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## ROLE OF SELF HELP GROUPS (SHGs) IN CREATING WOMEN ENTREPRENEURS



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### Short Profile

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### ABSTRACT:

Entrepreneurship is the act of setting out on our own and starting a business instead of working for someone else in the business. While entrepreneurs must deal with a larger number of obstacles and fears than hourly or salaried employees, the payoff may be far greater as well. Women entrepreneurs are playing a vital role in the economical development of rural as well as semi urban areas. It empowers the women to become confident and independent in managing the own enterprise as well as

her family. SHGs are the backbone of developing countries, NABARD and other different banks also encourages the women entrepreneurs to start their own enterprise and to develop the concept of women entrepreneurship development in India. Empowerment is a multi dimensional process, which should enable an individual or group to realize their full identity and power. Rural India has been busy setting up micro-enterprises by forming SHGs. The group members use collective wisdom and peer pressure to ensure appropriate use of fund and its timely repayment. In India, self employment has been recognized as an essential force of development in rural areas. It has emerged as a strategy designed to improve the socio-economic life. In this research, it has been attempted to analyse the problems involved in developing women entrepreneurship in the context of Indian economy and also tried to suggest remedial measures to bring the real empowerment of women and develop the entrepreneurship through SHGs.

### KEYWORDS

*Entrepreneurs, SHGs, Women Entrepreneurship, Economic growth, Rural Economy, etc.,*

**“To awaken the people, it is the women who must be awakened. Once she is on the move, the family moves, the village moves, the nation moves”.**

### INTRODUCTION:

An entrepreneur is someone who is innovative, creative risk taker and ready to face challenges in his or her business or enterprise. The function performed by entrepreneur is called Entrepreneurship. It is the process of starting a business or other organization. The entrepreneur develops a business model, acquires the human and other required resources, and is fully responsible for its success or failure. Entrepreneurship operates within an entrepreneurship ecosystem.

Women entrepreneurs may be defined as a “women or a group of women who initiate, organize and run a business enterprise”. They create new jobs for themselves and for others. Today, the economic status of women is accepted as an indicator of society’s development. 21st century is the century of telecom, IT and financial institutions and women expertise in all these industries now.

SHG is a collection of 10-20 members who form a group. Self help groups (SHGs) are small voluntary association of the rural women from the same socio-economic background who work together for the purpose of solving their problems through self help and mutual help.

The group members decide to make regular savings for their own purposes. They have to open a saving bank account in the name of their group in any micro finance organization or in any bank to qualify for loan facility. Flat percentage of interest rate will be applied for loan seekers.

The selection of group members will be done among themselves, so that they are mutually accountable for all the activities. They are voluntary members and are not connected to any political parties or any communities. There will be monthly or bi-monthly meeting in the group. In that, group members discuss about all the activities, issues for the further improvement of group and group members.

Entrepreneur is the person who always creates the wealth to the nation. Women entrepreneurs are playing a vital role in the economical development of rural as well as semi urban areas. It empowers the women to become confident and independent in managing the own enterprise as well as her family. SHGs are the backbone of developing countries, NABARD and other different banks also encourages the women entrepreneurs to start their own enterprise and to develop the concept of women entrepreneurship development in India. In this research paper we try to attempt the relationship between women entrepreneurship, Self help groups and rural development with empirical evidences.

### OBJECTIVES:

- To study the role of SHGs in creating women entrepreneurs.
- To study the role of women’s in developing the socio-economic developmental parameters.
- To analyse the problems faced by women’s and suggest some remedial measures.

### RESEARCH METHODOLOGY:

The information collected in this paper is based on the secondary data by using internet, websites, magazines, books and journals and gives a qualitative approach towards this research framework.

### HYPOTHESIS:

1. SHGs create the confidence among the females and develop the qualities of entrepreneurship.
2. Women entrepreneurship and SHGs are playing a significant role in the process of the rural development in particular.
3. It empowers the females to face the challenges and uncertainties arising on the way of their family life.

