CHAPTER – II

REVIEW OF LITERATURE AND RESEARCH METHODOLOGY

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2.11 SUMMARY
Both developed and developing countries have been exhibiting unprecedented interest in the emerging phenomenon of women in business. While much has been researched upon the subject of self-employment and small business ownership from a number of different perspectives most of the studies have concentrated upon the male-owned enterprises. Findings of some of the important studies relating to women in business, empowerment through entrepreneurship both in India and Abroad are presented in this chapter.

2.1 STUDIES IN ABROAD

Frank Ellis (1990)\(^{37}\) has explained the division of labour between men and women in terms of comparative advantage in the maximization of household welfare. Each undertakes those activates in which they are more efficient. If men and women are equally efficient in household tasks, but men received higher wages, then men go out work. Thus a general rise in income might permit women to go out to work since "it enables the purchase of labour saving household technology or a rise in the market wage of women vis-a-vis men should have the same effect. The power relations of the household which may or may not permit this to occur are ignored. Static comparative advantages rule out social change which alters the status of women, unless it occurs through market forces.

Several studies conducted in the West have highlighted the different aspects of women entrepreneurship. The core area covered by individual researchers and institutions includes: reasons for-women entrepreneurship, characteristics and status of women entrepreneurs, scope of activities of women entrepreneurs, involvement of various agencies in the development of women entrepreneurship and problems of women entrepreneurs.

A few authors studied on the scope of activities of women entrepreneurs. **Hirata and Humphrey** (1990) have found in their study that older married men with children tend to resist entering informal sector occupations and continue, to aspire to formal sector jobs. This might be in quite separate spheres of women where there is no possibility of direct competition with them. **Again Jockes** (1991)\(^38\) observed that over 80 per cent of self employed women are in agriculture and sales, compared to only 50 per cent of men, with them engaging a range of other informal sector activities.

**Epstein Scarrlett** (1990)\(^39\) stated that female petty-entrepreneurs are reported by Metraux for the Meribal Valley, Haiti, where, there are a large; number of young girls or women who set up their stand along roads or paths, in a hut or at the foot of a tree, to sell thread, matches, candies, fruits, vegetable cereals, spices and tobacco.

**Holt and Ribe** (1990)\(^40\) reveal that enterprises run by women tend to be small even by the standards of the informal sector. They are usually run on a part time basis to allow women to attend to their other obligations. Generally extra labour is not contracted, although the enterprise may depend heavily on the unpaid labour of children.

**Gianotten** (1990)\(^41\) cite examples where men have reacted with violence to changes in women’s economic status, as when women sought to reduce their unpaid obligations to men in favour of their own work. Husbands may start to obstruct their partners enterprise if the earnings become greater than their own.

\(^{38}\) Jockes, Bridge, Briefings on Development & Gender, Report, No. 15, p.27, December, 1993.
\(^{39}\) T.Epstein Scarrlett, "Female Petty Entrepreneurs and their Multiple Roles, Oxford and I BH Publishing Co, Pvt. Ltd.,
Buvinic and Berger (1990)\textsuperscript{42} 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.

Carter and Cannon (1991)\textsuperscript{43} in their study on Women as Entrepreneurs conducted in Great Britain find out that the way women approach starting and 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 traditionally female employment sectors, such as retailing and within service, industries. Only a minority had participated in non-traditional sectors before starting in business. Regardless of their educational and career back grounds, 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 feminity in group situations or in certain types of negotiation, turning the perceived disadvantages of gender into an advantage. 

"Women respondents were sceptical about the initiatives of Government for promoting women entrepreneurship.


Nelson (1991)\textsuperscript{44} in his study on small business opportunities for women in Jamaica, observed that women were in business which required least capital outlay or which were an extension of household activity like hair care, dress making etc. Most of the women were subject to a perception of Sex – bias and believed that they would be socially ostracized if they were more assertive and desperate, as the male entrepreneurs.

White (1991)\textsuperscript{45} in his study states that in West Java, if women’s enterprise grow in scale and civilisation, quite commonly husbands, who previously played only a minor, if any, role in the enterprise, impose themselves as managers, the women being relegated to the status of unpaid family member.

Tinker, cited by Downing (1991)\textsuperscript{46} points out that most female entrepreneurs appear to select a lateral growth pattern, increasing the number, rather than the size, of the enterprises in: which they are engaged. But, 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.

Tovo (1991)\textsuperscript{47} observes that self-employed women face several problems common to all small-scale entrepreneurs, which include limited access to capital, inputs and markets. Often a large number of small enterprises share one market segment, causing competition to be fierce and prices to be low. The products of small

\textsuperscript{44} Nelson, Blossom O Meally, (1991), Small Business Opportunities for Women in Jamaica, SEDME, 1991.
enterprises can be extremely dependable on a limited number of suppliers and wholesalers. This renders the entrepreneur economically vulnerable and often exposes her/him exploitation.

