CHAPTER – II

REVIEW OF LITERATURE
REVIEW OF LITERATURE

The literature relating to women entrepreneurship and enterprise management has been reviewed to understand the concepts and variables used in the study, to define the methodology and to identify the research gaps in the field. The literature has been presented in a concise format under the following heads:

2.1 Theoretical Orientation

2.2 Indian Studies

2.3 Studies Abroad

2.1.0 Theoretical Orientation

The concepts, entrepreneur and entrepreneurship have been investigated from economic, social, political, cultural and management circles. They are defined in a variety of ways. Their major dimensions are discussed below.

2.1.1 Entrepreneur

In the early 16th century, the word entrepreneur meant men engaged in leading military expeditions. Later the French economist, Cantillon (1725), used the term for the first time in an economic context to refer to individuals engaged in production. Smith (1776) who is called the father of political economy defined the entrepreneur as a proprietary capitalist and supplier of capital. He also described him as an energetic person working as a manager, intervening between the labour and the consumer. Say (1821)
defined him as someone who unites means of production and performs coordination, organisation and supervision. Dewing (1919) viewed entrepreneur as a promoter of ideas into profitable business while Cole (1946) saw him as a decision maker. Schumpeter (1934) described him as an innovator. Drucker (1964) described the entrepreneur as a change agent who maximises opportunities through systematic innovations. Vepa (1983) found him as a visionary who conceives a profitable idea and translates it into action, taking calculated risks.

In short an entrepreneur is one who initiates and unites the factors of production, through organising, managing and controlling the affairs of a business unit in order to make profit. He identifies opportunities, bring in innovative ideas, economic changes and capitalises on them taking risks in his endeavour. The entrepreneur is a critical input of socio-economic development. (Desai, 1996)

2.1.2 Entrepreneurship

The term entrepreneurship is often used synonymously with the term, entrepreneur. Though the terminologies are the two sides of the same coin, conceptually they are different. The entrepreneur is essentially a business leader and the function performed by him is entrepreneurship. To Schumpeter (1934) entrepreneurship is an innovative function. Higgins (1951) entrepreneurship as the function of seeing investment and opportunities, organising an enterprise to undertake a new production process, raising capital, hiring labour, arranging the supply of raw materials, finding
site, introducing new techniques and commodities, discovering new sources of raw materials and selecting top managers for day to day operations of the enterprise. Cole (1959) and William and Allan (1982), stress on the large measure of uncertainty associated with the function. Singh (1985) and Ahmad (1990) felt that this economic function is the result of profit motives. Paul et al., (1996) describes it an ability to invest in opportunities and exploit to the benefit of the society and to the individual.

The above definitions make clear that entrepreneurship is the business activity of setting up of an enterprise and its management through integration of economic resources - men and materials so as to make it going and growing (profitable). It has also been portrayed as the ability of the individual to initiate and develop innovative economic venture for the benefit of the humanity and individual.

2.1.3 Women Entrepreneur

To Vinze (1987) a woman entrepreneur is an enterprising woman with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is willing to take risks with the unknown materials and techniques because of the adventurous spirit she possesses.

A woman entrepreneur is an adult innovative woman who undertakes organise, own and run an enterprise, especially a commercial one often at personal financial risk (Banerjee and Talukdar, 1997), to adjust her personality needs, family life, social life and economic independence (Singh
and Gupta, 1985). Many researchers have used the term entrepreneurship without any gender differentiation and hence can be extended to women entrepreneurs without any restrictions. It has already been used under such conditions by many workers (Singh et al., 1986; Anuradha, 1985; Singh and Gupta, 1985; Thakshak, 1990).

2.1.4 Women Enterprise

The National Level Standing Committee on Women Entrepreneurs constituted by the Ministry of Industries, India (1984) defined women enterprise as an enterprise owned and administered by a woman and having a minimum financial interest of 51 percent of the share capital and having at least 50 percent women employees (Singh, 1994). The Industrial Policy (1991) has redefined 'women enterprises' as units in which they have the majority share holding and management control (Paul et al., 1996).

2.2.0 Studies in India

Women entrepreneurship, being a recent economic phenomenon has attracted research workers all over the world and its ripples can be seen in Indian panorama too. The findings of some of the current and major studies are subsumed under the following titles.

