

Development of Women Entrepreneurship in Bihar - Challenges and Opportunities

Abhishek Kumar Chintu

Research Scholar, Economics, Kalinga University, Raipur, Chhattisgarh

ARTICLE DETAILS

Article History

Published Online: 15 March 2019

Keywords

Women, Entrepreneurship, Bihar

ABSTRACT

Entrepreneurship is considered to be an important input for rapid economic development. In developing economies it could play an effective role in coping with various socio-economic problems. Many developing regions do not suffer from resource constraints; rather the required skill is missing to convert the physical resources into the useful enterprises. The economic development of advanced countries of the world, to a large extent, has been attributed to growth of entrepreneurship in small and medium enterprises. In advanced countries, majority of small enterprises have been managed by women. Now a day's women are seeking economic opportunity and self determination through enterprise creation and are mentally prepared for getting the opportunities but for this they have to face a number of challenges for which they need financial and support of family. This study is based on the study of women entrepreneurs working in Bihar India.

1. Introduction

The word 'entrepreneur' is derived from French word 'entrepreneur'. In earlier 16th century it was applied to those who were engaged in military expeditions. In 17th century the word 'entrepreneur' was used for civil engineering activities such as construction and fortification. It was applied to business for the first time in 18th century, to designate a dealer who buys and sells goods at uncertain prices.

Entrepreneurship started catching up in 1980s just as professionalism in management caught up during 1970s. However, confusion still prevails as to what exactly we mean by the term 'entrepreneur'. An attempt therefore, has been made here to define entrepreneur.

There is generally no accepted definition or model of what the entrepreneur is or does. Much of the literature on entrepreneur is fragmented and highly controversial. In the past decade, a number of trends have emerged which distinguish between individual entrepreneurship and corporate entrepreneurship and entrepreneurs and small business owners. The literature abounds with criteria ranging from creativity, innovation, risk taking, high need achievement, etc. to personal traits such as appearance and life style. Models of the entrepreneurial leaders are almost as plentiful as the number of authors who write about them.

The entire change and development of the civilization to a large extent is the result of trade, commerce and industrialization. In this development the human resource in general and entrepreneur in particular plays a pivotal role. McClelland has rightly hypothesized that the need for achievement in individuals, i.e. the entrepreneurial potential is the psychological factor, which engenders economic growth and decline.

2. Women Entrepreneurship

The involvement and participation of women in the process of development is essential for the upliftment of women and to raise their status in the society. Wage Employment' and 'self employment 'are the two potential sources for the deployment of human resource. Since the employment opportunities are less, 'Self-employment' is the most potential source. Self-

employment refers to starting a self owned business. It is a task of converting job seekers to entrepreneurs.

Women entrepreneurs in India represent a group of women who have broken away from the beaten track and are exploring new vistas of economic participation. Although, looking from the view point of the total population, their participation in the workforce has been low.

"The New Delhi Declaration and Plan of Action" (1) adopted in 1980 emphasized the importance of full involvement of the population, especially of women and youth in the process of development. The need of present day is to promote, development in such a way that the strategies for women's advancement may emphasize the removal of current inequalities and encourage efforts for breaking the barriers of social prejudices.

A number of schemes and programmed are there to promote self-employment among women. In this context, promotion of entrepreneurship among educated women is the extreme need of the time. A number of State and Centre Government institutions and Non Governmental Organizations are engaged in the field of promoting entrepreneurship among women.

3. Women and Economic Development

A need to accord special place to the role of women in the course of development, take due recognition of their potentials and give them a privileged position in the society, are well recognized at International levels. The UN General Assembly had declared the decade 76-85 as the UN Decade for Women. In 1995, The Beijing Women's Conference (the fourth World conference on women 1995) framed a Platform For Action (PFA), - a package for the upliftment of Women all over the world .The 23rd special session of the United Nations General Assembly took place during 5th to 6th of June 2000 to review the implementation of PFA (Platform for Action) . The Constitution of India not only 'grants equality to women but also empowers the State to adopt measures of positive discrimination in favour of women for neutralizing the cumulative socio-economic, educational, and political disadvantages faced by them. To uphold the Constitutional

mandate, the State has enacted various legislative measures intended to ensure equal rights, to counter social discrimination and various forms of violence and atrocities and also to provide support for workingwomen.

