

Challenges Faced by the Scheduled Castes Women Entrepreneurs in Selected Districts of India

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Abstract

This paper attempts to analyze the causes of the plight of Scheduled Castes in general and Scheduled castes women in select districts of India in particular. Developmental measures affect day-to-day life intimately, and the degree of access of an individual/group to basic amenities and services reflects its relative status in society. Therefore, the constitutional commitment to usher in equality in social relations can at once be tested through the distributional aspects of development. This study used an inclusive questionnaire that focused on micro and macro variables such as utilization and availability of financial resources, the competition faced in the industry, raw material and labour problems, sales and marketing of the products, etc. So, to study the situational aspects, a total of 1170 Women Entrepreneurs from Scheduled castes were surveyed in the Indian states of Andhra Pradesh, Kerala, Orissa, and Tamil Nadu. Two districts from each State with high SC populations were selected from the four Indian states. The survey was conducted over a three years' period, from January 2017 through February 2020. Participants were selected based on the Multi-Stage Random Sampling method, and qualitative data were collected from the participants with their consent. Most of the participants are Small, Micro and medium entrepreneurs who are all Women. Chief entrepreneurial practices observed among the participants are Agriculture, Dairy Farms, Poultry, Tailoring and other small business activities such as running small grocery outlets. Data regarding the problems of the entrepreneurs and their opinions regarding possible solutions is collected with the help of a questionnaire. The Chi-square test is used in this study to find out the relationship between the type of entrepreneurial activity chosen by the women with the ease of finding capital for business and the capacity to source raw material for the business was tested. Results show that nearly 70% of the sample population face finance-related problems while conducting business, and there seems to be a significant relationship between the tested variables in the study.

Key Words: Entrepreneurship, Woman Empowerment, Scheduled Castes, Small and Medium Business, Entrepreneurial Problems.

Introduction

In India, since ancient times, specific segments of society have been marginalized and stigmatized due to unjustifiable bias and Prejudice. Apart from a handful of scandalous issues that India has been fighting for a very long time, discrimination against fellow humans on the lines of caste and creed is dismay that the country cannot afford to continue, given its current growth position. If one could go down through the lanes of World history, oppression and discrimination are terms that exist at every corner of the literature. Despite illustrating Pluralism as social fabric, India is no exception for this, and ironically it induced oppression and discrimination in its Social and cultural identity.

SCs (Scheduled Castes) are people of India with a considerable population in many states. They are frequently subjected to direct and indirect caste discrimination that stemmed from the unpragmatic exhibition of chauvinistic privileges presumably justified by greed and fear. This phenomenon is called Casteism, which involves categorizing people into social classes based on lineage and birth. The lower Class are demeaned by other classes and attributed to the social stigma of low-grade workers. In many places across India, the Scheduled Caste communities lack access to safe drinking water sources, a clean living environment, and education and health facilities. The economic conditions in most of them make it impossible to avail of avenues of decent living. The combination of all these features defines their highly unequal position and demoralized and submissive existence.

With globalization and knowledge-based societies spreading like wildfire in the world today, the realization of women's crucial role in human development has been gaining acceptance. Women today face many challenges and will face newer ones in future. They will now have to face more stringent forms of competition. They will have to polish their existing skill of wealth creation and time management to deal with the challenges of the 21st century. They will have to devote more and more time to acquiring new skills and knowledge, which now run the wheels of business and industry in the world.

Review of Literature

There are about 250 million Dalits in India as of 2022. There has been a meagre improvement in the socio-economic condition of Dalits in the past 50 years, which was relatively meagre when compared to non-Dalits. Every fourth Indian is a Dalit, and there is no proper survey to give the correct number of Dalit women in India. They are generally scattered in rural areas and villages. According to the 2021 Global Multidimensional Poverty Index (MPI), about one-third of India's Dalit population live below the poverty line. The economic backwardness of Dalits is primarily due to injustice done to them by the high castes and exploitation. From times immemorial, they worked like slaves, sold as commodities resulting in their social discrimination, economic deprivation and educational backwardness.

In their study, Pratto and Felicia 2016, signified individual agencies that work on schemes and programs for powerless and weaker sections, are more likely to fail to notice the limited agentic capacities of the powerless. Disempowered people are due to various reason gets confounded in the institutional voids (Mair et al. 2012), which reflects in decreased market participation, impaired access to resources and inefficient flow of information and knowledge between stakeholders, which if otherwise efficient, would have led the less powerful to exercise their agency (Bastian and Zali 2016; Chesney and Chesler 1993).

Women empowerment is the term that has been continuously on the agenda of many developmental programs in India. When there is scalding inequity in the Society in the form social classes, the overarching aim of Women empowerment is dismantled, since women belong to different social classes and are exposed uneven levels of fairness and opportunities. Empowerment can be envisioned as a process that applies to people that are disempowered (relative to others) because of prejudice, bigotry and marginalization; the process additionally applies to societies/groups that need justification in terms of equality and (Kabeer 1999; Mosedale 2005).