2.2.1 Personal background

2.2.2 Traits and characteristics

2.2.3 Motives

2.2.4 Enterprises
2.2.5 Management practices

2.2.6 Problems related to enterprise management

2.2.7 Home management problems

2.2.1 Personal Background

Age: The women entrepreneurs in the study samples of various Indian researchers (Singh and Sengupta, 1985; Shah, 1987; Anna 1989; George, 1991; Dhillon and Malhotra 1993; Srivastava 1994; Parimalam, 1996; Chidambaram and Themoszli, 1998) were in the age range of 20 to 50 years with a mode ranging between 30 and 40 years. Though the study samples of Singh and Sengupta (1985); Rani (1985), Papa (1989) and National Institute of Industrial Research (1997) showed preponderance of women in the younger age group of 20 to 30 years, their mean age was around 35.

Marital status: Almost all the women entrepreneurs in the studies were married. Rani’s (1985) study had a representation of about 46 percent of unmarried women. The unmarried women expressed their intention of stabilizing their career before marriage.

Family type: Women entrepreneurs mostly belonged to nuclear families (Singh and Sengupta, 1985; Rani, 1985; Anna, 1985; Srivastava, 1994; and Seethalakshmi, 1994) The study conducted by NIIR (1997) alone showed predominance of joint families.

Educational status: In the study sample of Rani (1985), Singh et al, (1986); Anna (1989), George (1991), Kanitkar and Contractor (1992);
Seethalakshmi (1994), and NIIR, (1997), the majority of the women entrepreneurs were graduates. The predominance of women with secondary school education was observed only in a few studies (Papa, 1989 and Parimalam, 1996)

Training and experience: As Anna (1989) points it, housewives who had no work experience were the potential women entrepreneurs. In several study groups, the proportion of technically trained women entrepreneurs did not exceed 45 percent (Maheswari and Royce, 1991; Parimalam 1996). The women with work experience were also very few and negligible. Papa (1989) could not identify in her study even a single entrepreneur with work experience. Very few studies indicated that women underwent specific training in EDP prior to establishing their unit. Parimalam (1996) had about 43 percent of women entrepreneurs with training in EDP.

Business background: Controversial views exist on the influence of business background of the family and women entrepreneurship. Seethalakshmi (1994) and Srivastava (1994) observed this as a strong influential factor. Singh et al., (1986) saw a linkage between these two variables as the majority of the women entrepreneurs in their sample were married into families engaged in business. However, George (1994) Dhillon and Malhotra (1993) were of the view that a business family background was not a necessity to enter into entrepreneurship. The samples of Dhillon and Malhotra (1993) were mostly first generation entrepreneurs.
2.2.2 Traits and Characteristics

Shah (1987) digged up the distinctive features of women entrepreneurs and found that the need for achievement, self sufficiency in terms of intenial and external resource awareness, initiative, taking, problem solving and risk taking as prominent characteristics of women entrepreneurs.

Kanitkar and Contractor (1992) identified the personality traits that attributed entrepreneurial competencies of women as self confidence, persistence, information seeking, seizing an opportunity, commitment to work contract, systematic planning and interpersonal skills. Vijayalakshmi (1991) found considerable differences between women entrepreneur and non-entrepreneurial women. The former were more assertive and venturesome than the latter group. A comparative study of male and female entrepreneurs done by Dhillon and Poduwal (1993) found differences in men and women entrepreneurs in certain behaviour patterns like speed and impatience, general fatigue and uneasiness and coping strategies. These differences according to them were found because women had entered an area dominated by men. In order to survive and emerge successful, they had to work hard against odds and as a result, they experienced general fatigue and uneasiness. The findings suggested that greater the job involvement among women enterpreneurs, less is the tendency to be irritated, to blame outside factors and to avoid stress problems. The results also indicated that women used more active functional approach mode of coping when dealing with stressful situations. However no significant difference between male
and female entrepreneurs in their reactions to frustrating situations was found in overall anxiety stress. Significant differences on both the approach and avoidance modes of coping between men and women were found.

A study conducted among women running agricultural enterprises in Assam revealed that entrepreneurs with high competency in entrepreneurship had greater achievement motivation, greater job involvement and higher annual family income (Baneijee and Talukdar, 1997). Chidambaram and Themozhi (1999) found that women with high level of motivation were more consistent compared to low and medium level motivational groups.

2.2.3 Motives

Researchers have analyzed the reasons of women for choosing entrepreneurship. In many instances (Singil and Gupta, 1985; Rani 1985; Anna 1989; George 1991; Srivastava, 1994; Sarngadharan and Beegam 1995) monetary reasons predominated.

