Chapter III
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Chapter III

Review of Literature

3.1. Introduction

Most of the studies (books and articles by foreign as well as Indian research scholars) on Entrepreneurship are micro-level research based on limited number of samples. These studies have been carried out at different points of time during the last five decades and deal with diverse situations. There is considerable literature on women's studies in the developed countries. However the socio-economic conditions prevailing, the infrastructural facilities available and the level of development of industries, trade and commerce in the West are very different from the conditions available in India. Hence, their comparisons with the Indian scenario would not reflect the reality in toto. Therefore, drawing conclusions from them also would neither be valid nor totally realistic.

The Industrial Revolution in the western world took place more than two centuries ago and provided greater impetus and prospects to women entrepreneurs. Whereas in India, the development of industries at a rapid pace and extension of facilities for development of women entrepreneurs are mostly a post-independence phenomenon, and, that too, only from the 1970's onwards. Hence, studies carried out to meet the requirements of a postgraduate degree by Indian students would naturally suffer from certain limitations and constraints. Most of the research scholars had no prior experience and their studies were carried out on a small scale in a city or town where the research scholars resided. There are hardly any studies based on an all-India sample. Further, due to the limited interest of the research scholars, the objective, scope and emphasis widely differ. The researcher has reviewed some of these books, articles, and other literature and referred to published Ph. D thesis. The presented brief reviews have only the purpose of serving as the background information about the development of women entrepreneurs here and abroad.

3.2. Studies of Male Entrepreneurs in World

3.2.1. Hagen (1962)\textsuperscript{1}, In his book ‘On the Theory of Social Change’, has stated that economic development is a process of technological change which is brought about
by the technological creativity of individuals in a society. He postulates that a sequence of changes that causes the emergence of creative entrepreneurial activity from a typical authoritarian personality of a stable traditional society. He believes that a key factor to economic development is the presence of 'creative' personalities, individuals who are willing and have the capacity to bring about technological changes. He attributes the lack of innovation in present society to the typical social structure operating through the child-rearing practices generation after generation and producing authoritarian type of personalities who are non-innovative in nature. The state of affairs continues unless some exogenous factors deprive these groups of their social status. Hagen's key factor ‘Creative Personality’ emerges when the members of some social group experience the withdrawal of status respect; withdrawal of status respect gives rise to four different responses and creates four different personality types, out of which one emerges as an innovator.

3.2.2. Cochran (1965)² has tried to characterize an entrepreneur as a model personality in society. He represents certain ascertainable levels of education, social status and types of cultural conditioning that produce roughly a definable model personality. According to him, an individual's performance as a businessman is influenced by three factors, (i) his own attitude towards occupation, (ii) the role expectations held by sanctioning groups, and (iii) the operational requirements of the job. Society's values are the most important determinants of these factors.

3.2.3. Kilby (1969)³ maintained that socio-cultural factors impeded the development of entrepreneurial characteristics in Lagos. L.E. Grayson concluded from his research that these being potent and latent entrepreneurial capabilities, as in India, Pakistan, Kenya and Nigeria, entrepreneurial class can be 'forcibly' created by exogenous circumstances. Development of contacts, breaking away from the vicious circle of isolation and widening the horizon of experience can foster entrepreneurship in African countries.

A number of social scientists have contended that entrepreneurship is the key variable that links the socio-cultural milieu with the rate of economic development. Recently, even economists have shifted the emphasis from the rate of capital
formation to the growth of high-level manpower capability, such as entrepreneurs, as the major determinant of the rate of economic growth. There are several research studies on the various factors that have promoted entrepreneurship in different societies.

3.2.4. Young(1971)\textsuperscript{4} in his study, \textit{Micro Sociological Interpretation of Entrepreneurship}, concluded that entrepreneurial activity is generated by particular family traits, backgrounds and experiences and as a member of certain ethnic groups that reflected their general cultural values in the professions they chose. These personality characteristics are the forceful reflections of these antecedent conditions and these constitute an independent factor, which mediates structural factors and consequent economic growth.