Access to these resources is, however, greatly influenced by the institutional environment (e.g., cultural and regulatory),

which reflects prevailing power structures and favours particular social groups (Anderson and Lent 2017; De la Chaux et al. 2018). Therefore, social inclusion of the marginalised into relevant institutions and their involvement in decision-making processes are essential for empowerment to be successful (Narayan-Parker 2005). Participatory organisational structures give women the chance to communicate with key stakeholders outside of the conventional home milieu, which helps to reduce their social isolation (Datta and Gailey 2012). In contrast, societies with institutions that support women's participation in activities outside of the home would see significant entrepreneurial activity among women (Pathak et al., 2013). Additionally, patriarchy's pervasive presence in the family, society, and state institutions has presented women business owners with a number of difficulties, both in regular times and during COVID-19. (Milazzo & Goldstein, 2019; Singh, 2019; Fafchamps & Quinn, 2018; OECD, 2020; UN Women, 2020; Pandey & Pillai, 2020; Mehrotra & Giri, 2019; Bargotra et al., 2021; Ebert, 2021)

In Econometrics and Social science research, the empowerment of Women has garnered lot of interest (Al-Dajani and Marlow 2013; Wood et al. 2021; Ojediran and Anderson 2020). It is the pinnacle step to be followed by government and institutions in order to accomplish social equity, gender equity and is considered a precursor to combat poverty and attain socio-economic development (UNDP 2018).

Objectives

- To assess the problems and practical difficulties of scheduled castes women in their existing units if any and the proposed units to be set up and their opinion and willingness to become entrepreneurs.

Methodology

In view of the specific objectives of the present study as already stated, both primary and secondary data are used. The study focused majorly on primary data of on the sample women in the scheduled castes in the select districts of the sample states in India. Further the study intends to make use of the various published and unpublished reports of the Andhra Pradesh State Financial Corporation (APSFC), the Andhra Pradesh Industrial Development Corporation

(APIDC), Commissioner of Small-Scale Industries, the District Industries Centres (DICs) and District Rural Development Agency (DRDA) for generating ideological support to this research study.

Sample Design

The present study intends to use the multi-stage random sampling technique. In all the 4 states chosen for conducting an in-depth research pertaining to Empowerment of Women through Entrepreneurship Development, to have a representative sample for the whole states, 2 districts will be selected from each State at random. The women in scheduled castes will be listed out in the states and in the sample districts. From the list prepared, the study tried and administered the questionnaire to 1600 women from the four states. But only 1170 responses from the participants were considered due to invalidity of 430 responses. SC Women are selected in each district following the quota sampling procedure and giving equal representation to all women with varied income levels. Thus, the total sampling of women in all the 8 (4 x 2) districts of the 4 states will be 1600 (8x200).

Data Collection

For the study both qualitative and quantitative primary data will be collected using pre-tested questionnaires prepared separately for the women on the one hand and for the Departments concerned the other. The various aspects of data to be collected from the select women include their socio-economic profile, aims and ambitions, motivating factors, facilitating factors, promotional measures by the Government, factors hindering their growth, factors influencing their performance, problems in the area of grounding, production, finance, marketing, etc. It is proposed to construct a schedule with 50 questions on the various aspects mentioned above to elicit firsthand information from the sample women entrepreneurs. The questionnaire set for them will be structured with close-end questions, in order to facilitate them to choose their answers from the questionnaire itself. To complete one questionnaire by the respondents it will take approximately 40 - 45 minutes. Appropriate coding for all the questions will also be given for facilitating computerization of the

primary data. Further, the published and unpublished records and reports of various institutions will also be collected for this purpose. Apart from these, structured and unstructured interviews will also be conducted with experts on the subject.

Problems of SC Women in Sample Areas

The problems vary widely from unit to unit, place to place and entrepreneur to entrepreneur; the unit's performance reveals the magnitude of the impact of these problems on the units and on the huge investments made by financial institutions.

The sample entrepreneurs were asked about the difficulties experienced by their units regarding finance, marketing,

raw materials, labour, infrastructural, technical and managerial guidance. They were asked to mark the problems they faced and emphasize the nature of the particular difficulties they encountered. For instance, if the problem was regarding finance, the entrepreneur was requested to clearly specify whether it related to the dearth of capital, high interest, inadequate assistance, red-tapism, etc. Similarly, the enquiry was carried on other problems.

Financial Problems

In the sample area, we have observed that most women entrepreneurs face many problems, and financial problems are the major ones. Tables 1 to 1.2 unveil the scenario of women entrepreneurs' financial problems in the sample area.

Table No- 1 Financial Problems

Entrepreneurial Activity	STATE												Total
	Andhra Pradesh			Orissa			Tamilnadu			Kerala			
	A1	A2	Total	O1	O2	Total	T1	T2	Total	K1	K2	Total	
Yes	110 (82.71 %)	126 (76.36 %)	236 (79.20)	123 (79.87 %)	110 (74.32%)	233 (77.2 %)	85 (51.52 %)	111 (62.71 %)	196 (57.30)	65 (56.03%)	72 (64.29 %)	137 (60.10)	802 (68.50)
No	23 17.29%	39 23.64%	62 (20.80)	31 20.13 %	38 25.68 %	69 (22.8)	80 48.48 %	66 37.29 %	146 (42.70)	51 43.97 %	40 35.71 %	91 (39.90)	368 (31.50)
Total	133 (100.)	165 (100.)	298 (100.)	154 (100.)	148 (100.)	302 (100.)	165 (100.)	177 (100.)	342 (100)	116 (100.)	112 (100.)	228 (100.)	1170 (100.)

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation.

