CHAPTER II
Chapter II

RESEARCH METHODOLOGY

Introduction

One of the important inputs in any economic development of a country is entrepreneurship. The more the entrepreneurship activity, betters the development. Scientific and technological inventions have enhanced pace of entrepreneurship activities. One industrial development has given rise to other industries and thus, gave a multiple effect to growth and spread of variety of industries. The development in the areas of industrialization has been continuously affecting the lives of people in their social customs, consumption patterns, traditions, beliefs and an industrial culture emerging.

In our society, women in general face many difficulties. Whenever and wherever they attempt to compete with men or break new grounds, they are ridiculed and discouraged and accepted as equals only when they ousted men. As they move into the modern economic sector women encounter barriers of tradition and prejudice. At present very few entrepreneurship activities are available amongst women but there is the need to recognize their talents and skills in the Entrepreneurship.
2.1 Selection of the Topic

Women constitute nearly 50 percent of the population of the country. Majority of the women workers are employed in rural areas. Amongst the rural women workers 87 percent are employed in agriculture as labours and cultivators. In the urban areas 80 percent of the women workers are employed in household industries, petty traders, services building and construction etc. In the unorganized sector, empowerment of women can be facilitated by Entrepreneurship.

Women are closely related with their families, as they have to handle their household responsibilities. Entrepreneurship may be affected by Women Entrepreneurs’ family background. It is one of the socio-economic factors which are very important to study. There is a need to study the socio-economic background of Women Entrepreneurs. It covers their family background, which contains number of family members, their education, income, family support to Women Entrepreneurs.

Women themselves play very important role in their Entrepreneurship. Therefore it is essential to get information regarding their education, age, marital status and status before entering into business. As finance is the lifeline of any business, and which affects Entrepreneurship, it is necessary to know about the financial grants obtained by Women Entrepreneurs. For achieving specialization in the business, training is very essential. It is necessary to know the nature of training obtained by Women Entrepreneurs, type, duration, impact and expenditure on training. In the study, the focus has been given on this aspect. When Women Entrepreneurs are working, they have to face a lot of problems like raw materials, finance, selling, and economic problems. It is necessary to know different problems which these Women Entrepreneurs face. When Women get healthy atmosphere to enter into business, get sufficient finance and training, then only they can become successful in their business.

It is necessary to study Women Entrepreneurship in respect of schemes provided by Government to them, training programmes available to them, problems incurred by them and employment of women which is increased by Women Entrepreneurship.
2.2 Objectives of the Research

1. To study social background of women entrepreneurs
2. To study educational, technical, economic, background of women entrepreneurs
3. To evaluate the economic growth of the entrepreneurs
4. To study Employment generation due to women entrepreneurs
5. To study effect of globalization on women entrepreneurs
6. To assess the difficulties faced by the women entrepreneurs in promoting their units
7. To study the government schemes provided to women entrepreneurs
8. To study and suggest guidelines for growth of the small industrial units in Pune District

2.3 Hypothesis of the Research

1. The entrepreneurial development among women depends upon the social, educational, economic background of the entrepreneurs.
2. The formal education of entrepreneurship helps in improving performance of women entrepreneurship.
3. The existing policies and supportive organizations influence positively on the growth and development of women entrepreneurs.

2.4 Scope of the Study

As a part of economic liberalization policy we are in the process of opening up capital and technology intensive services such as banking telecommunications and insurance. The new economic development also offers scope for entrepreneurship in the agricultural sector. Some of the areas which provide immense scope for entrepreneurship are food processing and packaging
preservation of seasonal vegetables and fruits and seed processing and preservations etc.

Women are the key contributors to the economy and in combating poverty through both remunerative and non remunerative work at home, in the community and in the work place, empowerment of women has justified in the eradication of poverty through micro enterprises. The economic contributions of women are related to their status and role in the family and in the society. The problem of poverty cannot be tackled without providing opportunities of productive employment to women. Women contribute a large share of what they earn to basic family maintenance. Increase in women’s income translates more directly into better child, health, nutrition and family well being.

2.5 Research Methodology

Socio-economic development of Women Entrepreneurs in Pune District has been studied by adopting the methodology as summarized below.

In view of the objectives of the study mentioned above, it was decided that the study should cover all 14 talukas of Pune district. The sample so selected belongs to each taluka. The selected business was traditional as well as non-traditional.

Collection of Data:-

As regards methodological aspect of the study, survey method has been followed from primary as well as secondary sources.

The present study is based on primary data and secondary data:

* Primary data:*

- **Questionnaire:** - Here Stratified sampling method is applied. According to ‘Kothari C.R.’, if the population from which a sample is to be drawn does not constitute a homogeneous group, then stratified sampling technique is applied so as to obtain a representative sample. In this technique, the population is stratified into a number of non-overlapping subpopulation or strata and sample items are selected from each stratum.
# Interviews: - Personal interviews are taken by the officers of the institutions like MCED, MITCON, DIC, Mahila Arthik Vikas Mahamandal Pune, and different Bank managers who have provided loans to Women Entrepreneurs. Questionnaires were prepared and information was obtained from the Women Entrepreneurs.

# Observations: - Analysis has been made from the information obtained from Workshops, Seminars, Conferences and Competitions of Women Entrepreneurs.

## Secondary data:-

The secondary data has been collected from various books Ph. D theses, M. Phil theses, Journals, Articles, Newspapers and Published literature in Bureau of economics and statistics, the records of District Industrial Centre, Pune, Economic Survey of Maharashtra and Pune, Census of India, Maharashtra and Pune district, SIDBI report, Southern Economics, Director of Employment of Government of Maharashtra, Directorate of vocational education and training, Maharashtra State, Mumbai, Socio-economic review and district statistical Abstract, Indian Labour Journal, Journal of Tropical Agriculture and websites of different institutions.