4. Review of Literature

In Indian universities, the field of entrepreneurship is being fast recognized as an important area of research. Not much research has been done in this direction, especially in the area of women entrepreneurship. Not much data is available on characteristics that constitute entrepreneurial personality, particularly women entrepreneurial personality. Importance of development of entrepreneurship as an essential ingredient of economic development has been recognized as early as 1950s in India; however purposeful efforts and substantial amount of research has gone in to this sphere only after one or two decades. Researchers in the recent past have shown keen interest in the study of entrepreneurs, particularly focusing their attention on women entrepreneurs. Questions addressed to female entrepreneurs are the same as those addressed to male entrepreneurs. The studies are comparative in nature with those of male entrepreneurs, executives, managers, and people in other professions. A review of literature, though scanty, would point out the relevance of the study and provide a background for future research.

Winch (1969) made a study to assess the entrepreneurial behavior among women and found that older entrepreneurs would take 'no risk' option more frequently than the younger entrepreneurs.

Gaikwad and Tripathi (1970) the main object of the study was to examine the pre-requisites for successful entrepreneurship. They found that all the entrepreneurs selected for study had basic characters of initiative, drive, and habit of hard work, but they did not have sufficient technical knowledge or awareness about the policy of the Government. The investigators found that unawareness and lack of sufficient fund are inhibiting factors in the development of industrial entrepreneurship in rural areas.

Pathak (1972) the study was conducted to examine the nature of entrepreneurial problems during different stages in the life cycle of a small-scale industrial enterprise -stages of inception, normalisation, and expansion. The study exposed the impact of factors such as education personal contacts and financial capacity on entrepreneurial success. The study reveals that more attention is required during the inception stage as compared to the other two stages of –normalization and expansion.

5. Socio Economic Factors prevailing in the State for Growth of Women Entrepreneurship

The economy of Bihar grew at an annual rate of 11.36 percent during the period 2004-05 to 2010-11. This growth process can be termed as 'revival of a stagnant economy'. The growth rate of the state economy in 2010-11 over 2009-10 was 14.8 percent. This was possible because there was substantial increase in public investment. However, there is still a stress on infrastructural development. During the period 2004-05 to 2010-11, the sectors reporting a growth rate of more than 15 percent are — registered manufacturing (23.30 percent), construction (19.61 percent), communications (27.23 percent)

and trade, hotels and restaurant (20.22 percent). Bihar is a densely populated region, with no less than 1102 persons living per sq. km. As per the estimates of Tendulkar Committee, in 2004-05, 54.5 percent of the population lived below poverty line in Bihar. For rural and urban areas, the poverty levels were 55.7 percent and 43.7 percent respectively. Agriculture would continue to play an integral part of the development process in the state as around 90 percent of the population still live in villages and continue to depend on agriculture as a prime source of their livelihood. In view of this, the state government is not only stressing for a second Green Revolution based on bio-technological improvement, but also putting forth a concept of 'Rainbow Revolution'. The growth rate of agriculture and animal husbandry during the last 5 years has been 3.20 percent, compared to 2.40 percent in previous 5 years. There has been noticeable increase in the rate of growth of Bihar's economy, but this rate of growth shows wide fluctuations. One source of this wide fluctuations is most likely the vagaries of monsoon, which tend to cause upswing and downswing in the rate of growth of agriculture and the remaining sectors of state economy. There is, therefore, a need to stabilize the rate of growth of agriculture through introduction of modern techniques and spread of irrigation. Bihar continues to be at the bottom of the ranking of states with respect to Per Capita Income. In 2006-07, the Per Capita Income in Bihar (Rs. 10,055) was 32.2 percent of the all-India average (Rs. 31,198); however, in 2009-10, this ratio increased to 34.7 percent (Rs. 16,119 for Bihar and Rs. 46,492 for India). It is obvious that the present momentum of growth of Bihar economy has to be sustained for several years to close the gap between Bihar and the all-India average. Bihar economy has undergone some structural changes over the years. About a decade earlier, the average share of different sectors in total GSDP stood at 36.4 percent (primary), 10.5 percent (secondary) and 53.1 percent (tertiary). Thereafter, the share of the primary sector has been declining, and it came down to 22.1 percent for the triennium ending 2010-11. Since secondary and tertiary sectors have recorded tremendous growth in the last decade, their shares of outputs are now much higher than those in the triennium ending 2002-03.

