2.1 REVIEW OF LITERATURE

The large numbers of studies have been conducted in this field-

- **Small Industries Extension Training Institute, Hyderabad (1974)** in a study cited that younger age, formal education, urban background, experience in industry, high level of aspiration, taking and adoption of inclination were some of the characteristics that were positively associated with the quality of entrepreneurship.

- **Peter Berger and Richard J. Neuhas (1978)** in their study “The Role of Small Business” have stated that when the business women have been organized by voluntary organizations in such countries as India and the Philippines, they have developed leadership and other skills of great value to their families and their communities. In the search for social and economic equity it may well be these organized businesswomen who will be the impetus for change.

- **Choudhary (1980)** on his study has examined “Successful Characteristics of Rural Entrepreneurship” by taking a sample of 73 units drawn from Wanaparthy Taluk in Mehboobnagar district of Andhra Pradesh. The analysis clearly highlighted that rural youth need proper education and training facilities along with conducive environment and better rapport and communication with government and other agencies meant for entrepreneurship development. He also drawn conclusion that better contact with NGOs and social organization can also be helpful to a considerable extent.
### Analysis of the Result

- **Suri and Surupria (1983)** made a study of the roles stress on women entrepreneurs, using data from a sample of 40 entrepreneurs with an experience of two years or more in Ahmedabad City. The findings showed that the married migrant women entrepreneurs coming from nuclear families experienced a greater role stress than the unmarried local entrepreneurs from joint families.

- **Aruna Prasad, Shashi Raja Gopal, Tara Appachoo and Narayan Prasad (1984)** in their research paper ‘A Review of the Economic Schemes for the Development of Women in the Past Decade with Special Reference to Karnataka State’ highlighted some of the aspects relating to the various schemes introduced specially for women. They found that the utilization of both the economic schemes and the welfare schemes by the women is rather poor because of lack of awareness. They suggested that schemes for the economic development of women could really achieve their target only when there is efficient implementation, periodical evaluation and follow-up and there should be readiness to introduce changes in them according to the expressed needs of the beneficiaries.

- **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.

- **Singh and Sengupta (1985)** conducted a study on 45 women trainees who were attending the entrepreneurial development programme to determine the characteristics of women who were on the threshold of starting their enterprise, to study the reasons for starting their own business, to identify the motivational factors that lead women to become entrepreneurs, and to establish relationship between their entrepreneurial vision, potentials and policy implication for developing entrepreneurship among women. The study revealed that educationally more qualified women perceived entrepreneurship as a challenge, ambition, and for doing something fruitful, whereas those educationally less qualified entrepreneurs perceived the EDP training as only a tool for earning
quick money. The majority of the potential entrepreneurs had clarity about their projects but needed moral support from males and other family members for setting up their enterprise. Women entrepreneurs preferred to combine their need for excellence with emotional dependency. They had an inner uncertainty of their own capabilities and needed a male support to pave their way rather with money, business know-how or moral support. Singh and Senguptha (1985) conducted a study on 45 women who were attending the entrepreneurial development programme held in November-December 1983 to identify the factors that prompted women to start their own business. The study observed that more educationally qualified women perceived entrepreneurship as a challenge, ambition fulfillment and for doing something fruitful, whereas those less educationally qualified perceived entrepreneurship as a tool for earning quick money. Singh and Senguptha (1985) conducted a study on 45 women who were attending the entrepreneurial development programme held in November-December 1983 to identify the factors that prompted women to start their own business. The study observed that more educationally qualified women perceived entrepreneurship as a challenge, ambition fulfillment and for doing something fruitful, whereas those less educationally qualified perceived entrepreneurship as a tool for earning quick money. Singh and Senguptha (1985) conducted a study on 45 women who were attending the entrepreneurial development programme held in November-December 1983 to determine the characteristics of women who were at the threshold of starting their businesses. The conclusions drawn from the study were majority of the potential entrepreneurs had clarity about their projects, but needed moral support from male and other family members for setting up their enterprises. Women entrepreneurs preferred to combine their need for excellence with emotional dependency. They had inner uncertainty of their own capabilities and needed male support to pave their way either with money, business know-how or moral support.