3.3. Studies of Male Entrepreneurs in India

Empirical findings of several research studies conducted on male entrepreneurs in India highlight the importance of the sociological factors and occupational experiences in developing entrepreneurship.

3.3.1. Sangvey(1950)\textsuperscript{5}, a researcher in Bombay University, published a paper titled:“Jain Community : A Social Survey”. The major objective of this study was to portray the distinctive role played by prominent families in influencing and enriching the Jain way of life. In addition, he analysed the specialised institutions in the field of education, health, social welfare, etc., that were started and conducted by Jains in the interest of the general public.

According to him, the most important reason which contributed to the continued existence of the Jainas is the excellent organisation of the community. The significant factor is that its ‘laity’ has been made an integral part of the Jaina community. Another important reason for the survival of the Jaina community is its inflexible conservatism in holding fast to its original institutions and doctrines for hundreds of centuries. The Jains followed and continue to follow this path of attaining the goodwill of the people by being committed to various social causes like educating the masses, the alleviating the pain and misery of the people by conducting several types of charitable activities.
3.3.2 Sharma (1975)\(^6\) in his book: *Entrepreneurial Performance in Role Perspective*, explored the emerging patterns of growth of entrepreneurs, their performance and problems for earnest attention for the healthy and sustained socio-economic growth of the Indian society. The study was conducted to tackle some theoretical and methodological issues concerned with the analysis of entrepreneurial role of conformity and to throw light on some applied aspects of entrepreneurial growth in the state of Uttar Pradesh. The researcher selected 100 units as his sample. The units of analysis were both the industrial firms and the entrepreneurs. He studied the caste, religious and family occupational backgrounds of the entrepreneurs. The study brought to light the lack of response of entrepreneurs to the facilities, the ineffectiveness of the institutions providing the facilities and the inefficiency of the personnel employed therein. In the caste-based distribution of the sample, 57% of the entrepreneurs consisted of Vaishyas, followed by 24% Khatiris, 5% Brahmins, and 2% Kayasthas and 1% Thakurs. The religious break-up of the sample reveals that the Hindus constituted 81%, Jains 8%, Sikhs 7% and Muslims 4%. The study concluded that there is severe lack of response of entrepreneurs to the facilities made available by the Government.

3.3.3. Venkatapathy (1980)\(^7\) studied the psychological characteristics of entrepreneurs of hosiery units of Tripura and Coimbatore in Tamil Nadu. A purposive sample was used for drawing 60 entrepreneurs running hosiery units from the official list of South Indian Hosiery Manufacturers’ Association.

The researcher used primary and secondary sources for testing the hypothesis. The administration of personality and fatigue inventory of 60 entrepreneurs enabled the collection of primary data on personality and motivation. These inventories provided scores on extroversion, neuroticism, psychoticism and fatigability of individuals. Secondary data pertaining to personality and motivation of the non-experimental samples were taken from the studies by Narayan (1975) and Srinivasan (1978).

It was observed that the primary and the secondary samples used in the present study have some common characteristics that permit their comparison. The sample also differs among themselves in certain characteristics that might place limitations on generalization.
The researcher found that the entrepreneurs in general are less psychotic and fatigable than non-entrepreneurs’, contrary to the expectations on extroversion dimension on the entrepreneurs. With regard to extroversion, the four comparisons made between entrepreneurs and non-entrepreneurs yielded inconsistent results.

It was concluded that entrepreneurs in general distinguish themselves from non-entrepreneurs only with regard to certain specific personality traits and motivational characteristics, while an all-round, generalized personality and motivation theories could not be readily applied to interpret entrepreneurial behavior. For the study, he referred to researchers like McClelland, Schumpeter.