Some of the other motives were to keep oneself busy, to fulfill ambition and to pursue one's own interest (Singh et al, 1986, and Dhillon and Malhotra, 1993). Utilization of own experience and technical education were the other factors which encouraged the entry of some women into entrepreneurship (Shah, 1987).

Anna (1989) viewed independent economic status as the foremost ambition of women entrepreneurs. Many women expected self development through entrepreneurship »
Unemployment was reported to be the compelling factor that drove many women into business. Some women took it up as an alternative for job (Papa, 1989 and Seethalakshmi, 1994). Lack of vertical mobility in paid employment fields was also a reason for a few women to shift to entrepreneurship.

The desire to lead a better and comfortable standard of living also inspired women into entrepreneurship (Maherswari and Royce 1991; Srivastava 1994; Samgadharan and Beegam 1995). Kanitkar and Contractor (1992) reported that women in the age group of 30-45 years took to entrepreneurship as a search for identity during the period of mid-life crisis. Enhancing social prestige was another important motive for women to venture into enterprise management (Srivastava, 1994).

Singh and Sengupta (1985) found that economic and educational background influenced the motives of women. Those coming from lower income strata were motivated by a desire to make more money while with higher education wanted to pursue their interests and be fully.

On the contrary, Räni (1985) observed that these motives were prevalent among all women irrespective of their income and education. Chaganti (1991) observed that successful women entrepreneurs had greater interest in profit making than in personal satisfaction.
Resultsofa comparative study of achievement motivation among women entrepreneurs and housewives revealed that women entrepreneurs had higher achievement motivation than the full time housewives although only a low positive relationship between entrepreneurship and achievement motivation was detected. The study also stated the achievement motivation as a prerequisite to entrepreneurship but not in isolation as entrepreneurial traits and competencies are very much contributory in functions (Rohini and Rajeswari, 1992)

2.2.4 Enterprises

Women entrepreneurs generally opted for proprietorship to co-operative and partnership organizations (Sigh et al., 1986, Anna, 1989, George, 1991). Srivastava (1994) observed that in many joint ventures of family members where women entrepreneurs had been projected as proprietors, they were used solely as member stamps to get the benefit from government (Srivastava, 1994).

Women according to Vinze (1987) went for gender related trades. Researchers like Rani (1985), Singh et al (1986) and Seethalakshmi noticed a clear tilt towards non-traditional lines of business activities. These women in non-traditional business units were found quite capable of making technically sophisticated products. Majority of them were seen in manufacturing followed by service industry and trading (Singh et al, 1985, Seethalakshmi, 1994). At the same time prevalence of service units followed by manufacturing and trading units has been reported
AWAKE (1994). However a relatively recent study conducted in eight states by Aliamed et al., (1997) reports the presence of a good proportion of women in all the three categories of business.

The range in capital investment for most of the women entrepreneurs was less than five lakhs. In many cases, it was less than two lakhs (Papa, 1989; Anna, 1989; Annie, 1991; Sundararajan, 1996). Units with larger investments and turnovers were also coming up in many regions (Kanitkar and Contractor, 1992).

Source of capital: Money being the backbone of any economic venture, its source assumes prime importance. By and large, women entrepreneurs studied by various research workers were found using mostly their own resources and depended on bank finances only for meeting their economic deficiencies. (Maheswari and Royce, 1991; Sarngadharan and Beegam, 1995 and Sunderarajan, 1996).

However, in certain studies less of own savings and more of bank finance was found being in use to set up the units (Parimalam, 1996 and NIIR, 1997). George (1991) from her study on women in ready made industry elucidated that registered units depended more on bank finance while unregistered units managed mostly with their own savings.

Location: The women entrepreneurs appeared to be conscious about their working convenience i.e. about dovetailing the work at home and their units. Locating the enterprises at their residences was found a convenient arrangement. Besides it saved on rental costs (Anna, 1989, Su...
Seethalakshmi (1994) observed that the choice of the locale was influenced by the lirte of business activity. Transport facilities available in the locale was another determinant identified by Samgadharan and Beegam (1995). Mobility on the part of women entrepreneurs was a major handicap and many relied on public conveyance for their movement. Because of this, they insisted on having their units as close as possible to their residences.

