

PROBLEMS OF WOMEN ENTREPRENEURS IN KERALA AND TAMIL NADU

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ABSTRACT

Background

Several barriers and constraints, viz. cultural, educational, technological, financial and legal lie in the way of women entrepreneurs throughout the world. In some parts of the globe, women are prevented by social customs from leaving their house and going to market. In other parts, women may be facing problems, such as lack of transport and storage facilities, market information, etc. and are also exploited by middlemen, due to poor bargaining power. It is often found that enterprises started by women and men alike mostly experience financial problems at the nascent stage of the enterprise.

The present chapter seeks to assess the problems of the women entrepreneurs in Kerala and Tamil Nadu, based on some selected variables

Aim

The present study has been undertaken to analyse the problems of women entrepreneurs in Kerala and Tamil Nadu.

Materials and Methods

The respondents of the study consist of registered women entrepreneurs of both Kerala and Tamil Nadu. The sample consists of 327 women entrepreneurs from Kerala and 160 from Tamil Nadu. For the purpose of analysis, statistical tools like percentages, rank test and chi-square test were used.

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Results

The major problem faced by the women entrepreneurs in Kerala is financial. But, it is marketing problem in Tamil Nadu. A few women entrepreneurs in Kerala are also facing the problem of training. No single woman entrepreneur in Tamil Nadu faces any training problem.

Keywords

Women entrepreneurs, credit discrimination, collateral security, labour turnover, product differentiation

MANUSCRIPT

Introduction

Women entrepreneurship is the process where women organise all the factors of production, undertake risks, and provide employment to others. The definition of women entrepreneurship has never been differentiated on the basis of sex and hence could be extended to women entrepreneurs without any restrictions. Women entrepreneurship in India represents a group of women who have broken away from the beaten track and are exploring new vistas of economic participation. The emergence of women entrepreneurs and women-owned firms and their significant contributions to the economy are visible in India and these businesses are ready for continued growth in the future. They have their own personal choices and the courage to undertake new ventures. However, many have to face family antipathy and do not get adequate support from their family. Kerala, being a 100 per cent literate State, has made significant progress in the area of social development but the performance in the industrial sector has not been keeping pace with the potential of the State. In Kerala, despite a high social capability (high literacy rates and good health status) women are economically dependent because of historical subordination. Traditionally, Tamil Nadu is one of the well-developed States in terms of industrial development. In the post-liberalisation era, Tamil Nadu has emerged as one of the front-runners, by attracting a large number of investment proposals. It has been ranked as the third largest economy in India. But the Government's efforts come only from 1970 onwards for the promotion of self-

employment among women. In Tamil Nadu each city has its own set of products that are manufactured by women entrepreneurs using indigenous skills. Most of these products are made with locally available materials and the skills available in production are seldom found in other cities. Though traditional activities like production and sale of domestic items such as garments have been taken up by women since long, entrepreneurship on the modern lines has been found in industry and trade and service concerns only for the last one decade or so. The modern Tamil Nadu woman is different from the housewife of the past, to whom selling or running a business carried a stigma which she found difficult to shake off. Women entrepreneurs in Tamil Nadu possess organisational abilities, marketing skills, entrepreneurial skills and efficiency and novel ideas. Many women have vaulted the barriers of conditioning and reaped the rewards of a globalising economy. Though several studies have been conducted in the west, only limited efforts have been made in exploring the socio economic status women entrepreneurs in India. Several barriers and constraints, viz. cultural, educational, technological, financial and legal lie in the way of women entrepreneurs throughout the world. In some parts of the globe, women are prevented by social customs from leaving their house and going to market. In other parts, women may be facing problems, such as lack of transport and storage facilities, market information, etc. and are also exploited by middlemen, due to poor bargaining power. They also face barriers in banking, legal aspects, political contacts, customs tariffs, bureaucracy and extortion¹. In India, men who control operations and decision-making in fact run many of the enterprises defined as being run by women in their names. Programmes for encouraging entrepreneurship among women are doomed to fail or at best to succeed partially when taken up in isolation. In addition to training, availability of finance and other facilities like land, industrial plots and sheds is often a constraint that many women-owned businesses face. Funding is not easily available for activities primarily pursued and this is mainly because the banks and money lenders are reluctant to advance cash due to the risk involved in these businesses and also due to the high operational costs. By and large, the problems faced by women entrepreneurs in Kerala and Tamil Nadu are not different from those faced by their

