere before taking up entrepreneurship

Does respondent worked elsewhere before taking up entrepreneurship?	(%)
Yes	27.0
No	72.5
No response	0.5
Total	100.0

It is believed that the previous work experience in the related field helps an individual to venture his/her enterprise successfully. However, in the present study only 27 percent have worked previously elsewhere before taking up entrepreneurship. That means they are new to the world of work. But they are aspiring to take up entrepreneurship.

4.3 Occupational status

Table 4.03: Present-occupation status of respondent

Type of work done by respondent	(%)
Manufacturing	41.0
Manufacturing and selling	59.0
Total	100.0

The present occupational status of women entrepreneur shows that of the total 41 percent respondents were engaged into manufacturing activity only. Whereas, of the total 59 percent were engaged into manufacturing as well as selling of goods. Here in table (4.03) an attempt has been made to understand the present status of the respondent. Though all of them were into manufacturing in the urban informal sector in Baroda city, many women were dependent on their husband so far as accounting and marketing of goods was concerned. So keeping this in mind it becomes interesting to find out what kind of work is being managed by respondent in her own firm. As has been seen that more than 50 percent women are into manufacturing as well as selling.

From the analysis of above table one can say that around 40 percent women are only into manufacturing activity. This means that for selling their goods they were dependent on someone else. It was some family member, husband or agent. Or else these were the women who were into "Putting Out" system. But at the same time it is very inspiring to know the fact that of the total majority of them were into both manufacturing and selling of goods. This means slowly and gradually women have also started and selling and marketing goods.

4.4 Year of starting Business

It is interesting to look at the year in which respondents from different strata and background took up entrepreneurial activities.

Table 4.04: Distribution of respondents on the basis of year of starting business

Year of starting business	(%)
Before 1980	5.0
1981-1990	13.0
1991-2000	68.5
2001-2003	1.0
No response	12.5
Total	100.0

The year of entry as an entrepreneur or year of starting entrepreneurial venture by respondents shows that 5 percent respondents started her business before 1980. This percentage was very low. This means that in past very few women took up entrepreneurship. Of the total around 13 percent started during the decade of 1981-90. During the decade of 1990s a very large number of women started their entrepreneurial venture. During this time period around 68 percent women took up entrepreneurship. One can therefore say that a woman taking up entrepreneurship is a recent trend.

It is believed that the success of any enterprise depends upon the number of year it has been running successfully. There is a general bias in the society towards women and also the enterprise run and managed by women. Therefore it becomes necessary and interesting to find out how long women are working as

an entrepreneur and successfully running her enterprise. Any business venture passes through various stages. This is shown and represented by an organisational life cycle. "Any entrepreneurial venture passes through five stages viz: Start-up, expansion, consolidation, revival and decline. These are explained in terms of these variables: Growth, Product/ market definition and organisation" (Hanks, 1990).

Table 4.05: Distribution of respondents on the basis of length of their total experience as women entrepreneur

How long respondent is working	(%)
Less than 4 years	31.5
4.1 - 8 years	32.5
8.1 - 12 years	18.0
12.1 - 16 years	6.0
More than 16 years	12.0
Total	100.0

In the present study, of the total 31.5 percent women have less than 4 years of work experience and they belong to start-up stage. During the start-up stage the growth is inconsistent and sales of the product is not to the expectation. It is generally believed that the start-up stage is the most crucial stage. During this stage there are chances of dropout of these business venture if there is lack of proper management. However, women have continued their venture despite teething problems. 32.5 percent women have been working for 4.1- 8 years. Their enterprise passes through expansion stage. "During expansion stage, rapid growth results in a pattern of success that is useful for evaluating market position

and product potential. This expansion stage is marked as critical turning point". (Holt, 1998) 18 percent women have been working for 8.1 years to 12 years and they are in the consolidation stage of the enterprise. As competition becomes more intense within the industry, business faces marginally lower increase in share of market. This results in a competitive struggle with slower rate of growth. It may so happen that those who are in manufacturing may trim down production and product lines. "During consolidation stage one can successfully maintain this downsized posture for prolonged period of time: growth is not essential" (Hanks,1990). 6 percent women have working experience of 12.1 years to 16 years. During this stage an enterprise functions with special division focussing on products and markets. 12 percent women have been working as an entrepreneur for more than 16 years.

Section II: Entrepreneurial Performance

"No doubt that setting up enterprise is a difficult task. But still another greater task is to run the enterprise successfully. Running the enterprise successfully is the ultimate test for the entrepreneurial capability as it determines the profitability and survival of the unit" (Lalitha Rani, 1996).

