Chapter-IV

Review of Literature


## CHAPTER IV

### REVIEW OF LITERATURE

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CHAPTER IV

Review of Literature

4.1 Introduction:
Entrepreneurship plays vital role in the growth of economy of any nation. In the Indian context lack of entrepreneurship has been an obstacle in development of the economy, especially the percentage of women entrepreneurs is very negligible.

Many research studies have been done in India on entrepreneurship in general but few have been done on women entrepreneurs in particular. The researcher has referred to the research done over the past two decades. The review of some important work is as follows;

4.2 Indian Research Pertaining to Women Entrepreneurship:

Mrs. Sulochana Nadkarni (1982) In her study “Women Entrepreneurs, a social and economic study with reference to Pune”, the researcher has presented her findings on problems and difficulties faced by women entrepreneurs in different industries. She has divided the industries in two groups as producer goods industries and consumer goods industries. The following concluding remarks are worth mentioning

1) With husbands transfer the career of the women is dislocated.
2) 57% of the respondent accepts the statement that is women are more suitable for desk work than manual work.
3) A change is occurring in society’s attitude but the pace of the change is still rather slow.
4) Educated family is more likely to adopt relatively liberal approach as compared to non-educated.
Singh and Gupta (1984) in their study on 'Potential Women Entrepreneurs – Their Profile, Vision and Motivation', found out the reasons for becoming an entrepreneur amongst the respondents. 'Economic Gain' ranked as the reason of greatest importance followed by 'Keeping oneself busy'. 'Fulfillment of one's ambition' ranked third followed by 'Wanted to become independent' and a host of other reasons. In order to find out the motivational pattern of sample respondents, a sentence completion test on achievement motivation was given. Only 13 percent of women had a high score in need for achievement, 50 percent of them had a moderate score while the remaining 37 percent had a low score on achievement motive. 58 percent of the women out of the total sample of high and moderate achievers who wanted to become entrepreneurs gave reasons like 'Wanted to be independent' or 'Pursuing my own interest'. 25 percent of them felt that 'Giving employment to others' was the most important criteria to become entrepreneurs while the remaining felt that 'Earning money' was important.

Singh (1985) in their work relating to 'Successful Women Entrepreneurs – their Identity, Expectations and Problems', found out the reasons or motivational factors for venturing into entrepreneurship amongst the sample respondents. To keep busy, to fulfill ambition and to pursue own interest were ranked as the first, second and third factors followed by 'by accident or circumstances beyond control' and other factors like earning money, to provide employment to others, etc. The study further revealed that although women enter business for different reasons but eventually became high achievers and independent thinkers.
Patel (1986) advocates that we must strive to identify the constraints and limitations, which prevent a large number of potential women entrepreneurs from coming forward, entering business and becoming successful. He points out that a majority of programmes and schemes for women so far have been a welfare-privileged class but emphasizes that since women can be as good entrepreneurs as men, the focus must remain on ‘entrepreneurship’ for building successful enterprises. Even the successful women entrepreneurs confirm that while encouragement and facilities are required to enter into business for the first time; but when it comes to competition, they have to fight on the same footing as men; survival and growth come from the individual’s competencies and skills and not from special concessions given to the women entrepreneurs. Patel opines that so far our society has not allowed women to think independently, and therefore, identify their own role within or outside the family. Till recently, economic compulsions have led more and more young girls to take up employment and those who are out of work experience, exposure to education and urbanization that the potential source of women entrepreneurs has emerged. He cautions that since change in socio-economic environment is a slow process and is related to economic growth, one should be careful not to make over ambitious plans to develop women as entrepreneurs.

Of the lessons learnt based on data of some 900 women entrepreneurs. Patel points out that the initial lack of confidence in their own abilities further deteriorates with society’s lack of confidence in women as business persons, the multiple legal, procedural and statutory formalities to be completed before and after setting up a business become a handicap for many women because of their limited mobility. The mobility factor also effects in terms of infrastructural setting as she is forced to select a centre where her family is. The findings further show that majority of women entrepreneurs have
experienced discrimination during the initial stage of setting up an enterprise. Young and unmarried women have been less suitable for entrepreneurial activity as the course of their future was not in their hands. Because of lack of market exposure, insufficient industrial awareness required to be submitted to financial institutions.