counterparts in the rest of the country. Familial, social, and psychological factors often pose insurmountable obstacles for women even when credit, capital and skills are made available to them. Several studies have been conducted in the area of women entrepreneurship. By and large, these studies have focused on women more as workers and less as entrepreneurs. Besides, a comparative analysis of the problems of women entrepreneurs in two States was also not attempted in its entirety. It is in this background that the present study titled “Problems of Women Entrepreneurs in Kerala and Tamil Nadu” is attempted.

Review of Literature

Schwartz (1979)² in an exploratory study of 20 female entrepreneurs found that the major problem encountered during start-up was credit discrimination and the subsequent problem was underestimating operating and/or marketing costs.

Hisrich and Brush (1984)³ conducted a nationwide in depth survey of 468 women entrepreneurs. They found that the biggest business start-up problems of the ‘typical’ woman entrepreneur were finance, credit and lack of business training. Her greatest operational problem was lack of financial planning experience.

Buvinic and Berger (1990)⁴ in their study stated that to restrict financial support to manufacturing means imposing an additional barrier to the economic participation of women, given their predominance in trading activities.

Neider (1987)⁵ conducted a study on female entrepreneurs in Florida. The study revealed that tension between personal life and career was a major problem for these women. Husbands were generally not much involved in their wives’ businesses and were not supportive of them.

Scope of the study

The present study has been undertaken to know the problems of women entrepreneurs. The assessment has been made by considering the perception of sample women entrepreneurs in Kerala and Tamil Nadu. The study is confined to registered SSI units managed by women in Kerala and Tamil Nadu.

Objective of the Study

The main objective of this study is to analyse the problems of the women entrepreneurs in Kerala and Tamil Nadu.

Hypothesis of the Study

H₀₁ There is no significant difference in the steps taken by of women entrepreneurs to solve their financial problems in Kerala vis-à-vis Tamil Nadu.

Selection of Sample

For selecting the women entrepreneurs, the States of Kerala and Tamil Nadu have been first divided into three zones-south, central and north. From these zones, one district each representing south, central and north (Alappuzha , Ernakulam and Malappuram in Kerala and Madurai, Dharmapuri and Chennai in Tamil Nadu) have been selected at random. There were in all 6541 women managed SSI units in the selected districts of Kerala(2522 in Alappuzha,3037 in Ernakulam and 982 in Malppuram) and 3130 in Tamil Nadu (671 in Madurai,1617 in Dharmapuri and 842 in Chennai)as on 31-3-2001.5% have been chosen at random for the study. Thus, the total number of women entrepreneurs selected as sample has come to 327 for Kerala and 160 for Tamil Nadu.

Collection of Data

The data required for the study were collected from both primary and secondary sources. The primary data were collected from the respondents based on structured interview schedule .The secondary data were collected from reports, books, periodicals and from various web sites.

Tools of Analysis

The data collected were suitably classified and analysed keeping in view the objectives of the study. For the purpose of analysis, statistical tools like percentages, rank test and chi-square test were used. The chi-square test was applied to examine the significance of variation in the opinion among the women entrepreneurs in Kerala and Tamil Nadu while, the rank test was used to assess the order of preference associated with the selected variables.

Period of the Study

The study covers a period of ten years from 2000 to 2009.The survey was made in Kerala and Tamil Nadu during July2007 - Feburary2009.