4.5 Form of organisation

"The principal form of organisation in the context of industrial production can be proprietorship, partnership and companies. Of these three forms, the corporate form of organisation happens to generally associated with large scale production units at the developed stage of the economy, while the other two are more relevant in case of small scale production"(Moharana and Dash, 1996) particularly in the informal sector.

Table 4.06: Form of business organisation owned by respondents

Form of organisation	(%)
Proprietorship	95.0
Partnership	5.0
Total	100.0

95 percent respondents had proprietorship form of organisation. 4 percent had their business in partnership. In most of the partnership business, women's business partner were husbands only. It was noticed during the survey that in such cases husband tried to influence her decision-making. In many of such cases husband did not allow the respondent to give complete information especially when question was regarding income earned and the expenses of business.

4.6 Choice of business

The table (4.06) shows the various products manufactured by the respondent as an entrepreneur. It shows that women are not just confined to manufacturing of traditional goods but of late they have started entering into non-conventional areas too which were previously considered as a male domain.

Table 4.07: Main products manufactured by respondents

Main products	(%)
Group 1	17.0
Group 2	18.5
Group 3	15.5
Group 4	32.5
Group 5	10.0
Group 6	4.5
Group 7	2.0
Total	100.0

Notes:

Group 1: garments, children wear, woollen clothes, table clothes, and dinning tablemates

Group 2: various food items, soda filling, different flours

Group 3: key chain, greeting cards, gift articles, traditional and decorative terracotta, mehendi cones, embroidered handkerchief, fancy dairy, bangle box, soft toys, ceramic, appliqué work, painting, buttons, handicrafts, etc

Group 4: kites, brooms, paper bags, envelopes, file folders, agarbatti box, plastic items

Group 5: bead jewellery, purse and handbags, block printing, flower boo key

Group 6: furniture, cane items

Group 7: computer typing, videography, mineral water

For e.g. Furniture making, videography, soda water filling, different kind of flour etc. "Women entrepreneurs are no more confined to manufacturing of 3Ps – Pickle, Powder and Papad; but are venturing in modern technical field which speaks for the brighter future of women entrepreneurs" (Vinze, 1987).

Table 4.08: Factors influencing selection of product by respondents

Reasons for selecting this product by respondents	(%)
High existing demand in domestic market/ export market/ all markets/ possibilities for import substitution	90.0
Any other*	2.5
Multiple reasons**	5.5
No response	2.0
Total	100.0

Notes *: Other reasons include as they their hobby turned out to be their business activity, or they were experienced for the same.

****:** Multiple reasons i.e. for more than one of the above-mentioned reasons, respondent have selected this product.

“The choice of line of manufacture is an important decision. The profitability of different lines of manufacture, the position regarding the supply of inputs, the existing demand for the product, the acquaintance of the prospective entrepreneur with the line of manufacture, institutional assistance available etc. are the considerations which are to be weighed before coming to a decision about the choice of line of manufacture” (Debnath, 2001). Reasons for selecting this particular product for manufacturing by respondents in the present study are shown in table (4.08). It reveals that 90 percent women selected the product because of its high existing demand in domestic market. 2.5 percent selected the product for other reason and 5.5 percent selected for multiple reasons.

A large proportion of women selected this product, as there was high demand for goods manufactured by them though their scale of production was relatively low. There was high demand for their goods in domestic market rather than demand in foreign market. “Economist are also beginning to realize that woman’s contribution to the production of marketed goods also often remains invisible, because their contribution is mostly to home based production where their share is seen as part of household work” (Anubhav, 1996).

Table 4.09: χ^2 test-showing results of relationship between reason for selecting this product and occupation of father

χ^2	χ^2
67.684	30.5779

As the value of χ^2_{cal} is greater than χ^2_{tab} at 1% level of significance and 15 degree of freedom one can say that occupation of the father influences a woman’s decision to take up her own venture.

Table 4.10: χ^2 test-showing results of relationship between reason for selecting this product and educational qualification of respondent

χ^2	χ^2
248.956	50.8922

As the value of χ^2_{cal} is greater than χ^2_{tab} at 1 % level of significance one can say that selecting the product is dependent upon educational qualifications. The educational qualifications of respondent may help her in smooth functioning of her firm and also at the time of selecting the product.