The table above reveals the financial problems of the women entrepreneurs in the sample areas. Out of the 1170 women entrepreneurs, 68.50 per cent (802) are facing a financial crisis, and 31.50 per cent (368) are not facing any financial crisis. If we observe it state-wise, 236 (110 from A1 district and 126 from A2 district), followed by 233 (123

from O1 district and 110 from O2 district), 196 (85 from T1 district and 111 from T2 district), and 137 (65 from K1 and 72 from K2 district) entrepreneurs were facing problems in Andhra Pradesh, Orissa, Tamil Nadu and Kerala respectively. It is observed that Andhra Pradesh and Orissa entrepreneurs face many financial issues

Table No-1.1 Financial Problems wise Type of Activity

Financial Problem	TYPE OF ACTIVITY						Total
	Agriculture	Dairy	Poultry	Business	Tailoring	Others	
Yes	146 (67.90)	145 (64.70)	110 (62.50)	159 (67.90)	98 (68.50)	144 (80.90)	802 (68.50)
No	69 (32.10)	79 (35.30)	66 (37.50)	75 (32.10)	45 (31.50)	34 (19.10)	368 (31.50)
Total	215 (100.00)	224 (100.00)	176 (100.00)	234 (100.00)	143 (100.00)	178 (100.00)	1170 (100.00)

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation.

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.173(a)	5	0.004*

The Chi-square value of 17.173, along with the correction, is significant at 0.05 level of significance, indicating some relationship between the financial problems and the type of activity undertaken by the entrepreneurs. The above table shows the kind of activity-wise financial problems faced by the entrepreneurs in sample areas. In this table, we look at the types of entrepreneurship-wise financial problems. Of

them, 67.90 per cent (146), followed by 64.70 per cent (145), 62.50 per cent (110), 67.90 per cent (159), 68.50 per cent (98), and 80.90 per cent (144) are facing financial problems, and those types of activity as agriculture, dairy, poultry, business, tailoring and others respectively. It is observed that most entrepreneurs are facing financial issues.

Table No-1.2 Details of the Financial Problems (Multiple Reponses)

Problem	STATE																Total
	ANDHRA PRADESH				ORISSA				TAMILNADU				KERALA				
	A1	A2	No Response	Total	O1	O2	No Response	Total	T1	T2	No Response	Total	K1	K2	No Response	Total	
Shortage of fixed capital	71	65	162	298	72	50	180	302	60	46	236	342	36	28	164	228	428
	23.83%	21.81%	54.36%	100.00%	23.84%	16.56%	59.60%	100.00%	17.54%	13.45%	69.01%	100.00%	15.79%	12.28%	71.93%	100.00%	36.58%
Shortage of working capital	95	87	116	298	92	74	136	302	62	86	194	342	59	40	129	228	595
	31.88%	29.19%	38.93%	100.00%	30.46%	24.50%	45.03%	100.00%	18.13%	25.15%	56.73%	100.00%	25.88%	17.54%	56.58%	100.00%	50.85%
Shortage of fixed and working capital	100	92	106	298	97	90	115	302	78	65	199	342	60	52	116	228	634
	33.56%	30.87%	35.57%	100.00%	32.12%	29.80%	38.08%	100.00%	22.81%	19.01%	58.19%	100.00%	26.32%	22.81%	50.88%	100.00%	54.19%
High rate of interest	91	80	127	298	100	92	110	302	80	70	192	342	45	67	116	228	625
	30.54%	26.85%	42.62%	100.00%	33.11%	30.46%	36.42%	100.00%	23.39%	20.47%	56.14%	100.00%	19.74%	29.39%	50.88%	100.00%	53.42%
Other	17	12	269	298	21	12	269	302	23	18	301	342	17	6	205	228	126
	5.70%	4.03%	90.27%	100.00%	6.95%	3.97%	89.07%	100.00%	6.73%	5.26%	88.01%	100.00%	7.46%	2.63%	89.91%	100.00%	10.77%

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation.

Table 1.2 reveals details about the nature of financial problems experienced and the numbers of entrepreneurs who experienced them. Of the total sample, 36.58 per cent (428) face problems related to fixed capital. At the same time, 50.85 per cent (595) face working capital problems, followed by 54.19 per cent (634) facing a shortage of fixed capital and working capital, 53.42 per cent (625) facing a high rate of interest problem, 10.77 per cent (126) facing other financial issues.

A closer look at the table gives the state-wise breakdown of financial issues. It is evident from the data that the majority of the sample, i.e., 634 respondents, faced a shortage of fixed and working capital. Out of them, 192 entrepreneurs from Andhra Pradesh (100 from A1 district and 92 from A2

district), followed by 187 entrepreneurs from Orissa (97 from O1 district and 90 from O2 district), 143 entrepreneurs from Tamil Nadu (78 from T1 district and 65 from T2 district) and 112 entrepreneurs from Kerala (60 from K1 and 52 from K2 district) are facing problems related to fixed and working capital.

Raw Materials

The raw material problem arises due to scarcity of raw material or its high price or low quality. Sometimes the situation could have been because of transportation bottlenecks and the like. The following table - 2 shows the overview of the problem faced by entrepreneurs on account of raw materials.

Table No-2 Sufficient Material

Sufficient Material	STATE												Total
	Andhra Pradesh			Orissa			Tamilnadu			Kerala			
	A1	A2	Total	O1	O2	Total	T1	T2	Total	K1	K2	Total	
Yes	66 40.49%	52 31.90%	118 (39.60)	62 38.27%	50 35.71%	112 (37.10)	80 44.44%	69 42.59%	149 (43.60)	71 55.04%	59 59.60%	130 (57.00)	509 (43.50)
No	97 59.51%	83 50.92%	180 (60.40)	100 61.73%	90 64.29%	190 (62.90)	100 55.56%	93 57.41%	193 (56.40)	58 44.96%	40 40.40%	98 (43.00)	661 (56.50)
Total	163 (100.00)	135 (100.00)	298 (100.00)	162 (100.00)	140 (100.00)	302 (100.00)	180 (100.00)	162 (100.00)	342 (100.00)	129 (100.00)	99 (100.00)	228 (100.00)	1170 (100.00)

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation.

