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A study on Issue and Challenges of Women Entrepreneurship Empowerment – With reference to Mysore Taluk

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Abstract

The increasing presence of women as entrepreneurs has led to significant business and economic growth in the country. Women-owned business enterprises are playing a prominent role in society by generating employment opportunities in the country, bringing in demographic shifts and inspiring the next generation of women founders. With a vision to promote the sustainable development of women entrepreneurs for balanced growth in the country, Startup India is committed towards strengthening women entrepreneurship in India through initiatives, schemes, creation of enabling networks and communities and activating partnerships among diverse stakeholders in the startup ecosystem. Entrepreneurship can be the best way to empower women by making them economically independent and self-reliant. The development of entrepreneurship can lead women to their economic, social, personal, and political empowerment. The present research attempts to study the Issue and challenges of women entrepreneurship empowerment in Mysore taluk. The researcher identifies the problems and challenges women entrepreneurs face in managing their business and the encouraging factors for women entrepreneurs in Mysore taluk. Researcher further illustrated the government measures for strengthening women entrepreneurs. This has been found by interviewing the 160 women entrepreneurs from the town as well as the villages in Mysore taluk. Enjoying a better and more secure life and

Keywords

Government,
Entrepreneurs,
Financial assistance,
Marketing,
Women

personal satisfaction were identified as major encouraging factors for women entrepreneurs to start their business. Governmental schemes and policies help women entrepreneurs by providing them with training and giving them financial and marketing assistance. Suggestions based on the study and findings have been given with regard to women entrepreneurs in Mysore taluk.

I. Introduction

The women have the power to lead the nation towards the avenue of growth and prosperity. The women can certainly be very efficient agents of change for better homes, better society and ultimately for strong economy. Today, women are moving ahead and becoming major economic force with the growth of technology and business environment. Women of today are contributing lot in the growth of society. It is not possible to neglect this economic force. For the speedy growth of economy of any country, it is important that men and women both participate for the progress of the nation. Women entrepreneurship is an important tool for women empowerment. It involves access to resources and market, control on resources, actual ownership and power to make and act on decision; these may be significant factors for empowering women. A country like India with such a vast population and problem of unemployment, entrepreneurship can to be the best instrument for women to empower herself. 3 Entrepreneurship leads women to their equal participation in social, economic, political and cultural decision making. Women entrepreneurship helps in bringing change in attitude of society by connecting both women and men in development and it helps in removing discrimination against women for greater extent. Thus to achieve the objectives of sustainable development it is important to empower women entrepreneurs and the factors hindering the growth of women entrepreneurs should be eliminated so that women can fully participate in business. Women are now ready to enter and do all kinds professions like trade, industry; engineering etc. now-a-days Village women in India are also engaged in small-scale entrepreneurship programme. They are empowering themselves to cope with the changing times and using their free time and skills

for setting and sustaining businesses. The entrepreneurial activities not only generate income for them but also enhance their potential of decision-making which led to their overall empowerment. It is also beneficial for them in the sense of contributing in family income while taking care of their own home and household tasks. The government has taken steps for the promotion of women entrepreneurs in order to recognize her role and participation in the development process. There is need to shape up women entrepreneurs with other entrepreneurial skills to confront the challenges of world markets. An overall entrepreneurial development in a nation can be accomplished only with women's participation and therefore the empowerment of women entrepreneurs must be accelerated.

II. Review of literature

Townsend Janet Gabriel (1999) has presented the questions of power in discussion of development, including attention to empowerment. He explained empowerment as self empowerment. He also spoke about the various forms of power, which overlap, combine and interact.

Pillai N.C, (2000) has presented a concept of women empowerment. He discussed that one strategy to change the situation of women is to increase their work participation by self-employment. This is a sure way to encourage women's participation in economic development.

Sudhir M.A (2001) has explained that Village women are major workforce in India and they are unrecognized and underprivileged section. He explained that government of India has taken steps for uplifting the present situation of Village women but there is a need of other intuitions to take special attention on the issue of Village

women empowerment. He further suggested for the training, professional education and health care for Village women.

Hemlatha H.M. (2004) explained the concept of empowerment. The author described the issues in the process of women's empowerment and the multi-dimensional approaches for the women's empowerment. Those are useful in the upgrade of financial, political, social and mental abilities of the women for the sustainable advancement.

Sen Bimla (2007) explained the role of women played in Indian society right and their contribution in shaping the country. She further explained the increasing political participation of women in loksabha (central govt.) and state assemblies.