3.3.4. Mashiuddin (1980)\(^8\) parried personality differences between successful and unsuccessful entrepreneurs. For the study, the researcher selected a set of 100 entrepreneurs; out of which 30 successful and 30 unsuccessful entrepreneurs were identified on the basis of:

\begin{itemize}
  \item[(a)] Regular repayment of bank loans, and
  \item[(b)] Regular payment of real estate installments.
\end{itemize}

The industrial estate consisted of a number of units, which were either sealed off by the bank or had to be closed down on their own due to lack of funds. The entrepreneurs of the closed or locked units and also those entrepreneurs running their units on day-to-day job work or temporary labor were considered as failed or unsuccessful. Those entrepreneurs who were regularly paying bank loan were considered successful.

The researcher further found that most of the successful entrepreneurs are relatively sociable or outgoing, emotionally stable and assertive. The unsuccessful entrepreneurs on the other hand were found to be more reserved, emotionally unstable or affected by feelings and hurts.

3.3.5. Deshpande (1981)\(^9\), in his study, *Entrepreneurial Development in Marathwada*, has observed that backwardness of the Marathwada was mainly due to the absence of the right type of entrepreneurs in the region. The objectives of his study were to: trace the socio-economic origin of entrepreneurs; entrepreneurial role;
the different stages of development of an industrial unit and locate the exact problem of small entrepreneurs at the various stages. The study suggested guidelines for the healthy growth of the small industrial units in an underdeveloped region.

For the purpose of the survey of the small-scale industrial units in the Marathwada region, three centers, i.e. Aurangabad, Jalana, and Bhir were selected. The deliberate selection of these three centers had been effected with a broad spectrum of representative samples from places that have varied commercial and industrial backgrounds and uniqueness.

The author concluded that the government efforts to create favorable conditions for the development of industrial sectors in these underdeveloped regions are paying dividends. Government incentives like central subsidy, development of the industrial areas and provision of infrastructure have initiated an accelerated process of industrialization and encouraged some people to take up entrepreneurship. It appears that the backwardness of the Marathwada region was mainly due to the absence of the right type of entrepreneurship. The study indicates that the emergence of entrepreneurship is not strictly a psychological or socio-psychological phenomenon but it is also conditioned by political environment, the administrative system and commitment to economic development.

The author suggested that a team of industrialists, psychologists, economists and management experts should help the development agencies. This team is expected to evaluate not only the economic feasibility of the proposed units but also that of the prospective entrepreneurs.

3.3.6. Upadhye’s (1983) research topic was: “A Study in Development of Entrepreneurship in Small Scale Sector in Pune City”. Out of the sample size of 90 small scale units studied, 10 were successful, 65 were marginally successful and 15 were unsuccessful. It is remarkable that some of the successful industries in the small scale sector are well developed because of the incentives offered by the development agencies of the Government of India and Maharashtra state. It was observed that the average age of entrepreneurs was between 32 and 33. Most of the successful units are partnership firms having good family support. It was also observed that the successful
entrepreneurs are those who have good family upbringing from a particular caste or craft. It was his observation that their educational backgrounds also had helped the entrepreneurs for promoting their businesses. A few units had the problem of undercapitalization. Entrepreneurs with formal education were doing better. No problem of the small scale industries can be solved just by policies and procedures. Financial institutions should develop better understanding of SSIs’ role and the problems they face. The researcher recommended that budding women entrepreneurs should observe strict financial discipline and proceed carefully.

3.3.7. Venkatapathy (1983) studied the characteristics of the first and second generation entrepreneurs. He selected 75 first generation entrepreneurs and 58 second-generation entrepreneurs from Coimbatore district in Tamil Nadu. The researcher developed the biographical data bank of 20 samples for studying the characteristics of the entrepreneurs. The items were classified into the major areas relating to personal and social variables and those relating to the industry. The personal data include the name of the entrepreneur and his industry, age, education marital status, attitudes towards parents and influential persons. The variables regarding industry consist of information relating to the attitudes towards production.

