

Impact of Personal Traits and Professional Competencies on Entrepreneurial Competencies of Women Entrepreneurs

M.R.Vanithamani, Dinesh Babu. N

Abstract: *Women as the better half of men constitute approximately half of the global population. Therefore they are, regarded as the better half of the society. Evidences across the globe buttress that, women are performing in a great manner in all major discipline of life like, research & academia, entrepreneurship, medicine, constrictions, technical fields, in politics, as business administrators and in social work too. Today, they have started proving their competency in industry also and running their business enterprises successfully. Regardless of the variety of explanations for the self-help phenomenon, the consensus is that there is a need for a new business model to anchor and encourage professional services. Self-help groups are growing at an extraordinary speed globally. Keeping this as a research gap the author has done an in-depth analysis about the impact of personal traits and professional competencies on the entrepreneurial competency of women entrepreneurs, so as to frame a suitable model which encompasses all those factors that leads to their entrepreneurial success.*

Keywords: *Women Entrepreneurs, Professional Competencies, Entrepreneurial Competencies, Personal Traits*

I. INTRODUCTION

Self-Help Group (SHG) helps the poor rural population to earn their own bread and butter, besides participating in the process of economic and social development. The Self Help Group model is extensively used by non-profit organizations for a long time, but only by recent times they have used this model as conventional development programmes. For prospective women entrepreneurs, a typical rural women's self-help group is a good example of capacity building. Rural women without formal education, join together to form a group, which aims at imitating activities that supports them in their economic development. They are mentored by NGOs or Project coordinators appointed by the state government under various schemes of government for enhancing self help groups. Apart from this there are certain personal factors like basic traits of individual participants, professional competency of these women entrepreneurs as well as their entrepreneurial competencies have greater impact on their business success. Identification of those variables as well as their nature of influence will not only help the women but also those who support them in terms of policy framing, designing training

areas and identifying the key areas for providing suitable assistance.

Author of this article focused on these areas and done her research, outcomes of the research is discussed in detail in this paper.

II. WOMEN ENTREPRENEURSHIP THROUGH SELF-HELP GROUPS

In order to solve personal, societal as well as economical problems as well as aiming for self dependency by improving their decision making capacity, illiterate women with no educational or industrial or entrepreneurial background voluntary associate together to form self help groups. This association helps the poor people by acting as a forum where they can learn about collectively mobilization of funds and managing their financial aspects. Few other Central and State government schemes in India, aimed at capacity building of women and others for entrepreneurship include the 'Stree Shakti' programme in the dairy cooperative sector, training-cum-employment programme for women called Swa-Shakti and Rashtriya Mahila Kosh Project –supported by the World Bank and International Fund for Agricultural Development (IFAD). SHGs could be specified as the best approach for developing entrepreneurial opportunities for women through micro enterprises formation. Medium and small sized businesses form an integral part of the national economy and, as such they influence the economy directly as well indirectly. Many Surveys on the reasons for small business failure, have revealed that, the entrepreneurs have good ideas and are competent enough in their expertise, but they lack in business skills even the fundamentals of running a formal business. Few research studies have shown as some of the innovative support to SMEs is mis-targeted, and the policy makers have completely forgotten the key competence of SMEs. Even after the receipt of support by government, NGOs and other federations, many SHGs are facing issues in areas like, producing range of products, poor marketing skills to compete in the local and global market, low level of innovation and creativity, and other aspects which are based on their entrepreneurial and managerial competencies.

III. ENTREPRENEURIAL COMPETENCY

Entrepreneurial competency refers to the “sum of the entrepreneur's requisite attributes for successful and sustainable entrepreneurship.”

Revised Manuscript Received on March 08, 2019.