### 2.6 Selection of Sample

Population of the study is women entrepreneurs in Pune district. According to District Industrial Central, registration of women entrepreneurs in Pune district up to the year 2006-07 is 7529 women entrepreneurs. Sample is selected from all thirteen Taluka’s of Pune district including businesses like engineering, electronics, plastic, chemical, food, leather, readymade garments, and printing. Total 203(2.69%) women entrepreneurs are selected as a sample for the study. Due to wide geographical area of Haveli and Pune city, sample
selected from this area is large i.e. 87. It is 1.32 percent of the total registrations in District Industrial Central, Pune.

Table No. 2.1

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Name of the</th>
<th>Total Registration for</th>
<th>Sample</th>
<th>Percentage</th>
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<tr>
<td>1</td>
<td>Pune city</td>
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<td>87</td>
<td>1.32</td>
</tr>
<tr>
<td>2</td>
<td>Baramati</td>
<td>207</td>
<td>20</td>
<td>9.66</td>
</tr>
<tr>
<td>3</td>
<td>Indapur</td>
<td>69</td>
<td>05</td>
<td>7.24</td>
</tr>
<tr>
<td>4</td>
<td>Bhor</td>
<td>80</td>
<td>06</td>
<td>7.50</td>
</tr>
<tr>
<td>5</td>
<td>Maval</td>
<td>102</td>
<td>07</td>
<td>6.86</td>
</tr>
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<td>6</td>
<td>Velha</td>
<td>16</td>
<td>08</td>
<td>50.00</td>
</tr>
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<td>7</td>
<td>Khed</td>
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<td>08</td>
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<td>Shirur</td>
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</tr>
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<td>25.00</td>
</tr>
<tr>
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<td>Ambegaon</td>
<td>33</td>
<td>04</td>
<td>12.12</td>
</tr>
<tr>
<td>12</td>
<td>Daund</td>
<td>51</td>
<td>16</td>
<td>31.37</td>
</tr>
<tr>
<td>13</td>
<td>Mulashi</td>
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<td>08</td>
<td>6.95</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>7529</td>
<td>203</td>
<td>2.69</td>
</tr>
</tbody>
</table>

Source: - Computed from data obtained from District Industrial Centre, Pune

2.7 Chapter Scheme

The study is divided into five chapters.

- **First Chapter: - Introduction**

  This chapter highlights on general information of Entrepreneurship and Women Entrepreneurship in the World, in India, in Maharashtra and followed by Pune District. It covers theoretical discussions on the importance of entrepreneurship, role of institutions in entrepreneurship development and the role of entrepreneurship in the era of liberalization, privatization and globalization.

- **Second Chapter: - Review of Literature**
It deals with objectives, Hypothesis and Scope of the Study, Research Methodology, Limitations of the study, Review of concerned literature, Evaluation of Review of Literature and Need of Study.

**Third Chapter: - Schemes for promoting women entrepreneurship**

This chapter is related with the Schemes promoting Women Entrepreneurs. The chapter is divided into four sections. The first section is Introduction. The second section covers training schemes to Women Entrepreneurs. The third section covers Employment due to Women Entrepreneurs and the forth section discusses the problems faced by Women Entrepreneurs.

**Fourth Chapter: - Socio-economic analysis of Women Entrepreneurs**

This chapter consists of the analysis of Socio-economic study of Women Entrepreneurs in Pune District. It includes the data of women entrepreneurs in the tabular form relating to family background, their employees, training, and difficulties in handling business.

**Fifth Chapter: - Conclusions and Suggestions**

This chapter includes conclusions and suggestions regarding solving the problems of Women Entrepreneurs.

### 2.8 Limitations of the study

The conclusions are drawn on the basis of limited sample selected for the study purpose. Secondly, the sample consists of women entrepreneurs from different talukas as well as different industries, so it is not easy to arrive at specific conclusions applicable to all industries because problems faced by different type of industries are likely to be different, their environment, market are different. Still by considering common aspect and their problems the researcher draws some conclusions and has made some suggestions.

The Questionnaire schedule was given to 225 units, but 22 units did not give any response to the questionnaire schedule. Hence 203 units of women entrepreneurs were interviewed filled the schedules and made valuable discussions. They extended their full co-operation. A large number of respondents did not give necessary response regarding the questions of income, profit, and
turnover. As these women are not ready to answer and they feel fear in their mind, the responses cannot be received. Some of them could not respond to that aspect.

2.9 Review of literature

For the study of the topic references are collected by literature from books, published articles, periodicals, Journals, Ph. D. thesis, M. Phil thesis, papers presented in seminars.

Dabholkar V.A. (1960)\textsuperscript{1}: The survey consists of sample from Pune city of 232 units run by Women. The survey is regarding language, marital status, age, past jobs, status of women so as to present a general picture of their life and labour. Conditions of work in bidi factories are regulated by relevant factory legislations regarding hours of work, night work, maternity leave etc. In Pune male telephone operators were almost negligible in number. Conditions of employment and working for primary and secondary teachers have good opportunities for their professional work.

Gosavi Vijaykumar S. (1979)\textsuperscript{2}: The author had thrown light on the problems of development of entrepreneurship Marketing Development and the role of small scale enterprises. Objectives of the study were to study the problems faced by small entrepreneurs and understand the process of entrepreneurial development, and to understand the strengths and weaknesses of the small entrepreneurs and to study the background of the entrepreneurs. For the purpose of the research about 65 units representing the cross section of the industries were conducted by the author in and around Nasik City. A questionnaire was designed to facilitate the discussions and also collect factual Data regarding the entrepreneurship development and the problems faced by them. Training for entrepreneurship is the need of the time to boost the development of small scale enterprises in rural areas and to provide necessary guidance for agro based units. Entrepreneurial quality is a single key factor that leads to the successful development of small scale enterprises professional training is the absolute necessity as an aid to guarantee the successful performance of small scale enterprises.