6. Governance

The state government has taken positive steps for increasing common man's faith in police. The police administration is constantly endeavoring to improve itself, so that common man in both urban and rural areas can live in peace and harmony. The Chief Minister is in constant touch with all the District Magistrates to ensure particularly two things — speedy implementation of developmental schemes and speedy improvement in overall law and order situation throughout the state. The 'speedy trial mechanism' has been effectively utilized to expedite convictions. There has been remarkable improvement in the police administration in recent years through extensive training programmes and strengthening of its physical infrastructure. In order to strengthen the training facility for the police officers, the Bihar Police Academy has been established in the state, with adequate number of posts. The work has begun on construction of a new campus of the Academy at Rajgir.

Since corruption takes a serious toll in the quality of governance, major steps were taken to contain corruption in

the state. The 'Zero Tolerance' policy of the state government against corruption is being diligently implemented. To confiscate disproportionate assets earned by public servants through corrupt means, the state government has set up six special courts under 'Bihar Special Courts Act and Rules' in 2010.

7. Enterprises Sector

The enterprises sector in Bihar is characterised by a relatively larger share of the unregistered units. In India, while the unregistered units account for about one-third of the total industrial income, in Bihar, its share is more than half. It is pertinent to note that the small industries in the state is dominated by tiny enterprises and artisan based industries and its share is very high among all the Medium, Small and Macro Enterprises (MSME) units. Except for Food products/Beverages/Tobacco, the performance of all other groups under agro-based industries was unsatisfactory in 2008-09, compared to 2007-08. Similarly, all the industry groups under non-agro based category also registered a decline, primarily on account of poor post-recession recovery, accentuated by poor infrastructure in the state. However, the performance of the food products/ beverages/ tobacco industry was very satisfactory and it increased its share in all-India production.

8. Implication of New Economic Policy on Women Entrepreneurs

The Economic reforms of 1990 announced in 1991 had the following main ingredients. The opening up of more sectors to private investments. Most of the areas reserved exclusively for public sector were made open for private investment. The encouragement of Foreign Direct Investment (FDI) with majority equity. Portfolio investment was also allowed. The delicensing of most industries to encourage competition (A few sectors, including defense related and industries reserved for the small-scale sector are being phased out.). The devaluation of rupee by 22 Per cent in two installments in July 1991, followed by the introduction of market determined exchange rate in March 1993 and Current Account convertibility in August 1994. In July 1995 it was decided that all official foreign debt service payments would be channeled the interbank market. The rupee is not yet fully convertible on the capital account. Trade policy had been liberalized with conversion of some important quotas to tariffs and phased reductions in tariff rates and removal of Quantitative Restrictions. The capital market had been liberalized, with the entry of private mutual funds, foreign individual investors and country funds, and with stronger and more transparent regulation of the stock market. At the national level the average growth of the industrial sector was lower at 7.3 per cent during the 1990s as compared with 8.0 percent during the 1980s. The average growth rates of mining, quarrying and electricity; gas and water supply were sharply lower in the years since 1992-93. Among the services, the main impetus has emerged from trade, transport and communication and financing, insurance, real estate and business services (which include software). Industry Growth Rate in India GDP came to 7.6% in 2005- 2006. In this year, the mining and quarrying sector contributed 0.9%, the manufacturing sector contributed 9.0%, and the water supply,

gas, and electricity sector contributed 4.3%. The Growth Rate of the Industrial Sector finally came to 9.8% in 2006- 2007. This shows that Industry Growth Rate in India GDP has been on the rise over the last few years. Besides, the growth rates of construction and community, social and personal services have moved up during the recent period compared to the position in the second half of the 1980s and 1990s⁶. "The problems and prospects of the SSI sector in Bihar have not yet been deeply studied from the point of view of globalisation. It should be very choosy in using these two terms in the context of Bihar. The SSI policy of 1991 and the liberalisation it visualised, has not happened in Bihar to any significant extent.