The table above shows an overview of the problems of raw materials faced by the entrepreneurs. Of the 1170 entrepreneurs, 43.50 per cent (509) are not facing any issues while getting raw material, while 56.50 per cent (661) are facing the problem. If we look at the State-wise statistics, 180 (97 from A1 district and 83 from A2 district),

followed by 190 (100 from O1 district and 90 from O2 district), 193 (100 from T1 district and 93 from T2 district), and 98 (58 from K1 and 40 from K2 district) are facing raw material problem in Andhra Pradesh, Orissa, Tamil Nadu and Kerala respectively. It is observed that a greater part of the sample population is facing issues with the sourcing of raw materials.

Table No-2.1 Sufficient material-wise Type of Activity

Sufficient Material	TYPE OF ACTIVITY						Total
	Agriculture	Diary	Poultry	Business	Tailoring	Others	
Yes	99 (46.00)	98 (43.80)	70 (39.80)	132 (56.40)	55 (38.50)	55 (30.90)	509 (43.50)
No	116 (54.00)	126 (56.30)	106 (60.20)	102 (43.60)	88 (61.50)	123 (69.10)	661 (56.50)
Total	215 (100.00)	224 (100.00)	176 (100.00)	234 (100.00)	143 (100.00)	178 (100.00)	1170 (100.00)

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation.

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.413(a)	5	0.00*

The Chi-square value of 30.413, along with the correction, is significant at a 0.05 level of significance, indicating some relationship between the problem of sufficient materials and the type of activity of the entrepreneurs. The above table 2.1 shows the activity-wise raw material problem of the entrepreneurs. Of them, 46.00 per cent(99), followed by

43.80 per cent (98), 39.80 per cent (70), 56.40 per cent (132), 38.50 per cent (55) and 30.90 per cent (55) are facing raw material problems in agriculture, dairy, poultry, business, tailoring and other respectively.

Table No-2.2 Problems while obtaining sufficient material (Multiple Responses)

Problem	STATE																Total
	ANDHRA PRADESH				ORISSA				TAMILNADU				KERALA				
	A1	A2	No Response	Total	O1	O2	No Response	Total	T1	T2	No Response	Total	K1	K2	No Response	Total	
Scarcity	30	23	245	298	32	27	243	302	37	25	280	342	18	10	200	228	202
	10.07%	7.72%	82.21%	100.00%	10.60%	8.94%	80.46%	100.00%	10.82%	7.31%	81.87%	100.00%	7.89%	4.39%	87.72%	100.00%	17.26%
High price	52	40	206	298	52	49	201	302	60	53	229	342	29	34	165	228	369
	17.45%	13.42%	69.13%	100.00%	17.22%	16.23%	66.56%	100.00%	17.54%	15.50%	66.96%	100.00%	12.72%	14.91%	72.37%	100.00%	31.54%
Low quality	60	47	191	298	56	49	197	302	45	56	241	342	27	20	181	228	360
	20.13%	15.77%	64.09%	100.00%	18.54%	16.23%	65.23%	100.00%	13.16%	16.37%	70.47%	100.00%	11.84%	8.77%	79.39%	100.00%	30.77%
Problems of transport	40	50	208	298	44	50	208	302	41	52	249	342	15	26	187	228	318
	13.42%	16.78%	69.80%	100.00%	14.57%	16.56%	68.87%	100.00%	11.99%	15.20%	72.81%	100.00%	6.58%	11.40%	82.02%	100.00%	27.18%
Any other	13	5	280	298	13	8	281	302	8	9	325	342	13	4	211	228	73
	4.36%	1.68%	93.96%	100.00%	4.30%	2.65%	93.05%	100.00%	2.34%	2.63%	95.03%	100.00%	5.70%	1.75%	92.54%	100.00%	6.24%

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation.

Table 2.2 reveals the entrepreneurs' problems while obtaining sufficient raw material. Without sufficient materials, entrepreneurs cannot produce the products in time, and if they are not in a position to produce the products, they have to suffer losses. It is observed that 17.26 per cent (202) are facing a scarcity of raw materials. In contrast, 31.50 per cent (369) of them face higher price problems, followed by 30.77 per cent (360) facing low-quality of the raw material problem. Whereas 27.18 per cent (318) face the problem of transportation, 6.24 per cent (73) face other raw material problems. If we look state-wise, 107 (60 from A1 district and 47 from A2 district), followed by 105 (56 from O1 district and 49 from O2 district), 101 (45 from T1 district and 56 from T2 district), and 47 (27 from K1 and 20 from K2 district) are facing low quality of the raw material problem in Andhra Pradesh, Orissa, Tamil Nadu and Kerala respectively. The study also found that

most entrepreneurs face low quality and higher price problems associated with sourcing the raw material.

Marketing

Table 3 below reveals the problems faced by the entrepreneurs while selling their products. Out of 1170 entrepreneurs, 66.00 per cent (772) face problems while selling their products in the market, and 34.00 per cent (398) are not facing any difficulties. If we look into the State-wise breakup, 218 (100 from A1 district and 118 from A2 district), followed by 213 (110 from O1 district and 103 from O2 district), 198 (103 from T1 district and 95 from T2 district), and 143 (71 from K1 and 72 from K2 district) are facing problems while selling their products in the market in Andhra Pradesh, Orissa, Tamil Nadu and Kerala respectively. It is found that the majority are facing marketing problems in Andhra Pradesh and Orissa.