Raj Prafulla (1982)\textsuperscript{3}: The study is related to industrially advanced, backward and extremely backward districts of Orissa. An objective of the study is to observe
social, educational, technical and economical background of entrepreneurs and to study the problems of entrepreneurs. The samples of 81 units of industries have been selected from 14 industrial districts. He concluded that a greater number of socio-economic factors for better entrepreneurship may be expected to be associated with entrepreneurship in the industrially advanced districts than in the more backward districts. Advanced district had highest percentage of those entrepreneurs who had urban upbringing, were of younger age. Backward districts had highest percentage of those entrepreneurs who are graduates and post graduates and having technical education.

Ganesan S. and Duraiandian R. (1983)\(^4\): An article is written to identity the motivational factors and to assess the success rate of women entrepreneurs in Tamilnadu. The sample is 16 Women Entrepreneurs.

The problems are classified into personal social and economic problems the lack of experience, lack of adequate technical knowledge, lack of business and conservative attitude towards risk taking are some of the personal problems. Women in general face a lot of problems in the male dominated society. Most of women do not have their own choice even in the matter of education. A large proportion of rural girls drop out from school in their early ages. While men do not have much problem in taking up employment of their choice, women in India and other Asian countries face lot of problems in getting suitable employment. However the change in the legal framework in factor of women sharing family property with their brothers has not been recognized in the major part of the country.

The author concluded that development of entrepreneurship among women in our country heavily depends on removing all the personal social and economic problems Most of those problems could not be solved within a short period, since they involve changing the societal values and traditions with respect to women.

Palanichany P. (1983)\(^5\): The paper focused on entrepreneurship development in Pondicherry. The objective of the paper was to trace the steps taken by the Government of Pondicherry, its agency in the promotion of entrepreneurship. It also attempts to measure the growth of EDPs and to find out the impact of entrepreneurship on productivity. The methodology adopted for this study is the collection of primary data as to the number of EDPs conducted by various agencies
through interviews and discussions. The statistical tools used for this study are regression equation multiple regression and percentages etc. The period of study became 14 years commencing from 1984-85 to 1997-98. The author concluded that the entrepreneurship or the industrial progress started only after sixties or after declaring it as an industrially backward district in the year 1971 or in the eighties.

Srinivasan N. P. and Sreenivasagalu R. (1983)⁶: The author has written a paper about the problems of women entrepreneurs and also suggests remedial measures in assisting and promoting women entrepreneurship. According to him women entrepreneurs in India represent a group of women who have broken away from the beaten trade and are exploring new avenues of economic participation. Their tasks have become full of challenges. They have had to encounter public prejudices and criticism. To widen and strengthen the base of women entrepreneurship he suggests some measures.

Government and other voluntary organizations should conduct financial management training programme for women entrepreneurs. Government women entrepreneurs association should make arrangement for conducting exhibitions and conferences of women entrepreneurs. He concluded that active and equal participation of women is indispensable in fighting against these social evils.

Upadhye A. P. (1983)⁷: Out of 90 small scale units studied by the researcher there were 10 successful, 65 were marginally successful and 15 were unsuccessful units. It is remarkable that some successful industrialists in the small scale sector are developed because of the incentives offered by development agencies of the Government of India and Maharashtra State. It was observed that the average age at which his industry obtained was 32-33. Most of the successful units are partnership units having good family support. It was often observed that the successful entrepreneurs are those who have some family upbringing from a particular caste or craft. It was an observation that the education background had helped the entrepreneurs for promoting their business. A few units had a problem of under capitalization. Entrepreneurs with formal education can do better. No problem of the small scale industrialist can be solved just by policies and procedures of financial institutions. It is necessary to develop better understanding of each other's roles.
Rao Lakshmana V. (1986)\textsuperscript{8}: Author pointed out the role of entrepreneurship in the economic development. According to him in both developed and developing countries entrepreneurship is a key to rapid economic development in the coming decades. Development economists are concerned with among others, the study of the human resources in general and entrepreneurship in particular. The study of the role of human resources in economic development will include aspects not only like educational levels and productive skills acquired by the labour force but also the aspects like social response to economic opportunity. The level and rate of economic growth depends on natural resources, physical capital accumulation, human resource development and technological progress. It has provided the socio-cultural environment which is favorable for the growth of Entrepreneurship. It is crucial for the rapid economic development.

Moharana S. (1986)\textsuperscript{9}: Author implies that the industrial development is largely dependent on the availability of a large number of innovative and dynamic entrepreneurs. The type of entrepreneurship can only be developed in the small scale sector which is the breeding ground for new entrepreneurs. The financial institutions at the state level have all along been trying, to develop new entrepreneurship from both the traditional and nontraditional source by offering a variety of financial and nonfinancial incentives at very liberal. Author has suggested some measures to ensure that the problems faced by the entrepreneurs during promotion and financing are reduced to the minimum. Selection of entrepreneurs for the entrepreneur development programme and also for financial assistance by the institutions should be done on a scientific basis so that non-serious entrepreneurs are eliminated from the process. EDPs should be less academic and more practical oriented so that the participants are able to pick up the qualities needed to face the various hurdles in the real life situation. There should be a single window approach to clear all problems, licenses, approvals etc. at one place. Assistance cell be set up at the financial institutions level to look after the problems of the problem unit.