M.R.Vanithamani, Professor, Faculty of Management Studies, Karpagam College of Engineering, Coimbatore, Tamilnadu, India

Dinesh Babu.N, Assistant Professor / ECE, Karpagam Institute of Technology, Coimbatore, Tamilnadu, India



Impact of Personal Traits and Professional Competencies on Entrepreneurial Competencies of Women Entrepreneurs

According to Kiggundu, these attributes include attitudes, values, beliefs, knowledge, skills, abilities, personality, wisdom, expertise (social, technical, and managerial), mindset, and behavioral tendencies. Recognition of competencies as abilities and skills makes entrepreneurship as a teachable and learnable behaviour. Entrepreneurship Development Institute of India (EDI) Ahmedabad had developed a set of entrepreneurial competencies through research procedure based on critical analysis of the case studies of the successful entrepreneurs which is as follows:-

- (i) Initiative- acting out of choice rather than compulsion, Taking the lead rather than waiting for others to start.
- (ii) Sees and Acts on Opportunities- A mindset where one is trained to look for business opportunities from everyday experiences.
- (iii) Persistence- A 'never say die' attitude, not giving up easily, striving Information seeking continuously until success is achieved.
- (iv) Knowing- Knowing who knows, consulting experts, reading relevant material and an overall openness to ideas and information.
- (v) Concern for High Quality of Work- Attention to details and observance of established standards and norms.
- (vi) Commitment to Work Contract- Taking personal pains to complete a task as schedule
- (vii) Efficiency Orientation- Concern for conservation of time, money and effort.
- (viii) Systematic Planning- Breaking up the complex whole into parts, close examination of the parts and inferring about the whole
- (ix) Problem solving-Observing the symptoms, diagnosing and curing.
- (x) Self-confidence- Not being afraid of the risks associated with business and relying on one's capabilities to successfully manage these.
- (xi) Assertiveness- Conveying emphatically one's vision and convincing others of its value.
- (xii) Persuasion- Eliciting support of others in the venture.
- (xiii) Use of Influence Strategies- Providing leadership.
- (xiv) Monitoring- Ensuring the progress of the venture as planned.
- (xv) Concern for Employee Welfare- Believing in employee well being as the key to competitiveness and success and initiating programmes of employee welfare.

Researched of EDI have estimated that the development of these competencies can reduce business failures as well as sickness in industries at least by 33 % . Training manual developed by South Asia multidisciplinary Advisory team for women entrepreneurs also specifies and focuses its training on the factors which influence the performance of women entrepreneurs. The factors specified were managerial skills, entrepreneurial skills, socio economic background of the women entrepreneurs, knowledge, motives and motivation, and external environmental factor.

IV. LITERATURE REVIEW

There are handful number of studies that focuses on Women entrepreneurs analyzing the nuances of venturing by women across the globe. Researchers have analyzed various

factors that affect success of women entrepreneurs. A study by Singh & Gupta (1984) about the profile, vision and motivation of Potential women entrepreneurs, revealed the major reasons for starting business by women entrepreneurs as economic gain followed by keeping oneself busy, fulfillment of one's ambition, willing to be independent and handful number of other specific reasons. Singh and his team in their research on "Successful women entrepreneurs their identity, expectation and problems", found out the motivational factors, which made the women entrepreneurs to enter into new ventures. To keep themselves busy, to fulfill ambitions and to pursue own interest were ranked as the top three reasons. Factors such as any contingencies in the family which were not under their control and other social factors like creating employment opportunities thereby providing economic freedom to many, were the major reasons that has lead women to start business of their own. They also found that majority of the women entrepreneurs depended entirely upon their own resources for starting their new ventures, only a meager percentage did approach other sources. Women entrepreneurs specified some factors like high demand, possessing right skills, ready market, and better future prospects influenced the product selection. They also identified problems like complicated procedures, lack of genuine help from the supporting institutions and excessive formalities as hindrances for availing the benefits of various schemes by women entrepreneurs.

Patel (1986) opined that so far our society has not allowed women to think independently. He also pointed out that factors like lack of confidence of societal members in women as entrepreneurs, the mundane and complicated legal procedures and statutory formalities to be done to start and establish a business, has affected many interested women. Limited mobility, untimely work, least formal guidance and pessimistic attitude of major stakeholders further vanquished the confidence in their own abilities by the women. The findings further showed that young and unmarried women have been less suitable for entrepreneurial activity as the course of their future was not in their hands. Majority of the women have experienced discrimination during the initial stage of setting up an enterprise. To approach a financial institution or investor an entrepreneur must be good in their business proposal writing. Since women lack market exposure, their insufficient industrial awareness and low mobility rates handicaps the entire process making it a long time cumbersome process. From these reviews it is clearly understood that the success of women entrepreneurs is strongly influenced by their personal traits as well as professional assistance and skills related to running an enterprise.