Employment generation: The women enterprises were found highly potential employment generating units. Vinze (1987) found that in non traditional units, there were more workers than in traditional units and the number of labourers employed ranged from 5 to 50. Anna (1989) found the average employment in WOE in Kerala as 10.88. Maheswari and Royce (1991) found 20-40 workers/unit in textile yarn units and machineiy units. At the same time the ready made units created employment to a maximum of only four people (George, 1991). Kanitkar and Contractor (1992) detected 15 employees per unit of assorted category while 5 to 10 per unit was observed by Samgadharan and Beegam (1995). Parimalani (1996) saw a variation between 5-20 workers depending upon the nature of work. The survey conducted by the Town and County Planning Organisation (Sunderarajan, 1996) which covered 183 representative women enterprises in the country, revealed that proportionate to total investment WOE generated more jobs than those run by men. For every Rs.1 lakh fixed investment, they generated employment for six persons. The highest average employment was found in Andhra Pradesh (23 per unit) and lowest in Jammu and Kashmir (two
per unit) Large number of male employees were found in WOE in Maharashtra (79.0%) followed by Tamil Nadu (72.2%). Kerala had the lowest percentage of male employees (6.4%). The general tendency among women entrepreneurs was to appoint more female workers than males (Anna, 1989; Kanitkar and Contractor, 1992; Sunderarajan, 1996). This may be because they were easier to manage. But successful women entrepreneurs hired more men for reasons of experience and expertise (Chaganti, 1991)

Support from family: Women entrepreneurs were found seeking help from family members in different stages of setting up the industry. According to Singh and Sengupta (1985) majority of the potential entrepreneurs had clarity about their projects but needed moral support from males and other family members for setting up their enterprises. They had an inner uncertainty for their own capabilities and needed male support to pave their way either with money, business know how or moral support (Maheswari and Royce 1991; Srivastava, 1994; Sarnagadharan and Beegam 1995; Parimalam, 1996). The women took help mostly in administration, sales and marketing and liaison and field work (Singh et al., 1986, NIIR, 1997).

Encouragement from the family was rated high by all women (Anna, 1989; Papa 1989). Kanitkar and Contractor (1992) reported that nuclear families appeared to provide a more conducive climate for entrepreneurship, they admitted the merits of the joint family system particularly in providing emotional anchor for the children. The relatedness of husband's job business was found having advantages to women's business concerns.
Success and satisfaction: Success and satisfaction are the two positive outcomes of any business venture. Singh et al., (1986) and Anna (1989) could prove beyond doubt that women entrepreneurs enjoyed respect in the society. Shah (1989) revealed that out of the sub sample of 60 women entrepreneurs, 15 had a high success rate and continuous rise in need for achievement while 23 had an average success rate and continuous motivation sustained them.

Women owned enterprises were found generating profits although the quantum varied. Vinze's (1987) study sample produced 34.1 per cent to 36.5 percent. Papa's (1989) study reported only meagre profits while George (1991) observed that those who underwent skill training earned more profit than others. Singh (1994) reported high profit gains among the cases studied while Seethalakshmi (1994) observed consistent improvement in the turnover and profits of the sample.

Anna's (1989) study revealed that a fairly large number of entrepreneurs were satisfied with their present engagement but 30 per cent were ready to quit if they got a permanent job. Mangai and Leelavathy (1992) acknowledged that maturity of the individual had a positive influence on income generated. The type of business, availability of working capital and tactfulness of the entrepreneurs influenced the success of entrepreneurs as far as profits were concerned.

Kanitkar and Contractor (1992) summed up their observations by stating that a woman entrepreneur in action was no weak-kneed female struggling i
odds. About one third of their sample made phenomenal growth during a shortspan of time.

2.2.5 Management Practices

Samuel (1990) examined the managerial efficiency of women entrepreneurs in food processing units of Madurai District, Tamil Nadu and found that there was no difference in the managerial performance of women and men entrepreneurs in terms of profit, but they differed in the levels of efficiency. An analysis of the impact of socio cultural variables on managerial performance indicated that there was a positive correlation between age and managerial performance and between time allocation and managerial performance. But a negative correlation was observed between education and managerial performance.

Chaganti (1991) made a comparative study on successful women entrepreneurs and feminine entrepreneurs and found that feminine entrepreneurs had modest goals on profit and they tended to remain small, informal and decentralised. They concentrated in local markets and their growth remained low. Their styles of leadership were friendly, personalised and team oriented.

On the contrary, the successful entrepreneurs exhibited aggressive goals for profit making. Their strategies focussed at large markets and large borrowings. The successful entrepreneurs introduced centralised and formal structure as well as systematic procedures. 'Successful entrepreneurs appointed more trained staff and more experienced men along with the growth of firms. 
They were found bold, decisive and result oriented. They borrowed extensively and delegated work with expansion and time. Their profits also increased correspondingly.