Rani (1986) examined the characteristics of women entrepreneurs and the factors that motivate them to start a business. About 30 respondents were randomly contacted during their training in entrepreneurial skills in Hyderabad in October 1985. The study revealed that the majority of them were in the age group 21-30 years, and were prompted by the desire “to do something independently”. Among the other factors that motivated the trainees to start new enterprises were: (a) the desire to keep busy, (b) to supplement family income, and (c) to gain business and technical knowledge and to earn money.
Singh, Sehgal, Tinani and Sengupta (1986) conducted a study on 60 successful women entrepreneurs from in around Delhi revealed that, majority of the women entrepreneurs were married, and in the age group of 26 to 35 years. The reasons for the choice of business are in the order of high demand for product, processing skills, ready market, future prospects and creativity. The reasons for women to become entrepreneurs were to keep busy, to earn money on their own, to pursue hobby as an earning activity, by accident and circumstances beyond control. Singh, Sehgal, Tinani and Senguptha (1986) in an exploratory study of successful women entrepreneurs examined their motivations. The study reveals that the five dominant motivating factors rank wise for women entrepreneurs venturing into entrepreneurship are to keep busy (rank 1), to fulfill ambition (rank 2), to pursue one’s own interest (rank 3), by accident or circumstances beyond control (rank 4) and to earn money (rank 5). Singh, Sehgal, Tinani and Senguptha (1986) in an exploratory study on successful women entrepreneurs examined the types of problems encountered by them to reach the level of success and to identify the operational problems they are currently facing. 18.7 per cent women entrepreneurs perceived no operational problems, whereas 81.3 per cent indicated problems of varied nature, like managing works (23%) marketing (20.5%) recovery of dues (17.9%), financial (10.2%) and mobility (13%), etc. Only 44 per cent felt that women had to fight harder in the entrepreneurial world to succeed. Only 35 per cent experienced role conflict, as these women had children between 10 and 15 years and were not able to fulfill their role as a mother. Berik (1987) in his study states that the tasks and influence of women who work in family-based enterprises are determined by local customs including gender roles, their age groups, position in their family, which includes specification of their bargaining power. Their participation in decision making is often weak and their work is undervalued, even though women contribute significantly to the household income. He also states that working in family based-enterprises could limit the time available to women for more profitable self-employment.
Azad (1988) in his study on “Development of Entrepreneurship among Rural Women- An Overview” lay emphasis that in order to develop entrepreneurship there is a need to provide training through various formal and informal institutions. Infrastructure facilities should be provided to entrepreneurs on priority basis. Socio-cultural barriers should be examined in detail and “these have been inherited from the society, effort should be made to increase the literacy and awareness among the people so that these barriers may be able overcomes”. Serious efforts should be made to develop entrepreneurship among rural women.

Bequele and Boyden (1988) state that the dynamics and continuity of women’s enterprises are often influenced by household composition and the life-cycle, which in turn determine labour availability, financial and kinship obligations and household needs. The presence of child labour, for example, is crucial in terms of the potential to increase household income.

Masters and Meier (1988) examined the risk taking propensity among male and female entrepreneurs. A sample of 250 entrepreneurs has been taken by using stratified random sampling technique. The study highlighted that no significant difference was found among male and female entrepreneurs. The reason to this may assigned to the growth of women’s movement and their impact of behavior of women in the business environment. Other factors may also have influenced but it could not be identified in the study.

Taylor (1988) in his study found that self-confidence and a drive for autonomy are the major part of the make-up of an entrepreneur. The drive for autonomy seems to be the common characteristic of all successful entrepreneurs, including women.

Aldrich et al. (1989) found significant differences in the sex composition of networks for men and women entrepreneurs in the USA and Italy. They observe that structural constraints found in the work place, in marriage and family roles and in organised social life restricted the social networks of women business
owners. Women owned businesses are typically much smaller and limited to a particular sector of the economy, viz. Retail and Services, as well as the lower status position of the job market. Essentially, women appear to be left out of the informal, strong tie networks that provide men entrepreneurs with access to the resources and support needed for the success and survival. Women entrepreneurs are thus left with challenge of meeting their own needs through formal, weak tie-channels.

- **Anna (1989)** in an exploratory study on women entrepreneurship in industrial manufacturing sector of Kerala states that no single community group is engaged in all the different trade lines. But Christian women have proved to be more enterprising. More than 50 per cent of women entrepreneurs of the sample group are housewives. The older the units, the lower the educational level of entrepreneurs and most of them are from semi-urban areas and belong to the middle class. It is also found that most of the units were tiny in terms of capital investment, labour employed and the sales turnover.

- **Brydon and Chant (1989)** observed that overall status, bargaining position and income of women who are wage earners, self-employed traders, artisans or farmers are higher than those of women who are confined to domestic or subsistence activities. But even when women bear the costs and risks of setting up an enterprise, they may not control the benefits. Thus, it is not enough to increase the capacity of women to generate income; they must also be able to control their returns and protect their sources of income and assets.

- **Buvinic and Berger (1990)** in their study stated that to restrict financial support to manufacturing means imposing an additional barrier to the economic participation of women, given their predominance in trading activities.

- **Thomas and Khan (1990)** in their paper “Women and Development in Wayanand” has examined the background the women beneficiaries and their participation in different development programs. A sample of 200 respondents comprising of 94 female and 106 male has been taken from Wayanand district of
Kerala. Analyzing reveals that majority of male and female respondents were having low level of education. Their participation in socio-cultural and political affairs was found to be low. Awareness of women among various development programs was low as compared to their male counterparts. Awareness about various programs should be increased among women so that their participation in various activities may be increased.