Kishor K. Lal, (2014), seeks to address the issues of women empowerment through education. He highlighted the role of education in general and higher education in particular, in making a huge difference in this regard by involving themselves in sensitization of all the concerned.

III. Objectives of the Study

1. To study the problems and challenges of women entrepreneurs
2. To evaluate the role of government for strengthening women entrepreneurs

IV. Hypothesis of the Study

Governmental programmes and policies support women entrepreneurs by offering them training, funding, and marketing assistance

V. Sources of Data Collection

The study concentrated on both on primary and secondary sources of data. Interview method was used for primary data collection. Self Structured interview schedule was prepared and covering the Socio-economic profile of women entrepreneurs of Mysore taluk, problems and challenges of women entrepreneurs, factors that encourage women to start their own enterprises to collect primary data. A relevant and necessary literature for secondary data collected through books, journals, local publications, newspapers, web sites, government reports, survey reports etc.

Sample Size and Sampling Method

Present study was women who have been running their own enterprises in village and town areas of Mysore taluk for minimum of 4 years. The study was restricted to certain businesses carrying out by women entrepreneurs like; Beauty Parlour, Tailoring/Boutique, Coaching Centers, Grocery/ Cosmetic Shops and Bags/ Toy making.

The present study is based on women entrepreneurship and empowerment in Mysore taluk. So the sample respondents for the study were drawn from women entrepreneurs who were running their own businesses in Mysore taluk. The primary data collection was based on the classification of women entrepreneurs according to town and village area of Mysore taluk. There are 9 towns and 123 villages are in Mysore taluk. For research 5 towns and 5 villages are considered for this study namely *Hinkal, Hootagalli, Srirampura, Bogadi, Koorgalli, Anandur, Belvadi, Kergalli, Lalithadripura, and Rammanahalli.*

Thus the number of women entrepreneurs selected for the study in Mysore taluk is listed below:

Table No. 1

Town	Sample size	Village	Sample size
Hinkal	20	Anandur	10
Hootagalli	20	Belvadi	10
Srirampura	10	Kergalli	20
Bogadi	10	Lalithadripura	20
Koorgalli	20	Rammanahalli	20
	80		80

160 women entrepreneurs were selected according to the five most common entrepreneurial activities. The list of selected

women entrepreneurs is given in the following table:

Table No. 2

Sl no	Nature of work	Town area enterprise	Village area enterprise
1.	Beauty Parlour	30	10
2.	Tailoring/Boutique	10	30
3.	Tuition/Coaching Centers	15	10
4.	Grocery/ Cosmetic Shop	15	15
5.	Bags/ Soft toy Making	10	15
		80	80

VI. Concept of Entrepreneurship

The word ' entrepreneur' developed from the French word "Entreprendre" (to undertake). It was applied to individuals who were engaged in military expeditions in early 16th Century and expand to cover construction and civil engineering activities in 17th Century. The word 'entrepreneur' was used to refer to economic activities during 18th century.

In present scenario the term entrepreneur has been used in a wider perspective. The concept of entrepreneurship had never been made difference on the basis of sex and hence the same may be extended to women entrepreneurs. The phenomenon of entrepreneurship is 13 comparatively new. There has been remarkable increase in the number of women setting-up enterprises and it has been noted that they have become the fastest growing section with-in the small business sector.

VII. Women Entrepreneurship

Entrepreneurship is regarded as the instrument of economic growth and development of the nation. It is a vital and dynamic component for economic and social transformation of women. Women entrepreneurs are the women or a group of the women who initiate, arrange and operate business enterprise. The government of India has defined women entrepreneur as “an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of capital and giving at least 51 per cent of the employment generated by the enterprise of women”.

VIII. General Characteristics of the Mysore District:

The district is situated at a distance of 146 kms from Bangalore. The cultural capital of Karnataka situated between the rivers Kaveri and Kabini. Spread across 7 taluks namely Mysore, Thirumakudalu Narasipura, Nanjangud, Heggadadevanakote, Hunsur, Periyapatna and