Kanitkar and Contractor (1992) studied the managerial practices of women entrepreneurs through case studies. To learn the job, some of the women entrepreneurs underwent special courses, some learned from their hired technician and others learned by trial and error methods. In dealing with male employees and unionism, the women entrepreneurs were found no different from her male counterpart. In the initiating period, women hired part time services of consultants but later, with growth in operations, they recruited their own staff to manage records and government regulations. However, they could not easily accept bribe giving and delays in government procedures. Women entrepreneurs were found exploring familiar avenues and persons for marketing their products. Once her product was accepted, she went for regular channels such as salesmen and the dealer network. One third of the women entrepreneurs demonstrated phenomenal growth in grabbing and exploring new opportunities. The children seemed to have taken in their stride their mothers' absence from home during their formative years. None of them had the problem of a resentful child.

Dhillon and Malhotra (1993) found the women entrepreneurs highly good at making decisions. They believed in making quick decisions, facing difficult problems, finding creative solutions for them and learning from previous mistakes. Punctuality for appointments and being ready for each day's work
ere the most commonly adopted techniques for time management. Corning delegation of authority, majority maintained a friendly atmosphere giving opportunities to workers to produce good results. Results also showed that these women considered future planning as an invaluable strategy for business growth and expansion.

Ivastava's (1994) comparative study on male and female entrepreneurs showed that over 75% male entrepreneurs devoted more than eight hours a day in their own enterprises. Women were found working in their enterprises to a maximum of eight hours only. On the contrary, majority of the women in Anna's (1989) study spent 8 hours or more in their units.

Maherswari and Royce (1991) found women good in money management. They at home and enterprise. Forty-two percent of them maintained regular accounts. Expenditure pattern in unit was well set. Many of them had saved off their debts incurred in the initiating period. Nearly forty-two percent of the women maintained regular habits of account keeping and with the help of husbands thirty-two percent recorded their expenses. Compulsory savings was found in all cases. Parimalam (1996) found all women entrepreneurs in her study sample preparing detailed budgets for their enterprises. Expenditure pattern revealed that raw materials accounted to 37% and salary to workers came to 31%. Reinvestment, effective planning and securing bank loans were the ways through which money was managed at their enterprise.
Women chiefly suffered from physiological fatigue. A high percentage of women mentioned the need for paid help revealing their inability to do all the duties by themselves. They reduced the work load at home through application of work simplification techniques. Relaxing in between and planning the time for specific work also helped them to do away with fatigue. Coming to household time management, cooking consumed on an average 2.05 hours a day. Labour saving devices acted as a boon for home making. Only 40 percent women had some sort of leisure time activities. Since house work had become quite a routine, time plans were not followed by the majority.

Parimalam (1996) found her sample maintaining a mental time plan in their enterprise and at home. Management of peak loads of time was possible by working for extra hours, proper planning and proper allocation of work to others. Use of labour saving devices and following work simplification techniques helped them a lot in streamlining their work loads. Majority of them had two peak work hours, one in the morning and the other in the evening.

2.2.6 Problems Related to Enterprise Management

Women entrepreneurs faced a number of problems in their dual role management. Majority of them reported financial and marketing constraints in their business venture. Lack of working capital and difficulties in raising it mattered a lot in the small ventures of women (Rani, 1985; Singh et al., 1986; Anna, 1989; George, 1991; Singh, 1994). The loan provided by financial
institutions was only three percent of their total financial advances (Ahmad et al., 1997). Cumbersome bank procedures and demand for collateral security dispirited many entrepreneurs (Vinze, 1878; Kanitkar and Contractor, 1992; Seethalakshmi, 1994) Many women reported that loan and credit facilities were available only on paper and there were too many problems bureaucracy, corruption and red-tapism to be tackled (Velmayil and Kalita, 1998). From the bankers’ point of view, there were many operational problems like high administrative costs in processing the loan applications of women entrepreneurs as majority required only small amounts (A WAKE, 1993).

A highly competitive market was another constraint to women entrepreneurs (Anna, 1989; Sarngadharan and Beegam, 1995; and Geethakumari, 1999). Business on credit and difficulties in recovering dues were their real hurdles (Singh et al., 1986; Geethakumari, 1999) Vinze (1987) found majority of her sample free from marketing problems. They viewed competitions as a facilitating factor to improve the quality of their products.