V. RESEARCH METHODOLOGY

The researcher has opted for descriptive design as the study focuses on the in-depth analysis of personal and professional traits of self help group women entrepreneurs,



as a method to evaluate its impact on their entrepreneurial competency and hence business success.

Objectives & Hypotheses

Objectives of the study:

- I. To analyze the impact of personal traits on entrepreneurial competencies of the women entrepreneurs in self help groups.
- II. To identify and analyze the impact of professional competencies on the level of entrepreneurial competencies of the women entrepreneurs.

Hypothesis:

The following hypothesis were set to analyze the relationship between the variables based on the study objectives.

a. Impact of personal traits on entrepreneurial competencies

Null Hypothesis (Ho): There exists no significant relationship between entrepreneurial competencies and personal traits of the SHG women entrepreneurs.

Alternative Hypothesis (H1): There exists significant relationship between entrepreneurial competencies and personal traits of the SHG women entrepreneurs.

b. Impact of professional competencies on entrepreneurial competencies

Null Hypothesis (Ho): There exists no significant relationship between entrepreneurial competencies and professional competencies of the SHG women entrepreneurs.

Alternative Hypothesis (H1): There exists significant relationship between entrepreneurial competencies and professional competencies of the SHG women entrepreneurs

Sampling method:

Sample Size: The researcher has selected 25 self Help Group Members from each taluk of Coimbatore district from Tamilnadu, From each group 1 leader and 3 active group members were selected leading to 100 per taluk, and hence constituting an overall sample size of 400.

Sampling Design: Respondents were randomly selected from self Help Groups using **Snowball Sampling Method** that is one participant leading to the other (Thomas W.Y.Man and Theresa Lau, 2000). Initial contacts got through NGOs were used to reach all other Self Help Group members at different geographical locations based on their personal links and networks.

VI. ANALYSIS & INTREPRETATIONS

Entrepreneurial spirit motivates individuals to practice the art of being creative and innovative, which leads to the creation of new products and services out of their knowledge, skills and competencies using resources available to them. Entrepreneurship enables individuals to optimize the use of their resources to efficiently organize and manage innovations. Entrepreneurship is primarily a human resource development concept, which starts with opportunity identification, idea generation, creating products and services, assessing and mobilizing resources and as the outcome organizing and managing innovations to solve problems. Productivity of human resource can be enhanced

through entrepreneurship training and education, by which growth is stimulated towards personal as well as societal betterments and benefit.

Women can be motivated to start businesses of their own, which would be an apt solution for many social evils. As they lack capacity building, their development process remains incomplete, which shall be bridged through formal entrepreneurship training and education, and motivating them for excellence, helping them to become strong in behavioral competencies, developing and strengthening their entrepreneurial qualities, heightening their out of the box thinking capacity, providing adequate assistance in their planning & resourcing, as well as nurturing their leadership qualities and organizing competencies.

Professional Competency

From the analysis it is understood that the primary factor that forms the base for professional competency is their technical knowledge. Ideas gained out of information sharing among their networks forms the second level of professional competency. Knowledge in logical and systematic problem solving and specific management skills developed out of educational qualifications and previous experience, forms the next level of professional competency. Ability to transfer their knowledge and ideas in to their practical business is the next level of professional competency as stated by the respondents.

All of the personal traits specified are found to be related with maximum number of professional competency components. Based on the level of or number of personal traits associated with, the competency components are arranged as PC2 with maximum association (8 traits), followed by PC6 (associated with 5 traits), PC4 & PC5 (4 traits each) and PC1 & PC3 (3 traits). Both of the statistical analysis results shows strong relationship between the personal traits and professional competency of self help group women entrepreneurs.