*Rani (1986)*, in her study *Potential Women Entrepreneurs* found that the desire to do something independently was the prime motivating factor to start business activity amongst the sample respondents. The researcher in her study has reiterated the capacity of women to take independent decisions and told that the thought of entering into entrepreneurial areas was their own and not influenced by others. The author further found that factors such as educational and income background did not influence much in their decision to jump on to entrepreneurial bandwagon.

*Vinze (1987)* in her research study on *Women Entrepreneurs in India – A Socio-Economic Study of Delhi* conducted on 50 women entrepreneurs of Delhi found out that enterprises set-up by these women entrepreneurs were in different fields. In place like Delhi, a metropolitan city state, people in low and middle income groups with some education and moderate experience set-up small scale industries in large numbers and as such entrepreneurship was largely acquired. Women entrepreneurs opined that financial assistance from banks has been significant but procedures and formalities need to be more flexible. Streamlining of procedures was also considered essential for acquisition of technical know-how. The author recommended that the need to regulate the prices of basic raw material in the open market. The drop-outs failed because of poor management, although rest of the background was similar. For starting and running an entrepreneurial venture knowledge management is must.
Azad (1989) in his work on 'Development of Entrepreneurship among Indian Women' states that there is a need to understand the psychological characteristics of women entrepreneurs. He further says that lack of adequate theoretical understanding of these characteristics creates a serve gap which if not properly bridged may result in faulty forming of any programme for the development of entrepreneurship among women. A better understanding of conditions that prevent women from seeking self-growth and being self-reliant is an issue for all interested in the development of women. The author cites economic compulsion, use of knowledge and skills, need for achievement, success of others and frustration in present job / occupation as the main motivating factors for women to plunge into entrepreneurial career. He enlists certain psychosocial factors, which impede the growth of women entrepreneurship. These factors are: Discriminating treatment from society, Lack of self-confidence, Poor self-image, Faulty socialization, Lack of encouragement from family, Role conflict, Confining to home only, Traditional ideology and Cultural values. The author advocates the necessity of creating a congenial, entrepreneurial climate, which motivates, encourages and facilitates individual and group movement to take up entrepreneurial activities.

Pillai (1989) states that a pilot study of 'Women Entrepreneurs in Kerala' revealed that most of the women entrepreneurs in the state had proper education – Collegiate or technical and access to capital. Most of them had high degree of motivation. Even though most of them did not possess business experience and technical knowledge yet they entered into the business as a result of encouragement received from their husbands and relatives and from 'Mahila Samajams' (women’s group) and other similar organizations. Most of the entrepreneurs had plans for expansion and diversification of their enterprises. The desire to work at the place of residence, difficulty of getting job and the desire for social recognition were the main motivating factors for self-
employment. However, no case was found of women entrepreneurs moving from traditional areas to the areas involving the use of science and technology in Kerala.

**Anna (1990)** in his work pertaining to *Women Entrepreneurs of Kerala* found that industrial entrepreneurship among the women of Kerala has emerged from varied socio-economic educational cultural backgrounds. The occupational background of father / husband provides an environment favourable to the growth of entrepreneurship among women. The study indicates that rural-agricultural women are not fully prepared to accept the changes taking place in the urban and semi-urban areas. The author further finds that highly qualified women were motivated to enter industry in the prime of their age. However, low level of education did not inhibit a few entrepreneurs from entering into trade. The special assistance extended to women entrepreneurs by government agencies instilled entrepreneurial spirit among women, especially among educated ones.

**Shah (1990)** in her study on *Fostering Women Entrepreneurship – A study of Distinctive Features* conducted on three target groups (sample 100 each) of women entrepreneurs of middle and upper middle income groups; having Science and Technology (S & T) background and coming from middle and lower middle income groups, and of low income groups coming from low strata of the society found out that the motive to become entrepreneur was summarized into five major responses, i.e. economic needs or pressures; utilization of own experience and education, husband’s (family’s) interest and support; availability of free time and finance and desire to become independent and personal ego satisfaction (of doing something on own).