- **Nelson (1991)** in his study on “Small Business Opportunities for Women in Jamaica” revealed that women were concentrated in business 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 per cent believed that they would be socially isolated if they exhibited the assertiveness and strength usually associated with the male entrepreneur. About 30per cent 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 economical 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 programs for women in small we also echoed by the respondents.

- **Shanta Kohli (1991)** has found that there is a presumption that government must analyze the current status and the potential role of women in the process of industrialization with a view to bringing a positive change, which would result in sharing responsibilities and benefits by either sex. It is emphasized that adequate legislation for social facilities, health provisions, maternity and social security benefits would enhance women’s involvement in the development process of the country.

- **Rao (1991)** identified the factors that impede and slow down the entrepreneurial development of rural women based on the response of a random sample of 81
women from Anantapur District of Andra Pradesh collected in 1988-89. The findings showed that economic backwardness, lack of family and community support, ignorance of opportunities, lack of motivation, shyness and inhibition, preference for traditional occupations and for secure jobs were some of the factors that inhibit the promotion of grass roots entrepreneurship among rural women.

- Rathore and Chhabra (1991) in their paper 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.

- Carter and Canon (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 achievers 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 a traditionally female employment sectors, such as retailing and within service industries. Only a minority has 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 owners as well as female. Many respondents were willing to exploit their feminist in group situation or in certain types of negotiation, turning the perceived
disadvantages of gender into an advantage. Women respondents were skeptical about the initiatives of Government for promoting women entrepreneurship.

- **Kolvereid et al. (1993)** in their study “Is it equally difficult for female entrepreneurs to start business in all countries” collected data from venture initiators in Great Britain, Norway and New Zealand. The results show relatively few significant gender differences in perceptions of the influence of the environment on business formation.

- **Beegam and Sarngadharan (1994)** in their study on “Female Entrepreneurship in Kerala” has observed that female literacy rate in Kerala are much higher than all India average. Department of Industries and Commerce has been providing help to women entrepreneurs to start their ventures. There has been shift in type of enterprises run by women. Women entrepreneurs have been entering in modern industrial units such as chemicals, engineering, computer services, etc. Entrepreneurship among women in Kerala has also been the outcome of encouragement by their parents. The study laid emphasis that success of women entrepreneurs calls for reduction in domestic load n favor of economic activities.

- **Aldrich and Sakano (1995)** in a study of five industrial nations in the late 1980s have found that men simply do not include women in their business advisory circles, only 10 per cent of the people mentioned by men as being relied upon for advice and assistance were women. Nearly 40 per cent of the advisor networks of women business owners were women. Thus, men were involved in mainly same-sex networks, dealing almost entirely with other men, whereas women were involved in mainly cross-sex networks, dealing mostly with men, but with a high proportion of women as well.

- **Dhanalakshmi (1995)** carried out a study on women entrepreneurship which seeks to examine the problems faced by women entrepreneurs in Madurai. It is stated that women who have interest in business should take the first step and are courageous enough to face the ups and downs, their families should encourage
them and the financial institutions should be liberal in financing the venture conducted by women.

- **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 expectations, it is women who interrupt their career, when family obligations require 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.

- **Shaver, Gartner and Gatewood (1995)** stated that ‘Women decide to become entrepreneurs for such reasons as self-fulfillment and as a way to actualize personal goals that focus on family’. Meanwhile, Morrison, White and Van Velsor (1987) stated that in the West, women were increasingly turning to entrepreneurship as a way of coping with the ‘glass ceiling’ that seems to prevent them from reaching top managerial positions in organization.

- **Tinker,(1995)** in a study ‘Women in micro-and small-scale development’ points out that credit is not the only barrier to entering business. The literature indicates that feminist or anti-feminist perspectives, management skills, understanding organisational structures and training/re-training issues are hurdles as well.

- **Choudhury, Shashi baijal and Asokan (1997)** in a study on ‘Banks and Women’s Enterprise Development-A Comparison of Approaches in India and U.K.’ found that women entrepreneurs preferred service and retail trading activities. Savitri Ramamurthy (1988) in a pilot study on women entrepreneurs in Delhi pointed out that 40 per cent of them had ventured into non-traditional areas such as engineering, consultancy, chemicals, circuit-breakers, amplifiers, transformers, microphones, etc. and the main difficulty that women entrepreneurs face when starting up of the business is the burden of family responsibilities. The share of women entrepreneurs is not significant despite various women-specific schemes and incentives. In the U.K. clearing banks do not have women specific...
schemes/incentives. But in India, banks have ‘women wings’ to cater exclusively to the needs of women entrepreneurs.

- **Jayasree (1997)** studied the entrepreneur’s access to household resources in Madras and Pondicherry by selecting a sample of 140 women entrepreneurs. She found that the major and foremost source of finance mobilization was from family and personal saving only. Members of the family played greater roles in decision making, starting and checking the work routine and financial management.