Table. 1 Relationship Between Personal Traits And Professional Compeyency (Result of ‘T’ test)

R	R ²	T value	df	Table value
0.7030	0.4942	2.7959	8	1.860

Significance at 5 per cent level

The above table indicates that the calculated t value of the variable tested is greater than the table value at 5 per cent level of significance. Hence, null hypothesis Ho is rejected and alternate hypothesis is accepted. Therefore, it is concluded that there exists significant relationship between the professional competency of SHG women entrepreneurs and their personal traits.



Impact of Personal Traits and Professional Competencies on Entrepreneurial Competencies of Women Entrepreneurs

Impact of personal traits on entrepreneurial competencies

Null Hypothesis (Ho): There exists no significant relationship between entrepreneurial competencies and personal traits of the SHG women entrepreneurs.

Alternative Hypothesis (H1): There exists significant relationship between entrepreneurial competencies and personal traits of the SHG women entrepreneurs.

The table below depicts the F values and the significant relationships between personal traits and entrepreneurial competencies of Self Help Group, women entrepreneurs. The value of Cronbach's alpha establishes a significant reliability between the two factors.

While analyzing the relationship between the factors or components of personal traits and entrepreneurial competency it is observed that all of the personal traits

found to have an impact on the entrepreneurial competencies EC2, EC3, EC4, EC6, EC9 and EC10 i.e., all five factors of entrepreneurial competency components are influenced by almost all of the personal traits of the women entrepreneurs. Rest of the entrepreneurial competency components EC1, EC5, EC7 and EC8 are related with PT7, PT8 and PT10 respectively, i.e., Opportunity Identification is influenced by self achievement, persistence & persuasion and risk identification components of entrepreneurial competencies. Calculated F value establishes a significant relationship between the two variables, hence Null Hypothesis Ho is rejected and Alternative hypothesis is accepted and it is concluded that the personal traits of SHG women entrepreneurs strongly affects their entrepreneurial competencies.

(*Personal Traits: PT1- Forecasting ,PT2-Planning, PT3 -Participative and trying lot of different ideas, PT4-Self motivated, PT5- episodic usage of the resources,PT6- Believing social networks, PT7-Working long hours and making personal sacrifice to complete jobs on time,PT8-Encourage group members to express their ideas,PT9-Feel confident that one can succeed in whatever they do, PT10-Persuasive with others)

(*Entrepreneurial Competencies: EC1- ability to face and accept challenges in new business ventures,EC2- capacity to convert hindrances into opportunities, EC3-assuming risk of any kind, EC4- trying alternate ways during failures, EC5-strong conviction to succeed, EC6-confident of solving any problem in business, EC7-optimistic about achievement, EC8- Take people in to confidence ,EC9-Planned decision making, EC10- Perseverance)

Table. 2 Relationship between Entrepreneurial Competency and Personal Traits of the Respondents (Result of Anova Test)

Stament s	*PT1		PT2		PT3		PT4		PT5		PT6		PT7		PT8		PT9		PT10	
	F	Sig	F	Sig	F	Sig	F	Sig												
EC1*	1.028	.380	.412	.662	2.355	.072	.665	.617	1.093	.352	.666	.616	2.741	.047	1.596	.190	.757	.519	1.823	.163
EC2	14.965	.000	24.739	.000	18.799	.000	15.403	.000	16.991	.000	14.791	.000	17.284	.000	8.585	.000	4.605	.004	11.097	.000
EC3	7.438	.000	15.433	.000	10.451	.000	6.472	.000	8.194	.000	8.040	.000	7.504	.000	3.911	.009	2.782	.041	5.661	.004
EC4	6.252	.000	15.274	.000	6.899	.000	4.331	.002	6.828	.000	6.389	.000	7.423	.000	6.375	.000	2.236	.084	10.285	.000
EC5	1.359	.255	.965	.382	.379	.768	.822	.512	.795	.497	1.109	.352	.766	.514	2.320	.075	.821	.483	2.782	.050
EC6	5.812	.001	8.131	.000	6.688	.000	3.947	.004	5.039	.002	4.539	.001	6.165	.000	2.257	.081	1.702	.166	2.536	.080
EC7	1.067	.363	.177	.838	1.238	.295	1.206	.308	1.398	.243	.232	.921	1.747	.157	2.122	.097	.709	.547	3.325	.037
EC8	.393	.758	1.094	.336	2.044	.107	1.941	.103	2.487	.060	1.201	.310	2.236	.084	2.900	.035	1.532	.206	1.280	.279
EC9	3.373	.019	1.687	.186	1.208	.307	2.242	.064	2.624	.050	2.309	.057	2.971	.032	3.857	.000	3.834	.010	4.870	.008
EC10	5.003	.002	8.389	.000	5.157	.002	4.494	.001	3.257	.022	4.842	.001	3.604	.014	2.820	.039	1.572	.196	4.429	.013