**Downing** (1991)\(^4\) observes that expansion of enterprise increases the risk. It is only possible to take risk where there is a secure source of income, such as from wage employment, ensuring that the basic consumption needs can be met.

**Shane, Kolvereid and West Head** (1991)\(^4\) observed that women were driven by entrepreneurship more by the need for achievement than by monetary reasons.

**Mary Johnson Osirim** (1991)\(^5\) conducted case study in Nigeria on women entrepreneurship revealed the fact that structural barriers restrict women’s access to capital and training and the women entrepreneurs face serious limitation in operation of their firm in the, period of economic adjustment. In an appropriate study related with the housewives.

**Carter and Cannon** (1992)\(^5\) in their study on women as entrepreneurs conducted in Great Britain finds out the correlation between starting an enterprise and the stage they have reached in their life cycle.

**Moser** (1992)\(^5\) finds that women in Guayaquil are mainly engaged in sealing, dressmaking and personal services, whereas men are engaged in selling, tailoring, carpentry, personal services and mechanics.

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\(^5\) Moser, Bridge, Briefings on Development & Gender, Report No.15, p.27, December, 1993
Hilhorst Harry Oppenooirth (1992) conducted an exploratory study on financing women’s enterprises Beyond barriers and bias. The epilogue highlights the need for more information on the effectiveness of financial interventions for poor women. It is emphasized that for any economic gains, financial interventions have to be selected according to the potential of women for making improvements in their position with respect to decision-making. Financial intervention in household phased production is to be preceded by location, specific analysis, and taking gender into account. It is also stated that women must be able to control their returns and protect their sources of income. It is suggested that persons who design and implement the programmes that make credit available to women, should also be aware of effects on women’s status and visibility and specifically the influence on the extent of their decision making role. A flexible approach is to be exercised in the administration of credit for women.

Kolvereid (1993) in their study "Is it easily difficult for female entrepreneurs to start business in all countries" collected data from venture, initiators in Great Britain, Norway and Newzeland. The results show relatively few significant gender differences in perceptions of the influence of the environment on business formation.

A study by DijKman-Hanners, Van Dijik, Meine-Feiter (1993) on women micro-entrepreneurs, in the African nation of Bukrina Faso states that female

entrepreneurs lack access to markets, education and training and often encounter problems in trying to cross barriers in education and skill training.

A very important study related with the topic on training issues regarding women in micro and small business is done by Awori Thelma (1995)\textsuperscript{56} in Africa. The study observed that systematic entrepreneurial training for women is still at its infancy in the continent.

Tripp (1993)\textsuperscript{57} made a study in the United Republic of Tanzania about self-employment amongst women is revealed that there has been a tremendous increase in self-employment amongst women. The upper and middle income groups of women working in this sector were earning up to ten times the amount that lower income women were able to earn.

In the meantime, ILO Report (1994)\textsuperscript{58} pointed out that in Asia, Women commonly dominate in hawking and trading activities. More recently, there has been an increase in their involvement in micro and small scale production activities and home-based activities, as self-employed or piece rate workers.

Haan (1994)\textsuperscript{59} stated that in Africa and Asia, the community based training approach of the ILKO for self-employment and income-generation provide them with new skills of particular usefulness in secondary activities to supplement the household income. It increased their income, level of nutrition and involvement in community affairs among women.

\textsuperscript{57} Tripp, Bridge, Briefings on Development & Gender, Report No. 15, ip.29, Dec, 1993.
Hisrich and Brush (1994) pointed out that women also bear most of the responsibility for childcare and home management and these responsibilities often lead to work-family conflicts. This, combined with problems arising from lack of prior employment and managerial experience faced by many women, may result in differences between male and female entrepreneurs in terms of market entry choices, start-up problems and other issues.

Klein (1995) in her paper on Returning to Work: Challenge for Women states that problems of compatibility between professional and private life are usually resolved to the detriment of women. With few exceptions, it is women who interrupt their career, when family obligations 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.

Effort to improve the position of Indian women must focus on women as economic actors. Women must not be recognized as mere recipients of public support, they are first and foremost economic agents. Making women more productive-hence more effective income earners will reduce their dependency and enhance their status. Economic success for women will improve their own lives and those of all Indians. This according to Benett is in relation to why do women take to economic activities. The report of the National Commission on Self-Employed Women and Women in the Informal Sector, popularly known as Shram Shakti Report also emphasizes that women possessing skills, education, literacy and a sense of enterprise should be encouraged to take up self employment programmes.

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MkNelly and Dunford (1998) in a study of Bolivia and Ghana indicate status within the community. Participants in Ghana played a more "active role in community life and community ceremonies, while participants in Bolivia were actively involved in local governments.

Mayoux (1998) in her research paper Women’s Empowerment and Micro-Finance Programmes: Approaches, Evidence and Ways Forward states that Micro Finance schemes have improved the perception of women’s contribution to household income and family welfare and increased women’s participation in decision making in the household, resuming in overall improvement in attitudes towards women in the household community.

Knondkar (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.