Table No-3 Problems while selling the products

Selling Problems	STATE												Total
	Andhra Pradesh			Orissa			Tamilnadu			Kerala			
	A1	A2	Total	O1	O2	Total	T1	T2	Total	K1	K2	Total	
Yes	100	118	218	110	103	213	103	95	198	71	72	143	772
	66.67%	79.73%	(73.20)	68.75%	72.54%	(70.50)	59.54%	56.21%	(57.90)	64.55%	61.02%	(62.70)	(66.00)
No	50	30	80	50	39	89	70	74	144	39	46	85	398
	33.33%	20.27%	(26.80)	31.25%	27.46%	(29.50)	40.46%	43.79%	(42.10)	35.45%	38.98%	(37.30)	(34.00)
Total	150	148	298	160	142	302	173	169	342	110	118	228	1170
	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation.

Table No-3.1
Details of Problems while selling the products (Multiple Responses)

Problem	STATE																Total
	ANDHRA PRADESH				ORISSA				TAMILNADU				KERALA				
	A1	A2	No Respons e	Total	O1	O2	No Respons e	Total	T1	T2	No Respons e	Total	K1	K2	No Respons e	Total	
Competition from other micro enterprises	30	24	244	298	44	30	228	302	40	31	271	342	24	19	185	228	242
	10.07 %	8.05%	81.88%	100.00 %	14.57 %	9.93%	75.50%	100.00 %	11.70 %	9.06%	79.24%	100.00 %	10.53 %	8.33%	81.14%	100.00 %	20.68%
Competition from small enterprises	85	72	141	298	81	78	143	302	69	64	209	342	53	49	126	228	551
	28.52 %	24.16 %	47.32%	100.00 %	26.82 %	25.83 %	47.35%	100.00 %	20.18 %	18.71 %	61.11%	100.00 %	23.25 %	21.49 %	55.26%	100.00 %	47.09%
Competition from small and medium enterprises	91	86	121	298	84	70	148	302	83	73	186	342	60	51	117	228	598
	30.54 %	28.86 %	40.60%	100.00 %	27.81 %	23.18 %	49.01%	100.00 %	24.27 %	21.35 %	54.39%	100.00 %	26.32 %	22.37 %	51.32%	100.00 %	51.11%
Slackness in demand	81	76	141	298	53	50	199	302	59	55	228	342	34	48	146	228	456
	27.18 %	25.50 %	47.32%	100.00 %	17.55 %	16.56 %	65.89%	100.00 %	17.25 %	16.08 %	66.67%	100.00 %	14.91 %	21.05 %	64.04%	100.00 %	38.97%
Seasonal demand	70	67	161	298	55	50	197	302	51	46	245	342	37	45	146	228	421
	23.49 %	22.48 %	54.03%	100.00 %	18.21 %	16.56 %	65.23%	100.00 %	14.91 %	13.45 %	71.64%	100.00 %	16.23 %	19.74 %	64.04%	100.00 %	35.98%
Problem of transport	55	48	195	298	71	68	163	302	59	56	227	342	45	38	145	228	440
	18.46 %	16.11 %	65.44%	100.00 %	23.51 %	22.52 %	53.97%	100.00 %	17.25 %	16.37 %	66.37%	100.00 %	19.74 %	16.67 %	63.60%	100.00 %	37.61%
Parent enterprise demand	41	30	227	298	50	43	209	302	46	40	256	342	32	22	174	228	304
	13.76 %	10.07 %	76.17%	100.00 %	16.56 %	14.24 %	69.21%	100.00 %	13.45 %	11.70 %	74.85%	100.00 %	14.04 %	9.65%	76.32%	100.00 %	25.98%
Any other problems	14	2	282	298	17	8	277	302	12	2	328	342	10	5	213	228	70
	4.70%	0.67%	94.63%	100.00 %	5.63%	2.65%	91.72%	100.00 %	3.51%	0.58%	95.91%	100.00 %	4.39%	2.19%	93.42%	100.00 %	5.98%

Note: Figures in parentheses indicate percentages to totals. Source: Researcher's Compilation.

Table 3.1 discloses various problems faced by the entrepreneurs while selling the products in markets. Out of the total sample, 20.68% (242) of entrepreneurs struggle with Product Sales due to competition from the other micro enterprises. This is followed by 47.09 % (551) entrepreneurs who struggle to compete with small enterprises, while 51.11% (598) have difficulties competing with small and medium enterprises. Similarly, around 38.97% (456) of the sample entrepreneurs face slackness in demand, whereas 35.98% (421) face seasonal demand problems. While around 40% (440) face transportation problems, 25.98% (304) face parent enterprise demand problems. If we look into State-wise breakup stats, 177 (91 from A1 district and 86 from A2 district), followed by 154 (84 from O1 district and 70 from O2 district), 162 (83 from T1 district and 73 from T2 district), and 111(60 from K1 and 51 from K2 district) are facing problem from competition from small and medium

enterprises in Andhra Pradesh, Orissa, Tamil Nadu and Kerala respectively. It found that most entrepreneurs face issues due to competition from small and medium enterprises.