Krishnarajanagara. Known as the cultural hub of Karnataka. Emerging as the next IT hub of India with the presence of companies like Infosys, Wipro 2nd largest software exporter of Karnataka. Identified as the numerous among the 20 Tier II cities of India for the promotion of IT industry. Mysore city was ranked as the 5th best city in India to conduct business by Business today in the year 2001. Famous for its celebrations during Dasara festival, during this time the city receives

a large number of international tourists. Ranked first in terms of best tourist place in India and 4th in the world. Mysore district gets its name from the city of Mysore which is also the headquarters of the district. A statue of Mahishasura, after whom the city is named, and a temple dedicated to Goddess Chamundeshwari on the top of Chamundi Hill near Mysore city, relate to the legend of its origin

Table No.3 Details of Existing Micro & Small Enterprises and Artisan Units in the District

Type Of Industry	Number Of Units	Investment (Lakh Rs.)	Employment
Agrobased	38	1980	435
Sodawater	-	-	-
Cottontextile	8	180	140
Woolen, silk & artificial Thread based Clothes.	42	228	435
Jute & jute based	*	-	-
Ready-made garments & embroidery	36	458	312
Wood/wooden based furniture	174	1210	732
Paper & Paper products	7	175	64
Leather based	33	38	99
Chemical/Chemical based	62	162	712
Rubber, Plastic & petro based	14	98	82
Mineral based	9	92	76
Metal based (Steel Fab.)	66	712	238
Engineering units	17	116	42
Electrical machinery and transport equipment	12	214	66
Repairing & servicing	4	6	18
Others	394	-	-

Source: DIC Mysore

IX. Data Analysis and Interpretation

IX (i) Socio-Economic Background of Women Entrepreneurs

It was important to know whether the respondent women entrepreneurs come from a Town background or an village background.

The table shows the number of sample entrepreneurs belonging to Town/Village area of Mysore Taluk.

Table No.4 Town/village BACKGROUND

Background	Frequency	Percentage
Town	80	50
Village	80	50
Total	160	100

Chart No.1

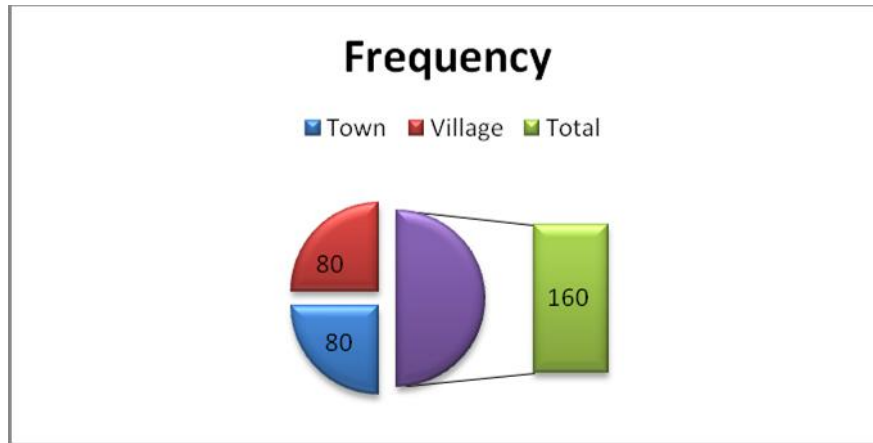
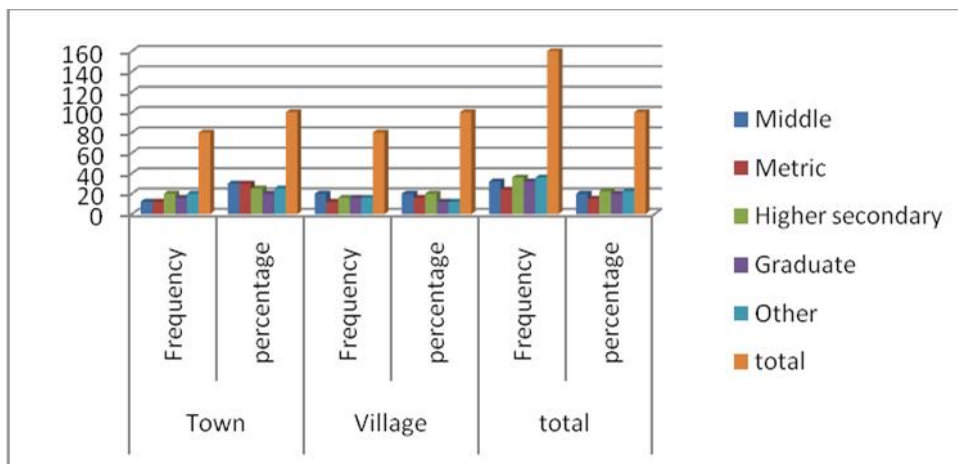