### Entrepreneur:

The word entrepreneur originates from the French word, *entreprendre*, which means "to undertake." In a business context, it means to start a business. The Merriam-Webster Dictionary presents the definition of an entrepreneur as one who organizes, manages, and assumes the risks of a business or enterprise.

### Entrepreneurship:

Entrepreneurship is the act of setting out on our own and starting a business instead of working for someone else in the business. While entrepreneurs must deal with a larger number of obstacles and fears than hourly or salaried employees, the payoff may be far greater as well.

### Women Entrepreneur:

As an entrepreneur, a woman entrepreneur has also to perform all the functions involved in establishing an enterprise. These include idea generation and screening, determination of objectives, project preparation, product analysis, and determination of forms of business organization, completion of promotional formalities, raising funds, procuring men, machine and materials, and operation of business.

Self Help Groups: SHGs are small voluntary association of the rural women from the same socio-economic background who work together for the purpose of solving their problems through self help and mutual help.

### Characteristics of an ideal Entrepreneur:

(1) Creativity: Creativity is the ability to bring something new into existence. A person may conceive of something new, and imagine how it will be useful but not necessarily take the necessary action to make it a reality. Innovation is the process of doing new things, and creativity is a pre-requisite to innovation. An entrepreneur should be creative, because ideas usually evolve through a creative process whereby imaginative people bring them into existence, nurture them and develop them successfully.

(2) Mental Ability: An entrepreneur must be reasonably intelligent and should have creative thinking and must be able to analyse various problems and situations. He should be able to anticipate changes and must be able to study the various situations under which the decisions have to be made.

(3) Human Relation: An entrepreneur must maintain good relations with his customers. He must also maintain good relations with his employees if he is to motivate them to perform their jobs at a high level of efficiency. In order to maintain good human relation he should have emotional stability, personal relations, tactfulness and consideration.

(4) Innovation: Innovation is the specific instrument of entrepreneurship. It creates a resource.



Entrepreneurs innovate. Successful entrepreneurs, whatever their individual motivation be it money, power, curiosity or desire for fame and recognition try to create value and make a contribution, Still, successful entrepreneurs aim high. They are not simply content to improve on what already exists or modify it, but they try to create new and different values and new and different satisfaction to convert a material into a resource or to combine the existing resources in a new and more productive configuration.

(5) Dynamism: Innovation, together with dynamism constitutes a potential combination for prosperity. It revises the targets of the enterprise in the upward direction, time and again. The enterprise may open up new avenues, better product mix or charismatic product image, stimulating steady growth.. He always sets attainable goals, which are to be accomplished within a specific timeframe. He tends to approach problems to solve them rather than run away from them. He analyses the problem systematically and solves them in the interest of the enterprise. He always believes in a win-win situation.

(6) Leadership: The qualities of leadership will enable a person to stand apart in whatever profession he might be in. Leadership is the basic quality of entrepreneurs. This spirit keeps him forward in any field. The quality of his leadership is clear from his personal relationships, mode of handling a problem, generating resources and taking others in his own strides. Those enterprises, which are endowed with a resource of leadership, will always be prominent in the market.

(7) Team building: An ideal entrepreneur is one who has the ability to build a team. A team is a group of individuals with common purpose that is focused and aligned to achieve a specific task or a set of outcomes. A good team will be able to share knowledge, core competency, and goals.

(8) Achievement, motivation: Entrepreneurs have a high need for achievement and are guided by their inner self, motivating the behavior towards the accomplishment of goals. Most of the successful entrepreneurs are attracted to this innovative career, because it is challenging and demands a high degree of intelligence and involvement. Achievement motivated entrepreneurs are the doers. They always accept any challenge and take a calculated risk to do something worthwhile. In India, we have a number of such entrepreneurs who are achievement motivated.

(9) Problem solving: An entrepreneur should learn to face the problem and not avoid them. He should define the problem, gather information, identify various solutions, evaluate alternatives and select the best option, take action, and finally evaluate the action taken. Brainstorming is a creative group, problem-solving technique that involves generating large number of fresh ideas. In this session, several people gather in a room in order to discuss a particular problem. The meeting is informal, and everyone is encouraged to volunteer possible solutions. Following the brainstorming session, all the ideas are carefully evaluated and a list of ideas that are practical that can be implemented are prepared.