According to Nin McLemore (2000) Chair of the Centre for Women’s Business Research and President of Regent Capital, The new generation of women entrepreneurs appears to be narrowing the business revenue gap; it appears that among business started within the past decade, there is no significant gender difference in the share of firms with $5,00,000 or more in revenues. Women-owned

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65 Nina Mclemore, Center for Women’s Business Research, National Association of Women Business Owners, Orange County Chapter P.O. Box 1714, Tustin, CA 92781, 2000.
businesses established in the last decade are making significant economic contributions, at the same overall level as their predecessors.

Richard Kibombo and Samuel K. Kayabwe (2000)66 who conducted a detailed study on economic empowerment of women through the use of Information and Communication in 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 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.

2.2 STUDIES IN INDIA

A study of six Asian countries by Campbell (1990)67 attempts to provide some insights into the complexities of rural economy and society in a comparative framework of Asia and highlights some of the social changes that may have occurred in rural communities that have transferred from traditional, cultivation practices to mechanized farming. The case studies of India, Indonesia, Korea, Nepal, Philippines and Thailand find that finance and record keeping are largely in the hands of the senior women of rural households. Women have become less dependent upon agriculture and are used less in the cultivation of land. This has freed them for other occupations and allowed a greater diversification of the economic base.

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Harinarayana Rao, C. (1991)\textsuperscript{68} 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 Andhra 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.

A project by Mrs. Gloria Daya Samuel (1991)\textsuperscript{69} examines the managerial efficiency of women entrepreneurs in food processing units of Madurai District of Tamil Nadu. The study covers 56 women entrepreneurs and 10 male entrepreneurs in an Urban area. The study tested the managerial performance of women and men entrepreneurs and reveals that there is no significance difference in the managerial performance in terms of profit of male and female entrepreneurs.

Mahajan (1992)\textsuperscript{70} study compares the trained and the non trained entrepreneurs from aspects of profits, earnings, employment creation etc.

Hashemi et.al (1996)\textsuperscript{71} in the study found concluded that credit contributes significantly to the magnitude of the economic position of women. It is observed that asset holdings in the name of women had increased; they had money with them to spend and their political and legal awareness had also increased. The access to credit

had increased the levels of mobility, political participation and involvement in major decision-making.

The experience of Sodhana, an organization based in Andhra Pradesh, Tara S.Nair (1996)\textsuperscript{72} demonstrates that larger social issues like creating awareness among women regarding crippling social structures can be effectively incorporated in the organizational mandate once the material constraints are addressed. Formed in the early 1980s, this NGO operates in the drought prone area of Chipurupalli, where majority of the population is engaged in daily labour or petty farm-based trading. The women in this area find themselves in perpetual debt while their work revolves around low productivity and low income activities. The organization identified lack of access to credit as the major factor that forced women to remain in tiny economic activities and formed Sangams (women’s groups) through which loans could be given to them. Though savings and credit were the central concern of the groups, Sodhana has evolved over time an ideological position which is pro-women, pro-secularist and apolitical.

In order to judge the effectiveness of the training of Entrepreneurs, 50 trainees at the Centre for Entrepreneurs Development, Madurai were interviewed to find out the success rate in areas where training has helped in self improvement, knowledge of business, new lines of production, knowledge of business marketing and self improvement. The studies showed that the problems faced by entrepreneurs are finance, marketing, labour and lack of information (Dhulasi Birundha, 1996)\textsuperscript{73}.

\textsuperscript{72} Tara S.Nair (1996): "Entrepreneurship Training For Women In The Indian Rural Sector - A Review of Approaches and Strategies".

In Tamil Nadu, according to the various unpublished works done in various institutions (Dhulasi Birundha, 1996)\textsuperscript{74} reveal that the women entrepreneurs are mainly either self employed or run micro enterprises in trade and service industries. Only some female entrepreneurs in a few cities like Chennai, Madurai, and Coimbatore, run a certain number of manufacturing enterprises. In other cities women entrepreneurship is scarcity found. The Haryana entrepreneurs do exhibit similar characteristics. Some background - is associated with each entrepreneur and they come from Baniyas and Punjabis who are educated, independent in decision making and engage in manufacturing, trade and service. They did not avail of Government assistance and institutional support and above all, they properly reinvested profits for expansion of their business.

Kabeer (1998)\textsuperscript{75} in a study of microfinance program me found that the women as the members of SHGs felt changes in the form of increased self-worth. Since woman started contributing economically at the house-hold level, she became an important member in the family who improved her status and position. Women often reported the feeling of an increase in affection and consideration with in the household with longer program membership. The involvement of women in the microfinance programme has also given them non-economic benefits such as increased status in the family/society, increased self confidence, decreased domestic violence and increased participation in domestic decision-making.

Pandey, G.N. (1998)\textsuperscript{76} in his work has emphasized self-employment through entrepreneurship and have elaborated on the Women entrepreneurship training being

\textsuperscript{74}Ibid.
provided by the Women Entrepreneurship Development Institutions to Science and Technology graduates as undergraduate programs. The importance of financial assistance by Govt of India and Department of Science and Technology have been elaborated upon.