Results and Discussion

Generally, women have a lower status in the society, due to social taboos and tacit assumption that women are frail and indecisive. When they become entrepreneurs, they encounter several problems which are faced by entrepreneurs in general, viz. financial, manufacturing, labour, marketing, training and personal. Successful women entrepreneurs consider their problems as a step to success and innovation and they take them as a challenge and face it boldly, instead of running away from it. Some of them are not able to withstand the problems, due to lack of family support, poor financial position, etc. The study reveals that 86 per cent of the women entrepreneurs in Kerala and 67 per cent in Tamil Nadu are facing different problems in running the business. To assess the type of problems, the respondents are given six different alternatives and asked to rank these according to their preferences. Within the span of problems (listed in Table 1), financial problem stands first and marketing problem stands second in Kerala, whereas marketing problem is the prime and financial problem ranked second in Tamil Nadu. Further, a few women entrepreneurs in Kerala are also facing the problem of training. 36 per cent of the respondents in Kerala and 14 per cent in Tamil Nadu are facing different financial problems. The basic financial problems of the women entrepreneurs in Kerala and Tamil Nadu are the same. Most of them have the problem of liquidity, which is ranked as first in both the States. The second problem, as perceived by the respondents in both the States, is inadequate credit (Table 2). 58 per cent of the women entrepreneurs in Kerala and 14 per cent in Tamil Nadu face various reasons for not getting adequate credit. Lack of collateral security is the basic reason for the women entrepreneurs in Kerala and Tamil Nadu not getting adequate credit from financial institutions. Gender discrimination is ranked second in both the States. Meanwhile, there are differences regarding the other reasons, among the respondents of both the States (Table 3).

An institution cannot survive, if its financial problems are not being properly addressed. Women entrepreneurs in Kerala and Tamil Nadu are also taking different steps to solve their financial problem. A large majority of the women

entrepreneurs (76% in Kerala and 85% in Tamil Nadu) are utilising their personal savings in times of financial crisis. 10 per cent in Tamil Nadu depend on money lenders for finance, but in Kerala it is only two per cent. However, the chi-square test ($X^2 = 7.569$ with 2 degrees of freedom; significant at 5 per cent level.) reveals a significant difference in the steps taken by the women entrepreneurs in Kerala and Tamil Nadu to solve their financial problems (Table 4). Therefore, **the null hypothesis H_{01} stating that there is no significant difference in the steps taken by of women entrepreneurs to solve their financial problems in Kerala vis-à-vis Tamil Nadu is rejected.**

The study reveals that 22 per cent of the respondents in Kerala and 23 per cent in Tamil Nadu face production problems. The respondents in the manufacturing sector are facing a lot of production problems in running their units. They have been asked to rank the problems normally encountered during production. High production cost is the main production problem faced by the women entrepreneurs in both Kerala and Tamil Nadu. It is also observed that high cost of inputs is the main reason for high cost of production, which reduces the margin of some of the women entrepreneurs considerably. The next important problem, as perceived by the respondents of Kerala, is of raw materials. The non-availability and seasonal nature of raw materials create problems to women entrepreneurs in Kerala and Tamil Nadu. Frequent power failure is ranked as the second the problem in Tamil Nadu, which leads to loss of production time, loss of revenue, increased expenditure, abnormal idle time, etc (Table 5). It is observed that 14 per cent of the women entrepreneurs in Kerala and three per cent in Tamil Nadu take steps to solve their production problems. Importing of cheap labour is the major step taken by the women entrepreneurs in Kerala to reduce the cost of production and they take quality control as the next step. In Tamil Nadu, the women entrepreneurs have rated two different steps as the first to solve their production problems, viz. purchasing quality materials and modern machinery, whereas research and development ranks second (Table 6). The women entrepreneurs in Kerala and Tamil Nadu are facing several labour problems. In the case of women entrepreneurs who are in the manufacturing sector, labour problem is more severe and loss due to

this is also high, compared to other sectors. The study reveals that 28 per cent of the women entrepreneurs in Kerala and 19 per cent in Tamil Nadu have labour problems. High labour absenteeism is the major labour problem faced by the women entrepreneurs in Kerala and Tamil Nadu, which according to them, leads to considerable loss of production time and inability to meet the orders in time. High labour turnover ranks second in Kerala whereas in Tamil Nadu, the attitude of employees/ workers ranks second (Table 7).