Table No.5 Education Qualification

Education	Town		Village		total	
	Frequency	percentage	Frequency	percentage	Frequency	percentage
Middle	12	30	20	20	32	20
Metric	12	30	12	16	24	15
Higher secondary	20	25	16	20	36	22.5
Graduate	16	20	16	12	32	20
Other	20	25	16	12	36	22.5
total	80	100	80	100	160	100

Chart No.2



This table shows that in Village area 16 % women entrepreneurs were metric, 20 % women entrepreneurs were middle educated, 20 % women entrepreneurs were intermediate, 12 % were graduated. While in Town area 20 % women entrepreneurs were graduate, 25 % women

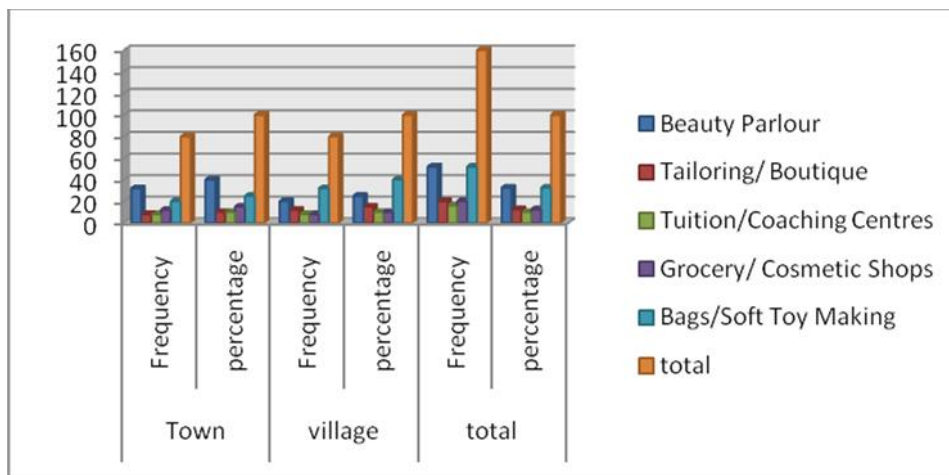
entrepreneurs were higher secondary, 30 % women entrepreneurs were middle educated and 30 % women entrepreneurs were metric. Town women entrepreneurs were representing the raise. But there was a gap between town women entrepreneurs and village women entrepreneurs.

Table No.6 Nature of Work

The following table illustrates the details about the nature of work:

Nature of work	Town		village		total	
	Frequency	percentage	Frequency	percentage	Frequency	percentage
Beauty Parlour	32	40	20	25	52	32.5
Tailoring/ Boutique	8	10	12	15	20	12.5
Tuition/Coaching Centres	8	10	8	10	16	10
Grocery/ Cosmetic Shops	12	15	8	10	20	12.5
Bags/Soft Toy Making	20	25	32	40	52	32.5
total	80	100	80	100	160	100

Chart No.3



The women entrepreneurs were classified into five basic groups that is beauty parlour, garments/tailoring, tuition/coaching centre, cosmetic shops and bags/soft toy making. Above Table and chart depicts, Majority of the women entrepreneur engaged in beauty parlour in town area of Mysore taluk i.e, 40 percent followed by

bags/soft toy making, grocery/cosmetic shops, garments/tailoring, tuition/coaching centre respectively. In the village area majority of women entrepreneur engaged in Bags/soft toy making i.e, 40 percent followed by beauty parlour, garments/tailoring, tuition/coaching centre, and cosmetic shops respectively.

IX (ii) Problems and Challenges Faced By Women Entrepreneurs

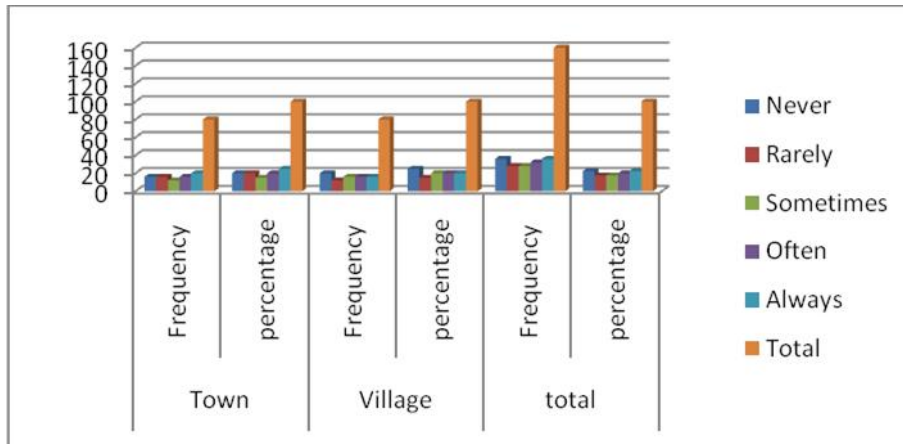
The study brought out numeral problems which were faced by the women entrepreneurs in the village and town of Mysore taluk. Women