"The Industrial Policy of 1991 and the policy it visualised has not happened in its full spirit and any significant extend in the State. Though the need of the hour is competitiveness, the policies of the State have designed in a particular fashion that day-by-day the entrepreneurs become more and more dependent on the State and other institutional agencies. Until 1991, Indian economy was practically isolated from world economy. Stress was given for 'Swadeshi' and Self-sufficiency. Importance was given for indigenous production of manufactured goods. Exports were mainly resorted on surplus and imports were confined to capital goods. Gradually, during 1980s in the period of foreign exchange shortages, incentives and subsidies were given for industries manufacturing goods for exports or import substitution. The domestic industries were protected from competition, both internal and external. The protection from internal competition was through the system of licensing and controls. The external competition was prevented through a system of restrictions on imports and imposing high tariffs. In addition to assistances, incentives, subsidies, and tax relieves the government followed a policy of providing special protection to SSIs by reserving goods to be produced exclusively in the small scale sector. Out of about 7500 items produced in the SS1 sector, 825 products were reserved for exclusive manufacture in the small scale sector. Non SS1 units who produce the reserved items are to satisfy an export obligation of net less than 50 Per cent of their output. The government acts as a big support for the marketing is concerned. There are reservation policies and price support mechanisms for the purchase of products from the small scale sector. Price preference up to 15 Per cent over quotation of large-scale units and 358 items purchased by the Government are exclusively reserved for products produced in the small-scale sector. In this background of protection, the entire industrial sector in the country became inward looking without any attention for product upgradation, improvement of manufacturing technologies, or research and development. There were no efforts for improving competitiveness in the international market. As a result the position of Indian products in the international market became quite unimpressive. By the operation of WTO conditionalities, industry cannot survive behind State protection. It cannot hope to get State assistances such as subsidies indefinitely.' It has to face severe competition in the domestic market both from imported goods at lower prices and goods produced in India by foreign controlled companies having advantages of latest technology and brand image. In the international market Indian industries will have to face competition from other developing countries and also to face non-tariff barriers like environmental conditions, health, safety and technical standards from developed countries.

9. Development of Women Entrepreneurship in the State

The initiatives and leadership, which lead to the embodiment of business ideas, are termed as entrepreneurship and the individual who promotes the unit, organizes the factors of production, and manage the affairs of the business is called an "entrepreneur". Thus, the process or activities behind the search and exploitation of business opportunities are rightly referred as entrepreneurship. Therefore, entrepreneurship as an economic activity includes search for a new business opportunity, arrange for its exploitation, undertake the risk of uncertainties and initiate innovations for the betterment of results from the available resources. It possesses basic characteristics of ability to discover and identify a business opportunity, capacity to organize an enterprise and confidence to undertake the risk of uncertainty. The basic objectives of entrepreneurship development are to generate productive human resource in the society and to sustain the same for the process of further development. The failure to promote and stimulate economic activities in less developed or developing countries may be attributable to the low level of entrepreneurship development in these regions. The conventional belief that entrepreneurs are born has already been dispelled. On the contrary, many of the developers have the belief that everybody in the universe has the potentiality of becoming an entrepreneur. People of underdeveloped countries also possess potentiality of becoming entrepreneurs. The development of entrepreneurial class would directly relate to the socio-economic conditions prevailing in the region. Social, religious, cultural, and psychological factors persuade the process of engendering entrepreneurial class. It has been recognized that since, entrepreneurship is essentially a personal quality- the individual is the crucial factor. Therefore in any attempt for entrepreneurial development, the focus must be the individual- the individuals having real entrepreneurial potentialities. Akhouri (1987) suggests that training for accelerating entrepreneurial growth of first generation entrepreneurs requires developing:

- Entrepreneurial quality/motivation
- Capability of enterprise launching/ resourcing
- Ability for enterprise management
- Social responsibility/ Entrepreneurial discipline

Thus the focus of the entrepreneurial development programmes should not only be achievement motivation but also to provide training in action planning managerial skills and project planning. The idea of Entrepreneurship development programme was conceived in the country during late 1960s. The Small Industries Extension Training Institute (SIETI), Hyderabad under the sponsorship of Ford Foundation and Govt. of India initiated such a programme in the country. With the introduction of ,self-employment programme, various State Governments began to organize EDPs in early 70s. Now besides various governmental institutional agencies and a number of Non-governmental Organizations are also conducting Entrepreneurial Training and development programmes in the country.

10. Women Development in Bihar

According to the National Human Development Report 2001, at the national level, Gender Equality Index (GEI)

increased from 62% in the early 80s to 67.6% in the early 90s. Implying that on an average the attainments of women on human development indicators were only two third of those of men. The Report further says that in the 90s, Himanchal Pradesh had the highest equality rate, whereas Bihar was at the bottom and witnessed a decline in absolute terms over the earlier period. In general, women were better off in the Southern India than in the Indo-Gangetic plains comprising mainly the States of Bihar and Uttar Pradesh. States like Tamil Nadu and Andhra Pradesh in the south and Haryana and Jammu Kashmir in the north have made considerable progress in improving the status of women. The Report further asserts that, in general, states that have done well in improving their female literacy levels are also the ones that have substantially improved their gender equality. and, on the whole, gender disparities across the states have declined over the period.