- **Mohanty and Patnaik (1997)** on their study “Women Entrepreneurship in Orissa”, has examined the economic performance of enterprises established by women entrepreneurs and their role in promotion of SSI in the economic development of Dhenkanal district of Orissa. A sample of 37 units has been taken for analysis purpose. Analysis of study highlighted that marketing was one of the major problems among all the selected units. Entrepreneurial skill is badly lacking in most of the Industrial units. Debt equity ratio is more on viable units which should not be expected. The study further made the suggestions that entrepreneurship development needs to be supplemented by other facilities and services like upgrading of skills of workers, training on management and marketing, quality control and assistance in research and development. Emphasis should be laid on technological upgradation.

- **Alsos and Ljunggren (1998) and Ljunggren (1999)** have identified the following differences between men and women in connection with their initial deliberations on establishing a self-owned enterprise. In the survey, the persons were observed for 12 months up to the start of the enterprise. No significant differences were found between women’s and men’s activities when weighing the reasons for and against the establishment of an enterprise. Women were slightly more active in asking for loans from public sources. The total decision-making process from the time when the idea was conceived to the time when the project was started was almost the same for men and women. The women spent longer periods of time between each step and activity in the decision-taking. The women
prepared a business plan and started marketing much later in the process than the men – but they applied for loans much earlier than the men. The women were less willing than the men to engage staff.

- **Saraswathy Amma and Sudarsanan Pillai (1998)** in a study/observed that many schemes and programmes are now available to attract women as prospective entrepreneurs sponsored by governmental and non-governmental agencies. They made proposals and suggestions to incorporate the effect of the advances in technology and changes in economic policies of the Government in entrepreneurship development programmes.

- **Khondkar (1998)** conducted a study in Bangladesh about women’s access to credit. It is stated that women run the risk of losing control of the loans to male relatives because they are culturally excluded from participating in markets outside their homes to buy inputs and to sell outputs.

- **Allen and Truman (1999)** pointed out that the alternative options in the mainstream labour market could be very limiting for women while entrepreneurship may be a positive escape route.

- **Balu and Seenivasagalu (1999)** in a study ‘Innovation, Creativity and Women Entrepreneurs’ found that as women entrepreneurs were doing small businesses, where there was no scope for innovation, their innovative skills were not adequately used, though they possessed such skills. There was a long gap between creativity and women entrepreneurship. Creativity was also not successfully utilized by them.

- **Dharmaja, Bhatia and Saini (1999)** in their article ‘Women Entrepreneurs-Perceptions, Attitudes and Opinions agencies (A study of Haryana State)’ pointed out that the majority of women entrepreneurs started their business units in the age span of 26 to 35 years, which indicates that this age group is most suitable for venturing into self-employment. The majority of women had no previous experience in business. Most of them had good educational background and had
no income before the establishment of the enterprise, but belonged to urban background. They feel that women belonging to non-business family background are also not lagging behind. Women possess in good measure the qualities of endurance and sustained efforts to nurture their enterprise. A majority of the women had set up manufacturing units. There was a lack of information and knowledge regarding various schemes of the Government for women entrepreneurs.

- **Punitha et al. (1999)** examined the problems and constraint faced by women entrepreneurs in the Pondicherry Region. A sample of 120 females enterprises were personally interviewed during the period June to July 1999 out of which 42 belonged to rural and 78 to urban areas. The major problems faced by rural women entrepreneurs are competition from better quality products and marketing problems. The problems or urban entrepreneurs are, apart from the competition from better quality products, is the difficulty in getting loans. The least problems faced by rural and urban women entrepreneurs are ignorance about schemes, distance from market and ignorance about agency and institutions.

- **Sosamma (1999)** Secretary, Small Industries Department, Chennai, pointed out that the Government was keen on the development of women entrepreneurs and a variety of schemes were available to them for setting up an industrial venture. Besides concentrating on setting up ‘Traditional Units’, typically meant for them, women should go in for other areas too. Kerala Women’s Commission (2002) conducted a study on the ‘Status of Women in Kerala’. In this study the status of women in development programmes in Kerala was also analyzed by taking a sample of 412 different entrepreneurial development units of Kannur district. It is revealed that the encouragement of officials in the case of Government programmes and the encouragement from the responsible field staff of NGOs programmes were the most influential factor that prompted the idea of starting the enterprises by women.
Centre for Women’s Business (2000) in a study pointed out that in Washington DC—women-owned firms established within the past decade are making substantial contributions to the economy and are poised for continued growth in the future. They have reached the same level of business achievement as women-owned firms started in the past, and are more likely to be oriented toward future growth than their predecessors. Thirty-eight per cent of women business owners who have started their firms within the past decade have already achieved at least $500,000 in annual revenues.