Surekha Rao and Suneetha (2002) conduced a study on Economic empowerment of women entrepreneurship in the Tirupathy region. The sampling size is 30 women with two years experience in entrepreneurship. The majority of the 47 percent respondents participate in their enterprise for 6 hours to 8 hours per day and their main motive to start an enterprise is to leisure time, but 54 percent of the respondents said that their motives are to get employment to support family income, use of skills and dissatisfaction in present job. 53 percent of their major ambitions and to get a good income and to prove to be good entrepreneurs.

Dhulasi Birundha and Manju (2003) undertook a study on 50 women entrepreneurs in the telecom sector of Madurai District. The findings of the study are; 46 percent of the people belong to the age group of about 30 and the remaining were above that age. 30.68 percent of the respondents had only school level education and 28 percent were undergraduates and the rest were postgraduates. 54 percent of the respondent belongs to the Hindu religion, 34 percent belong to the Christian religion and only a small number of the respondents belong to the Muslim religion. 55 percent of the women hailed from nuclear families and 44 percent from joint families. In business 48 percent of respondents got assistance from their husbands, 30 percent from their relatives or sons or daughters and for the remaining 22 percent there was

no one to look after her "business in their absence. The study concluded that i) There is no significant relationship between family income and profits of the respondents, ii) There is no significant relationship between the location factor and profits of the respondents.

2.3 ENTREPRENEURSHIP IN GENERAL & WOMEN ENTREPRENEUR IN PARTICULAR

Chandra (1991)\textsuperscript{79} in her study on Development, of women entrepreneurship in India: a study of public policies and programmes; has mainly described the Institutional services available for the women entrepreneur, and the role of such organizations in the development of entrepreneurship. The study also presents a socio-economic profile of women entrepreneurs, nature of enterprise, motivation, factors crucial for success and the assistance from Government and Nongovernmental agencies.

Harinarayana (1991)\textsuperscript{80} in his study on Promotion of Women Entrepreneurship lists economic backwardness, lack-of familial and community support, ignorance of opportunities, lack of motivation, shyness /and inhibition, preference for traditional occupation and preference for secure jobs as the factors that inhibit promotion of grass root entrepreneurship among rural women.

Hariram and Chitra Narayanan (1992)\textsuperscript{81} pointed out that women had only vague ideas about wanting to do something and who were grouping for a foothold. What they need is a pointer towards EDPs, the first step in learning what business is all about. It would help if bankers did not attempt to confuse her further and treat that confusion with contempt.

\textsuperscript{79} Sudha Kohli Chandra (1991), Developing of Women Entrepreneurship in India. A study of Public Policies and Programmes, Mittal Publications, p.4-6.M.
\textsuperscript{81} Hariram and Chitra Narayanan, Train a Woman and She is Better than a Man, Documentation on Women’s Concerns, July-Sep, p.20, 1992.
Singh (1993)\textsuperscript{82} in her work relating to Women Entrepreneurs: their profile and Motivation states that urges and factors imprinting on and influencing the process of the birth and growth of women enterprises are no different from those affecting men entrepreneurs. Several women are now willing to become entrepreneurs due to various factors. These factors can be broadly classified under two categories, namely, pull factors and push factors. Under the first category, the women entrepreneurs choose a profession as a challenge and adventure with an urge to do something new and to have an independent occupation. The other category of factors forces women to take up business enterprises to get over financial difficulties due to family circumstances. However, the latter category forms a negligible percentage of the total women in business. Only a few of the enterprises promoted by the women in her sample can be regarded as an extension of kitchen activities-the three Ps, viz., pickles/powder (spices) and papad-with which women entrepreneurship is popularly identified. Like men, most of the women-entrepreneurs, have been motivated by need-for self-fulfillment, autonomy and independence. What women need most is exposure to the wider environment and access to facilities in order to exploit their entrepreneurial potential. Gender specific concessions may lead to many misuses without any positive impact on women entrepreneurship. She further feels that there does not appear to be any need for special training programmes for women.

Paramjeet Dhillon (1993)\textsuperscript{83} conducted a detailed study on Motives and characteristics of successful women entrepreneurs by selecting a sample of 40 women entrepreneurs who got assistance from the SISI, Ohkla and AEPC and Nehru Place. It was found that women entrepreneurs had varied motives for establishing an

\textsuperscript{82} Singh, K.P., (1993), Women Entrepreneurs: Their Profile and Motivation, The Journal of Entrepreneurship, 2,1\textsuperscript{st} (1993)

enterprise. The most important motives were fulfillment of ambition and pursuit of own interest. It was found that the most important factor for the success of the entrepreneur is commitment to work. The women entrepreneurs are willing to take high personal risks, but moderate risk in delegation of authority and responsibilities employees and they have a high need for achievement, independence, orientation, ability for decision making, future planning and good time-management in a better manner than in male-dominated manufacturing industries. The competition between men and women in male-oriented entrepreneurial activities is on unequal terms, rendering success for women difficult.