Resource problems due to uncertain supplies and high prices created hassles in entrepreneurial venture. (Singh, 1994; Srivastava, 1994; Velmayil and Kalita, 1998). The enterprises differed much in their need for raw materials, both in kind and quantity. Because of this, the scarcity of raw materials and their price hike were not projected as common problems. Shortage of a few items of raw materials can occur while there remains abundance of other items needed for other units. Probably because of this,
Chidambaram and Themozhi (1998) and Geethakumari (1999) did not identify it as a major problem in their studies.

Labour management in WOEs appeared comparatively easier because of the absence of trade unions. (Sarngadharan and Beegam, 1995; Chidambaram and Themozhi, 1998; Geethakumari, 1999) Yet it was not trouble free (Rani, 1985; Singh et al., 1986) Shortage of skilled workers (Sarngadharan and Beegam, 1995; Parimalam, 1996) and high wage/salaries raised (Dhillon and Malhotra, 1993) insincerity, absenteeism and frequent switch over of jobs affected the progress of WOEes (Dhillon and Malhotra, 1993; Seethalakshmi, 1994). Singh et al., (1986) reported that visualizing a female boss was difficult to workers specially for the semi-educated or uneducated class.

Power scarcity, its uncertainty and high costs posed threats to those WOEes relying mainly on electrical supply (Vinze, 1987). In states like Kerala which depend on hydroelectric power solely (till recently) the problem of power was acute (Geethakumari, 1999)

A study organised by AWAKE (1993) established that there was a gap between policy and practice. The gap arose mainly due to lacunae in the policy, system deficiency, lack of support systems and attitudinal blocks augmented by lack of orientation. Loop holes in training programmes like EDPs were also notified by few studies. Seethalakshmi (1994) reported that training programmes were very few and far apart. They gave too much emphasis on technique of production and failed to help women build a positive attitude towards risk.
Lack of proper guidance, poor institutional support and linkages were some of the major constraints identified in the support system by Singh (1994). Technological constraints like ineffectiveness of consultancy services was a major problem reported by Chidambaram and Themozhi (1998). To them the most severe constraint was the ineffective and inadequate support system.

Another major problem reported, by NIIR (1997) with reference to women enterprises was their low investment coupled with installation of low technology. They rated women as poor decision makers and risk-takers.

A large number of women covered by the study of Sanigadharaii and Beegam (1995) experienced gender problems. Mobility was the most prominent difficulty cited by Chidambaram and Themozhi, (1999). Geethakumari (1999) highlighted male superiority complex as a barrier in the path of success of women entrepreneurs.

Manickavel (1999) investigated the reaction of male and female entrepreneurs following rejections of a hypothetical bank loan application. Findings showed that male and female entrepreneurs shared simple perceptions of the difficulty of obtaining a loan. They held very similar views about officers, assessing a loan application and the difficulties in getting start up capital. Female entrepreneurs did not have any unrealistically optimistic expectations of getting loan. Both genders attributed the reasons for rejection of loan request for a combination of financial and interpersonal considerations and bias was rated as a very unlikely reason. The tendency for women to attribute
their difficulty in obtaining small business loans to gender discrimination has not been replicated in the study.

Most of the problems of women entrepreneurs in the opinion of Seethalakshmi (1994) arose from their lack of practical knowledge. Their bringing up in childhood with the sole aim of preparing them to be good housewives and their restricted interaction with the outside world limit their horizon of management know how. Singh (1994) opined that lack of knowledge about various schemes floated by government agencies worked as barrier to women entrepreneurship. The personnel in support agencies feel that this was due to lack of interest and motivation of women entrepreneurs in developing their enterprises.

2.2.7 Home Management Problems

Maheswari and Royce (1991) identified the problems of women entrepreneurs in their home roles as inability to look after their children, husbands and other dependents, inability to fulfil social obligation, criticism of relatives, lack of support in times of setbacks and irregularity of paid servants. Surthi and Sarupriya (1983) showed that married women entrepreneurs experienced more role stress than unmarried women entrepreneurs. Women entrepreneurs coming from joint families were found to experience less role stress compared to women entrepreneurs from nuclear families. Fear of success was found positively and significantly related to result inadequacy and role inadequacy dimensions of stress. External locus of control was significantly related to role
stress and among the dimensions of role stress the highest mean score was obtained for the role overload which caused the maximum stress.