The researcher selected those industrial units as samples that are engaged in manufacturing process, situated within the Revenue Division of Coimbatore and officially registered with the District Industrial Centre as a genuine small scale industry. On the basis of his study, he drew up the following profile of the first and second-generation entrepreneurs.

(a) The first-generation entrepreneurs belong mostly to the age group of 31-40 years, while the second-generation entrepreneurs come from the age group of 26-30 years.

(b) First generation perceives father as a loving person and the second generation perceives father as a dominating person.

(c) First generation want to be trend setters and model to others; the second generation generally prefer to enjoy the fruits of their predecessors.
3.3.8. Bhanushali (1987) chose as objective of his study the correlation between performance of the entrepreneurs with their antecedents. In his study of 125 small-scale engineering units in Kolhapur district of Maharashtra, the researcher found that persons hailing from the minority communities or marginal groups and trained in the art of engineering have higher capabilities to achieve better success rate. These conclusions suggest that environmental and physical improvements would not only augment the supply of entrepreneurial talent but also improve the chances of their success.

He also concluded that entrepreneurs who were in the engineering discipline and also those who had received higher education in other disciplines have proved to be more successful. Similarly, the successors of the persons who were serving in the engineering industry also were successful entrepreneurs – even on caste basis. The contention that the minority communities produced successful entrepreneurs is confirmed. Hence, caste, education and parental occupations have greater impact on attaining higher degree of entrepreneurial success.

The author is of the opinion that environment and physical facilities would not only augment the supply of entrepreneurial talent but would also improve chances of their success. Entrepreneurial talent is a very scarce resource and therefore once the talent is identified, presence of facilitating environmental and physical factors would definitely ensure success. No country, especially a developing one, can afford to ignore the scarce talent that is the kingpin of economic development.

3.3.9. Khairoowala, Siddiqui, and Siddhiqui (2000) in their “Study of Socio-Economic Survey of Muslim Entrepreneurs in Sellampur Constituency of Delhi”, have stated that Muslim entrepreneurs emerged from various socio-economic and educational backgrounds. The sample data of 25 Muslim entrepreneurs (hailing from Uttar Pradesh), settled in Sellampur of Delhi area are engaged in various entrepreneurial activities. No specific relation was found between a person's caste and his profession. Majority of the entrepreneurs started their enterprises before the age of 25 years. Many of them worked in similar industries for some time to gain experience and then started their own units. Their father's occupation was not of much importance to the respondents' choice of occupation. Educational standard of the
entrepreneurs was very low and that of their fathers was even lower. Monthly earnings of all the entrepreneurs were good but their standard of living was very low. This may be due to the large size of their families. They provided employment to a large number of people in their small units. They faced various infrastructural and marketing problems; however, they did not know how to solve them.

3.3.10. Anwar (2002)\textsuperscript{14} from the social point of view opines that the wide-spread unemployment in India is one of the chief reasons for the socio-economic problems. Unemployment implies frustration and anger of the unemployed, which may find expression in agitation and outlet even in violence. Unemployment among the Indian educated youth is also an alarming problem which has become more pronounced in recent years. Therefore, efforts should be made to provide employment through the promotion of income generating subsidiary occupations, development of cottage and small scale industries, modernization of agriculture. He also emphasized on the role of entrepreneurship in the current era of economic liberalization, privatization and globalization. In modern era entrepreneurs will have to be innovative, research and development oriented, and industrial activities should be conducted to keep pace with international standards. This calls for committed entrepreneurs with regard to adoption and adaptation of innovative methods of production, technology transfer and coping with competition with foreign markets.