To ensure free flow of production, the co-operation of employees is required. 22 per cent of the women entrepreneurs in Kerala and five per cent in Tamil Nadu take steps to solve their labour problems. Women entrepreneurs in Kerala mainly resort to the practice of giving incentives to employees as a step to solve their labour problem with a view to increasing production and thereby minimising wastage. Meanwhile, in Tamil Nadu, the women entrepreneurs prefer to punish the employees for default as their first step, which ranks second in Kerala. Executing labour contract and conducting time/work study/waste management rank second in Tamil Nadu (Table 8).

Women are generally weak at marketing their products and finding customers⁴. Producers are dependent on middlemen for marketing their produce outside their local area. This reduces the community's earnings even though their products are of very good quality. The rich have financial capital for promoting their enterprise; the poor need to promote social solidarity and social capital. Women are seldom allowed to go out of the house to sell their products to the public. So the skilled women workers are discouraged from making use of their creative and entrepreneurial skills⁵.

From the study, it is observed that 69 per cent of the women entrepreneurs in Kerala and 52 per cent in Tamil Nadu face marketing problems. It is revealed that lack of demand is the major marketing problem of the women entrepreneurs in Kerala and Tamil Nadu. They opined that the excess number of suppliers and low price are the two main reasons for the poor demand. Rivalry from competitors by way of reduced prices ranks second and problem of credit sales ranks third in both the States. Again, the women entrepreneurs in both the States face the problem of delay

in collection of debts due to credit sales (Table 9). Women entrepreneurs should know the marketing technique to succeed in the business. 15 per cent of the women entrepreneurs in Kerala and five per cent in Tamil Nadu adopt various steps to solve their marketing problems. In Kerala, the women entrepreneurs adopt the technique of product differentiation as the first step to solve their marketing problem. They also go for product diversification which ranks second, with a view to overcoming poor demand. Meanwhile, in Tamil Nadu the women entrepreneurs feel that participation in trade fairs/ exhibitions is the best step to solve the marketing problem and they consider product differentiation as the second step (Table 10).

It is revealed from the study that 36 per cent in Kerala and 10 per cent in Tamil Nadu face personal problems. Since women entrepreneurs have dual responsibilities, almost all the women entrepreneurs face a lot of personal problems in starting and running their units. They have been asked to rank the personal problems normally faced. 'Family responsibilities' is the basic personal problem of the women entrepreneurs in Kerala and Tamil Nadu. The next important problem, as perceived by the respondents in both the States, is 'limited time to take up dual role'. While the women entrepreneurs in Kerala face the problem of sexual harassment, which is ranked as third, it is 'opposition from the family' in Tamil Nadu (Table 11).

The study reveals that, 16 per cent of the women entrepreneurs in Kerala and six per cent in Tamil Nadu take steps to solve their personal problem. Women entrepreneurs in Kerala and Tamil Nadu rely on servants/parents to solve their personal problem which is ranked first in both the States. They also share family responsibilities with children as a second step to solve their personal problems (Table 12). It is observed that six per cent of the women entrepreneurs in Kerala face training problems. But no single woman entrepreneur in Tamil Nadu faces training problems. The major problems of training faced by the workers entrepreneurs in Kerala are lack of time to attend the training; huge training cost and long distance to the training centres (Table 13).

CONCLUSION

1. The major problem faced by the women entrepreneurs in Kerala is financial. But, it is marketing problem in Tamil Nadu. A few women entrepreneurs in Kerala are also facing the problem of training. Further, the nature of financial problems faced, steps taken to solve financial, production and marketing problems are not similar in both the States. However, there are similarities in the basic reasons for inadequate credit from financial institutions, nature of personal problems and the steps taken to solve personal problems.
2. Lack of collateral security is the main reason for women entrepreneurs of both Kerala and Tamil Nadu not getting adequate credit from financial institutions.
3. Most of the women entrepreneurs in Kerala and Tamil Nadu face the problems of high production cost, high labour absenteeism and demand problem. The major steps taken to solve production and labour problems by the women entrepreneurs in Kerala are importing of cheap labour and giving incentives to workers, whereas in Tamil Nadu, they are purchasing quality materials/modern machinery and punishing the employees for default. In Kerala, the major step taken to solve the marketing problem is the product differentiation, but, in Tamil Nadu, it is participation in trade fairs/exhibitions. Relying on servants/parents is the first step taken by the women entrepreneurs in Kerala and Tamil Nadu to solve their personal problems. No single woman entrepreneur in Tamil Nadu faces any training problem. The training problems faced by the women entrepreneurs in Kerala are lack of time to attend the training, huge training cost and long distance to the training centres.