The first motive was most dominant (82 percent) in low-income group because of obvious reasons. However, this need was expressed by
only 25 percent of middle-income groups of women. Second motive was dominant in S * T educated women (75%) while it played a minor role in general group (9 percent) and in low-income group of women (3 percent). Because of the third motive, 50 percent of women came forward to become entrepreneurs in all the three groups. In case of unmarried women, family interest was observed in 18 percent of cases. The fourth motive was observed in all groups. Upper middle-income group had the added advantage of availability of money also for pursuing the entrepreneurial career. The fifth motive was not very dominant in the initial stages of entrepreneurial career. Later on this motive became very dominating.

It was found that those entrepreneurs who had undergone Entrepreneurship Development Programme (EDP) were sufficiently aware of various resources like knowledge of banks, stat financial corporations (SFCs), information about how to obtain various government approvals, etc. This information had helped them in planning their activities and thereby achieving success by making optimum utilization of external and internal resources.

Rao (1991) in his study on ‘Promotion of Women Entrepreneurship’ lists economic backwardness, lack of familial and community support, ignorance of opportunities, lack of motivation, shyness and inhibition, preference for traditional occupation and preference for secure jobs as the factors that inhibit promotion of grass-root entrepreneurship among rural women.

Jyoti Desai (1991) “Marketing Problems of Women Entrepreneurs in SSI” (a sample study of food processing industry in Bombay. The researcher had studied women entrepreneurs of food processing industry and the problems faced by them. The author had concluded
that women entrepreneurs face marketing problem due to keen competition.

**Srivastava and Chaudhary (1991)** in their work on *Women Entrepreneurs: Problems, Perspectives and Role Expectations from Banks*, found out that no single factor but a host of motivating factors act simultaneously on the individual creating dissonance in her, which in turn motivates her to take an action directed towards elimination or reduction of dissonance in the individual. Women faced problems mainly in the areas of marketing of their products and approaching the banks for getting loans. Personal problems like time constraint and family stress were also cited.

The study concludes that joint family is not an obstacle for women entrepreneurs. In fact it is a facilitating factor. The entrepreneurial role enhances familial bonds and increases role satisfaction of women entrepreneurs as a wife, mother and maker of a ‘home’.

**Rathore and Chhabra (1991)** in their work on *Promotion of Women Entrepreneurship – Training Strategies* state that Indian women find it increasingly difficult to adjust themselves to the dual role that they have to play as traditional housewives and compete with men in the field of business and industry. Working women are often tossed between home and work and experience mental conflicts, as they are not able to devote the necessary amount of time and energy to their home and children and find it mostly difficult and sometimes impossible to pursue a career. A study by Surti and Surupia (1983) showed that the married migrated women entrepreneurs coming from nuclear families experience greater role stress than the unmarried local women entrepreneurs coming from joint families.
Harper (1992) in her work on *Women of Poor Communities in Orissa* with a view to develop hypotheses about the social and academic determinants that motivate women to cross the borderlines from generating no income to generating small income through self-employment, and the borderline from there to growth-oriented micro or small business, found that one major barrier for women to start or expand business is the lack of exposure. Women become more enterprising after interventions from outsiders. Two other findings seem to contradict general accepted assumptions: lack of time is not a main constraint and poverty alone is not a pushing factor, awareness has to be created, change has to be perceived as something possible.

Jyothi and Prasad (1993) in their study *A Profile of Potential Rural Women Entrepreneurs* state that factors like caste, community, religion, etc. do strongly influence the growth of entrepreneurship among rural women. The authors strongly advocate that women entrepreneurship must be given priority if we really want to uplift one of the most disadvantaged sections of the society, i.e. women. The study underscores in clear terms the necessity of an altogether different approach towards rural women entrepreneurs who are still on a different footing. The present approach of inviting women to participate in general EDP training is not of much help to rural women in view of their low educational qualification and economic levels. Keeping in view their preferences for traditional vocations, it would be advisable to introduce rural women to less technical fields of activity. Product awareness programmes need to be launched on a massive scale initially. The authors further opine that the policy-makers should also take a favourable attitude towards women entrepreneurs in granting licenses, permissions, quota of scarce raw material, fair price fixation, order booking, quality testing and in the supply of technical knowledge. According to them the main reason which forces the rural women to
take up business activities is found to be growing unemployment and their own low education qualifications.