entrepreneurs belong to different backgrounds and family set-ups, but the problems faced by them were quite similar to each other. This chapter identifies the major problems and challenges women entrepreneurs face in managing their business.

Table no.7 Financial Constraint

Financial constraint	Town		Village		total	
	Frequency	percentage	Frequency	percentage	Frequency	percentage
Never	16	20	20	25	36	22.5
Rarely	16	20	12	15	28	17.5
Sometimes	12	15	16	20	28	17.5
Often	16	20	16	20	32	20
Always	20	25	16	20	36	22.5
Total	80	100	80	100	160	100

Chart No.4



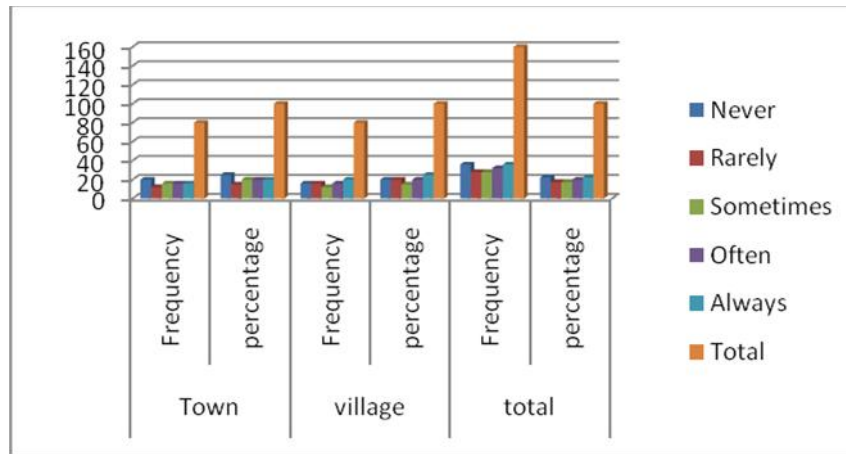
This table shows that in Village area 25 % women entrepreneurs said that they always face financial constraint, 20 % women entrepreneurs said they often face. However 15 % women entrepreneurs said they rarely face this constraint and 25 % women entrepreneurs said they never face such constraint. While in Town area 20 % women entrepreneurs often face this problem and 25 % women entrepreneurs always face financial constraint. However 15 % women entrepreneurs sometimes face followed by 20 % rarely and 20 % never face financial constraint. This is evident

from the above table that women from village as well as town area were suffering from lack of finance. According to the responses given by women entrepreneurs, some of them said that banks have taken a negative attitude while 36 providing finance to them. They discourage women borrowers on the belief that they can quit the business at any time and become housewives again. The result of this, women entrepreneurs have to depend on their own saving and loans from family and relatives.

Table no.8 Infrastructure

Infrastructure	Town		Village		total	
	Frequency	percentage	Frequency	percentage	Frequency	percentage
Never	20	25	16	20	36	22.5
Rarely	12	15	16	20	28	17.5
Sometimes	16	20	12	15	28	17.5
Often	16	20	16	20	32	20
Always	16	20	20	25	36	22.5
Total	80	100	80	100	160	100