Table 1

Type of Problems of the Women Entrepreneurs

Type of problems	Kerala		Tamil Nadu	
	Mean	Rank	Mean	Rank
Financial problems	4.647	1	4.571	2
Production problems	3.959	3	4.278	3
Labour problems	3.946	4	4.058	5
Marketing problems	4.316	2	4.663	1
Personal problems	3.593	5	4.125	4
Training problems	2.389	6	--	--

Source: Primary data.

Table 2

Nature of Financial Problems of the Women Entrepreneurs

Nature of financial problems	Kerala		Tamil Nadu	
	Mean	Rank	Mean	Rank
Problem of liquidity	5.727	1	5.696	1
Lack of fixed capital	3.091	5	2.430	4
Non availability of credit	3.818	3	2.520	3
High cost of capital	3.545	4	1.826	5
Fear of taking more loan	2.818	6	1.500	6
Inadequate credit	5.364	2	3.957	2

Source: Primary data.

Table 3

Reasons for the Women Entrepreneurs not Getting Adequate Credit from the Financial Institutions

Reason for inadequate credit	Kerala		Tamil Nadu	
	Mean	Rank	Mean	Rank
Lack of collateral security	8.855	1	8.688	1
Poor loan proposal	7.667	6	6.667	7
Gender discrimination	8.200	2	7.714	2
Poor financial position	8.095	3	7.667	4
High margin money	7.125	7	7.000	5

Rigid bank staff	7.933	5	7.686	3
Lack of personal guarantee	7.000	8	7.000	5
Strict terms and conditions	8.000	4	6.756	6

Source: Primary data.

Table 4

Steps Taken to Solve Financial Problems by the Women Entrepreneurs

Steps taken	Kerala		Tamil Nadu	
	Number	Percentage	Number	Percentage
Borrowing from money lenders	4	2	14	10
Sale of property/valuables	24	9	--	--
Pledging of jewellery	20	7	3	2
Borrowing from friends/ relatives	17	6	4	3
Utilising personal savings	211	76	123	85
Total	276	100	144	100

Source: Primary data.

$\chi^2 = 7.569$ with 2 degrees of freedom; significant at 5 per cent level.

Table 5

Nature of Production Problems of the Women Entrepreneurs

Nature of production problems	Kerala		Tamil Nadu	
	Mean	Rank	Mean	Rank
High cost of production	10.805	1	10.667	1
Problem of raw materials	10.514	2	10.429	3
Lack of skilled production staff	10.154	4	9.667	5
Frequent power failure	8.500	6	10.625	2
Opposition due to pollution	10.478	3	10.000	4
Lack of technical know-how	9.500	5	--	--
Difficulty in disposing of wastage	--	--	8.000	6
Bribe to get licenses/approvals	8.000	7	--	--
Lack of research and development facilities	--	--	8.000	6

Source: Primary data.

Table 6

Steps taken	Kerala		Tamil Nadu	
	Mean	Rank	Mean	Rank
Purchase of high quality materials	13.375	4	14.000	1
Vendor data base	13.500	3	--	--
Entering forward contract	12.000	7	--	--
Importing cheap labour	14.000	1	--	--
Issuing tenders	11.000	9	--	--
Purchase of modern machinery	12.333	6	14.000	1
Usage of captive power generator	11.200	8	12.000	4
Proper disposal of wastage, waste treatment plant, controlling exhaust (gas)	10.000	10	--	--
Quality control	13.793	2	12.500	3
Research and development	12.727	5	13.000	2

Steps Taken to Solve Production Problems by the Women Entrepreneurs

Source: Primary data.