*Kaur and Prashar (1993)* in their work on ‘*Entrepreneurship Amongst Rural Women*’ dwell upon the problems being faced by rural women entrepreneurs as conservative attitude of society, religious and social taboos, lack of confidence, male dominance, health problems, lack of proper infrastructural facilities, marketing problems, lack of adequate finance and lack of awareness about government schemes / incentives. The bad experience of certain rural women entrepreneurs also had a discouraging effect on budding rural women entrepreneurs.

*Kirve and Kanitkar (1993)* in their work pertaining to rural women discuss the experience of a ‘*Pune-based Non-Government Organization (NGO) – Jnana Prabodhini* (JP) in developing income-generating activities for rural women through skill training in technical and business areas’. The study revealed that the awareness building, which was incorporated as a part of training input, proved extremely useful in building confidence among the trainees. Subsequent interaction with trainees during a evaluation showed a definite change in the mental make up of most of the trainees. It was also found that certain issues, apparently trivial, assume significance in the dynamics operating in the villages. For example, the refusal of the family members to encourage purchase of an asset for an unmarried woman in house points to a subtle but visible gender-related discrimination. The authors recommend that Entrepreneurship Development Agencies (and not only NGOs) need to get involved in income-generating activities. Nothing else would serve the cause of entrepreneurship development in the rural sector better.
Singh (1993) in her work on ‘Women Entrepreneurs: Their Profile and Motivation’ concluded that factors impinging on the entrepreneurial manifestation of women are no different from those affecting men entrepreneurs. Nothing in her findings suggested that entrepreneurship is gender specific and as such the researcher advocates that gender specific concessions should not be given in any area as they may lead to many such misuses without any positive impact on women entrepreneurship. Most of the women entrepreneurs in the sample entered into a variety of fields. Family and community background did help / facilitate their entry into business. Self-fulfillment, autonomy and independence were the main reasons of their entering into entrepreneurial profession and as such money does not seem to be the sole motto for entering into entrepreneurial profession. The researcher opines that there is no need for special training programmes for women. Women only need to have proper education and adequate exposure.

The researcher finds that several women are now willing to become entrepreneurs due to various factors. These factors can be broadly classified under two categories, namely, ‘pull factors’ and ‘push factors’. Under the first category, the women entrepreneurs choose a profession as a challenge and adventure with an urge to do something new and to have an independent occupation. The other category of factors forces women to take up business enterprises to get over financial difficulties due to family circumstances. However, the latter category forms a negligible percentage of the total women in business. Only a few of the enterprises promoted by women in her sample can be regarded as an extension of kitchen activities – the three Ps viz., Pickles, Powder (Spices) and Papad, by which women entrepreneurship is popularly known.
Venkatapathy (1993) in his work related to ‘Entrepreneurship Development among Women’ finds that women with metropolitan urban background are more likely to participate in business and industry as against women with semi-urban background who are less professional, have less exposure, awareness and interest in business-related activities and generally lack management educational background. After having expostulated the usefulness of entrepreneurship of general management courses, the author opines that it would be useful to introduce entrepreneurial development as a separate subject in the co-curriculum of various academic programmes.

Sethi (1994) in her study on ‘Women Entrepreneurship in India’ lists economic compulsion, education, work experience and urbanization as the collective forces, which have given an impetus to women entrepreneurship. The author says that availability of credit is the most binding of all regulatory, technical, marketing and other input constrains. She further states that although obtaining finance for the initial start-up venture is a common problem for both male and female entrepreneurs, yet these problems get exacerbated for women because of their gender as well as prevalent socio-cultural variables. Availability of credit (finance) is one of the most input – constraints besides others such as compliance of rules and regulations, marketing techniques, knowledge of technology and its applications. The dependence on their limited personal finance leaves these women undercapitalized and highly vulnerable to market fluctuations. They are compelled to start tiny industries using obsolete technology. The author further finds that women by and large are bound by their domestic and child-care responsibilities and therefore, the choice of industry, the location of units and their area of operation cannot be of their individual choice. She suggests that in order to enable women to break away from traditional activities like garments and food into more lucrative
non-traditional areas, which need a much higher level of investment, the help of academic institutions, Government Organizations and NGOs is absolutely necessary.