Existence of role conflict among women entrepreneurs was reported by Chidambaram and Themozhi (1999). They found women entrepreneurs highly attached to traditional gender ideologies. Those with infants were worried about their care and the lesser care given to their husbands. They found the time available to them inadequate. Use of labour saving equipment, paid-help, thorough knowledge of work procedure and work simplification techniques helped many of them to tackle the situation (Maheswari and Royce 1991; Parimalam 1996). Women also managed the situation by working up priorities (41.2%) working harder (29.4%) or by accepting (17.7%) the situation. Seethalkshmi (1994) felt that the readiness of women to do the traditional role duties at the expenses of other comforts helped them to do away with role conflicts.

2.3.0 Studies Abroad

Women entrepreneurship has gained considerable momentum in Western countries in the last century. And a lot of research is being done in the field. The summary of the findings of a few selected studies are presented on the following pages under the following heads:

2.3.1 Personal background

2.3.2 Traits and characteristics

2.3.3 Motives
2.3.4 Managerial practices

2.3.5 Problems related to enterprise management

2.3.6 Dual roles, Role Conflicts and family support.

2.3.7 Success and satisfaction

2.3.1 Personal Background

Hisrich and Bmsh (1986) in the light of a nationwide in-depth survey of 468 women entrepreneurs profiled the 'typical' women entrepreneurs as the first born child of middle-class parents, with a self-employed father and a mother who did not work outside the home. The typical women entrepreneur after obtaining a liberal arts degree, married a college-educated man who worked in a professional or technical occupation, had children and worked as a teacher, administrator or a secretary. Her first business venture was most likely in a service area and began after she was 35 years. It was found out that the typical women entrepreneur was having work experience in service-related fields. She was an individualist, creative, enthusiastic, instinctive, self-confident, competitive and goal-oriented person.

2.3.2 Traits and Characteristics

Scrutinizing various studies, Stevenson (1991) opined that though women entrepreneurs tended to be well educated, they often did not have an educational background in business. The sample had 50-70 per cent married women, characterized by less stable marriage relationships, and single percentages of divorced and single women.
Hisrich and O'Brien (1982) studied how the characteristics of women entrepreneurs varied according to the type of business. Female entrepreneurs in non-traditional business areas (finance, insurance, manufacturing and construction) differed from their counterparts in more traditional female business areas (retail and wholesale trade). The latter group had particular difficulty in gaining access to external financial sources-banks.

Huntley’s (1985) results indicated that women entrepreneurs were determined, hard working and self confident. In spite of having faced financial hurdles, their determination, courage and optimism helped them to overcome hurdles. Mc Clung and Parker (1986) found from their study that there was some association between entrepreneurial characteristics and financial performance.

Brush (1992) reviewed 57 articles on women entrepreneurship and wrote that there were more differences than similarities between male and female owned business. Women perceived their business as co-operative networks of relationship rather than as separate economic units with the business being integrated into their lives.

2.3.3 Motives

Schwartz (1979) in an exploratory study found that the prime motivation of women for starting a business were; the need to achieve, the desire to be independent, the need for job satisfaction and economic necessity. Huntley (1985) found that most women ventured into entrepreneurship because of a desire to be independent and to be in control of their lives.
Hisrich and Brush (1986) found that the most commonly cited reasons for starting one's venture were interest in the area and job frustration. Other reasons, such as a termination from a previous job, being widowed, and feelings of boredom were secondary in importance.

Women entrepreneurs were to be more interested in self fulfillment than in money and power. Financial independence was rated high on lists of reasons for both men and women. However, women's reasons were strongly associated with sex related disadvantages. Ownership gave them both materials, independence and an opportunity to control the products of their own labour. Other reasons cited were economic necessity, desire for autonomy and greater flexibility. Flexibility was a key factor for women in starting a business and a significantly greater factor than for men. It permitted the convenience of caring for children while at the same time operating a business.

Stevenson (1991) stated a variety of negative forces like displacement dissatisfaction with previous employees, inability to find satisfactory alternative employment, life crisis, etc., could lead men and women to self-employment. But the impact was different for both, male and female entrepreneurship. Welsch and Young (1994) pointed out that the constraints upon a woman's autonomy often motivated her to start the business venture.

2.3.4. Management Practises

According to Schartz (1979) the major problems encountered by women entrepreneurs during start up period was credit discrimination and...
subsequent problem was underestimating the operating and/or marketing costs. Hisrich and Brush (1984) stated that apart from credit and finance, lack of business training created problems. Lack of financial planning and experience also posed operational problems.

Hisrich and O'Brien (1981) stated that overcoming society's belief that 'women were not as serious as men' was another problem women faced in their business pursuit.