(10) Communication Ability: An entrepreneur should have the ability to communicate effectively. Good communication means both the sender and the receiver of the message understand each other's. An entrepreneur is more likely to succeed if he can communicate effectively with his employees, creditors, suppliers and customers.

(11) Goal orientation: Human behavior is goal directed. Therefore, goal setting is a necessary part of all the activities. Without goals, different members may go in different directions. A successful entrepreneur is goal oriented. He has to explain the purpose and the necessity of the specified goals to his team members. Whatever the situation, people need goals that are meaningful to them in order to be highly motivated and involved. The goals must be as specific as possible so that all employees can feel a sense of achievement when goal is attained.

**Top Women Entrepreneurs in India:**

S. No.	Name	Position	Company
1	Ms. Mallika Srinivasan	Director	Tractor and Farm Equipment
2	Ms. Priya Paul	Chair Person	Appejay Park Hotels
3	Ms. Sulajja Firodia Motwani	JMD	Kinetic motors
4	Ms. Neelam Dhawan	MD	HP-India
5	Ms. Simone Tata	Chair Person	Trent Limited
6	Ms. Indu Jain	Founder President and Chair Person	The Ladies wing of FICCI, The Bharatiya Jnanpith Trust
7	Ms. Chanda Kochar	MD and CEO	ICICI Bank
8	Ms. Kiran Mazumdar	CMD	Biocon
9	Ms. Naina Lal Kidwai	Country Head	HSBC Bank
10	Ms. Indra nooyi	Chairmen and CFO	Pepsico
11	Ms. Sudha Murthy	Chair Person	Infosys

**Problems and challenges faced by Women Entrepreneurs:**

Women entrepreneurs continuously face the problems in marketing their products. It is one of the core problems as this area is mainly dominated by males and even women with adequate experience fail to make an impression.

- Marketing Problems: For marketing the products women entrepreneurs have to be at the mercy of middlemen who pocket the chunk of profit. Although the middlemen exploit the women entrepreneurs, the elimination of middlemen is difficult, because it involves a lot of running about. Women entrepreneurs also find it difficult to capture the market and make their products popular.
- Financial Problems: Obtaining the support of bankers, managing the working capital, lack of credit resources are the problems which still remain in the males domain. Women are yet to make significant mark in quantitative terms. Marketing and financial problems are such obstacles where even training doesn't significantly help the women. Some problems are structural in nature and beyond the control of entrepreneurs.
- Family Conflicts: Women also face the conflict of performing of home role as they are not available to spend enough time with their families. They spend long hours in business and as a result, they find it difficult to meet the demands of their family members and society as well. Their inability to attend to domestic work, time for education of children, personal hobbies, and entertainment adds to their conflicts.
- Credit Facilities: Though women constitute about 50 per cent of population, the percentage of small scale enterprise where women own 51 percent of share capital is less than 5 percent. Women are often denied credit by bankers on the ground of lack of collateral security. Therefore, women's access to risk capital is limited.
- The complicated procedure of bank loans, the inordinate delay in obtaining the loans and running about involved do deter many women from venturing out. At the same time, a good deal of self-employment programme has been promoted by the govt. and commercial banks.
- Shortage of raw-materials: Women entrepreneurs encounter the problems of shortage of raw-materials. The failure of many women co-operations in 1971 such as these engaged in basket making were mainly because of the inadequate availability of forest-based raw materials.
- Heavy Competition: Many of the women enterprises have imperfect organizational set up. But they

have to face severe competition from organized industries.

- High cost of production: High cost of production undermines the efficiency and stands in the way of development and expansion of women's enterprises, government assistance in the form of grant and subsidies to some extent enables them to tide over the difficult situations. However, in the long run, it would be necessary to increase efficiency and expand productive capacity and thereby reduce cost to make their ultimate survival possible, other than these, women entrepreneurs so face the problems of labour, human resources, infrastructure, legal formalities, overload of work, lack of family support, mistrust etc.