Minnie Tondon (1994) "Trends of Women Entrepreneurship in Bombay" in this research she had furnished personal details of sample women entrepreneurs. It consisted age group, marital status, income group and education. Business details of women entrepreneurs included place of business, type of business, investment range, form of organization. In her study motivational factors consisted ambition and need, utilization of spare time, self-satisfaction, utilization of knowledge. The researcher classified her suggestions into two groups as suggestions from experts and suggestions from researcher;

Tulsi (1995) in their study on 'Enterprising Women: A Case Study' states that so far women who have entered the field of entrepreneurship have been choosing conventional fields such as dress making, embroidery, knitting, pickle-making, etc. but now with the change in trend women are venturing into non-conventional fields of computers, electronics, industrial security, stock exchange, etc. The women in these non-conventional fields are doing well and in some cases even doing better than their male counterparts.

Factors such as business family background, family support and encouragement, independent decision-making, acquisition of relevant knowledge, skill and tricks of the trade, credibility in the chosen field, inter-personal skills, disciplined approach, customer satisfaction and self-confidence, helped these women in successfully launching and managing their businesses. Non-acceptance of a lady running a non-conventional business was cited as the main hurdle at the initial stages of business which these women entrepreneurs successfully overcame through their continuous efforts, consistency and commitment. None of
the entrepreneurs in the sample availed of any financial assistance or loan.

Nair (1996) in her analysis an *Entrepreneurship Training for Women in the Indian Rural Sector: A Review of Approaches and Strategies* found out that initiatives in terms of increasing both intellectual and physical resources devoted to the cause of research and action in the field of women's development are largely policy induced and devoid of any clear focus or strategy. The author suggests that any intervention strategy with the professed objective of reaching out to women be it in the realm of creation of awareness, skill training or accessing financial resources has to recognize the strategic needs of rural women like drinking water in vicinity, child care facilities, health and education, for the policy to be effective and sustainable in the long-run. The training programme should take into account the opportunity structure existing in that society [cooperative (equal sharing of household work and development benefits by men and women) conflicts] and its effect on the women’s skill acquisition and specialization. The training system has to link up organically with some kind of credit delivery mechanism, either formal or informal. It has been observed that the formal system, with its highly standardized approach and bureaucratic machinery has not been able to appreciate the extra-economic dimensions of women's development. Another suggestion was to follow the groups approach as it has been found to be most effective to bring deprived women together for the purpose of income generation or awareness creation. The author argues for the integration of gender as a critical parameter in the policies and programmes devised in the government as well as non-government sectors.

Chaudhary (1997) in their study on *Banks and Women's Enterprise Development: A Comparison of Approaches in India and UK* state that in both the countries commercial banks are the major sources of
finance for small firms. The share of women entrepreneurs in small business in UK is 30 percent and it will continue to grow due to some external factors like improvement in technology, new communication means, improvement in child care and greater security in partner’s employment prospects, etc. However, in India the share of women entrepreneurs is not at all significant. The authors found that in both the countries women entrepreneurs are not discriminated by banks and main problem faced by them is the burden of family responsibilities.

The authors recommend that keeping in view the socio-cultural set-up of India, more motivational training should be organized at the level of schools, colleges, industrial associations and entrepreneurship development institutes. Reserve Bank of India (Banking Division) and Ministry of Industry should take some sincere steps at the higher level to review periodically the implementation of existing specific assistance schemes and incentives for women entrepreneurs.

Khan (1997) in his work on ‘Women Entrepreneurship’ advocates that self-exploration needs to be introduced in the first phase of training course to help potential women entrepreneurs imbibe entrepreneurial identity. ‘Social responsibility’ is another important area which should form an integral part of any training module on entrepreneurship capacity building (motivation and leadership development) access to saving / credit, scale realistic, organizational backing, culturally and socially acceptable, men to be taken along and not to overburden men were identified, ‘as the key areas of intervention’, by the author for sustaining women as entrepreneurs.