Richard Kibombo and Samuel K. Kayabwe (2000) who conducted a detailed study on economic empowerment of women through the use of Information and Communication Technologies (ICTs) reveal that there is an overall poor usage of ICTs by women entrepreneurs as a means of communication with the exception of telephone services. They mostly rely on the local network of fellow entrepreneurs to receive information relating to their businesses. It is found that there is the poor usage of ICTs for enterprise development purposes. Entrepreneurs need information regarding credit facilities and as how to improve products/services in order to improve their business.

Saraswathi Amma and Sudarsanan Pillai (2000) in a study on women entrepreneurs in garment industries in Kerala pointed out that all successful women entrepreneurs had strong family support and enjoyed personal freedom and majority of the women were concentrated in urban areas. They emphasized the need for EDP for helping women in non-traditional, high-skill and male-dominated activities.

An exploratory study on women entrepreneurs of Hyderabad and Secunderabad cities conducted by Aravinda and Renuka (2001) revealed that the most common motivational factors influencing the women entrepreneurship were: (i) self-interest in that specific area of enterprise, (ii) inspiration from other success or achievement, (iii) self-respect, (iv) advice of family members and (v)
economic necessity. The facilitating factors in the maintenance of the enterprise were: (i) self-interest, (ii) experience, (iii) family-help and (iv) support.

- **Bliss and Garratt (2001)** have examined the working of organization for women in Poland. The paper has examined the various activities performed by these associations to promote women entrepreneurs. Information was collected from 12 support organization for women. Data collected from these organizations highlighted that basic purpose of these organization has been to provide inputs to women entrepreneurs in the field of professional ethics, protection of rights of women entrepreneurs and their companies’ exchange of experience and other activities.

- **Renuka Vishwanathan (2001)** in her article on opportunities and challenges for women in business elaborately has discussed various support services and societal changes that were needed in promoting women entrepreneurship. She has given emphasis on bringing about a curriculum change by incorporating EDP (Entrepreneurship development programmes) from high school level onwards. She has also talked about the constant review of EDPs to make it more relevant and market-oriented. She has gone into the aspect of providing funds, appropriate training, collaborating with NGOs and changing the attitude of society towards women’s occupations and finally, has mentioned the catalytic role played by the women development corporation for developing entrepreneurship among women.

- **Seenivasagalu (2001)** conducted a comparative study on ‘Women Entrepreneurs and Executives’ in Chennai city. It is revealed that women entrepreneurs are mainly motivated by ‘education and previous experience’. It is recommended that promotion of women entrepreneurship is a better solution for unemployment and involvement of women in economic activities. The conclusions drawn from the study were: the majority of women units are registered manufacturing units which are sole proprietorship firms, less than 3 years old. The majority of the women entrepreneurs are doing business in rented buildings and very few supply their products to Government departments. Women entrepreneurs face medium and
sometimes high competition and have achieved normal increase in capital investments, sales turnover and net profit over the establishment year. It is revealed that women executives are educationally and economically better off than women entrepreneurs, whereas women entrepreneurs are participating more in socio-cultural activities. It was found that lack of awareness, inadequate Government assistance and lack of favorable women entrepreneurship environment were the causes for poor responses in the case of women becoming entrepreneurs.

- **Aurora (formerly Busygirl) and Korn Ferry / Future Step conducted a research study on ‘Vanishing talent: Risk, reward and recognition’ (2002)** by taking a sample of 350 + UK executives to find out if more women than men were leaving corporate organizations for entrepreneurial ventures, and if so, what choices they were making about women’s views on corporate life and entrepreneurial ventures. Across the findings, women heavily sought recognition, reward and re-invention. The research indicates that women enjoy calling the shots in business. Women who took the leap from corporate life to start a business venture say they are extremely satisfied. They found that 99 per cent of women entrepreneurs cite being able to fulfill their personal vision as extremely rewarding while for men it is a combination of time for family, recognition for accomplishments, taking risks without repercussions, and not needing to fit in. However 85 per cent men and 88 per cent women cite the ‘lack of a benefits package’ as a less satisfying aspect of leaving corporate life to start their own business. Other top reasons for both men and women entrepreneurs leaving corporate life are to take risk with new ideas and to test personal limits, and to have more strategic input into decisions. Men identify money as the second most popular reason to change jobs, along with opportunities for strategic input, whereas women rank it fifth, behind risk, recognition and spending more time with the family.

- **Kerala Women’s Commission (2002)** conducted a study on ‘Status of Women in Kerala’. It was noted that women entrepreneurs have started owning IT centers.
and electronic items manufacturing units/firms, printing press, hollow bricks production units, etc. in recent times. It is stated that women entrepreneurs have started shifting to modern lines of activities/enterprises.

- **Mambula (2002)** analyzed major constrains faced by SMEs in Nigeria. A sample of 32 small business entrepreneurs was taken. Analysis of data revealed that while managing their business. The author recommended that small business entrepreneurs should collaborate with each other to short out the various problems faced by them. There is needed to form alliance of Government, Research Institutions and Financial Institutions to create appropriate training for prospective small business.