Limaye Shirish Ganesh (1992)\textsuperscript{10}: In order to study the vendor development project as implemented by Kirloskar Brothers Pneumatic Compressors Division Karad, the researcher has used case study and survey questionnaire method. 36 vendors were selected for the study, out of them 29 responded favorable. The
objectives of Research were to take review of the Government policies and plans for entrepreneurship debt, to study the history of Kirloskar Brothers Ltd., to investigate the circumstances under which the vendor development project has been implemented by Kirloskar Brothers Ltd. and to suggest the model for the vendor Development project. The vendor development project as implemented by Kirloskar Brothers Ltd. definitely helps in rural Development through entrepreneurship Development and it has wider applications. Conclusions were drawn regarding vendors’, financial arrangement, and employer employee relationship. Suggestions were given from opinion survey committed by entrepreneurs.

Ahmed Farid, Rahman M. H. and Begum S. (1996)\textsuperscript{11}\textsuperscript{-} The author studies rural women in Bangladesh. He has also studied the rate of participation of women in Bangladesh. He has suggested that women’s share in increased household employment and income paved the way for their respectable position in decision-making. Moreover, it has increased joint decision-making by husband and wife which seems desirable for the well-being of a family. Thus the findings clearly demonstrate that there was a tendency among women participating the RDRS groups to break away from the confusion of pay and participate actively in the household decision-making process. In this way the overall impact of RDRS activities on the poor household in the study area was quite commendable.

Diwase Smita Suhas (2002)\textsuperscript{12}\textsuperscript{-} The study analyses the strengths and weaknesses of various development approaches adopted and the efficiency of the empowerment approach in the women are equal partners to increase their own self reliance and internal strength, have a say in the decision making process. Objectives of the study were to study the feasibility of participatory approach to development, to study the efficiency of existing development interventions and suggest new initiatives and to determine the appropriate Development partners in the process of empowerment of women. The study deals with case study research strategy. Some organizations were selected as a sample for study. Those organizations were from Kerala, Tamil Nadu and Gujarat. The study has revealed that those women are handicraft artisans who have come under institutional fold have been empowered personally, economically and collectively in comparisons to those who are functioning on their own. An
appropriate marketing system should be strongly based on the principles of participation Co-Operation and assimilation to achieve common end objectives.

**Dadlani Shobha** (2002)\textsuperscript{13}:- Objectives of the study was to find the reasons for starting the business and problems they encountered in business, solutions they found for solving them and plans for growth and diversification of their business. Compelling forces can prove to be motivational factors and make women run even those business units of which they have little or no knowledge and today’s women gets into challenges and adventures. The area covered for the study is Pune city area. As per WIMA’s estimate there were around 1100 women entrepreneurs in Pune while male entrepreneurs will not be less than 10,000. The sample selected by 40 circumstantial and 20 non – circumstantial women from the non conventional line of business. The success of entrepreneurship is not gender specific. An industrial family background is not necessary for becoming a successful entrepreneur. Women entrepreneurs have started making a mark and the success ratio is pleasantly high. Hobbies of women are turning into regular professional activities today.

**Patole Sulabha** (2002)\textsuperscript{14}:- The study is related with the schemes of Government and non Government for women entrepreneurs and their implementations. The objectives were to study the schemes and their implementation of Women Entrepreneurs, to study the effect of employment among women entrepreneurs, to evaluate the impact on economic liberty and decision making power of women entrepreneurs. Different types of schemes or grants for women entrepreneurs are discussed in detail. Stratified random sampling method is used in thesis; area covered for the study is Pune and Pimpri Chinchwad area. Samples selected were 133 beneficiaries’ women entrepreneurs. Maximum Benefits of the schemes are received by scheduled castes. Training facilities are very scarce to make optimum utilization of the schemes. There is increase the earnings of women entrepreneurs after achieving the grants. Medias like T.V., news papers are not utilized effectively for the circulation of information about schemes women entrepreneurs are of all age groups. Maximum women didn’t have any difficulties in sanctioning procedure of grants.

**Indian Labour Journal** (2002)\textsuperscript{15}:- Women constitute a significant part of the work force in India but they lag behind men in terms of level and quality of
employment. According to Census of India, 1991, the work participation rate for female workers was 22.73 percent as compared to 51.56 for the males with an overall of 37.68. Majority of the women workers were employed in rural areas. Amongst the rural women workers 87 percent are employed in agriculture as labours and cultivators. In the urban areas 80 percent of the women workers were employed in household industries petty traders and services building and construction etc. in the unorganized sector.

**The Times of India** (2002)\(^1^6\):- The article is about the women workforce in Punjab. It concluded that increase in the women work force is especially substantial and significant because Punjab had a Women work participation rate of 4.4 percent in the last 1991 census which was the lowest in the entire country. The high women WWP is also due to a conceptual change introduced in the 2001 census, as the persons engaged in cultivation and production of milk, even for domestic purposes. An article also depicts that though the proportion of non workers has decreased by 6.70 percent the non workers have increased in absolute numbers from 1.40 crore in 1991 to 1.51 crores in 2001.

**Sharma S. V. S.** (2002)\(^1^7\):- The author has focused the small entrepreneurial development in some Asian countries, particularly in Bangladesh, Hong Kong, India, Korea, Malaysia, Philippines and Thailand and studied different types of activities carried out in these countries and examined thoroughly. According to him the entrepreneur who has been and sufficiently enthusiastic enough to start an enterprise, requires a great deal of support in varying degrees for setting up his enterprise, not merely in terms of finance but in several other forms of support. The support activities carried out by different organizations in the collaborating countries shows these organizations are actively involved in arranging finance for working and fixed capital for plant and equipments (47.8\%). Another support activity which is concentrated upon by most organizations is rendering help and guidance in selecting machinery (43.5\%). A Moderate number of originations in the seven countries (37.0\%) provide the entrepreneurs with the infrastructure facilities like land shed power, water which is the prerequisites for establishing enterprises.