Level of Significance: 5 per cent



Impact of professional competencies on entrepreneurial competencies

Null Hypothesis (Ho): There exists no significant relationship between entrepreneurial competencies and professional competencies of the SHG women entrepreneurs.

Alternative Hypothesis (H1): There exists significant relationship between entrepreneurial competencies and professional competencies of the SHG women entrepreneurs

Table. 3 Relationship between Entrepreneurial Competency and Professional Competency (Result of Anova Test)

Statements	*PC1		PC2		PC3		PC4		PC5		PC6	
	F	Sig	F	Sig	F	Sig	F	Sig	F	Sig	F	Sig
EC1	.525	.666	3.914	.009	.986	.399	.429	.732	.027	.973	.027	.973
EC2	1.183	.316	4.628	.003	3.582	.014	.230	.876	11.550	.000	11.550	.000
EC3	3.291	.021	1.418	.237	5.549	.001	2.106	.099	1.252	.287	1.252	.287
EC4	5.640	.001	2.624	.050	.276	.843	1.627	.183	2.283	.103	2.283	.103
EC5	.609	.609	.563	.639	3.190	.024	.480	.696	4.408	.013	4.408	.013
EC6	2.078	.103	.312	.817	4.483	.004	2.500	.059	.271	.763	.271	.763
EC7	.293	.831	1.927	.125	2.193	.088	1.156	.326	.965	.382	.965	.382
EC8	1.616	.185	.296	.829	2.185	.089	.336	.799	.051	.950	.051	.950
EC9	.189	.904	2.999	.031	.409	.747	.157	.925	.988	.373	.988	.373
EC10	2.949	.033	1.852	.137	1.982	.116	1.105	.347	.525	.592	.525	.592

Level of Significance: 5 per cent (*PC1-Solving many business issues is possible based on previous work experience, PC2-Expertise in specific managerial skills helps to do better jobs PC3-Technical knowledge enhances quality of work, PC4-Logical and systematic problem solving is must,PC5-Ability to transfer knowledge and ideas adds value to process,PC6-Ideas gained from networks help in handy situations)

The above table shows the significant relationship between entrepreneurial competency components and professional competency components of self help group women entrepreneurs. From the value of ‘F’, level of significance between individual components is identified. All most all components of professional competencies are in significant relationship with entrepreneurial competencies except EC7 and EC8. To be more specific about the relationships PC1 is in significant relationship with EC3, EC4 and EC10. In the same way EC2 establishes a significant relationship with PC2, PC3, and PC5and PC6. And EC1, EC2, EC4, EC5 and EC6 establish significant relationship with PC2, PC3, PC4 and PC5. Hence Ho is rejected and H1 is accepted. It is concluded that the entrepreneurial competency components establishes a significant relationship with professional competency components and both are interdependent.

VII. FINDINGS & SUGGESTIONS

In addition to granting access to women entrepreneurs in terms of economic resources, government needs to make its economic and financial policies more practical and simple. So that more number of women with entrepreneurial interest will come forward to start their businesses without mush hesitation. An integrated and multi-disciplinary developmental approach shall be adopted along with a plan of action that has training, institutional and financial support as a composite package. Linking women entrepreneurs with academic institutions, industrial labs, ED cells and incubation centers will give them the exposure on current trends and help them in giving life to their ideas.