Singla and Syal (1997) have classified the ‘Problems Being Faced by Women Entrepreneurs’ at different stages of their entrepreneurial career into three major categories, i.e. problems related to project formulation, project implementation and project operation. In the light
of problems and issues related to women in business, the authors strongly advocate Group Women Entrepreneurship (GWE) as one of the viable alternatives in the Indian context. GWE approach can strengthen the women entrepreneurs by reinvigorating activities / skills or traditional crafts, with which they are acquainted but are in danger of being exploited by vested interests. The supporting agency should also undertake group orientation training modules for the members of GWE in their respective skill development and management of the enterprise. The authors opine that GWE approach should be made an integral part of the National Women's Welfare Programmes.

**Shobha Dadalini (2002)** – The researcher in her study “A study of Women Entrepreneurs in non-conventional line of business” has selected 40 circumstantial and 20 and non-circumstantial women entrepreneurs from non-conventional line of business operating in small or tiny commercial enterprises in Pune city. In her study the author concluded that; the success of entrepreneurship is not gender specific, Women Entrepreneurs per se do not expect any special favours, Women Entrepreneurs have started making a mark. The success ratio is pleasantly high, an industrial family background is not necessary for becoming successful entrepreneur, hobbies of women are turning into regular profession, business activity and the modern women is also perfect women who is performing multi roles.

Recommendations and suggestions are classified into four categories as; a) Recommendations to bank and government b) To Mahila Mandals c) To Universities, Colleges and Educational institutions d) To women entrepreneurs:
4.3 International Research Pertaining to Women Entrepreneurship:

Both developed and developing countries have been exhibiting unprecedented interest in the emerging phenomenon of women in business. Empirical findings of some of the important studies conducted abroad on women in business are given below:

Naisbitt, (1985) suggests that certain products and services present opportunities specifically suited for women. This thinking is based on the assumption that the distinctly ‘female’ or ‘male’ imagery associated with certain industries and business sectors continue to endure and influence who does what. In a study of Nascent Entrepreneurs, Carter (1994) found women to be more effective in downstream industries such as service and retail more frequently than men. Hisrich and Brush (1987) in a longitudinal study on women entrepreneurs conducted in USA observe that a typical women entrepreneur operating an established venture is 46 years old, married, has two children 29 years old and has operated her service-oriented business for 8 years. She is college educated, usually in liberal arts and has had occupational experience in the service area. She maintains a controlling interest in the business, which is her first entrepreneurial effort. Most women entrepreneurs rely on profit reinvestment and bank loans for current financing. The biggest business problems are lack of adequate time for administrative activities, cash flow and personnel. Planning is conducted by the entrepreneur alone and is frequently strategic in nature. The size of the typical women owned businesses remains small with 10 or less employees. On the other hand, geographic and market scope of the business is expanding rapidly and the woman entrepreneur continues to improve her business skill and practices strategic planning.
Brush and Hisrich (1988) in their work pertaining to ‘Impact of Strategic Origin of Women on Growth of their Enterprises’ reveal that a woman entrepreneur who has previous experience in the field stands a better chance of successfully establishing her venture than the woman who does not possess such experience. Financial skills are of key importance to business survival. This was expected considering that one of the key reasons for business failure is inability to manage financial matters. For women entrepreneurs establishing a venture, previous experience in the field of venture, financial skills, strength in dealing with people and idea generation combined with market opportunity, motivation are keys to survival.

Holmquist and Sundin (1988) in their work on ‘Women as Entrepreneurs in Sweden: Conclusions from a Survey’ state that the main characteristic of women entrepreneurs as found in their study is diversity. Female entrepreneurs are present everywhere, in almost every line of business, in every country, with all kinds of marital status, with six children or none, aged 19 or 65..., the only ever-present characteristic is being female.