- **Savithri (2002)** made a comparative study of women executives and women entrepreneurs in Chennai city to gauge the stress on women executives and women entrepreneurs and the factors influencing stress, the stress level, its impact on them, etc. It is found that stress played a role in a wide range of common ailments, such as headache, allergy and skin diseases, blood pressure, ulcer, diabetes and heart diseases. Stress affects sleep, productivity and growth. Workload also causes stress. Women entrepreneurs develop stress when there is labor problem, wastage and loss occurring in the organization, feeling that they do not have enough time to do everything that is required. For women executives stress originates from personality, family and organization. Both the parties are affected physically, psychologically and then create stress in the family and in the organization. It is also found that women entrepreneurs in the trading and service sectors have more stress than women entrepreneurs in other areas.

- **Anjaneya Swamy and Deepak Raajan (2003)** in their working paper on women entrepreneurs point out that a multi-pronged approach needs to be adopted to motivate the women to pursue entrepreneurial activities.

- **Nirmala Karuna D’Cruz (2003)** conducted a study on the ‘Constraints on Women Entrepreneurship Development in Kerala: An Analysis of Familial, Social and Psychological Dimensions’. The study reveals that the biggest problem
was reportedly in areas of procurement of raw materials and canvassing of orders. Staying away from home for long hours, particularly late in the evening, attending meetings, meeting and discussing with government officials and taking care of family problems alongside all these responsibilities were reported to be a serious burden along with lack of facilities and time to attend to their familial roles, rent payment and additional labor cost. The study reveals that it is not the aspiration of women that has made them entrepreneurs; they have taken up this career in the absence of any other means of contributing to family income. Again, most of them started business only after all their attempts to secure a regular, secure and salaried job failed.

- **Waston (2003)** has examined the failure rates among female control business in Australia. The analysis of study highlighted that failure rate female control business is relatively higher than male controlled business. But the difference is not significant after controlling for the effects of industry.

- **Anil Kumar (2004)** made a study about enterprise location: choice of women entrepreneurs by selecting a sample of 120 women entrepreneurs in Haryana state, India. It was found that most of the women entrepreneurs wanted to operate their businesses ‘near the homes’ followed by ‘near the market’.

- **BT/Aurora women entrepreneurs and ICT research (2004)** conducted an online survey researching their knowledge, usage and attitudes towards computers and technology over 2,000 women entrepreneurs. They found that female entrepreneurs are a tech savvy bunch. 66 per cent own a portable data device, 99 per cent know exactly what broadband is and what it can bring to their businesses. 28 per cent of women in business use friends, family and other women for their technology and telecom advice. 17 per cent women business owners use consultants, 17 per cent use the Internet, and 8 per cent use Business Link. 87 per cent of women surveyed said broadband would be vital to their business growth.

- **Chittawadagi (2004)** in his study ‘Women Entrepreneurship in Cooperative Banking Sector’ observed that the bank is playing a vital role in the integration of
women for their economic emancipation and for developing women entrepreneurship. He also observed that women entrepreneurs with professional competence and leadership qualities are able to mobilize deposits and invest the same profitably.

- **Kumar (2004)** in his study Women Entrepreneurs: Their Profile and Barriers in Business has examined the major obstacles faced by women. After analyzing the different problems, one may draw the inference that with the change in taste and preferences, expectations of the people and rapid changes in technology to women entrepreneurs. It will also help them in solving the problem of provision of quality of product. Utilizing modern communication media should solve problems relating to social and cultural barriers. Success stories of women entrepreneurs should be published in local and national newspapers and telecasted through television.

- **Sharon Hadary (2004)** gathered through the Center’s extensive research initiatives almost three-quarters of those who expanded their business achieved or exceeded their goals. Women-owned business with $1 million or more in revenues is more likely than smaller business owned by women to have large corporations and Government as their customers. Women-owned businesses are just as financially strong and creditworthy as the average US firm, with similar performance on bill payment and similar levels of credit risk, and are just as likely to remain in business.

- **Papisetty Rama Mohana Rao (2004)** in his study ‘Problems of women micro entrepreneurs in Chennai with special reference to access to credit’ found that inadequate infrastructure, high labor mobility, shortage of electricity and delayed realization of debtors, etc. were the main problems faced by the women entrepreneurs. It is also revealed that access of credit has been the exclusive privilege of the rich and powerful. Women micro entrepreneurs suffered due to lack of recognition in the community. They have limited access to resources such as credit and improved means of production and marketing skills.
Kumar (2005) has investigated the various factors affecting women choosing business line. A sample of 120 women entrepreneurs has been selected from the state of Haryana. The analysis of data highlights that there is shift in attitude of women entrepreneurs while choosing business line. Women entrepreneurs do not take profitability and complexities involved in business into considerations. Women Entrepreneurs want to take up only those lines of business in which they possess adequate knowledge and skill and require less investment. Efforts should be made to inculcate the spirit of entrepreneurs among women. Starting various workshops relating to entrepreneurship development at college level can do this. Better training facilities should be set-up and awareness of these facilities should be enhanced. It will help in increasing the knowledge of availability of various opportunities in the market.