3.3.11. Mittal’s (2006)\textsuperscript{15} research is related to the subject of Economic Aspects of Jainism. The main purpose of this research was confined to the examination of Jainism from the economic point of view as elucidated in the various scriptures and texts. One can come across many references which have an economic bearing. The fundamental principles of Jainism, i.e. the five Mahavratas, have been discussed in the light of their economic content. The methodology has been plain and simple. It can be summarised under three heads: (i) review of literature unpublished and published, (ii) discussion with leading saints and lay followers, and (iii) analysis of the sample of 1000 respondents taken from Jain community to know their economic ideas and the impact of religion on their professions. The area-coverage of such study were big towns including Delhi, Kolkata, Ahmedabad, Jaipur, Indore, Udaipur, Bangalore where a large number of Jains reside. From the extensive study, the researcher has come to the following conclusions:
• The general attitude of Jainism towards material attainments of its lay followers has been permissive in its nature. After evaluating all the five great vows, there are only a few points where religion may come into direct clash with the economic interest of the lay followers.
• The restriction on occupation has been a major factor regarding the industrial orientation of Jain community.

3.3.12. Shankarnarayana (2007)\textsuperscript{16} presented a paper titled “Entrepreneur Spirit Tomorrow”. The researcher writes about women entrepreneurship, the types of women entrepreneurs, and the organisations supporting women entrepreneurs. The researcher has also put forth some of the problems faced by women entrepreneurs like stiff competition from male counterparts, non-cooperation from the family, etc. The researcher has also provided some suggestions for development of women entrepreneurs. He suggests that all possible access to information should be given to the entrepreneurs and the government should come forward and provide special incentives to economically backward women entrepreneurs to boost their morale. While concluding the paper, the researcher suggests that women must be brought to the main stream by means of entrepreneurial activities, so that they can effectively contribute to the women community in particular through empowerment and overall economic development of the country in general.

3.3.13. Valarmathi (2010)\textsuperscript{17} has done a study on “Challenges to Entrepreneurial Development of Women in India”. Some of the major challenges the researcher short listed were lack of easy finance, shortage of raw materials, historical and social restrictions. The researcher also observed that lack of technical knowledge and availability are among the major challenges. He suggests that an environment should be created for the success of women entrepreneurs also. It should be ensured that the entrepreneurs have access to the right skills and capital. The researcher came to the conclusion that government sponsored development activities have benefited only a small selection of women. A large majority of them are still unaffected by them.

3.4. Studies of Women Entrepreneurs in the World

3.4.1. O'Meally-Nelson (1991)\textsuperscript{18} in his study on “Small Business Opportunities for Women in Jamaica” revealed that women were concentrated in businesses which
required the least capital outlay, or which were an extension of household activities, for example small scale retail or dress making / garment manufacturing. Majority of the women had encountered gender-bias while establishing and developing their business and 29 per cent believed that they would be socially isolated if they exhibited the assertiveness and strength usually associated with the male entrepreneurs. But 30 per cent of the women however identified advantages of being female. They could negotiate better, obtain preferential treatment and obtain cooperation from males. Their households' encouragement and support played a significant role in the choice of their economic activities. The sample respondents stated that they depended on their businesses to maintain their homes and support their families; the respondents also echoed the need for specialized training programmes for women in small businesses.

3.4.2 Carter and Cannon (1992)\(^{19}\) conducted a research to find the reasons for British women starting their own businesses, the problems they encounter, and the successful strategies they employed to overcome them. This is a case study of 60 successful female entrepreneurs and 10 women who closed down their businesses.

Carter and Canon utilized the chronological approach, tracing the steps one takes when starting a new business. The authors’ hypothesis is that women's motivation and behavior will differ from traditional models. Results show that female entrepreneurs face unique challenges, which are seen by some as gender-related characteristics of business owned by women, that include different routes taken when starting up a business – planning is essentially important, changes for continuing the business are seen as having a gender dimension, successful management is often dependent upon single-minded attention to the business, training, professionalization, networking, domestic relationship and friendship affect the progress of business.