Impact of Personal Traits and Professional Competencies on Entrepreneurial Competencies of Women Entrepreneurs

Efforts made to improve women entrepreneurship are well specified in UNICEF recommendations, that “Women have sparks of Entrepreneurship which can be fanned into flames with necessary guidance and training. There are innumerable possibilities for promoting profitable small enterprises by women and all efforts should be made to develop this nursery for entrepreneurship”, the above said is to be kept in mind while deciding any policies for SHGs as well as the women entrepreneurs associated with it.

The millennial generation of women need to be taught with the practical as well as theoretical aspects of entrepreneurship, Entrepreneurship Development Programmes with women, particularly the new generation, should take cognizance of the entrepreneurial environment with a practical and theoretical understanding of entrepreneurship. Entrepreneurial inputs given through training should help in enhancing their Entrepreneurial competency to meet out future challenges. Entrepreneurial Competency enhancement trainings should focus on areas like enhancement of marketing skills, quality improvement, procedural knowledge about availing financial assistance and handling legal issues, which would determine their Entrepreneurial success.

The following suggestions are recommended based on the findings made out of the analysis and interpretation of the data collected from the respondents and information gathered through the interviews with CEOs/Heads of NGOs and the researchers own observations. For the purpose of clarity in understanding and policy making, the suggestions are specified for each stakeholder and presented hereunder:-

1. NGOs: They need to be unbiased with the members. They shall provide regular trainings based on the needs of their SHGs. Apart from business loan, members are expecting their NGOs to act as a financial intermediary in getting educational as well as housing loans also. Since the credit repayment by members is 100% the NGOs shall think of it, which would indirectly enhance their business performance. Some of the respondents have specified it as the project officers/ developmental / field officers of NGOs, who are in personal touch with the groups sometimes threaten the members by asking for commission, when they apply for loans. The NGO heads shall take steps to curb such unprofessional and unethical conducts.

2. Educational Institutions: Educational Institutions, shall offer training programmes and relevant services to SHG entrepreneurs through their ED Cells and Incubator Cells. Technical institutions shall provide help in R&D functions. B-schools shall offer their faculty resources for training and practical support in the functional domains of business management. Technical and business management students should be encouraged to do their research projects focusing on the needs and issues of SHGs, which would give hands on experience to the students to take up their entrepreneurial ventures in future.

3. Government: As the overall legislative aspects to control all the stakeholders lies with the government, its role becomes a dominant factor in deciding the success of initiatives taken by others. Awareness about the registered NGOs, their duties and responsibilities, regulatory bodies and grievance redressals shall be created by suitable methods. Special trade policies to meet out the needs of

SHG women entrepreneurs, legislative considerations, ensuring the reach of special schemes, insisting the affiliated and self financing educational institutions to share their expertise and entrust the responsibility of proper governance in supporting institutions in the hands of socially responsible authorities with more freedom and independence. All these steps should be under the care of government to ensure the success and growth of entrepreneurship among women self help group members.

Based on the findings, we can very well understand the necessity for the incorporation of few additional traits in the entrepreneurship development model, which would contribute towards the nurturing of entrepreneurial competencies in an effective manner. The parameter of environmental factors is common to the members of self help groups, like any other entrepreneur. Hence attentions need to be given to the lacunae in the entrepreneurship competencies that could best explain the situation. This study aimed to throw light on the additional variables that influence entrepreneurial competency. This skill is responsible for the effective performance of entrepreneurs and hence success of any enterprise. The success of an entrepreneur would depend not only upon the environment and vice-versa, but also on the entrepreneurial competency one possesses. The development of entrepreneurial competency thus has to be done in a methodical manner by identifying the causative factors; otherwise it will not be effective or efficient. Interlink between factors like enrichment of professional competencies and ability to take risk as well as perseverance to overcome personal and professional hurdles are achieved through the financial assistance, training, and expert advice offered by supporting institutions. In the same manner demographic factors, internal environmental factors and personal traits of women entrepreneurs are mutually related and hence influence entrepreneurial competencies. Care shall be taken to incorporate all these factors while designing any aspect aimed at the development of self help group women entrepreneurs, to achieve overall success.