**Sonawane M.B.** (2002)\(^1^8\):- The researcher has emphasized on the present reality. India is a mixed economy characterized by a heavy close of state enterprise and
planning. He told that the development of healthy private sector was stunted by the imposition of high tariffs on imports. While expressing the challenges he has suggested that the developing countries must be viable to ask for favorable terms which are friendly to them. The pace of globalization and its intensity should be left to the affected countries as to provide them an opportunity to change as per their adaptation capacities. He is sure that if we want India to progress we will have to improve quality than only industrial sector can get developed.

**Adoni M. D. (2002)**\(^{19}\): According to the researcher entrepreneurship become popular in the wake of several initiatives taken by the Government of India to motivate the youth from the nontraditional business families to take the vocation of industry or business. A variety of programmes and training courses were launched down to Taluka and village levels to seek out potential entrepreneurs. A series of factors external to the business that is socio-economic, legal and political regime beyond the control of the owner, the manager and strategic decision maker, internal organizational structure, resource based innovative capacity, marketing mix strategy etc have been identified as influencing the growth and competitive performance of SMES. He has focused on the challenges of business transition on the following fronts starting up stage survival stage success stage, expansionary take of and maturity.

**Shaikh Anwar (2002)**\(^{20}\): According to the researchers in India wide spread unemployment is one of the chief socio-economic problem from the social point of view, unemployment implies frustration and anger of the unemployed, which may find expression in agitation and even violence. Unemployment among the educated youth is also an alarming problem in India and has become more pronounced in recent years. Therefore efforts should be made to provide employment to the unemployed through the promotion of income generating subsidiary occupations, development of cottage and small scale industries or modernization of agriculture. He also emphasized on role of entrepreneurship in the era of Liberalization Privatization and Globalization. In modern era, entrepreneurs will have to be innovative. Research and development activities should be conducted to keep pace with international standards, need of conscious entrepreneurs with regard to methods of production technology, transfer and competition with foreign market.
Entrepreneurs will have to extend their geographic base of marketing by capturing new markets and by developing new products and new areas of productions.

**Thorat H. D.** (2002)\textsuperscript{21}: The objectives of his study were to study the entrepreneurship opportunities in 21\textsuperscript{st} century and to give some suggestions about survival of the entrepreneurship in 21\textsuperscript{st} century. He suggests entrepreneurs’ opportunities in 21\textsuperscript{st} century in India. As a part of economic liberalization policy we are in the process of opening up capital and technology intensive services such as banking telecommunications and insurance. The new economic development also offers scope for entrepreneurship in the agricultural sector. Some of the areas which provide immense scope for entrepreneurship are food processing and packaging preservation of seasonal vegetables and fruits and seed processing and preservations etc. He concludes that Entrepreneurs will have to keep a balance between high tech and high touch in the 21\textsuperscript{st} century because the human beings and their value systems will dominate the show. Women entrepreneurs face certain problems different from men in starting and managing business. Entrepreneurial traits must be cultivated and developed among the work force. Entrepreneurial awareness camps need to be conducted in rural areas with a view to making rural women aware of their hidden capabilities. Small scale industry sector being one of the major consumers of the energy deserves special attention and efforts in the direction of energy conservation.

**Kale Mohan** (2002)\textsuperscript{22}: The researcher wrote an article which cover entrepreneurship in general. It deals with the philosophy followed and believed in by Indian entrepreneurship. The Paper covers the nature of Entrepreneurship in general. It depicts the various facets of Entrepreneurship. It deals with the philosophy followed and believed in by India Entrepreneurship especially from small scale industries. Observations mentioned in the paper are based on actual case studies carried out by the author who has had long experience in corporate units from private sector as well as in Public sector Bank. Naturally observations are absolutely reliable in nature and not extracted the text books. The author concludes the paper by emphasizing the fact that if an entrepreneur takes care of his products or services render proper and quality service to his customers and preserves his credibility in his dealings, there is reason for an entrepreneurship to be unduly worried about competition at all.
Jawadekar Sharad (2002)\textsuperscript{21}:- The researcher focused on education which makes differentiation between general education and enterprise education. Entrepreneurship education is the need of the hour. It is a right decision that Indian Universities have introduced entrepreneurship subject in the formal education system. However in the higher education students learn the “Subject” and not “entrepreneurship” To make entrepreneurship education Entrepreneurial Literacy Mission will also make the vision of “entrepreneurial society a reality.”

Randhir Vrushali (2002)\textsuperscript{24}:- The paper has focused on the entrepreneurship development programmes. The history of such programmes since independence has been covered in the paper. The role of DIC, MITCON, MCED NIMID, and MSSIDC in the development of entrepreneurship has been defined. The researcher also pointed out strength of EDPs, weaknesses of EDPs, Suggestions for EDPs. The most important strength of EDPs is that, it creates a positive environment for entrepreneurship. In our country after education every one gives first preference to service or job. It gives them security of income, but at present the problem of unemployment arises in every sector. It is necessary that by starting business one should justify with its own abilities as well as the persons can create more job opportunities. In this manner EDPs are helpful. For the better result of EDPs, selection of candidate should be done properly. This can be possible only when the selection criteria and its said method are implemented with view to search emerging talent.