Table 4.11: χ^2 test- showing the results of relationship between reason for selecting this product by respondent and educational qualifications of husband

χ^2 Cal	χ^2 tab
105.706	57.392

Table (4.11) shows the relationship between selecting the product by respondent and educational qualification of husband. As the value of χ^2_{cal} is greater than value of χ^2_{tab} at 1% level of significance, we conclude that selection of a product is influenced by the educational qualification of husband. Before selecting a particular product for manufacturing women does take into consideration the education and knowledge of husband also. Or it may be that husband would have asked the wife to select a particular product as he may be qualified for the same or may be having some knowledge regarding the same.

4.7 Investment

“Both fixed and working capital are required to obtain materials, machinery, equipment etc., and to undertake innovation. Due to a low rate of savings and deficiencies in the channelisation of funds, adequate capital does not flow into productive activities. Potential entrepreneurs find it difficult to start their ventures due to lack of finance. This problem is all the more worse in the case of women entrepreneurs. Often, they are unable to raise external funds as they do not have tangible assets in their names to provide as security”(Abraham, 2000).

Table 4.12:Investment

Investment	(%)
$\geq 5,000$	46.5
5000-10,000	9.5
10,001-25,000	7.5
25,001-50,000	2.5
50,001-1,00,000	1.0
1,00,001-5,00,001	3.5
5,00,001-10,00,000	1.0
More than 10,00,000 less than 25,00,000	0.5
Not applicable	25.0
No response	3.0
Total	100.0

46.5 percent respondents of the total invested less than Rs. 5,000 to start her business. 9.5 percent fall in the category of Rs. 5,001-10,000. 7.5 percent fall in the category of Rs.10, 001-25,000. 2.5 percent fall in the category of Rs.25, 001-50,000. 1.0 percent falls in the category of Rs. 50,001-1,00,000. 3.5 percent falls in the category of Rs. 1,00,001-5,00,000. In case of 24.5 percent it was not applicable, as they did not invest any amount. This was in case of those women who were “Putting Out” their labour. A large proportion of women were involved in “Putting Out” system as they lacked initial amount of the capital for

the investment. This clearly reveals that major proportion of women take up those businesses where investment in capital is low.

“The long term investments are in the form of land, building, industrial plants and machinery, miscellaneous fixed assets such as furniture and fixtures, security deposits, investment in intangible assets like research and development, technical know-how and patents, investment towards meeting preliminary and pre-operative expenses incurred before the commencement of commercial production and investment towards margin for working capital purpose” (Aravind, 2000).

Table 4.13: Amount of Investment in Land and Building by respondents

Investment in Land and Building	(%)
No investment	64.0
Less than 10,000	1.5
10,001 – 25,000	0.5
25,001 – 50,000	1.5
50,001 – 1,00,000	0.0
1,00,001 – 5,00,000	3.0
5,00,001 – 10,00,000	1.0
More than 10 lakhs but less than 25 lakhs	0.5
Not applicable	28.5
Total	100.0

64 percent women made no investment in land and building. The reason being majority of them were managing their business from their home. 1.5 percent women invested less than Rs. 10,000 in land and building. 0.5 percent women invested between Rs. 10,001 – 25,000. A very low proportion of women invested high amounts. It is clear that majority of respondents i.e., 63.5 percent did not invest in land and building. A large proportion of women operate their business from their residence so that it is easier for them to manage home front as well as work.

Table 4.14: Amount of Investments in plant and machinery by respondents

Investments in plant and machinery	(%)
No investment	37.0
Less than 10,000	20.5
10,001 – 25,000	7.0
25,001 – 50,000	2.0
50,001 – 1,00,000	3.0
1,00,001 – 5,00,000	1.0
More than 10 lakhs less than 25 lakhs	0.5
Not applicable	28.0
Total	100.0

37 percent respondents made no investment in plant and machinery 20.5 percent women invested less than Rs. 10,000. 28 percent women were into

“Putting Out” system and had adopted labour intensive work. hence, did not invest anything.

Table 4.15: Percentage of respondents investing own money in their ventures/ project

Respondents investing own money	(%)
Yes	71.0
No	27.0
Not applicable	1.0
No response	1.0
Total	100.0

The table (4.15) shows whether respondent invested her own money in business. It revealed that, 71 percent women invested their own money. This is also reflected in the fact explained by table 4.16.

Table 4.16: Percentage of respondents borrowing loan

Respondents borrowing loan	(%)
Yes	10.0
No	87.5
No response	2.5
Total	100.0

The table (4.16) shows whether respondents took any loan for starting her business. 10 percent women have taken loan whereas 87.5 percent women did not take any loan. Many women found that the procedure of borrowing loan is very lengthy and it also involves lot of paper work too. Many women felt discouraged by such lengthy procedures. Some of the women were of the opinion that these procedures should involve minimum time and paper work.