VIII. CONCLUSION

Encouraging and supporting entrepreneurship development among self help group members need to be adopted to achieve economic and social development, but proper care and importance need to be given to those who are already there in the race rather than focusing on creating new ones. Underperformers in this field lack certain dimensions of entrepreneurial competencies and hence are not performing up to the mark. Strategies adopted and followed by all stakeholders in term of entrepreneurial success of SHG women, need to be channelized towards the enhancement of entrepreneurial competency of women entrepreneurs which in turn is influenced by their personal as well as professional traits.

Reference: This paper is based on the primary author's personal research work in the area of entrepreneurial competency analysis of women entrepreneurs based on Self Help Groups.



REFERENCES

1. Gupta C.B, Khanka S.S..(2003) Entrepreneurship and Small Business Management, Sultan Chand & Sons, New Delhi, 4th Edition..
2. Ivy JenoS, (2007)“Empowerment of Women /through SHGs”, India: Economic Empowerment of women , New Century Publications, New Delhi, P. 158-163.
3. Janaki Radha Krishnan,(2007), “Women empowerment through Self-Help Groups”, India : Economic Empowerment of women, New Century Publications, New Delhi, p 238-241.
4. Kavitha.K.S, and Vasudevan.V.P, (2007) SHGs for the Success of Women Entrepreneurs, India: Economic Empowerment of women, New Century Publications, New Delhi, P. 129-134.
5. Krishnamurthi.N.A & Suresh.K.M,(2007)“Role of SHGs in Women empowerment”, India: Economic Empowerment of women , New Century Publications, New Delhi, P. 48-54.
6. Kiggundu, M.N. Entrepreneurs and Entrepreneurship in Africa: what is known and what needs to be done, Journal of Development Entrepreneurship, 7(3), 2002, 239-258.
7. Manimala .M.J(2005),” Entrepreneurial Heuristics’ in Entrepreneurship Theory at the Cross- roads: Paradigms and Praxis Second Edition , Biztantra Publishing, New Delhi..
8. Panandikar and S.Patel .V.G.; Women Entrepreneurship Development, Keynote Address at the fifth National convention of Women Entrepreneurs, under the aegis of women’s wing of NAYE, Gujarat Chapter, Ahmedabad, February 6-8, 1986.
9. Ramasamy. H.(1995) Productivity in the Age of Competitiveness: Focus on Manufacturing in Singapore. In Productivity in the Age of Competitiveness. APO Monograph Series 16, Asian Productivity Organization.
10. Singh, K.P.; Women Entrepreneurs; Their Profile and Motivation, The Journal of Entrepreneurship, Vol.2, No.1 ,1993.
11. Thompson, J. E., Stuart, R. and Lindsay, P. R,(1996) The Competence of Top Team Members: A Framework for Successful Performance, Journal of Managerial Psychology, 113, p: 48-66.
12. Vanithamani.M.R., “A Comparative Study of Urban and Rural Woman entrepreneurs in Unorganized Business Sector” JM International Journal Of Management Research, ISSN 2229-4562, Vol. 1,Issue:3 March 2011 Issue, Pg: 218-230
13. Vanithamani.M.R., “Impact of Business Types on the Problems Faced by SHG Women Entrepreneurs” , International Journal of Research in Commerce & Management, ISSN 0976-2183, Vol. 1, Issue7, Dec-2011, Pg: 41-45
14. Vanithamani.M.R., “Enhancing Entrepreneurial Success Of Self Help Group Women Entrepreneurs through Effective Training” Excel International Journal of Multidisciplinary Management Studies, ISSN2249-8834, Jan-2012 Issue, Pg: 60-72.
15. Vanithamani.M.R., “Microfinance Management in Self Help Groups” is published in International Journal of Social Science & Interdisciplinary Research, ISSN 2277-3630, Vol-1 No.4, April 2012 Issue, Pg: 24-30
16. Vanithamani.M.R., “Entrepreneurial Competency Components of SHG Women Entrepreneurs- Factor Analysis”, International journal of Information Technology & Computer Science Prospective , Vol. 1, No:1, Oct – Dec -2012-ISSN: 2219-9016, Pg. No: 229-236.