Narayan Sindhu S. and Geethkutty P. S. (2003)\textsuperscript{25}:- Entrepreneurship has been recognized as an essential ingredient of economic development. Very high literacy rate and lack of employment opportunities paved way for many employed youth including women to take up small-scale business units. In this study entrepreneurial success index was developed to measure the level of success of women in agribusiness and the respondents were classified into four groups of very high success, high, medium success and low success.

Amruthalakshmi P. and Kamalanabhan T. J. (2006)\textsuperscript{26}:- The study was initiated with the objectives of identifying the individual characteristics, family environment and external variables that determine women entrepreneurs and working-women in a BPL community. According to the information available with
the Tamilnadu BPLC clearances 500 major BPLC in Chennai city were selected as sample. The result of the study has shown positive influence on the contribution of both women entrepreneurs and working women to the BPL community development. Although these women took up their roles only as an income generating partner in their family, they started developing entrepreneurial characteristics through experience. The service organizations for women in the urban areas have to take up the implementation of several employment and women welfare schemes. This kind of training and development can facilitate and nurture them so that they will be the social entrepreneurs vital to the country.

Kamaraju S. (2006)\textsuperscript{17}:- The study examines the challenges facing rural women entrepreneurs in Orathanad taluka in Thanjavar district. A sample of 120 women entrepreneurs were identified engaged in various kinds of entrepreneurial activities like dairy farming, tailoring, food products, petty shop, grocery shop, etc. The author also mentioned schemes offered to women entrepreneurs in Tamil Nadu. He concluded that the women entrepreneurs were not aware of the support schemes offered by state and central government and banks mainly because of ignorance. He suggested that Government should give more attention for the promotion of business conducted by women. They can contribute for the financial improvement of their family directly and for the improvement of the nation indirectly.

Murugesan V. and Sankaran A. (2006)\textsuperscript{28}:- The study is based on the primary data collected from sample entrepreneurs in Pudukkottai district of Tamil Nadu. The total number of sample units was 153. The study found no significant difference between the performance levels of technically qualified and non-technically qualified entrepreneurs. In absolute terms, the performance profile of the secondary-level school educated entrepreneurs seemed to be fairly better in almost all the categories in respect of tiny, small, and medium and large scale industries. Possibly, the school level qualified entrepreneurs had longer experience to their credit as compared with the technically qualified entrepreneurs. Thus more than the type of education, experience and other promotional factors may play a vital role in nurturing the entrepreneurship qualities and performance.

Rahman Muhammad (2006)\textsuperscript{29}:- The author emphasized on NGOs and Empowerment of Women in Rural Bangladesh. He realized that NGO members
have to start paying back their installment from the succeeding week of the credit disbursement. As a result they are compelled to pay the installment from the principal and cannot invest it for productive purposes. So, initial loan repayment has to be staggered in line with the time frame of lion’s investment returns. Women Empowerment is a direct need for national development focusing on the Millennium Development Goals of the UN, the government and all the national and international organizations are concern for the betterment of women. So both the Government and NGOs should work together in empowering women in rural Bangladesh.

**Hephzibah V. (2006)** The present paper examines the entrepreneurial motivation and success among the selected group of small entrepreneurs. A sample of 30 entrepreneurs was considered for the purpose of this study. The study examined the degree of motivation among the entrepreneurs engaged in small and tiny enterprises in the twin cities of Hyderabad and Secunderabad. An attempt was made to assess perceived success of the entrepreneurs. In the age group of 50 to 60 years majority of them had ‘high’ entrepreneurial core, social core, and economic core. This group had more number of respondents with ‘high’ motivational core compared to other age groups.

**Narasinha P.V. Kumar Siva S., and Sudarsana Murthy D. (2007)** The author focused on the PMRY scheme and its role in enhancing the entrepreneurial skills among women. The objective of his study is to take an overview of PMRY scheme which has been launched by Government of India on 2nd October 1993. The objective of the scheme was to provide easy subsidized financial assistance to educated unemployed youth for starting their own enterprises in manufacturing business, service and trade sectors. The scheme also seeks to associate reputed non-Governmental organizations in its implementation especially in the selection and training of entrepreneurs and preparation of project profits. He suggested that there is an urgent need to strengthen and streamline the role of women in the development of various sections by harnessing their power towards nation building and attaining accelerated economic growth.

**Kumar Anil (2007)** The study attempts to analyze the marketing practices used by women entrepreneurs. To achieve this objective a sample of 450 women entrepreneurs from five states of Northern India i.e. Delhi, Haryana, Himachal
Pradesh, Punjab and Rajasthan was taken. The author focused on the area of marketing practices used by women entrepreneurs and their correlates at regional level his study proposes to fill this gap in different literature. He concluded that small enterprises do not know anything about markets; they do not have research and development facilities, know-how for improving design and quality not do they know the technicalities of pricing etc. It has been observed that most of the women entrepreneurs could not continue with their business or trade activity for the want of guidance on consumer demand and market mechanism.


The author selected 10 women entrepreneurs from four districts of Karnataka, Covering economic activities like trading, handloom, weaving, oil crushing, readymade garments, rice mills, beauty parlours, small raw material business his study focused on the major problems and constraints faced by the women entrepreneurs. The objectives of the study was to study the socio-economic background of women entrepreneurship to identify the factors influencing the women entrepreneurs to find out the various constraints and problems encountered by women entrepreneurs and to make suitable suggestions for the development of women entrepreneurs. Author told that problems faced by sample women entrepreneurs were socio personal marketing occupational mobility, Government assistance financial, production and personnel. According to him the only solution to their problems is this is to develop women entrepreneurship Every Indian housewife is an entrepreneur in her true spirit. Her role as manager of the house can be related to the basic management techniques used in a small enterprise.