Table 7

Nature of Labour Problems of the Women Entrepreneurs

Nature of labour problems	Kerala		Tamil Nadu	
	Mean	Rank	Mean	Rank
High labour cost	7.450	5	7.333	5
High labour turn-over	8.333	2	7.600	3
High labour absenteeism	8.364	1	8.571	1
Attitude of employees/workers	8.170	3	8.444	2
Absence of trained staff	7.591	4	7.409	4
Trade union problems	7.233	6	--	--
Low productivity	6.750	8	6.000	6
Inadequate protection of labour law to employers	6.875	7	--	--

Source: Primary data.

Table 8

Steps Taken to Solve Labour Problems by the Women Entrepreneurs

Steps taken	Kerala		Tamil Nadu	
	Mean	Rank	Mean	Rank
Executing labour contracts	7.286	4	7.750	2
Attractive fringe benefits /gifts to reduce labour absenteeism	7.579	3	7.000	3
Banning the formation of trade union in the concern	--	--	7.000	3
Punishment for default	7.600	2	8.000	1
Providing training to workers	6.810	5	--	--
Incentives for increased production with minimum wastage	7.778	1	--	--
Conducting time/work study/waste management	6.810	5	7.750	2

Source: Primary data.

Table 9

Nature of Marketing Problems of the Women Entrepreneurs

Source: Primary data.

Storage problem	16.183	5	15.714	5
Transportation problem	15.650	9	15.714	5
Exploitation of middlemen	16.000	7	16.000	4
Problem of credit sales	16.316	3	16.123	3
Problem of demand	16.455	1	16.643	1
Rivalry from competitors	16.353	2	16.174	2
Problem of access to market	16.098	6	15.667	6
Advertisement problem	15.625	10	15.500	8
High marketing costs	15.158	11	15.500	8
Lack of market information	15.043	12	15.429	9
Poor bargaining power	15.000	13	15.154	10
Poor ability to fix the price	10.714	15	15.600	7
Harassment by Government officials	16.250	4	15.600	7
Unhealthy competitors	15.833	8	--	--
Bribe	14.000	14	--	--
Nature of marketing problems	Kerala		Tamil Nadu	
	Rank	Mean	Rank	Mean

Table10

Steps Taken to Solve Marketing Problems by the Women Entrepreneurs

Steps Taken	Kerala		Tamil Nadu	
	Mean	Rank	Mean	Rank
Product differentiation	7.467	1	7.500	2
Product diversification	7.450	2	6.000	5
Innovative advertisement	6.000	6	7.000	3
New salesmanship	7.417	3	6.500	4
Participating in trade fairs/exhibitions	6.500	4	8.000	1
Adoption of own storage facility	6.500	4	6.000	5
Own transportation	6.250	5	--	--

Source: Primary data.

Table 11

Nature of Personal Problems of the Women Entrepreneurs

Nature of personal problem	Kerala		Tamil Nadu	
	Mean	Rank	Mean	Rank
Limited time to take up dual role	12.162	2	11.700	2
Family responsibilities	12.811	1	12.615	1
Opposition from the family	10.400	7	11.167	3
Lack of experience	11.333	4	--	--
Sexual harassment	11.526	3	10.500	4
Fear of taking risk	11.273	5	--	--
Health problems	10.250	8	10.000	5
Lack of public contacts	11.000	6	8.000	7
Social customs	11.000	6	10.000	5
Restricted mobility	10.000	9	9.000	6
Ego clash	9.000	10	9.000	6

Source: Primary data.