Nair (1996)\textsuperscript{84} in her paper on Entrepreneurship Training for Women in the Indian Rural Sector: A Review of Approaches and Strategies, while admitting a perceptible increase in both the intellectual and physical resources devoted to the cause of research and action in the field of women’s development, argues that initiatives in this realm are largely policy induced and devoid of any clear focus or strategy. The author advocates that a carefully drawn up training system has to address the strategic needs of women for survival and growth. More importantly, the training system has to link up organically with some kind of credit delivery mechanism, either formal or informal. It has been observed that the formal system, with its highly standardized approach and bureaucratic machinery, has not been able to appreciate the extra-economic dimensions of women’s development.

Jayasree (1997)\textsuperscript{85} studied the entrepreneurs access to household resources in Madras and Pondicherry by selecting a sample of 140 women entrepreneurs. She

\textsuperscript{84} Tara S.Nair (1996): "Entrepreneurship Training For Women In The Indian Rural Sector - A Review of Approaches and Strategies".

\textsuperscript{85} S. Jayasree, Entrepreneurs Access to Household Resources, Abstracts Survival and Sovereignty Challenges to Women’s studies, VIII National Conference of Women’s Studies, Bombay, May, 1997
found that the major and foremost source of finance mobilisation 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.

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 activates.

Working women are often tossed between home and work and experience mental conflicts as they are not able to devote the necessary amount of time and energy to their home and children and find it mostly difficult and sometimes impossible to pursue a career. A study by Surti and Surupia showed that the married migrated women entrepreneurs coming from nuclear families experience greater role stress than the unmarried local women entrepreneurs coming from joint families (Quoted in J.S.Saini (1998))

A study of the women entrepreneurs and enterprises at Chennai by the Centre for Entrepreneur Development, Chennai reveals that, a few characteristics in their social status are inevitable. They are Psychological dependency of the business women on their family members in decision making, to share family responsibility also, simultaneously along with their entrepreneurial responsibility, the personality traits of the women in communicating with others, lack of interest and proper exposure, lack of proper training before entering into the business, lack of marketing orientation in entrepreneurship and inability to distinguish entrepreneurial functions from other functions like management, production and speculation.

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The study suggested that the requirements of women entrepreneurs are to build up courage and self-confidence, preparedness to accept changes, elimination of unnecessary activities and building up a relationship among the employees within the organization.

**Dr. Yadav, J** (1999)\(^\text{88}\) in his study profile of Women Entrepreneurs in Saurashtra Region observed that women entrepreneurs face major difficulties related to finance or capital. Women entrepreneurs also face some problems of labour management relations. Social prejudice is also a difficult area of women entrepreneurs. Education, training and family background have positive impact on entrepreneurship.

**Lokeswara Choudary** (1999)\(^\text{89}\) carried out a study on women entrepreneurs of Vikram Sarabhai Industrial Estate in Chennai city. It is revealed that the factors which motivated the entrepreneurs to undertake business are: (i) previous experience, (ii) to work independently, (iii) to supplement family income and (iv) to get economic independence. But, an exploratory study on women entrepreneurs of Hyderabad and Secunderabad cites" conducted by **Aravinda and Renuka** (2001)\(^\text{90}\) revealed that the most common motivational factor influencing the women entrepreneurship were: (i) self-interest in that specific areas 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: (a) self-interest, (b) experience, (c) family-help and (d) support. It is found that hard work, 

\(^{88}\) Yadav, R.J., (1999), Women Entrepreneurship, Poorvi Press Ltd., Rajkot, 1999, p.64.

\(^{89}\) Y. Lokeswara Choudary, Women Entrepreneurs - M.Phil. Dissertation, Madras University, Madras, October 1999.

achievement, motivation, self-confidence, etc. played a major role in keeping the entrepreneurial job successful.

The study also observed that most of them had the following constraints, viz. lack of proper training, experience, lack of encouragement from the society, inadequate Government assistance, more competition, inadequate knowledge and experience in management of various factors.

**Sumi Guha** (1999)\(^91\) in a study Entrepreneurship and empowerment of women examined the economic and social background of women entrepreneurs. The study revealed that the main reason behind the inclination of women towards self-employment is the lack of job opportunity and increasing cost of living.

**Dharmaja, Bhatia and Saini** (1999)\(^92\) in their article Women Entrepreneurs — Perceptions, Attitudes and Opinions 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.


Radhika Sachdev (1999)\(^\text{93}\) in their article stated that a typical profile of a woman owned enterprise is low-risk venture, less employment generation, low-capital investment, operations restricted to a saturated market and product selection and extension of a domestic activity.

Saraswathi Amma and Sudarsana Pillai (2000)\(^\text{94}\) 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 emphasised the need for EDP for helping women in non-traditional, high-skill and male-dominated activities.