The author focused on entrepreneurial activity with their empowerment as a goal. The study is related to the development of women entrepreneurship in India. In the study the success stories of women entrepreneurs are discussed which include Ekta Kapoor, Kiran Mazumdar Shaw, Arnavaj Anu Aga, Kavita Hurry, M.K. Kamala Jayalakshmi Satish and Shri Mahila Griha Udyog Lijja Papad. The author concluded that women have proved themselves very successful as entrepreneurs by engaging in one or two income generating ventures within the confines of their home all the women entrepreneurs discussed in the paper were able to overcome the odds to create successful business ventures in their respective fields they were also in inspiration to
other women India. The author suggested that there should entrepreneurial awareness camps to make women aware of their hidden capabilities and there should be preparation of case studies and audio visuals of successful women entrepreneurs in order to motivate new women to entrepreneurship.

Ramesh T. and Vijaya Lakshmi S. (2007)\textsuperscript{35}. The author emphasized on the rural areas and urban areas of women entrepreneurship. He provides the statistical information about share of women in agricultural operations, marginal workers classified by age, industrial category and sex, rate of growth of entrepreneurship by women in India. He also suggested some schemes for women entrepreneurship providing finance and training assistance to poor women to start self-employment units. He also listed some successful examples of co-operatives managed by women. He concluded that woman as an entrepreneur is mostly found either in weaker sections or in the high class society. However the area of work remains close in the house women have to evolve effective leadership styles become more assertive, forceful in exercising power and authority. He suggested that a separate policy should be introduced to encourage women in all fields by providing career guidance and concessions for women entrepreneurs, waiver of collateral security, loans at low rates of interest, and increased loan amount etc.

Khyadagi Kashibai S. and Sivashankar N. (2007)\textsuperscript{36}. The writer focused on the leadership quality of women entrepreneurs. He proposed the economic independence of women which further facilitates women entrepreneurship. According to him women are the key contributors to the economy and in combating poverty through both remunerative and non remunerative work at home, in the community and in the work place, Empowerment of women has justified in the eradication of poverty through micro enterprises. The economic contributions of women are related to their status and role in the family and in the society. The problem of poverty cannot be tackled without providing opportunities of productive employment to women. Women contribute a large share of what they earn to basic family maintenance. Increase in women's income translates more directly into better child, health nutrition and family well being. He supported that economic independence of women will lead to social change and prove a necessary weapon for them to fight discrimination.
Chelladurai M. and Thirumaran S. (2007)\textsuperscript{37}:- The author focused on entrepreneurial development through micro-finance. He concluded that micro-finance or small amount of credit is essential input in poverty alleviation and women empowerment. The provision of micro-finance to the poor was made in India since 1970s under various poverty alleviation and women empowerment programmes. Since the markets are highly dynamic and for the growth and sustainability of micro-enterprises, the entrepreneurs must be able to understand the behavior of markets and respond appropriately to the challenges of competition. Micro enterprise promotion among women requires comprehension of market dynamics also in addition to innovations and creativity.

Veeran Rani and Raj Kumar (2007)\textsuperscript{38}:- The study is concerned with objective to examine the problem of employment generation through rural industrialization programme in Haryana. Without rural industrialization; it would be considerably more difficult to solve the problem of unemployment. The basic objective of the study is to discuss rural industrialization as a strategy for rural development. In a nut shell, the rational of the study lies in examining the impact of rural industrialization programme on employment generation. The study makes a modest attempt to understand the process of rural industrialization in Karnal district which is one of the most fertile regions of Haryana. The paper incorporates various aspects of rural industrialization programme and its impact on employment generation in Karnal district of Haryana. District Karnal has been purposely selected as being one of the oldest districts of Haryana.

Ganguly Breshwar (2007)\textsuperscript{39}:- The paper is presented on the economic and political aspect of globalization on India in the twenty-first century. According to him globalization is the rational approach of positive social scientists like economists who can consider the long term and short term consequences of globalization for rich as well as poor countries. Technological progress creates losers as well as winners just like trade, but in the long run trade prevails for the benefit of society. Industrial revolution of the nineteenth century involved hugely painful economic and social dislocations, but ultimately the overall gains justified the costs. Evidence also suggests that technology is much more powerful driver of inequality.
Ari Hyytinen and Mika Maliranta (2008)\textsuperscript{40}:- This paper documents that, during recent years, 0.7 percent of private sector employees have annually transitioned into entrepreneurship in Finland. A closer look at these transitions reveals that smaller firms spawn new entrepreneurs more frequently than larger firms. This result is consistent with the view that the employees of smaller firms learn how small businesses are run when working alongside the firm’s manager-founder. While Entrepreneurial learning is plausible explanation, the negative relation can also emerge other theoretical reasons.

Savapandit Runjun (2008)\textsuperscript{41}:- The research paper was written with an objectives to examine the nature and types of assistance and the economic viability of the non agricultural development schemes designed for the plains Tribal women to assess the impact of the schemes to generation of employment and improving the economic conditions of the plans Tribal women. Total of 100 plains tribal women beneficiaries were covered by the study to make a comparative analysis of the economic conditions of the beneficiary women, both pre and post benefit years were taken in to consideration. She concluded that at the national level the employment of women both in the public and private sectors have been increasing gradually though it is much less as compared to male. She also argued that despite their substantial contributions in terms of labour, women do not often have a say in important decisions within the households, especially those related to financial and property matter although they do have significant role in various agricultural enterprises.