Another observation is that the female entrepreneurs are invisible as entrepreneurs to themselves as well as to others. This is an astonishing fact considering that one in every four entrepreneurs is a woman and considering the widespread pattern of female entrepreneurship. The women entrepreneurs have not been observed but they have existed and still do exist. Another tendency is that female entrepreneurs seem to be adaptable. Women working with their husbands adapt to the business chosen by men – thus giving a different pattern. The most encouraging conclusion is that the female entrepreneurs seem to be satisfied with entrepreneurship. The sense of independence and self-reliance is strong.
Kaplan (1988) in her work relating to ‘Women Entrepreneurs’ observe that although their orientations and skills may vary, the vast number of respondents are more concerned with creating employment for themselves rather than developing into entrepreneurs as defined by Drucker, Kanter and others. Secondly, like men, women have multiple reasons for starting a business.

Non-economic (e.g. autonomy, challenge) reasons are often as important as economic ones. Yet non-work (family) factors play a much stronger role for women than for men. Younger women are better educated, have better business skills and are more likely to plan and set goals; the impact of these factors on business sales, growth and profitability is less clear.

Nelson (1991) in his study on ‘Small Business Opportunities for Women in Jamaica’ revealed that women were concentrated in businesses which required the least capital outlay, or which were an extension of household activities, for example, small scale retail or dress making / garment manufacturing. Majority of the women had encountered sex-bias while establishing and developing their business and 26 percent believed that they would be socially isolated if they exhibited the assertiveness and strength usually associated with the male entrepreneur. Thirty percent of the women however identified advantages to being female. They could negotiate preferential treatment and solicit cooperation from males. Household responsibility played a significant role in the choice of economic activity among women. The sample respondents stated that they depended on their business to maintain their homes and support their families. Need for specialized training programmes for women in small business was also echoed by the respondents.
Prince and Fleming (1991) in their study on 'Minority and Women Business Owners in Colorado, USA', found that business owners who completed the Fast Track training programme have been positively affected and will be much more successful in the future because of it. From interviewing the participants it was very evident that graduates have developed growth plans for their businesses and now feel like they have a hedge against failure. Subsequently, their businesses were converted from 'high-risk' ventures to sound ventures.

Carter and Cannon, (1992) in their study on 'Women as Entrepreneurs' conducted in Great Britain find out that the way women approach starting an enterprise is dominated by the stage they have reached in their life cycle, that is, their age and domestic relationships. Differentiation by personal life cycle is important as women start business at very different stages in their lives. This affects the types of business started and their individual approach to business ownership. Majority of the women respondents were equally motivated towards achievement and were represented within either the younger, achievement-oriented group, the aspirants, or within the high achiever group of older women who had often come out of successful careers to start a business. The career paths pursued by women were usually in traditionally female employment sectors, such as retailing and within service industries. Only a minority had participated in non-traditional sectors before starting in business. Regardless of their educational and career backgrounds, all had experienced problems in starting and running enterprises. Many of those were operational problems which affect male business owner as well as female. Many respondents were willing to exploit their femininity in group situations or in certain types of negotiation, turning the perceived disadvantage of gender into an advantage. The successful female entrepreneurs were more likely to start business in an industry in which they had direct experience than the unsuccessful women business owners. Young women lacking in
management experience adopted a deliberate strategy of training for business ownership. Deliberate policies of training, professionalization and networking were commonly adopted by the successful women. Women respondents were skeptical about the initiatives of Government for promoting women entrepreneurship.

The study yielded several interesting and unexpected findings. Of the female entrepreneurs surveyed, the majority classified their strategies in the Defender category (40 percent). The second most frequently employed strategies were Analyzer and Prospector (20 percent each). And the least often used strategy was the Reactor (8 percent). The remaining 12 percent indicated no particular strategy.

Each of the four strategy classifications was expected to coordinate with a distinct set of personal values held by the businesswoman. However, an amazingly high degree of similarity among the women’s value systems was revealed, regardless of what type of business strategy they chose. The women who classified their business strategies as Analyzer did not exhibit value systems significantly different from women with different strategy types; those who selected the Defender strategy had values remarkably similar to the values of those who classified their strategies as Prospectors or Reactors. Female security was cited as the most important value by all the respondents. A sense of accomplishment, freedom and self-respect were also cited as being highly regarded by these women.