Table 4.17: Sources of loan borrowed by respondents (in percentage)

Sources of loan	(%)
Not applicable	87.5
IRDP	0.5
DIC	2.0
Bank	1.5
Cooperative Bank	1.0
Any other	7.0
No response	0.5
Total	100.0

The table (4.17) shows under which scheme respondents have taken loan. 87.5 percent women have not even applied for the loan. 0.5 percent women have taken loan under IRDP (Integrated Rural Development Programme). 2 percent women have taken loan from DIC (District Industrial Centre). 1.5 percent women have taken loan from bank and 1 percent women have taken loan from

co-operative bank. 7 percent women have taken loan from other sources such as friends or relatives.

It can be seen that in spite of many obstacles, quite a large number of women have somehow found the way out and have engaged themselves in entrepreneurial activity.

4.8 Expenditure

Table 4.18: Money spent on purchase of raw material by respondents for their business

Money spent on purchase of raw material	(%)
Less than 1,000	39.0
1,001 – 5,000	27.0
5,001 – 10,000	8.0
10,001 – 25,000	4.5
25,001 – 50,000	2.5
50,001 – 1,00,000	0.5
1,00,001 & above	1.5
Not applicable	16.5
No response	0.5
Total	100.0

66 percent women spent less than Rs. 5,000 on purchase of raw material. This clearly reveals that a large proportion of women were either using cheap

raw material or their scale of operation is limited or manufacturing those products where they do not have to invest much for the raw material.

Table 4.19: labour Charges

Labour charges	(%)
Less than 1,000	62.5
1,001 – 5,000	3.0
5,001 – 10,000	5.0
10,001 – 25,000	4.0
25,001 – 50,000	1.5
50,001 – 1,00,000	0.5
No applicable	0.5
No response	23.0
Total	100.0

Majority of women bear no labour charges, as they do not hire much labour, which is discussed in the later part on employment.

Table 4.20: Amount of supervision cost incurred by respondents in their business

Supervision cost incurred	(%)
Less than 1,000	75.5
1,001 – 5,000	1.0
5,001 – 10,000	0.5
No response	23.0
Total	100.0

The above table shows the supervision cost incurred by respondent. 75.5 women spent less than Rs. 1,000. This clearly indicates that these women were either trying to minimise their certain expenditure or they are not in position to incur such types of expenditure. Or as they didn't have any employee, their supervision cost may be low.

Table 4.21: Amount of energy/fuel cost incurred by respondents in their business

Amount of energy/fuel cost incurred	(%)
No expenses	22.5
Less than 1,000	51.5
1,001 – 5,000	19.5
5,001 – 10,000	6.0
50,001 – 1,00,000	0.5
Total	100.0

74 percent women had either no energy cost or were spending less than Rs. 1,000 on energy. This shows that women use that machinery that does not involve the use of power.

Table 4.22: Amount of maintenance cost incurred by respondent

Maintenance cost	(%)
Less than 1,000	93.0
1,001 – 5,000	5.0
5,001 – 10,000	2.0
Total	100.0

The expenditure on maintenance incurred by majority of women was very low. Around 93 percent spent less than Rs. 1000 per month on maintenance. 5 percent spent Rs.1001 to 5000 and only 2 percent spent more than Rs.5000. may be those using labour intensive technology does not need to spend on maintenance.

Table 4.23: Amount of incidental expenditure incurred by respondents

Incidental expenditure	(%)
No expenditure	0.5
Less than 1,000	74.5
1,001 – 5,000	1.0
5,001 – 10,000	1.0
10,001 – 25,000	1.0
50,001 – 1,00,000	0.5
No response	22.0
Total	100.0

4.9 Nature of technology

“Availability of technology in the area of the entrepreneurs facilitates his/her movements towards entrepreneurship. Some people become entrepreneurs by availing themselves of the easy technology in nearby areas. Besides, choice of technology plays an important role in the development of entrepreneurship”(Debnath, 2001).

Table 4.24:Nature of Technology adopted by respondent

Nature of Technology adopted by women entrepreneurs	(%)
Manual	66.0
Mechanical	5.5
Semi- mechanical	28.5
Total	100.0

66 percent women adopted manual (labour intensive) technique to carry out their production. The reason may be that labour intensive technique requires less capital investment. Or it can be that because of low level of capital availability women take up those business that are labour intensive in nature. Only 5.5 percent of the total respondent adopted technology-requiring use of power.