Dhulasi Varadarajan (2008)\textsuperscript{42}:- The author focused on small scale industries under Globalization. He presented the challenges of globalization and initiatives of Clean Development Mechanism in India. He concluded that major concerns in India today are poverty coupled with growing population and side effects of enhanced industrial activities. The process of globalization is intensifying the market competition by allowing imports and multilateral corporations relatively easily into India. The initiatives taken in India towards cleaner production as per Kyoto Protocol’s rules on clean development mechanism should benefit sustainable development, help alleviate poverty, create clean technology in environment damage-less economy and produce local benefits among others.
Malik Shiva and Rao Taranjit Kaur (2008)\textsuperscript{43}:- The study is related to the Women Entrepreneurs in Chandigarh. A sample of 135 women entrepreneurs was collected. The objective of the study was to study the reasons for being in business that is motivational factors and to study the attitude of family and society towards women entrepreneurs and also to study their problems. He concluded that type of the business in which the women entrepreneurs are engaged is quite diversified. Apparels, jewelers and ethic goods are the most preferred business (31.8 percent). Retail business includes grocery, stationary, gifts items are opted by 17 percent women entrepreneurs. Women Entrepreneurs can retain her income and use it as her own discretion at household level. Financial independence leads to social empowerment. Women entrepreneurs can play powerful role in confidence building and creating awareness in other women to promote self-reliance.

Singh Surinder Pal (2008)\textsuperscript{44}:- This paper examines issues like women entrepreneurship in India; factors influence the strategic growth of women-owned businesses in India, the characteristics of Indian women entrepreneurs and their businesses, and the greatest obstacles and challenges for women entrepreneurs in India. With relevant education, work experience, improving economic conditions and financial opportunities, more women around the world are creating and sustaining successful business ventures. This will not only have an impact on the economies of the countries in which women own their businesses but also will change the status of women in those societies. It is likely that, as we begin this millennium, this will be the century of the entrepreneur in general and of the women entrepreneur in particular.

2.10 Evaluation of Review of Literature

The literature so collected generally on Entrepreneurship. But few of them focused on Women Entrepreneurship. Evaluation of the review of literature can be pointed out through the following observations.

1. Entrepreneurial quality is a single key factor that leads to the successful development of small scale enterprises. Professional training is the absolute necessity as an aid to guarantee the successful performance of small scale
enterprises. The education background has helped the entrepreneurs for promoting their business.

2. The level and rate of economic growth depends on natural resources, physical capital accumulation, human resource development and technological progress provided, the socio-cultural environment is favorable to growth Entrepreneurship which is crucial for rapid economic development.

3. The financial institutions at the state level have all along been trying, to develop new entrepreneurship from both the traditional and nontraditional source by offering a variety of financial and non financial incentives.

4. Those women handicraft artisans who have come under institutional fold have been empowered personally, economically and collectively in comparisons to those who are functioning on their own.

5. The success of entrepreneurship is not gender specific. Women entrepreneurs have started making a mark and the success ratio is pleasantly high. Hobbies of women are turning into regular professional activities today.

6. There is increase the earnings of women entrepreneurs after achieving the grants.

7. In modern era entrepreneurs will have to be innovative, research and development activities should be conducted to keep pace with international standards need of conscious entrepreneurs with regard to methods of production technology transfer and competition with foreign market.

8. Entrepreneurial awareness camps need to be conducted in rural areas with a view to making rural women aware of their hidden capabilities.

9. Entrepreneurship education is the need of the modern era.

10. It is necessary that by starting business one should justify with his abilities as well as the persons can create more job opportunities with Entrepreneurship.

11. With relevant education, work experience, improving economic conditions and financial opportunities, more women around the world are creating and sustaining successful business ventures. The women entrepreneurs were not
aware of the support schemes offered by state and central government and blanks mainly because of ignorance.

12. Most of the women entrepreneurs could not continue with their business or trade activity for the want of guidance on consumer demand and market mechanism.

13. The women entrepreneurs were not aware of the support schemes offered by state and central government and blanks mainly because of ignorance.

14. Since the markets are highly dynamic and for the growth and sustainability of micro-enterprises, the Women entrepreneurs must be able to understand the behavior of markets and respond appropriately to the challenges of competition.

2.11 Need of Study

There is significant research on ‘Entrepreneurship’. But women have played pivotal role in building better homes in shaping the society and for a prosperous nation. In addition women also have contributed significantly in income earning. An entrepreneurial activity started by women is important in the overall industrial development of the country.

It is very essential to motivate the women entrepreneurship to enhance to employment source and reduce unemployment. The economic status and women is now accepted as an indicator in the development stage of a society. It is therefore in the interest of the society to make full and most effective use of its human resources of which women form an integral part.

Entrepreneurship being an intangible factor is the moving force and development is the consequence. It is an important role in the context of a developing nation like India which is related to major socio-economic problem. Entrepreneurship can play an important role not only in the industrial sector of a country but in the farm and service sector also.

India is facing problems of overpopulation unemployment, under employment poverty. Entrepreneurship is consistently equated with the establishment and management of small business enterprises and setting up these units is the solution to these problems.

Concentration of economic power regional imbalances, exploitation by monopolists and many other problems find their solutions in the development of
small scale industry which is another name of entrepreneurship in the developing countries.

The effective utilization of human resources is necessary factor for the development of any economy. Women occupy nearly 50 percent of the total Indian population and they constitute an important segment of human resources. Women have been identified as potential contributors for fostering the pace of economic development. But the opportunities existing are in occupation that is in secured and low paid. Agriculture is the major sector in which 70 percent of female working population is engaged. Low wage occupation income potential from agriculture depends on favorable climate conditions. Alternative employment opportunities are promoting the entrepreneurship among women. Nowadays women are seeking entrepreneurship as a result of increasing literacy rate and also increasing opportunities which have given rise to new aspirations among women. It is realized that women have vast entrepreneurial talents which has converted them from job seekers to job givers.
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80


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