Labour

Table- 4 reveals the labour problems faced by the entrepreneurs in the sample area. Of the 1170 entrepreneurs, 59.10 per cent (691) have difficulties with labour problems and 40.90 per cent (479) do not. A State-wise stat fragmentation gives that 212 (102 from A1 district and 110 from A2 district), followed by 115 (58 from O1 district and 57 from O2 district), 198 (96 from T1 district and 102 from T2 district) and 166 (79 from K1 and 87 from K2 district) are facing labour problem in Andhra Pradesh, Orissa, Tamil Nadu and Kerala respectively. It is found that most entrepreneurs are facing labour problems.

Table No-4 Labour problem

Labour problem	STATE												Total
	Andhra Pradesh			Orissa			Tamilnadu			Kerala			
	A1	A2	Total	O1	O2	Total	T1	T2	Total	K1	K2	Total	
Yes	102 67.11%	110 75.34%	212 (71.10)	58 37.42%	57 38.78%	115 (38.10)	96 56.47%	102 58.96%	198 (57.90)	79 70.54%	87 75.00%	166 (72.80)	691 (59.10)
No	50 32.89%	36 24.66%	86 (28.90)	97 62.58%	90 61.22%	187 (61.90)	73 42.94%	71 41.04%	144 (42.10)	33 29.46%	29 25.00%	62 (27.20)	479 (40.90)
Total	152 (100.00)	146 (100.00)	298 (100.00)	155 (100.00)	147 (100.00)	302 (100.00)	169 (100.00)	173 (100.00)	342 (100.00)	112 (100.00)	116 (100.00)	228 (100.00)	1170 (100.00)

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation.

Table No-4.1
Details of the Labour Problems (Multiple Responses)

Problem	STATE																Total
	ANDHRA PRADESH				ORISSA				TAMILNADU				KERALA				
	A1	A2	No Response	Total	O1	O2	No Response	Total	T1	T2	No Response	Total	K1	K2	No Response	Total	Affirmative
Lack of skilled labour/employees	48	52	198	298	25	29	248	302	40	45	257	342	30	32	166	228	301
	16.11%	17.45%	66.44%	100.00%	8.28%	9.60%	82.12%	100.00%	11.70%	13.16%	75.15%	100.00%	13.16%	14.04%	72.81%	100.00%	25.73%
Unionization of employees	40	37	221	298	20	26	256	302	36	32	274	342	29	28	171	228	248
	13.42%	12.42%	74.16%	100.00%	6.62%	8.61%	84.77%	100.00%	10.53%	9.36%	80.12%	100.00%	12.72%	12.28%	75.00%	100.00%	21.20%
Turnover of employees	64	61	173	298	36	30	236	302	51	55	236	342	37	40	151	228	374
	21.48%	20.47%	58.05%	100.00%	11.92%	9.93%	78.15%	100.00%	14.91%	16.08%	69.01%	100.00%	16.23%	17.54%	66.23%	100.00%	31.97%
Absenteeism of employees	52	58	188	298	25	28	249	302	58	56	228	342	59	61	108	228	397
	17.45%	19.46%	63.09%	100.00%	8.28%	9.27%	82.45%	100.00%	16.96%	16.37%	66.67%	100.00%	25.88%	26.75%	47.37%	100.00%	33.93%
Any other	4	8	286	298	6	5	291	302	10	13	319	342	5	11	212	228	62
	1.34%	2.68%	95.97%	100.00%	1.99%	1.66%	96.36%	100.00%	2.92%	3.80%	93.27%	100.00%	2.19%	4.82%	92.98%	100.00%	5.30%

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation.

The above Table 4.1 reveals various labour problems entrepreneurs face in sample areas. Of them, 25.73% (301) face lack of skilled labour/employee's problem, followed by 21.20% (248) face unionization of employee's problem, 31.97% (374) facing turnover of employee's problem, 33.93% (397) face absenteeism of employees and 5.30% (62) face other labour problem. If we look at the state-wise number split, 110 (48 from A1 district and 52 from A2 district), followed by 53 (25 from O1 district and 29 from O2 district), 114 (58 from T1 district and 56 from T2 district) and 120 (59 from K1 and 61 from K2 district) are facing absenteeism of employees' in Andhra Pradesh, Orissa, Tamil Nadu and Kerala respectively.

Therefore, the turnover of skilled labour is also an acute problem. To solve this problem, some entrepreneurs have

tried to encourage the local labour to acquire new skills. Such inducements have met with some success. Many entrepreneurs seriously complain of turnover and absenteeism. Labour turnover is due to other local concerns offering higher wages, and absenteeism has been due to a lack of social discipline. There is a tendency not to turn up for work among the skilled workers, though for no valid reason. They do not give the employer any notice either before or after leaving. On the whole satisfactory employer-employee relations appear to be prevailing in the enterprises.

Infrastructure

Table 5 shows the infrastructural problems faced by the entrepreneurs in sample areas. Of the 1170 entrepreneurs,

69.10% (808) face problems related to infrastructure. And 30.90 % (362) are not having any infrastructural problems. If we take a look into the division of state-wise stats, 262 (125 from A1 district and 137 from A2 district), followed by 217 (105 from O1 district and 112 from O2 district), 237

(115 from T1 district and 122 from T2 district) and 92 (45 from K1 and 47 from K2 district) facing infrastructural problem in Andhra Pradesh, Orissa, Tamil Nadu and Kerala respectively. It is found that the majority of the entrepreneurs are facing infrastructural issues.