Table 12

Steps Taken to Solve Personal Problems by the Women Entrepreneurs

Steps taken	Kerala		Tamil Nadu	
	Mean	Rank	Mean	Rank
Sharing family responsibilities with the children	9.065	2	9.750	2
Relying on servants/parents	10.000	1	10.000	1
Becoming member of various social/ industrial organisations	8.000	4	9.000	3
Obtaining consultancy services from Governmental agencies/FIs/NGOs	7.000	5	9.000	3
Seeking advice of friends/relatives	9.000	3	9.000	3
Winning the support of husband by giving equal participation	9.000	3	9.000	3

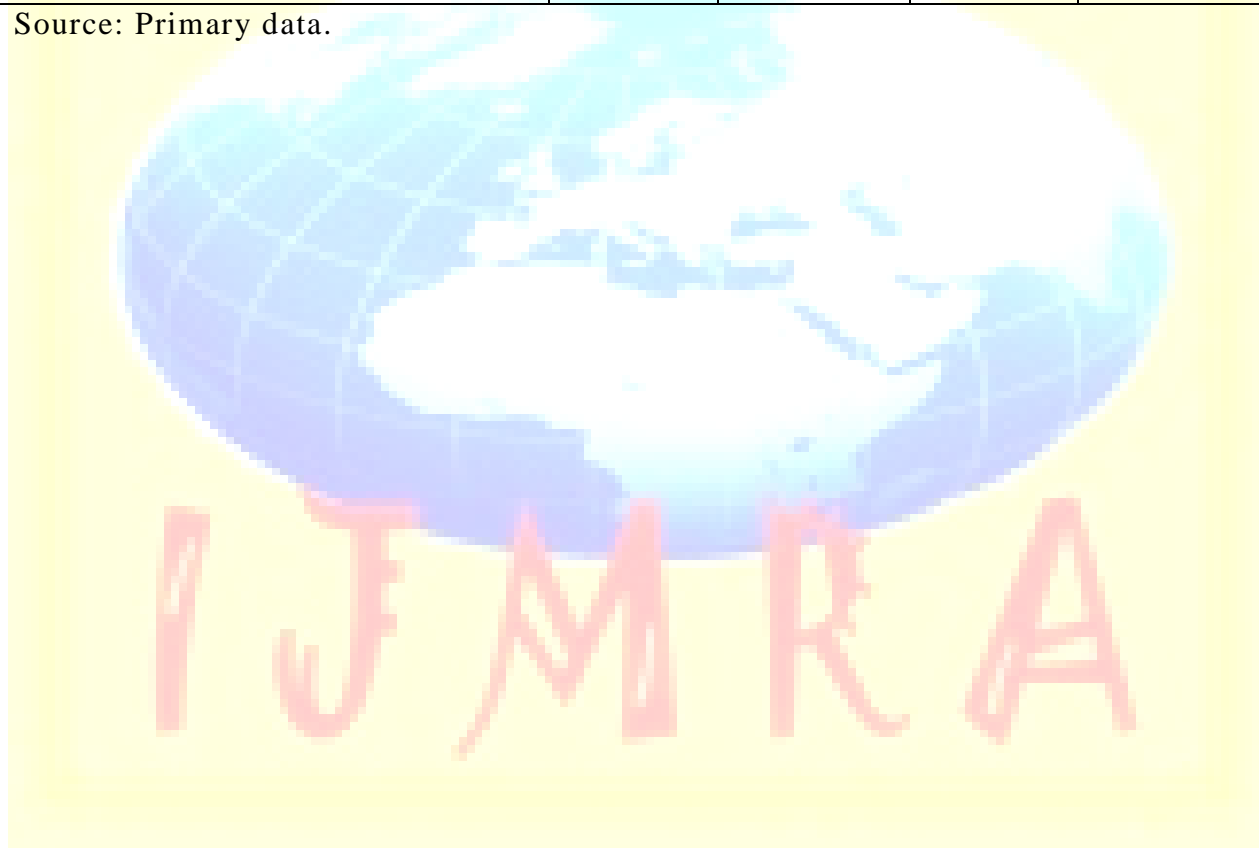
Source: Primary data.

Table 13

Nature of Training Problems of the Women Entrepreneurs

Nature of training problems	Kerala		Tamil Nadu	
	Number	Percentage	Number	Percentage
Lack of time to attend the training	12	32	--	--
Huge training cost	12	32	--	--
Not properly organised	1	4	--	--
Long distance to the training centres	12	32	--	--
Total	37	100	--	--

Source: Primary data.



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