Chart No.5



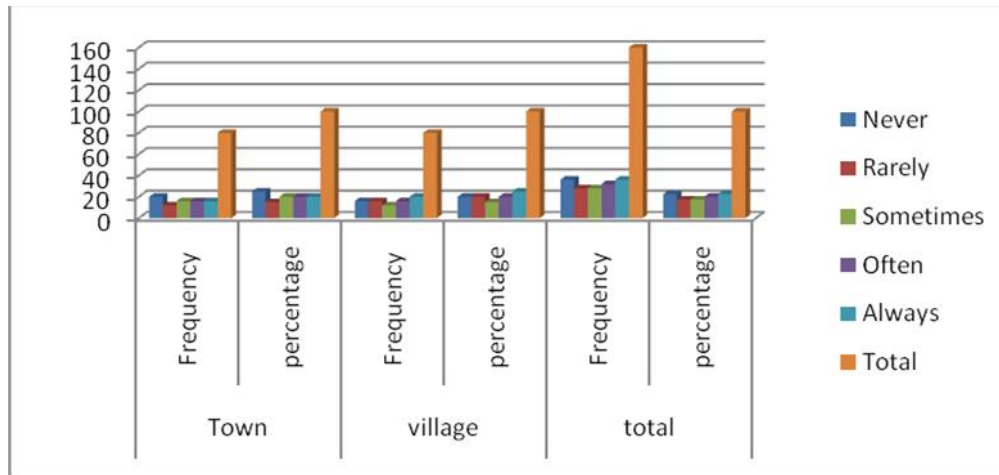
Infrastructure in business is use as a basic physical system which include, building equipment, machinery, transportation, communication, electricity and water supply. As women tries to expend their business they require proper infrastructure to maintain the position in the business world. Sometimes they do not have sufficient fund to enhance the infrastructure of their business. They have to face this problem while running their enterprise. This table depicts that in Village area 20 % women entrepreneurs often face infrastructure problem and 25% women

entrepreneurs always face this. However 20 % women entrepreneurs never, 20 % women entrepreneurs rarely and 15% women entrepreneurs sometimes face infrastructure problem. While in Town area 25 % women entrepreneurs never face infrastructure problem, 15 % women entrepreneurs rarely and 20 % women entrepreneurs sometimes face such problem. However 20 % women entrepreneurs often face infrastructure as a major problem while running their business.

Table No.9 Marketing Problem

Marketing problem	Town		village		total	
	Frequency	percentage	Frequency	percentage	Frequency	percentage
Never	20	25	16	20	36	22.5
Rarely	12	15	16	20	28	17.5
Sometimes	16	20	12	15	28	17.5
Often	16	20	16	20	32	20
Always	16	20	20	25	36	22.5
Total	80	100	80	100	160	100

Chart No. 6



Many women entrepreneurs from Village as well as Town area found suffering from the marketing problem of their product/service. Exploring new places for sale of their products and services is a difficult task for the women entrepreneurs. They usually confine to their own outlet and do not have much idea or time to look for better places which may be profitable. Competition in the market, lack of sufficient demand, seasonal demand, delay in clearance of goods and lack of knowledge of market strategies are major marketing issues faced by women entrepreneurs. This table depicts that in village are 20 % women entrepreneurs never face marketing problem, 20 % women entrepreneurs rarely face and 15 % women entrepreneurs sometimes face such problem. However 20 % women entrepreneurs said they often face marketing problem. While in Town are 25 % women entrepreneurs never face this problem, 15 % rarely face and 20 % women entrepreneurs sometimes face marketing problem. It is evident from the above explanation that town as well as village women entrepreneurs were slightly influenced by marketing problem. Village women were reported to be more affected by marketing problem in comparison to Town women entrepreneurs.

Thus, the researcher has found that problem of professional/technical education is more severe problem in Village women entrepreneurs as compared to any other problem. The Village

women entrepreneurs were also severely lack of infrastructure as compare while running their business. These problems are followed by overload of work and arrangement of finance among Village women. Low mobility must have contributed as a major problem among Village women. The other problems faced by Village women entrepreneurs include, tough competition, role conflict, marketing and lack of family support. On the other hand women entrepreneurs in Town area are suffering extremely from the problem of tough competition. The Town women entrepreneurs were also suffering from the problem of overload of work, arrangement of finance, lack of professional/technical education, role conflict, lack of proper infrastructure and lack of marketing skills. These problems hinder smooth functioning of their businesses.

IX (iii) Role of Government for Strengthening Women Entrepreneurs

Support of Government is a precondition for development of entrepreneurship among women. This development has become an essential aspect of our economic policy. In order to promote more and more women enterprises in the Micro and Small Enterprises sector, a number of schemes have been formulated by the Government which targeted only at the development of women entrepreneurs in India.