3.4.3 Baijal and Asoken (1997)\(^{20}\) in their study: “Banks and Women Enterprises Development: A Comparison of Approaches in India and UK”, say that in India women enterprises are separately defined but in the UK women enterprises do not have any special and separate definition. Conclusions of their study are:

(a) In both India and the UK commercial banks continue to be the major sources of finance for small firms.
(b) As per British Bankers’ Association figures, as of June 1996, the total bank deposits by small firms were £25.4 billion while total borrowing (term loans and overdrafts) by small businesses totaled £34.8 billion. This indicates that exposure of commercial banks with respect to finance for small business is very limited.

(c) There is no significant evidence to suggest that women entrepreneurs are discriminated by banks either in the UK or in India.

(d) In both the countries, women entrepreneurs prefer service and retail trading activities.

(e) In both the-countries, the main difficulty that women face when starting up is the burden of family responsibilities.

3.5. Study of Women Entrepreneurs in India

The very concept of women entrepreneur is rather new in the Indian context. People are still reluctant to acknowledge the non-traditional image of women as a journalist, chief executive, administrator or an entrepreneur. However, some small but directed efforts are on the way to give a new dimension and view to the traditional tag of women in Indian society.

3.5.1. Nadkarni (1982)\textsuperscript{21} in her study: “Women Entrepreneurs: A Social and Economic Study with Reference to Pune”, has presented her findings on problems and difficulties faced by women entrepreneurs in different industries. She has divided the industries into two groups: (i) producer goods industries, and (ii) consumer goods industries. The following observations are worth mentioning:

(a) 57% of the respondents accept the statement that women are more suitable for desk work than manual work.

(b) A change is occurring in society attitude but the pace of the change is rather slow.

(c) Educated family is more likely to adopt a relatively liberal approach towards women entrepreneurs as compared to non-educated.

3.5.2. Panandikar (1985)\textsuperscript{22} in the study regarding the “Problems and Potential”, highlights the problems of women entrepreneurs. She observed that a woman is recognized as an entrepreneur only when she earns hard cash or has some monetary
gains. The nature of work is about the same in the case of such units as are engaged in manufacturing of pickles, *papads* and other snacks. With the spread particularly of higher education, and the growing awareness of their status, women are spreading their wings to reach the higher levels of 3-Es (Engineering, Electronics and Energy). She observed that there are hurdles in general for any entrepreneur, but for women entrepreneurs the greatest constraint is that they are ‘women’. The attitude of the society, despite the constitutional provision and proclamation of legal equality, in practice the bias is still the same towards women as it existed in ancient times. The biggest problem they face is finance, the reason being lack of confidence among the men about women’s ability to manage finance. Procedures of bank loans are often delayed and much running about is involved in completing paperwork; this deters many women from venturing into business arena. Another hurdle is marketing the finished products.

3.5.3. Rani (1986)\(^{23}\) in her study: “Potential Women Entrepreneurs”, found that the desire to do something independently was the prime motivation factor to start a business activity amongst the sample respondents. For study purpose the respondents were selected during a Training Programme for Potential Women Entrepreneurs, held at Hyderabad in October 1985, organized by APITCO in collaboration with the Department of the Science, Technology and Environment, Government of Andhra Pradesh. The total sample size was 30. The respondents were mostly from the twin cities of Hyderabad and Secunderabad. Most of the respondents were in the age group of 21-30 years. The respondents who qualified came from middle class families. The objective of her study was to find out the factors that prompted women to start their own businesses. She came to the following conclusions:

\(a\) Desire to do something independent was observed as the prime motivating factor which had influenced women irrespective of age in setting up of the unit. Some women viewed entrepreneurship as a tool for earning money.

\(b\) Educational and income factors do not influence women to become entrepreneurs.

\(c\) Women too are capable and confident of taking independent decisions.
Women do not have any reservation or hesitation in venturing into any sector of industry as entrepreneurs, be it engineering, chemical, electronics or food processing or any other.