Thus economic empowerment provides a stronger scaffold to build the overall empowerment of women extending to social and political spheres. The SHG model of economic empowerment with all its limitations has proved to improve women's physical mobility and autonomy to a considerable extent besides providing income security to the household during contingencies. The state needs to take a more proactive role in promoting such groups, facilitating linkages with banks, institutionalizing groups at various levels through apex bodies etc.

Education

Education, according to NHDR (National Human Development Report) 2001, enhances individual's capacity to make best choices to improve their living condition. The process of education and attainments has an impact on all aspects of life. It captures capability of acquiring knowledge, communication, and participation in community life. Education has not only been an important precondition for sustained economic growth, both in the developed and the developing countries, but it has also played a critical facilitative role in the demographic, social and political transition of these societies. Male literacy rate is almost double (60.32%) the female literacy rate (33.57%) in Bihar, according to Census of India 2001.

Empowerment

The much talked about Bihar Panchayat Raj Amendment Bill, 2006, passed by the Assembly at the recently concluded budget session, can indeed be considered as a great step forward by the new regime in Bihar. Following the Bill, women are enjoying 50 % reservation in all posts of three-tier Panchayati Raj system. The Bill aims at ensuring greater participation of women in developmental activities, as well as polity of the state. Effects of empowerment in the long run generally entails an enhanced work participation by women and the extent to which women enjoy autonomy, as measured by their participation in household decision-making, freedom of movement, and access to money they can spend as they wish. It further implies women's attitudes towards the acceptance of spousal violence under specific circumstances and their experience of physical violence.

Autonomy

Autonomy is a complex concept and it evades any definition and macro level data aggregation. In the case of

Bihar, micro level studies reveal that 14 % of married women are not involved in any decision making and percentage of women not involved in any decision making is higher in south Bihar plains. Their access to money is also limited. The decision on what to cook lies with women in a majority of cases, however, their mobility outside the household and family is highly restricted, with only around 20% women not requiring permission to go to the market or visit friends/relatives, etc. Lack of autonomy has many implications such as low female work participation rate (FWPR), lower access to education and health and restrictions on involvement in public sphere.

11. Economic Empowerment of Women

Given the link between gender and poverty, it has been accepted that economic empowerment provides a stronger scaffold to build the overall empowerment of women extending to social and political spheres. The SHG model of economic empowerment with all its limitations has proved to improve women's physical mobility and autonomy to a considerable extent besides providing income security to the household during contingencies. The state needs to take a more proactive role in promoting such groups, facilitating linkages with banks, institutionalizing groups at various levels through apex bodies etc.

12. Women's access to land and other resources in Bihar

Women are intrinsically linked to land, being the producers and providers of food and nutritional security and managers of natural resources such as water, fuel-wood and fodder. In Bihar, rural women are increasingly becoming the primary cultivators, as men switch to nonfarm activities or migrate in search of greener pastures. Yet, as in many rural societies, patriarchal customs debar women from holding land in their own names. The lack of a title becomes an obstacle when women apply for credit to improve their holdings and yields. Women are often bypassed in land reform or redistribution processes. When people are relocated after displacement by government projects, women's land rights are rarely acknowledged. Even when such rights are recognized and women are granted land, powerful local interests usually ensure that they cannot till it, particularly if the women belong to traditionally discriminated groups. In the personal sphere, discrimination is the norm within families and people routinely dispossess daughters, giving the land to sons. Widows, divorcees, deserted wives, unmarried and other single women rarely get land rights and they are always dependent upon their families.

13. Entrepreneurship and the self – help groups (SHGs) in Bihar

At present, certain progress is visible in Bihar towards mobilization of rural poor women through the SHGs and small business units like home made handicrafts, beauty parlors, tailoring shops etc. A study conducted by UNICEF suggests

that there area limited number of SHGs in the state of Bihar. Moreover, 60 % of even these limited numbers of SHGs are concentrated in the 7 districts of Patna, Nalanda, Gaya, Jamui, Muzaffarpur, Khagaria and West. From the above discussion we can conclude that basic thrust of development efforts in Bihar should be aimed at removing social backwardness and gender disparity without waiting for economic growth which would require much longer efforts. Indeed, one could expect the development process to be faster in Bihar, if through properly designed projects, one could improve the status of women in Bihar and empower them, which would then remove much of the social backwardness and finally, it will create the social capital for the development to be a self-sustaining process.