### Methods to overcome from the problems:

- Utilizing connections: One of the biggest challenges for a female entrepreneur is not understanding how important it is to have networks and trusted advisors. In almost any type of entrepreneurial endeavor, a key contributor to success is obtaining introductions and connections to people who can help you to get through the door.

- Being decisive: A prerequisite to being an entrepreneur is to finely tune the decision-making abilities.

- Access to funding: Women face greater obstacles than men when starting and growing businesses, especially when it comes to receiving venture capital. Though it might be unintentional, men fund people who look and sound just like them, and the consequences are just as harmful as if there was malicious a forethought.

- Lack of role models: There are successful female entrepreneurs throughout the world, but male entrepreneurs get better media coverage and visibility. Women tend to start businesses in the sectors where they have work experience, skills and networks. The low percentages of female startups in the tech sector reflect the low numbers of women working in this sector in general. Increasing the number of women employed in technical positions, as well as in other male-dominated sectors such as construction, transportation and mining will increase the number of female startups in these industries.

- The expectation to succeed at everything: Working women face the expectation to do well in all areas of their multi-faceted lives. In general, men are judged by how well they do in their careers, while women are judged by how well they excel with family, friends, 'looking their best' and, if they work, their career. It's a struggle to find enough time in the day to focus on them all.

- Time management: It can be overwhelming to manage the time, communicate effectively and stay organized while developing the business skills.

### Self Help Groups (SHGs):

#### Formation of SHGs:

Self help groups do not start with credit. They start as savers group with regular or weekly saving targets. Each member of the group has to save a small amount of money and that savings are deposited in micro finance or banks where they open their saving account

#### Features:

- ▲ A group of persons of small means.
- ▲ A group can be registered or unregistered.
- ▲ Members of the group come together out of their volition.



- ▲ The limit of members of the group is restricted in between 10-20.
- ▲ Members contribute a part of their earnings regularly to a common fund.
- ▲ There is frequent meeting of members to decide on terms and conditions on savings and loans.
- ▲ Records maintained by the groups are membership register minute book, saving book and loan book.
- ▲ There is the provision of borrowing from bank and use of borrowing for credit of its members.

### SHG goals and objectives:

Self-help groups are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for a variety of goals including empowering women, developing leadership abilities among poor people, Social mobilization.

### Objectives are

- Organizing the poor in small groups
- Training
- Finance
- Capacity building
- Bank credit and government subsidy

### SHG Structure:

A self-help group may be registered or unregistered. It typically comprises a group of micro entrepreneurs having homogeneous social and economic backgrounds; all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by micro finance institutions. To make the book-keeping simple enough to be handled by the members, flat interest rates are used for most loan calculations.

### Role of SHG and Women empowerment:

The group is not simply gathering of people in one place. In fact, the group has its own identity. It has a special strength and energy that plays on each member. And each member has the right to expect the group to support him when necessary, to the extent that she/he participates himself in the support given.

Empowerment is a multi dimensional process, which should enable an individual or group to realize their full identity and power. The empowerment process varies from culture to culture, which includes,

- ▲ To enhance self esteem and self confidence in women
- ▲ To provide information, knowledge and skill for economic independence
- ▲ To develop in them an ability to think critically

- ▲ To build a confidence to live independently
- ▲ To build the leadership qualities
- ▲ To reduce unemployment problem of house making women

### Rules of SHG:

#### Discretion:

Each member agrees to keep secret what is said or done in the group.

#### Punctuality:

It is preferable to arrive on time and, to the extent possible, to stay until the meeting ends

#### Freedom:

No one is obliged to speak in group (see above).

#### Non-judgment:

There is no a good or bad emotion or questions. Everything that is shared is acceptable, as long as a person talks about him or herself and not about others.

#### Sharing:

Time is allocated in such a way that those who wish to speak.