Stevenson (1991) stated that the majority of small firm owners, regardless of sex, saw marketing and financial problems to be the major ones facing their firms. Women business owners encountered several obstacles which male business owners did not appear to encounter. Bank officer's reaction to loan requests from women were reported to be unsympathetic and uncompromising.

2.3.5 Problems Related to Enterprise Management

According to Schwartz (1979) the female entrepreneurs tended to have an autocratic style of management. In contrast, Hisrich and Brush (1986) found that, the women entrepreneur was an individualist, creative, enthusiastic, instinctive and adaptable person. She dealt with very real and immediate problems like meeting payroll, hiring and firing employees, and pacifying creditors. In the face of little cash, instability and few assets, very often they did not have the full support of the marriage partner.
2.3.6 Dual Roles, Role Conflicts and Family Support

Hisrich and Birisil (1986) reported that women entrepreneurs had to assume the roles of mother and family/household care giver. This limited her time and energy she could spend for her business concern.

Stevenson (1991) found women different from men with respect to the conflicting demands of business and family. Male business owners experienced less conflict between the claims of marriage and business. Married women owners found that their husbands expected them to continue with the household duties, despite the demands of their business. These husbands rarely contributed to the running of either homes or business. Husbands were, however, sometimes compelled to become involved in the business to the extent of becoming financial partners because financial institutions often demanded that husbands negotiated or cosigned the wife’s business loan. Majority of the women needed the support (particularly the emotional support) of their husbands and families where as men were not influenced in their career choice by their families.

2.3.7 Success and Satisfaction

Huntley (1985) stated that women defined their own measurements of success, i.e. succumbing to social expectations and definitions. They were looking for a balance of personal and professional interests and admitted to career satisfaction which transcended to other aspects of their lives. Williamson (1986) conducted an indepth study with the purpose of gathering biographical material of a successful female entrepreneur to provide a role model.
existing and would be female entrepreneurs. It was concluded that there is no one formula for entrepreneurial success.

Hisrich and Brush (1986) identified two factors, among women entrepreneurs that were responsible for their low skill levels and lack of confidence in key areas like finance and business planning. These two factors are lack of undergraduate business training and the low level of experience in general management positions. Net profit was a factor of success. Successful and less successful entrepreneurs perceived the same traits and characteristics necessary for success. Having entrepreneurial parent did not influence the success of women entrepreneurs.

The study conducted by Scott (1991) found that many women respondents were successful in their endeavours and their income met or exceeded their expectations.

Conclusion

The studies cited above indicate that a majority of the women entrepreneurs were educated and married. They belonged to middle class families and ventured into business during middle ages. Experience, skill training and a business family background were not the essential requisites for women entrepreneurs though it may have a positive influence. Majority of the studies projected the desire to make money as the main motivation of women for taking up entrepreneurial profession. Self development motives were also seen strong in other studies.
Women had mostly gone in for sõle proprietorship and initiated tiny enterprises with their own money and bank loans. Both traditional and non-traditional lines of business activities had been chosen by them. Women showed preference to locate the units in or near their residences as it enabled them to manage both the home and their unit.

The women owned enterprises proved to be highly employment generating units. However the women entrepreneurs were found depending on family support specially the male support in enterprise management.

These entrepreneurs suffered from physiological fatigue and were found requiring help and labour saving devices in discharging household duties. Among the varied problems women faced in enterprise management financial and marketing constraints were prominent. Poor institutional support and lack of popular guidance were also causing problems. Difficulties due to 'gender' and male superiority complexes were also detected in a few studies.

Coming to the home front, married women and women with small children were found facing more problems and stress than other women entrepreneurs. Women with high level of entrepreneurship had high level of motivation and those with high level of motivation were found to be consistent in their dealings. Significant differences of characteristics could not be found between men and women but there were significant differences between entrepreneurial and non-entrepreneurial women in managerial practices.

The studies done abroad on the whole throw light on the traits of women entrepreneurs as almost similar to Indian counterparts in their age break up,
marital status and economic position. Desire for autonomy prompted women abroad to take up entrepreneurship. Women's outlook and managerial style differed from that of men and their dual burden of home and enterprise management limited their development in the professional field.

From an overview of the studies it is clear that the Indian research has focussed mainly on the women entrepreneur rather than on the 'woman' who along with her traditional roles has entered into entrepreneurship. This is true specially with reference to Kerala studies. For a woman to be successful as a homemaker and entrepreneur, entrepreneurship has to be viewed as her way of life. Such an approach has evaded the research so far. So a study to understand the complementarity of the entrepreneurial role and home making role as well as the complexity of dual role burden felt relevant.