Table No-5 Infrastructural Problems

Infrastructural Problem	STATE												Total
	Andhra Pradesh			Orissa			Tamilnadu			Kerala			
	A1	A2	Total	O1	O2	Total	T1	T2	Total	K1	K2	Total	
Yes	125 85.62%	137 90.13%	262 (87.90)	105 71.92%	112 71.79%	217 (71.90)	115 68.86%	122 69.71%	237 (69.30)	45 41.28%	47 39.50%	92 (40.40)	808 (69.10)
No	21 14.38%	15 9.87%	36 (12.10)	41 28.08%	44 28.21%	85 (28.10)	52 31.14%	53 30.29%	105 (30.70)	64 58.72%	72 60.50%	136 (59.60)	362 (30.90)
Total	146 (100.00)	152 (100.00)	298 (100.00)	146 (100.000)	156 (100.00)	302 (100.00)	167 (100.00)	175 (100.00)	342 (100.00)	109 (100.00)	119 (100.00)	228 (100.00)	1170 (100.00)

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation.

Table No-5.1 Detail of Infrastructural Problems (Multiple Responses)

Problem	STATE																Total
	ANDHRA PRADESH				ORISSA				TAMILNADU				KERALA				
	A1	A2	No Response	Total	O1	O2	No Response	Total	T1	T2	No Response	Total	K1	K2	No Response	Total	Affirmative
Roads	25 8.39%	29 9.73%	244 81.88%	298 100.00%	35 11.59%	39 12.91%	228 75.50%	302 100.00%	31 9.06%	39 11.40%	272 79.53%	342 100.00%	19 8.33%	24 10.53%	185 81.14%	228 100.00%	241 20.60%
Power	80 26.85%	77 25.84%	141 47.32%	298 100.00%	81 26.82%	78 25.83%	143 47.35%	302 100.00%	67 19.59%	66 19.30%	209 61.11%	342 100.00%	54 23.68%	48 21.05%	126 55.26%	228 100.00%	551 47.09%
Water	86 28.86%	91 30.54%	121 40.60%	298 100.00%	74 24.50%	80 26.49%	148 49.01%	302 100.00%	79 23.10%	83 24.27%	180 52.63%	342 100.00%	53 23.25%	58 25.44%	117 51.32%	228 100.00%	604 51.62%
Transport	81 27.18%	76 25.50%	141 47.32%	298 100.00%	49 16.23%	54 17.88%	199 65.89%	302 100.00%	59 17.25%	56 16.37%	227 66.37%	342 100.00%	44 19.30%	38 16.67%	146 64.04%	228 100.00%	457 39.06%
Communication	66 22.15%	71 23.83%	161 54.03%	298 100.00%	53 17.55%	52 17.22%	197 65.23%	302 100.00%	46 13.45%	51 14.91%	245 71.64%	342 100.00%	39 17.11%	43 18.86%	146 64.04%	228 100.00%	421 35.98%
Storage	50 16.78%	53 17.79%	195 65.44%	298 100.00%	70 23.18%	69 22.85%	163 53.97%	302 100.00%	58 16.96%	57 16.67%	227 66.37%	342 100.00%	38 16.67%	45 19.74%	145 63.60%	228 100.00%	440 37.61%
Insurance	34 11.41%	37 12.42%	227 76.17%	298 100.00%	49 16.23%	44 14.57%	209 69.21%	302 100.00%	45 13.16%	41 11.99%	256 74.85%	342 100.00%	29 12.72%	25 10.96%	174 76.32%	228 100.00%	304 25.98%
Any other	2 0.67%	14 4.70%	282 94.63%	298 100.00%	10 3.31%	15 4.97%	277 91.72%	302 100.00%	3 0.88%	11 3.22%	328 95.91%	342 100.00%	5 2.19%	10 4.39%	213 93.42%	228 100.00%	70 5.98%

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation.

From the above table, it is evident that 20.60% (241) of the total sample population feel that the roads are a big infrastructural problem. The condition of roads in India is a persistent problem and a constant point of ridicule. The next big problem, as implied by the data, is electricity-related issues which, as per sample population data, is voted by 47.09% (551).

Around 51.62% (604) of the sample population selected for water problem as the biggest problem, while nearly 40% (457) said they face transportation problems. Likewise, 35.98% (421) agree that they have communication-related Infrastructural problems while conducting business. Also, 37.61% (440) say they face storage-related problems, while 25.98% (304) opine that they experience insurance-related

problems. A glance at the State-wise breakdown affirms that 177 (86 from A1 district and 91 from A2 district), followed by 154 (74 from O1 district and 80 from O2 district), 162 (79 from T1 district and 83 from T2 district), and 111(53 from K1 and 58 from K2 district) are facing a significant problem with water in Andhra Pradesh, Orissa, Tamil Nadu and Kerala respectively. It is found that the majority of the entrepreneurs are facing problems with power, water, transportation, storage and insurance.

Machinery

Table 6 discloses the machinery problem for the entrepreneurs in the sample areas. 25.38 per cent (297) say

they struggle with procuring machinery, tools and spare parts. While 73.25 per cent (857) of the sample population said they faced major breakdown of the plant, 60.09 per cent (703) believed that repairs or maintenance of machinery bothered them many times. Taking a glimpse into state-wise responses reveal that 215 (110 from A1 district and 105 from A2 district), followed by 224 (115 from O1 district and 109 from O2 district), 260 (133 from T1 district and 127 from T2 district) and 158(81 from K1 and 77 from K2 district) said that they experienced problem primarily with a major breakdown of the plant in Andhra Pradesh, Orissa, Tamil Nadu and Kerala respectively.