14. Conclusion

Economic development is the result of contributions at the working Population. Women constitute almost half of the population in the world; therefore, their Contribution to the economy is significant. In the patriarchal traditional society, women talk was not expected to have a direct role in industrial and commercial activities. In the modern society, the rate and degree of integration of women in economic development is considered as the indicator of social advancement and the women economic independence. Since Women entrepreneurship is relatively a new perception. It has received much attention in the developing countries only during the last decade. For the development of entrepreneurship among women, specially designed entrepreneurship development programmes are being conducted. Governmental and many non-governmental organisations have taken up in earnest the spirit of women entrepreneurship development programmes. Particular consideration is being given in these programmes to motivate women to start their own units. The economy of Bihar is largely service oriented but it has a agricultural base. The state also has a small industrial sector. As of today, agriculture accounts for 35% industries 9% and service 55% of the economy of the state (COI).Modern Bihar has the smallest enterprises sector in the country and has the least share of 1.22%. As a consequence of Bifurcation the state has lost nearly whole mineral producing region to Jharkhand leaving only a limited number of large, medium and small scale enterprises in present Bihar. Modern Bihar has a grossly inadequate educational infrastructure creating a huge mismatch between demand and supply. Bihar with female literacy at 53.5% is striving to climb as the government has established educational institutions. The state has a per capita income of \$360 a year against India's average of \$1265 and 30.6 % of the state's population lives below the poverty line against India's average of 22.15. Most of the social factors such as education, literacy, transportation, industries, and per capita Income were found detrimental to the development of entrepreneurship among women, the level of overall economic environment was also found not congenial for development of women entrepreneurship in the state.

Reference

Books

1. Skantha Koli Chandra- 'A Study of women in Administration" Radha Publications New Delhi 1997.
2. Sharma R.A.- "Entrepreneurial Change in India Economy' Sterling publishers Jalandhar 1992.
3. Sharma, Kumus "Women in Focus- A Community in search of equal role.

Journals

1. Naisbitt. J. (1982), "*Mega trends*," Warner books, New York Quored ibid p I
2. Timmons .J. (1994), '*New Venture creation*', Invin , Boston (quorcd ibid)
3. Yujiro Hoyami"- *Towards an Alternative path of Development*", EDI -Learning Resource series, 1998, The World bank, New York p 1-18
4. Schumpeter J.4 (1961) *The theory of Economic Development: an enquiry into Profits, Capital, interest and the Business Cycle*, Haward University press Cambridge, pl-14
5. Dr. Rajendra P Singh "*Emerging trends in entrepreneurship development - Theories and practice*" Inter cultural Foundation for Development management.
6. Napasri Krison **swasdl** (19891, "*Women executives*"Rawar Publications , Jaipur, p 2" Cosel, R L and Rokotf (1977) in Rose. P.E (edit)" *Women in the occupational world*" 4th Edition, Random house Inc. New York 1977 Quoted ibid p 4-6
7. 'SmithC .P and Smith C H (1970), *Why don't women succeed?*"Quoted ibid p 13
8. Rajendra Prasad Jaiswal (1993), "*Professional Status of Women*"Rawat Publications , Jaipur p 124
9. World Bank Country Study "*Gender and Poverty in India*"The world bank Washington D.C.U.S. 1991, Page 215-226
10. Nagendra Kumar Jha "*Ninth AIMS International Conference on Management*" January 1-4, 2012
11. K.T.Balakrishnan(1998) "*For the Economic upliftment of Women*", Kerala Calling, Vol 18, No 7,May 1998
12. Anittra Gaur(1998). "*Govt. Role for Upliftment of women in India*" In K.D.Kaur (ed)

Reports and papers

1. Anne D Bruin- "*The Role of women Entrepreneurs*" Paper presented at the APEC Study Centre Consortium, Conference Auckland, 31 may – 2nd June 1999
2. Economic Review- State planning beard, Kerala, Annual reports 1991 to 2000.

Websites

1. www.apec.org
2. www.atlanticonline.org
3. www.censusindia.org
4. www.hindubusinessline.com
5. www.ilo.org