Kumar (2006) examined the labor related problem among women entrepreneurs in Northern India, i.e. Haryana, Punjab, Rajasthan, Himachal Pradesh and Delhi. The analysis of data reveals that women entrepreneurs face the problem of labor absenteeism and labor turnover. Women entrepreneurs should manage their enterprises in a scientific manner. Worker should be trained as per requirements of business. Progressive wage structure and better leadership styles can act as effective tools to sort out these problems. These techniques will also solve the problem of negative attitude of the labor. Large business association should also provide training to the existing and potential women entrepreneurs so that they may be able to utilize modern human resources management practices in an efficient manner. Women entrepreneurs also face the problem of lack of availability of skilled labor. Government should lay more emphasis on vocational education to improve the skill and human capital base of the population. It will help in increasing supply of better quality of labor in the market, which is need of the free market economics.

Sridevi P et.al (2006) has suggested that the need of the hour is to provide an opportunity in a conducive atmosphere free from gender difference. Moreover, the encouragement of the educated young women, for coming in the
entrepreneurial stream and extension of support with scientifically designed package of the technical and financial assistance is also essential. The non-governmental organizations have a bigger role in stimulating and nurturing the spirit of entrepreneurship amongst women.

- **Arokia Dass R (2011)** has concluded that women empowerment through SHGs is an ideal, realistic and practical strategy. The members of SHGs in Chennai district have witnessed a lot of new dimensions for the successful running and functioning of SHGs. It is suggested that as SHG members are not highly qualified the bank procedures as well as the government procedures needs to be very simple. Subsidized interest rates should be charged on the initial loans granted to SHGs.

- **Mehta Hemangi D. (2011)** has opined that the role of education on political, social, economic, cultural and psychological empowerment of urban & rural respondents of Jamnagar city, Morbi, Surendar Nagar is almost same. Urban respondents of Rajkot city has scored higher than the rural respondents regarding political social, economic and psychological empowerment.

- **Panchanatham N et.al, (2011)** has revealed that Women entrepreneurs enter business predominantly to keep busy. Although their initial motivation is low, they tend to become high achievers once they get really involved. In this research, one of the findings is that a majority of women came from a family business as a core background and they are mostly married to business families. Help and guidance is also available within the family, in case of any business problems.

- **Marami Das (2012)** has conceded that the women entrepreneurs must have to take up the challenges of the new economic policy. A nation or region can only be developed if its women are given ample opportunities. Developing entrepreneurship among women will be the right approach for empowerment of women. From the review of literature, it is clearly noted that women lack knowledge even though they are skilled hence there is a need to study about the illustrious Women entrepreneurs beautifully balances both family and business.
• **Poonam Cauhan (2012)** has suggested that the entry of rural women in enterprises has to be encouraged. The rural women have basic indigenous knowledge, skill, potential and resources to establish and manage enterprises. The knowledge regarding accessibility to loans, procedures regarding certification, awareness on government welfare programmes, motivation, technical skill and support from family, government and other organizations are needed.

1. preparedness to accept changes
2. Production orientation must be changed to real marketing orientation, to gain.

• **Shubhika and Vineeta Gupta (2015)** indicate in their study that many women entrepreneurs are found working in difficult situations when compared to their male counterparts. Factors like political instability, poor infrastructure, high production costs and non-conductive business environment affect women entrepreneurs more than men. Limited access to key resources like land and credit, legal and socio-cultural environment also act as serious impediments. In the era of globalization changing pattern of trade and evolving technologies necessitate skill enhancement that many entrepreneurs in the continent are yet to possess. This paper presents a brief view of the role of women entrepreneurs in the economic development of our country.

• **Simmi (2015)** has revealed the main objectives of her study are to having an overview of women entrepreneurs in Bangladesh and growth situation through SME. The issues covered by this study are socio-demographic profile of women entrepreneur, types of ‘women owned entrepreneur, regulatory procedures, training and capacity building and human resources development through women’s empowerment. The study also focused on role of SME to promoting women entrepreneurs. It also explores the social perspective of women entrepreneurs a well as the impact of these entrepreneurs on the economic development of Bangladesh. Both qualitative and quantitative research method adapting with primary data collection process were applied to explore information from sample unit of women entrepreneur of Chittagong region in Bangladesh.
This study suggested some policy and their possible implications for improving women entrepreneurship so that they can make contribution to the economic development process.