Seenivasagalu (2001)\(^\text{95}\) 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.

Mathialagan (2002)\(^\text{96}\) conducted a socio-economic study on women entrepreneurs of Chennai-city. He stated that socio-demographic and economic variables play a significant role in shifting the women folk in to a new stream of life. Women entrepreneurs prefer service sector. Of all the communities, backward class tops the first list. Risk taking, innovation, self-confidence and achievement motivation are considered as the more vital attributes for the success in entrepreneurship.

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\(^{93}\) Radhika Sachdev, Where is the Queen Bee, Documentation on Women’s Concerns, July/Sep.-p.68,1999


Beena and Sushma (2003)\textsuperscript{97} conducted a study on Women Entrepreneurs Managing Petty Business: A Study from the Motivational Perspective. The study reveals that the reasons for starting their enterprises are monetary returns and need to support family.

Nirmala Karuna Cruz, D (2003)\textsuperscript{98} conducted a study on Constraints in women Entrepreneurship Development in Kerala: An Analysis of Familial, Social, and Psychological Dimensions. 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. The study also 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 labour cost.

Beena and Sushma (2003)\textsuperscript{99} made a study in Andhra Pradesh on women entrepreneurs managing petty business: A Study from the motivational perspective. They found that women entrepreneurs were engaged in activities like selling vegetables, leafy vegetables, flowers etc. perhaps due to the following reasons: agricultural activities are predominant in our country, these women have migrated


\textsuperscript{98} Nirmala Karuna DCruz, Constraints on Women Entrepreneurship Development in Kerala: An Analysis of Familial, Social, and Psychological Dimensions, Centre for Development Studies, Thiruvananthapuram, 2003.

from villages where they were involved in farming, familiarity of the products and they were involved in farming, familiarity of the products and their potential making them opt for this business. Selling fruits, flowers and vegetables requires minimum technical, skill, but requires high lungpower. Laundry, selling snacks and tea are skill based and are determined by caste and tradition.

Anil Kumar (2004) made a study about enterprise location “choice of 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.

Krishnaveni Motha (2004) in a study on women entrepreneurship in rural areas of India also observed that the majority of women entered the entrepreneurial field to supplement family income and due to other reasons such as economic necessity, non-availability of government jobs, etc.

Krishnaveni Motha (2004) in a study about women-entrepreneurship in rural areas on India observed that many women themselves were running the enterprises effectively and belonged to low socio-economic groups. The study also revealed that women entrepreneurs who received family support could manage the enterprise more effectively.

A study on successful women entrepreneurs (quoted in Rekha Chowdary, 2007) indicates that the impact of independent income of women beneficiaries under IRD Programme, is favourable. In the field of decision making in the family

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matters, the monopoly of husbands and in-laws is slowly vanished and a mutual understanding of both husband and wife is taking place.

2.4 INVOLVEMENT OF GOVERNMENT AGENCIES AND FINANCIAL INSTITUTIONS

Some studies stressed the need for effective implementation of development policies by the Government agencies.

Shanta Kohil (1991)\textsuperscript{104} has found that there is a presumption that government must analyse the current status and the potential role, of women in the process of industrialisation with a view to bringing a positive change, which would result in sharing responsibilities and benefits by either sex. It is emphasised 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.

Gupta and Srinivasan (1992)\textsuperscript{105} pointed out that the failure of many women co-operatives in 1971 engaged in basket making is an example of how the scarcity of raw materials sounds the death-knell of enterprises run by women.

Tara S. Nair (1996)\textsuperscript{106} in her study Entrepreneurship Training for Women in the Industrial Rural Sector: A Review of Approaches and Strategies made an attempt to review the strategies and approaches followed in the country over the past four decades. It revealed that development strategies targeted, at women cannot fitted coercively in to conventional, one-dimensional and deterministic moulds like the anti-poverty paradigm that a typical state-sponsored sectoral programme cannot take care of such a7 synergistic approach. It is emphasised that the over aggregative and

\textsuperscript{104} Shanta Kohli Chandra, Development of Women Entrepreneurship in India, Mittal Publications, New Delhi-1991, p. 70.

\textsuperscript{105} C.B. Gupta and Srinivasan N.P, Entrepreneurship Development, Sultan Chand and Sons, New Delhi, 1992, p.132.

misleading categories of income and class are to be rejected and the importance of gender as Crucial parameter hot only in analytical exercises, but also in policies and programmes is to be recognised.

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.

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.

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.

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108 D.P. Sosamma, Margine Money Assistance for Women May be Enlarged, Chennai, Documentation on Women’s Concerns, p.70, April-June 1999.
Mallika Das (1999) made an exploratory study of women entrepreneurs in Tamil Nadu and Kerala. The study examined the problems faced by women in initiating, running and succeeding in business and differences between the experiences of women from the developing and developed worlds. The study also underscored the difficulties faced by women in getting funds for setting up business and meeting the working capital requirements. The women in the study differ from western counterparts in family background, marital status; incubator organisations issues and environmental factors.