### SHGs and Rural Development:

In order to change the face of socio-economic scenario, micro enterprises and SHGs are playing significant role in the self-employment by raising the level of income and standard of living of rural people. In this framework, one of the most vital aspects of rural self employment is the formation of SHGs which is a valuable investment in human capital through training and capacity building measures. From dairy to mechanised farming, weaving, poultry, food processing units, mushroom cultivation.

Rural India has been busy setting up micro-enterprises by forming SHGs. The group members use collective wisdom and peer pressure to ensure appropriate use of fund and its timely repayment. These are informal groups in nature where members come together towards collective action for common cause. The common need is meeting their emergent economic needs without depending on external help. SHG movement is supposed to build economic self reliance of rural poor, overcome misuse and create confidence predominantly among women who are mostly unseen in the social structure.

In India, self employment has been recognized as an essential force of development in rural areas. It has emerged as a strategy designed to improve the socio-economic life and mainly focuses on extending the benefits of development to the poorest in the rural areas improving their standard of living and self-realization. SHGs in India are integrating the low income segments with rest of the rural community by ensuring them a better participation in a more equitable share in the benefit of developments. These Groups are not only speeding up economic growth, but also providing jobs and

improving the quality of rural life towards self-reliance. Self-employment needs a very wide ranging and comprehensive set of activities, relevant to all aspects of rural economy and covering rural people including skilled, unskilled and landless labours and artisans of Rural India. Even though the Rural Indians put their entrepreneurial skills in all the rural development activities their economic status has not improved to the expected level. Although they have much potential; they are ignorant of converting their skills into reality

### Advantages of financing through SHGs

- An economically poor individual gains strength as part of a group.
- Besides, financing through SHGs reduces transaction costs for both lenders and borrowers.
- While lenders have to handle only a single SHG account instead of a large number of small-sized individual accounts, borrowers as part of an SHG cut down expenses on travel (to & from the branch and other places) for completing paper work and on the loss of workdays in canvassing for loans.

### Progress of Micro-Credit through SHGs in India:

A pilot project for linking SHGs with banks was launched by NABARD in 1992. The Reserve Bank of India persuaded Commercial Banks, Regional Rural Banks and Cooperative Banks to actively participate in the linkage programme. Under the RBI's guidelines, banks were given permission to open saving bank account in the name of SHG, and relaxation of security requirements. Thus, an informal credit system was evolved with assistance from formal financial institutions. The agencies involved in the schemes were NABARD, Banks, NGOs and SHGs members. The main objectives were to provide the following:

- Supplementary credit to SHGs
- Reductions in transactions cost for both banks as well as SHGs by reducing paper work.
- To mobilize small savings among poor rural women.
- To build mutual trust and confidence between Banks, NGOs and rural poor
- To create healthy relations between SHGs members and linking agencies
- Constant supervision and monitoring by banks through NGOs.

### CONCLUSION:

SHGs play a vital role in developing the women entrepreneurs especially in rural and semi urban areas. They involve the women in decision making and leadership qualities among themselves. SHGs are effective and efficient in order to boost the rural economy of India. Worldwide, self-help groups are becoming increasingly popular. They are effective in providing mutual support and are good resources for finding needed information. It empowers the women's to develop themselves as well as their family. It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are being taken at the economy as it brought promise of equality of a opportunity in all spheres to the Indian women and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment where enacted. But unfortunately, the government sponsored development activities have benefited only a small sections of women, i.e the urban middle class women. Women sector occupies nearly 45% of the Indian population. Social customs, caste restriction, cultural restrains and

norms leave women lagging women behind men. They are not mentally geared to slip into an entrepreneurial role due to their family constraints, restricted mobility and limited access to resources. But given the opportunity, direction and guidance, they are capable of overcoming these limitations. Also facilities like better credit policies can help them grow at a greater speed. As it is said “Universal Education should precede the Universal Franchise”. We conclude that empowerment of women must be preceded by educational, economic, social and political empowerment.

Let us wind up with the quote by great philosopher Swami Vivekananda, “Countries and nations which do not respect women have never become great nor will ever be in future”.

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