Table No-6 Machinery Problems (Multiple Responses)

Categories	STATE																Total
	ANDHRA PRADESH				ORISSA				TAMILNADU				KERALA				
	A1	A2	No Respons e	Total	O1	O2	No Respons e	Total	T1	T2	No Respons e	Total	K1	K2	No Respons e	Total	Affirma tive
Procurement of machinery, tools and spare parts	30	39	229	298	36	45	221	302	44	50	248	342	18	35	175	228	297
	10.07 %	13.09 %	76.85%	100.00 %	11.92 %	14.90 %	73.18%	100.00 %	12.87 %	14.62 %	72.51%	100.00 %	7.89%	15.35 %	76.75%	100.00 %	25.38%
Major break-down of the plant	110	105	83	298	115	109	78	302	133	127	82	342	81	77	70	228	857
	36.91 %	35.23 %	27.85%	100.00 %	38.08 %	36.09 %	25.83%	100.00 %	38.89 %	37.13 %	23.98%	100.00 %	35.53 %	33.77 %	30.70%	100.00 %	73.25%
Repairs or maintenance of machinery	94	98	106	298	94	86	122	302	91	98	153	342	69	73	86	228	703
	31.54 %	32.89 %	35.57%	100.00 %	31.13 %	28.48 %	40.40%	100.00 %	26.61 %	28.65 %	44.74%	100.00 %	30.26 %	32.02 %	37.72%	100.00 %	60.09%
Any other problems	56	64	178	298	62	57	183	302	67	74	201	342	43	60	125	228	483
	18.79 %	21.48 %	59.73%	100.00 %	20.53 %	18.87 %	60.60%	100.00 %	19.59 %	21.64 %	58.77%	100.00 %	18.86 %	26.32 %	54.82%	100.00 %	41.28%

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation.

Limitations

Running a business is undoubtedly not a pushover, and it exacts a toll. Several factors determine the success of a business. This study only limits examining a few factors of challenges faced by entrepreneurs. And there are many other states with huge Schedule caste populations. But this study is only confined to four states. From the four states, a finite number of respondents, one thousand One hundred and seventy, have participated in the study. This study only considered the Women population of Schedule Caste in India.

Suggestions

The Indian sub-continent always held Women in high value and respect. The Constitutional provisions have evoked institutional support to encourage entrepreneurs from

Scheduled communities. Regardless of the support and reassurance, the community is still behind in many human endeavor areas. Be it prolonged discrimination that could have caused shame and guilt, low levels of education and awareness or persistent negligence of governments, the scheduled communities have been clearly abandoned by their compatriots. This study is complementary proof to show there is a relationship between discrimination and depression-related behavioral performance. The current research exposes that nearly 70% of the respondents face financial problems. The scheduled caste women can be said to be the most submissive and discriminated people of all classes in India. Many large part of the community do not have hereditary properties like other classes to support their education and professions. This study proves a relationship

between financial problems and the type of business the entrepreneur chooses. As per this study, Agri-entrepreneurs are the most underserved people in terms of business and while trying to achieve Social Equity. The mainstay profession of Indian culture is Agriculture, and this study proves that society and the governments did not encourage the backward classes enough to achieve self-sustainability. There are lots of reasons that can be attributed to this unfortunate situation. Illiteracy, discrimination, Prejudice, misogyny, etc., are some of the chief reasons.

The educational levels of the Scheduled communities are comparably low to other classes, leading to overlooking the financial management. Most of them do not understand the mechanism of financial discipline due to their lack of knowledge. Marketing and sales, budgeting and financial leverage of debits and credits are essential to any business. The government should train the scheduled communities and teach them the necessary technical knowledge. Also, more than 50% of the sample say they face raw material problems, and nearly 60% say they struggle with labour and infrastructural problems. The study participants greatly anticipate better financial assistance than the existing ones. Agriculture is the primary business activity observed among the respondents. Government should take measures to ensure that potential Women entrepreneurs should be encouraged to take up organic farming, organic poultry and dairy farming. The respondents in the study envisage good storage facilities, transportation amenities, necessary support for sales and marketing, and insurance-related benefits. This is true for their encouragement and support, mainly for the Agriculture and dairy entrepreneurs. The community can give directions to make strides in organic farming and the Green Market arena. As these areas are booming, the entrepreneurs can be given inclusive training on the subjects of Global business, Green Markets, Organic farming, Eco-friendly transportation methods, Green finance and Green Supply chain management.

Conclusion

The development and progress of any nation in the world depend on its Economic and Social Integration. While the need for Communal identity integration is also deemed to be a chief element of Social progression for a society, it

demands high standards of ethics, wisdom and liberalism among its people. For a higher level of Social progress, common sense combined with a better degree of social integration contributes to consistent values and practices which blur the lines between groups distanced by language, religion, caste, creed, Class etc. This happens only when there is no division between humans and no flaws in society. As per the Directive Principles of the State, ensuring Socio-economic justice for the people of India and establishing the country as a Welfare state is the soul of the Indian constitution and is of incredible importance to the government. Despite being such a pinnacle item on the agenda, the people still, after 20 years of the twenty-first century, are entangled in the nodes of greed, Prejudice and fear. For a long time, governments have been trying to eliminate this false and spoiled line that segregates society, which is basically evil. But the entanglement is so hard to be unraveled, and there is still a long way to be explored to undo the blunders of our ancestors. There should be clear lines delineating Equality and Equity to the people. Equality means ensuring that every individual or group of people has the same resources or opportunities. Whereas, Equity recognizes that each person's circumstances are different and allocates precisely the resources and opportunities needed to achieve a fair outcome. The need of the hour in Women's entrepreneurship is Equity. The legal framework is also required to protect women's rights in a progressive business environment.

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