Narasaiah and RamaKrishnaiah (2000) made an evaluation of DWCRA programme in Cuddapah district. They found that the DWCRA members were confronted with many serious problems in the areas of production, finance and marketing. The entrepreneurial development programmes to enhance the entrepreneurial skills were not properly implemented and no concrete efforts were made to identify suitable and viable training programmes for women entrepreneur development.

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 analysed. It is revealed that the encouragement of from/ the responsible field staff of NGOs programmes were the. Most influential factor that prompted the idea of staring the enterprises by women.

Chittawadagi (2004)\textsuperscript{113} 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.

Papisetty Rama Mohana Rao (2004)\textsuperscript{114} in his study Problems of women micro entrepreneurs in Chennai with special reference to access to credit found that inadequate infrastructure, high labour mobility-shortage of electricity and delayed realisation 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.

Subramanyam and Reddy (2012)\textsuperscript{115} presented an overview of micro, small and medium enterprise in India. It made a comparison of the growth of entrepreneurial aspects with overall industrial sector and found that the entrepreneurial activities has contributed significantly to India’s Gross Domestic Product and exports earnings.

Kumar and Guguloth (2012)\textsuperscript{116} evaluated the performance of Industrial sector before and after liberalization. The study found that the small scale sector has grown rapidly over the years and constituted an important segment of our economy.

Singh and Raina (2013)\textsuperscript{117} described the problems and challenges faced by women entrepreneurs in India and also analysed the policies of Indian government for

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women. The study showed that the Indian women can well managed their household work as well as their workplace deadlines.

Benard and Victor (2013)\textsuperscript{118} examined the growth of women entrepreneurs and found that a major strength was the need for financial independence for women entrepreneur. It is further found that that the weakness was that most women lack entrepreneurial qualities because of illiteracy and the major threat to be the pressure of child care in the family.

Jayan (2013)\textsuperscript{119} analysed women entrepreneurship and the relationship between industries related factors and success of entrepreneurs. The study identified that the factors which motivate women to become a successful entrepreneur are motivation, attitude towards achievement and human relations.

Chandar and Arora (2013)\textsuperscript{120} study revealed that 39.2 percent of women entrepreneurs faced the problem in obtaining Start-up capital and accepted it has a major obstacle. Approximately 16.4 percent of the women entrepreneurs feels difficulty in getting financial support from financial institutions.

Vaghela (2013)\textsuperscript{121} found that most of the women entrepreneurs do not know the concept of women empowerment. Majority of the women started business because of family conditions and the need for supporting the family through financial means. There were many challenges faced by rural women as social, financial, personal, marketing, technical changes and educational challenges.

\begin{itemize}
\item \textsuperscript{117} Singh, A., Raina, M. (2013), International Journal of Management and Social Sciences Research, 2(8), 4-8
\item \textsuperscript{118} Benard, M.C., Victor, K.R. (2013), SWOT Analysis of growth of Women Entrepreneurs, Academic research international, 4(1), 50-58
\item \textsuperscript{119} Jayan, V.K. (2013), Women Entrepreneurship, International Journal of Advanced Research, 1(4), 321-325
\item \textsuperscript{120} Chander.S. and Arora.D. Study of financial problems of women entrepreneurship, IJSSIR, Vol.2(4), April 2013
\item \textsuperscript{121} Vaghela R. 2013, Hardle in the way of Rural Entrepreneur, International multi disciplinary journals, vol. 1/issue 2
\end{itemize}
Parveen (2014)\textsuperscript{122} found that workshops organized by different NGO’s helped rural women to provide financial support, entrepreneurial education and mentorship. The study revealed that trained rural women entrepreneur have better business skills and abilities.

Raju and Bhuvaneswari (2014)\textsuperscript{123} concluded that it is very difficult to encourage and motivate the rural women entrepreneur as there exists a lot of problems. So it is necessary for our government to provide entrepreneurial training to upcoming youth belonging to rural areas. As far as rural development through rural entrepreneurship is concerned, it will stand as vehicle to improve quality of life of rural people and economic development and sustainable development.

\textbf{2.5 ASPECTS COVERED IN THE EARLIER STUDIES}

The aspects covered in the earlier studies can be summarised as follows. The earlier studies were made on Self Help Groups and Micro Finance, Characteristics and status of Women entrepreneurs (WE), Women entrepreneurship, their profile and motivational factors, Managerial efficiency of Women entrepreneurs, Problems and constraints of Women entrepreneurs, Economic empowerment of Urban Women entrepreneurs, Entrepreneurship training and strategies, Institutional and NGOs support for Women entrepreneurship, Reasons for Women entrepreneurship and Decision making among women entrepreneurs.

\textbf{2.6. OBJECTIVES}

The following are the objectives set for the study:

1. To study the concept and the traits of women entrepreneurship in India and Andhra Pradesh.

2. To examine the Socio-economic status of the Women entrepreneurs in the selected areas.

\textsuperscript{122} Parvin, K. (2014). Development of Rural Women entrepreneurs through workshop training, Research Journal of Management Sciences, Vol.3(2), Pages.15-18

3. To analyse and ascertain the entrepreneurial avenues and performance aspects of women entrepreneurs in the selected areas.