4.10 Promotional strategies

“Promotional strategy refers to activities that advertise the merits of the products and persuade target customer to buy it. Strategies are needed to combine individual methods such as public relations, personal selling, advertising, and sales promotion into a co-ordinated campaign.” (Ganesh, 2000)

Table 4.25: Promotional strategies adopted by respondent

Strategy adopted for promoting product	(%)
Advertising plan	1.5
Publicity plan	1.0
Personal selling plan	1.5
Sales promotion plan	8.5
Any other	7.5
Not applicable	73.0
Multiple response	1.0
No response	6.0
Total	100.0

1.5 percent adopted advertising plan. 1.5 percent adopted selling plan. 8.5 percent used sales promotional plan for promoting her product. 73 percent women did not need to adopt any promotional strategy for her product as the market for her product was limited or her scale of operation is small.

Table 4.26: Alternative indirect channels for distribution adopted by respondents

Alternative channels for distribution - indirect	(%)
Departmental stores & other retail outlets	10.5
Wholesalers	11.5
Retailers	0.5
Agents	1.5
Not applicable	66.0
More than one response	7.5
No response	2.0
Total	100.0

The alternative indirect distribution channels adopted by respondent in the present study reveal that 10.5 percent were distributing through departmental stores and other retail outlets. 11.5 percent were distributing through wholesaler and 0.5 percent were dependent on retailers. 1.5 percent was dependent on agents and in case of 66 percent women working on the basis of job work.

Table 4.27: Main users of the products of respondent

Main users of the product	(%)
Households	87.0
Other small units	5.5
Government	1.0
Any other	6.5
Total	100.00

Households were the main users of the products of majority respondents. In case of 5.5 percent women the main user of their products were other small units. Hence, women are into manufacturing of consumer products that are used by the households.

4.11 Employment

The table (4.28) clearly reveals that only a few handful women were able to employ large number of employees. Majority of them had no employees working under them. Besides this majority of them were having indigenous and labour intensive units, most of them were employing illiterate or semi-literate workers and who were neither having any trade experience nor any skills.

Table 4.28: Distribution of respondents– Total number of employees

Total employment	(%)
No employees	85.0
Less than 5	10.0
More than 5 -10	4.5
Total	100.0

Table 4.29: Distribution of respondents offering training employees

Whether respondent trained her workers	(%)
Yes	13.5
No	1.5
Not applicable	85.0
Total	100.0

85 percent women did not employ anyone. Of the total respondents, 13.5 percent women trained her employees. And 1.5 percent did not train her employees. As has been discussed earlier too that majority of them were not able to employ anyone.

Table 4.29: Distribution of training offered by respondent

Type of training	(%)
Informal (OJT)	12.0
Training at other firms	1.5
Not applicable	86.5
Total	100.0

The type of training given by respondent to her employees in the present study reveals that 11 percent gave them informal (on the job training). 1.5 percent sent her employees to other firm for training purpose.

Section III

4.12 Concluding remarks

In majority of developing countries, of late increasingly the vast scale and rate of growth of the informal sector presents a dilemma and a challenge for governments, social partners and the civil society alike. There exists a kind of dilemma in the sense that, as the informal sector encompasses employment situations, which not only differ from those in the formal sector, but also contravene ahead established convention and laws. There is a challenge, as it absorbs a large and growing proportion of the labour force, and provides a "security grid" for the poor, who otherwise find themselves excluded from formal system of employment and income opportunities. In India the problem of women's employment and poverty can be tackled efficiently by developing entrepreneurial skill in them. For the same many states have come up with the several schemes so to support and generate self-employment. Low level of literacy and traditional division of work has affected the perusal of

entrepreneurship by women in that field, which leads to "feminine occupations" have severely narrowed down the position of women in labour market.

In India, the problem of women's unemployment and poverty can be tackled efficiently by developing entrepreneurial skill in them. Low level of literacy and traditional division of work has affected the perusal of entrepreneurship by women in those fields, which leads to "feminine occupations". Women as owner of micro enterprises and small entrepreneurs are increasingly becoming key target group in urban informal sector.

In much of the informal sector there are no entrepreneurial returns. Even today in name of entrepreneurship many women entrepreneurs are "PUTTING OUT" their labour. Hence, the enterprises function like groupings of labourers. The entrepreneur often gets paid for his work as labour only. This naturally in return limits the reinvestment and growth possibilities for the potential women entrepreneurs. Many studies reveal that, given the circumstances, employment-generating capacity of the informal sector, which showed a growing trend during the seventies and the eighties, declined marginally during the nineties which has already been discussed in detail in previous chapter.

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