- **Prof. Jagdish Narayan & Niharika Srivastava (2015)** have revealed that the factors influencing the women entrepreneurs are identified as - influencing women entrepreneurs’ are-1) Economic independence, 2) Establishing their own creativity, 3) Establishing their own identity, 4) Achievement of excellence and 5) Building confidence. A more conclusive environment is necessary for the development of women entrepreneurship, so that women entrepreneurship may achieve targeted path in new activities like 1) IT enabled enterprises, 2) Event Management, 3) Tourism industry, 4) Telecommunication, 5) Plastic materials, 6) Vermi culture, 7) Mineral water, 8) Sericulture, 9) Floriculture, 10) Herbal & health care, 11) Food products and fruits & vegetable products etc. sectors. Therefore, empowering women entrepreneurs is essential for achieving the goals of sustainable development and the bottlenecks hindering their growth must be eradicated to entitle full participation in the business. Apart from training programs, Newsletters, mentoring, trade fairs and exhibitions also can be a source for entrepreneurial development. As a result, the desired outcomes of the business are quickly achieved and more of remunerative business opportunities are found. Henceforth, Women have the potential and determination to setup, uphold and supervise their own enterprise in a very systematic manner. Appropriate support and encouragement from the society, family and government can make these women entrepreneur a part of mainstream of national economy and they can contribute to the economy progress of India. So, Entrepreneurship for women can be planned and developed and the need for providing appropriate awareness and development to promote entrepreneurship is of vital importance and promoting entrepreneurship among women is certainly a short-cut to rapid economic growth and development.

- **Jagdish Narayan and Shristi Purwar (2016)** have concluded that skill training is not affecting income of the women entrepreneur in Allahabad City. Religion
and status of registration is also not affecting economic status of the women entrepreneur and the organization of enterprises in Allahabad City but the marital status and educational level both are directly and indirectly related to the burden of expenditure in family life, career orientation and standard of living of the families of women respondents. Hence forth they are intendent to open enterprises like boutique and want to become entrepreneur involving themselves in risk taking opportunities for jobs for her as well as others.

- **Norhalimah Idris and Joyce Tan (2017)** have suggested that Participation of women entrepreneurs is getting more important in the transformation of social interactions along the gender lines. Majority of previous studies focus on entrepreneurs in general, thus leaving a gap for the current study to concentrate in women entrepreneurs. Therefore, their paper aims to review literature concerning major obstacles of women entrepreneurs in running their businesses. Additionally, it also highlights the driving forces that motivate women entrepreneurs into businesses.

In India, women entrepreneurship is a recent topic which started only after the 1970s with the introduction of the Women’s Decade (1975 to 1985) and which mostly picked up in the late 70s. This phenomenon was particularly visible only in the metropolitan and state capitals in India. It took a much longer time to percolate to the other cities and municipalities. Hence researches and publications in India in this new area are limited. The little that is available is the pioneering work done by certain organizations and institutions engaged in the promotion of entrepreneurship in the form of occasional studies leading to publication of an article now and then. Most studies of women entrepreneurs in India have studied women entrepreneurs their non-entrepreneur peers or vis-a-vis male entrepreneurs. Many programmes have been implemented by the central / state governments to motivate people to take up self-employment. This researcher work aims to evaluate the government programmes for women’s development especially on the disadvantaged women. On the basis of the review of these studies, it can be deduced that women entrepreneurs are playing a very significant role in the
development of a country, but at the same time, they are facing disparate problems which are detrimental to the development of women entrepreneurship. Thus, there is need for more specific studies on women entrepreneurship using structured questionnaires and appropriate tools, so that the various aspects of women entrepreneurship could be understood in the larger context. This can then become the basis of designing interventions to address this problem.

2.2 IMPORTANCE AND JUSTIFICATION

The above studies have touched the various areas relating to women entrepreneurship. But none of the studies covered the studies relating to women entrepreneur at regional level. The present study proposes to fill the gap in existing literature. In this respect our proposed study will be superior or better than the other studies made earlier?

- This study will help us in providing policy for a specific region say Allahabad Division of one of the backward state of the country namely Uttar Pradesh.
- The study will link poverty reducing programmes with the enhancement of jobs opportunity programmes through Women Entrepreneurship.
- Specific training programs for promoting entrepreneurship shall open the path for new Entrepreneurial activities.
- We are used Diagrams, graphs etc. for better presentation of data which is more appealing to laymen and diverts attention in the first instance for the policy makers.
- For identifying the specific factors or determinants of Women Entrepreneurship in Allahabad Division, we are using statistical tools like correlation coefficient, regression, trend line, chi-square and t-test between it.

The present era is a Women era in which Women Empowerment, Women Functioning, Women Dreams for reaching the top positions in different fields of the life cannot be ignored. In present context of the country the President of the India is Lady
(Mrs. Pritibha Singh Patil), speaker of the lok sabha is also lady (Mrs. Meera Kumar), Ex. Chief Minister of Uttar Pradesh (Sushri Mayawati), Current Chief Minister of Rajisthan (Smt. Vasundhara Raje Sindhiya), Speaker of 16th Lok Sabha (Mrs. Sumitra Mahajan), Space Scientist Late Ms. Kalpana Chawala and in Business top rankers (Mrs. Noori) etc.

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