The authors recommend that there may be a pre-selection process that determines the occupations women enter. The fact that all the women surveyed had prioritized their values in a similar order suggest that their personal beliefs may have led them all into the same profession. Their values could have had a greater influence on their career choice than on the strategies they use within their line of work. The outcome
of the investigation implies that women in male-dominated fields of work may feel forced into allowing external factors (customers, supplier, environment, etc.) to totally dictate their strategies regardless of their personal values.

Hisrich and Fuldop (1993) in their work related to 'Women Entrepreneurs of Hungary' found that most of the women entrepreneurs in their sample were married. The majority came from the middle or lower middle social class with the most frequently mentioned occupations of their mother being housewife, professional, technical or blue collar and the most frequently mentioned occupations of their father being professional, technical or blue collar. The women entrepreneurs were highly educated compared to woman in general population with the majority having either a graduate degree or were college graduates. They were slightly more educated than their husbands who in turn were more educated than the typical Hungarian male.

These women entrepreneurs formed their new ventures mainly due to interest in the area of business or due to job frustration. The new ventures created were from a wide variety of areas including: trading, retails, advertising consulting, manufacturing, accounting and training and education. The Companies were generally small by U.S. standards, yet medium size by Hungarian standards typically employing 5-9 individuals and having revenues less than $ 99,999.

Even though no previous research has focused on gender differences in perceptions of the business environment in general terms, several more specific aspects of the environment have been investigated. For example, several studies have reported complaints of gender in new venture financing (Hisrich and Brush, 1987; Hisrich and O’ Brien, 1982). But Kolvereid, et. al. (1993) in their study "Is it equally difficult
for female entrepreneurs to start business in all countries" in which they collected data from venture initiators in Great Britain, Norway and New Zealand found relatively few significant gender differences in perceptions of the influence of the environment on business formation.

Klein (1995) in her paper on 'Returning to Work: Challenge for Women' states that problems of compatibility between professional and private life are usually resolved to the detriment of women. With few exceptions, it is women who interrupt their career, when family obligations required such a choice. Their reintegration into active life poses problems but it is necessary not only as a basic human right but also for economic efficiency.

Zapalska (1997) in her 'Survey of Women Entrepreneurs in Three Biggest Urban Centres in Poland' found that the types of ventures established by the women entrepreneurs varied widely, with some in traditionally male-dominated fields and others in the traditional female dominated areas. On balance the majority of women entrepreneurs in three biggest urban centres in Poland found that the types of ventures established by the women entrepreneurs varied widely, with some in traditionally male-dominated fields and others in the traditional female dominated areas. On balance the majority of women entrepreneurs were involved in business related to personal, computers, consulting, sales and advertising. Almost all the businesses were based on product innovation or product modification. Most of the businesses were relatively young; over 50 percent had been in operation for four years or less. These entrepreneurial ventures were the first for most entrepreneurs. The female respondents believed that they had survived the start up operation stage because they tended to operate businesses in fields in which they had atleast some experience from their previous salaried jobs, the most frequently mentioned areas of recent past experience were in the management of state-owned
enterprises and in programming, sales, administration, marketing and consulting. Female entrepreneurs considered innovation and the creation of something new as important factors leading to the success of their businesses.

The polish women entrepreneurs had initiated a large variety of qualitative and quantitative changes in business practices within their industry. Included among the most common type of changes initiated were: creating new product and service market, adopting product innovations and new methods of production and technology, organizing new sources of supply, initiating factor innovations and implementing new forms of organization and management. The production innovations most frequently initiated by female entrepreneurs were technological innovations (computerization), the creation or invention of new techniques of production, new management strategies, new product markets and organizational innovations (which basically involved changes in the structure of relationship between workers and managers).

4.4 Conclusion:
The above review of Indian research and foreign research reveals that the research work conducted in the past has covered the various aspects such as motivation, availability business opportunities, available support systems and problems faced by women entrepreneurs. But no research work has been done on comparative study of women entrepreneurs from business communities and non-business community. Thus an attempt has been made in the present research work to have comparative study of women entrepreneurs from business and non business community.