Government has put special emphasis on the need for conducting special entrepreneurial assistance and training programs for women to facilitate them to start their own ventures. Various development programmes have been executed by the Government for women. Following are the major Government agencies/organizations that assist women entrepreneurs in the SME sector in India. It is worthwhile to note that micro-finance is one of the solutions to empower women entrepreneurs by placing capital in their hands and facilitating them to earn an independent income and contribute to their households financially. Micro-finance facility to small women entrepreneurs is an effective indicator to transform existing power relations and empowering women. Various ministries have made an attempt to start programmes for providing assistance to women entrepreneurs to establish them in their business. This chapter highlights the major schemes and policies of the government, helping women entrepreneurs by providing them trainings and giving them financial and marketing assistance.

a. Schemes under Ministry of Village Development: The Ministry of Village Development plays a fundamental role in the overall development policy of the country. Its mission is sustainable and comprehensive growth of Village India through several strategies for suppression of poverty by increasing employments opportunities, providing social protection and developing infrastructure for growth. The ministry is running this programme to mobilize women and ensure their access to financial institutions for their poverty reduction

b. Scheme under Department of Scientific and Research (DSIR) Ministry of Science and Technology The Ministry of Science and Development putting programmes TDUPW is to create technological awareness among women entrepreneurs by training and workshops for promotion for women in small and tiny businesses

c. Schemes under Ministry of Micro, Small & Medium Enterprises (MSME): The Ministry of MSME is dedicated toward inclusive development and is putting various schemes aimed at providing financial assistance, technological Support and upgradation, infrastructure development, training and skill development, improving competitiveness and market assistance of MSMEs.

d. Schemes under Small Industries Development Bank of India (SIDBI) SIDBI has launched many schemes for the welfare of women entrepreneurs in India. These schemes provide micro finance to tiny women entrepreneurs to establish their businesses and explore the new business world

e. Government of India has launched some more schemes in favour of small and micro women entrepreneurs to provide financial assistance to them. The schemes are as follow:

-) Pradhan Mantri Mudra Yojana (PMMY)
-) Stand Up India Scheme
-) Entrepreneurial Development Programmes (EDP)

Nationalized Banks' Schemes a number of banks in India have come forward with various schemes for providing loan facilities to women entrepreneurs. The following financial loan schemes are highly supportive for women that nurture them to attain a sustainable future. They are assisting women towards self assurance and self-confidence.

X. Major findings

Women are the backbone of society in general and the family in particular. A country cannot advance while its large population is lagging behind. Women are now taking part in income-generating activities for their economic, social, and personal empowerment. Their sense of responsibility is making them a significant segment of society. The present study was based on women's entrepreneurship and empowerment.

Women in Mysore taluk are largely contributing to the family income through their entrepreneurial activities. Women in Mysore taluk are starting their businesses and running them successfully. This entrepreneurship makes women not only economically but socially and personally empowered. On the basis of the present research, the following findings were made.

XI. Suggestion

- 1) On the bases of women entrepreneurs' opinion following suggestions can be made. The researcher studied the problems and challenges existing at present in the society as well as the family. Some of the main problems have been pointed out and appropriate suggestions have been presented to the women entrepreneurs.
- 2) Encouragement of Young Women Entrepreneurs According to the research young women from Village as well as Town area is participation in entrepreneurial activities in comparison to older women entrepreneurs. So the government and non-government organization can set up Young Women Entrepreneurs Forums that can encourage young women entrepreneurs to explore new business fields and can enhance their business.
- 3) Professional Education Professional training helps women entrepreneurs to enhance their business in every field. The Government should set up a training centre to the micro women entrepreneurs for improving their technical knowledge and creativity in the business.
- 4) Positive Role of Banks Women entrepreneurs in Town and Village area have to depend on their own saving due to the unhelpful attitude of banks while providing finance to them. So Banks should play a positive role to provide loan to women entrepreneurs so that they can have adequate finance to establish their business.
- 5) Simple Formalities Government agencies, banks and different financial institution should simplify the procedures, formalities, rules and regulations in matter regarding registration and getting assistance from them.

- 6) Lack of Finance and Infrastructure Women entrepreneurs suffer from lack of finance for the development of business. This needs to be addressed by banks and other financial institutions. The NGOs may assist them in getting loan from government.
- 7) Moreover, the NGOs may help the small entrepreneurs to spot the new market area and methods of distribution of products/services manufactured by the women entrepreneurs.
- 8) Creating Awareness Most of the women entrepreneurs from Village and Town do not have awareness about government programmes and different schemes. If they clearly know about the schemes they can easily participate in the programmes.

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