4. To measure the nexus between women entrepreneurship and the women empowerment.

5. To suggest measures in order to promote the empowerment of women entrepreneurs in rural areas.

2.7 HYPOTHESES

Based on the above objectives the following null Hypotheses were initiated.

1. Financial conditions of the family do not play significant role for involvement of women in entrepreneurship.
   Test applied: Chi-Square Test.

2. There is no significant relationship that exists between income and expenditure of the respondents before and after starting their units.
   Test applied: Chi-Square Test.

3. There is no significant relationship that exists between income and savings of the respondents before and after starting their units
   Test applied: Chi-Square Test.

4. There is no significant relationship that exists between Expenditure and savings of the respondents before and after starting their units.
   Test applied: Chi-Square Test.

5. There is no significant change in the level of savings of women before and after starting their units.
   Test applied: Chi-Square Test.

6. There is no significant change in the extent of household decision making power of women before and after starting their units.
   Test applied: Chi-Square Test.

7. There is no significant change in the level of self confidence of women before and after starting their units. Test applied: Chi-Square Test.

2.8 RESEARCH METHODOLOGY

For the purpose of the present study, ex-post facto research design was adopted. Stratified random sampling technique was applied for the present study.

The study has been confined to two mandals of Khammam District. In choosing the areas and selecting the entrepreneurs, the researcher has followed the data pertaining to mandal/village –wise number of small units (both production and
trading) located in the district furnished by the office of the Director, Velugu Project, Khammam.

At the first stage, two mandals – one from tribal agency area and another from plain area is based on the criteria of the highest number of units by women entrepreneurs in the selected mandals. The mandals selected for the study are: Burgaampahad (141) of agency area and Bonakal (142) from plain area of Khammam District. In the next stage 6 villages (3 villages from each mandal) have been selected from the sample mandals by considering the number of units functioning.

The number of respondents selected from all these two mandals sample villages is 283. Out of the total sample, 141 respondents were chosen from the villages of Tribal agency area and the remaining 142 have been chosen from plain area. The villages selected are: Sarapaka, N.P. Reddypalem and Burgampahad of Burgampahad Mandal, Ravinuthala, China Beeravalli and Mustikuntla of Bonakal Mandal.

In each sample village, number of small units pertaining to women entrepreneurs were identified with help of APM, Velugu project and other related agencies and 10% of the units which are functioning have been selected by following stratified systematic random sampling method. The activities of Women Entrepreneurs have been divided into different stratas and from each activity, 10% of respondents have been selected. Altogether, more than 30 sample respondents have been selected from each mandals, as the comparison of units is made among selected mandals.

To conduct the research investigation, the study heavily depends on primary sources of information. Primary data was collected by administering a structured and comprehensive questionnaire to the sample respondents. To give a broad picture of
women entrepreneurship and empowerment, the researcher has made use of secondary sources of information too. Published data has been gathered mainly from reports and publications of Bureau of Economics and Statistics, Govt. of A.P., Hyderabad, NISIET and from other related published and unpublished data. To fill up the gaps in the primary and published data, both formal interviews and group discussions with the concerned people in the study area were also held.

The data analysis has been carried out with the help of two way and three way tables, where percentages have been worked out. Simple averages and certain methods of dispersion are used wherever it is required.

The field investigation and data collection for the study have been carried out during the period 2013-14.

2.9. LIMITATIONS
i) The study was confined to 6 selected villages in Khammam District. However the results may be generalized for the Andhra Pradesh State.

ii) Sometimes in few villages the respondents were reluctant to reveal the actual facts because of fear, particularly those aspects related to family earnings and expenditure and women empowerment.

iii) The selection of the sample district, sample mandals and sample villages for the study was done on the basis of the entrepreneurial density and geographical specify.

2.10. SCHEME OF THE STUDY
The study is divided into seven chapters.

Chapter–I deals with introduction to the problem, significant of the study and need for the study. Chapter–II deals with Review of Literature, Objectives, Proposed Hypotheses and Research Methodology followed by Scheme of the Study. Chapter-III deals with Profile of the Andhra Pradesh and Khammam District. Chapter-IV deals with Socio-economic profile of women entrepreneurs in selected area. Chapter-V deals with Entrepreneurial aspects of women entrepreneurs and the issues
are examined in detail. In the subsequent chapters VI the economic, social and psychological empowerment aspects have been examined and Chapter-VII presents the Summary, Justification of Objectives, Suggestions and Conclusion.

2.11 SUMMARY

Various studies made nationally and internationally are reviewed in this chapter. It is observed that very few studies are made in this field. Further main objectives and methodology are discussed in this chapter. The forthcoming chapter deals with analysis of the data with respect to socio-demographic and economic profile of sample respondents.

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