3.5.4. Dubhashi (1987)\textsuperscript{24} for her study: “Socio Economic Study of Women Entrepreneurship of Delhi”, selected 50 industrial units spread over different kinds of enterprises. The object of the study was to ascertain the socio-economic backgrounds of women entrepreneurs in Delhi. The major conclusions of the study are as follows:

(a) In metropolitan Delhi, people in low and middle income groups with some education and moderate experience in specific line of manufacture entered small scale industries in larger numbers.

(b) The experience of women entrepreneurs suggests that banks should adopt more flexible formalities and procedures.

(c) There is a need to regulate, if not to control, the prices of basic raw materials sold in the open market as the problem in Delhi is the heavy premium on the price. In view of the heterogeneous character of the market, this task may prove very difficult but steps should be taken to ensure that the flow of raw material to women entrepreneurs and small-scale sector is not impeded.

(d) In some areas of Delhi, the problem is in obtaining municipal licenses, absence of which precludes government assistance.

The researcher suggests that from the entrepreneurs and also the assisting agencies more attention is required in matters like streamlining of the assistance required, acquiescence to procedures and evolving a better code for assisting agencies. The setting up of a single government agency to look into all the requirements of the entrepreneurs, who are not fully conversant with the various laws, formalities, regulations, etc., could save a lot of heartburns to both. It is essential that small entrepreneurs who have the necessary technical skill receive a good grounding in management methods as well.

3.5.5 Chitnis (1999)\textsuperscript{25} for the research: “Jain Dharmatil Achar sanhita Karmakand and Ahimsa : Social Science Study”, selected 50 samples and covered Daruwala Pool, Sonya Maruti Chowk, Phadtare Chowk, Kasba Peth and Jijamata Chowk areas of Pune city. The objectives of this research were; The importance of Jain Dharma in
social life; Study of Jainism from the perspective of other religions; Study of the Jain principles and their application in the day to day life; Study of the principles applied to promote the spirit of brotherhood; and, to offer suggestions on how to take Jainism to a higher levels of achievement in this era of industrialisation. The researcher has concluded that Jains are stringent on vegetarian diet. During the paryusana period most of the Jains do not eat garlic and onion. It was also seen that though Jains do not have the tradition of not paying any dowry (openly), in reality majority of the Jains do pay dowry. Remarrying of widows is prevalent amongst Jains. The researcher has suggested that Jain women should be encouraged to come forward and work to take their own place in the society and become economically independent.

3.5.6 Harinarayana (1991)\textsuperscript{26} in his study of: “Promotion of Women Entrepreneurs: A Brief Comment”, tried to find out the problems impeding the promotion of grass-roots entrepreneurship among women. The study is limited to the participants of entrepreneurial awareness-cum-promotional campaigns conducted by the District Industries Centre, Anantapur. The required information and data were collected by administering a structured questionnaire. A total of 81 rural women were selected as the sample. The main objective of this research study was to assess the factors that impede and slow down the process of entrepreneurial development among women in the backward mandals of Anantapur district of Andhra Pradesh. He used stratified random sampling for the selection of sample. He observed that:

(a) The poor financial status was found to be a very critical factor impeding the promotion of entrepreneurship amongst women.

(b) Lack of co-operation from the family and community kept them away from the mainstream entrepreneurship development. It indicates that women entrepreneurs need the approval of her kith and kin, group and community.

(c) Because of widespread illiteracy and ignorance, the rural women are not aware of the various programmes.

(d) Meaningless and ancient traditions and customs prevent women’s participation in entrepreneurial activity.
Reticence, shyness, inhibition and lack of motivation are mostly the obstacles to their entrepreneurial enthusiasm.

In addition to these, lack of managerial skills, apathy, sense of uncertainty and insecurity about the concept of entrepreneurship, high degree of illiteracy, outdated customs and traditions were some of the hindrances in the way of entrepreneurship.

3.5.7. Chandra Shanta (1991) carried out the study: *Development of Women Entrepreneurship in India*, which shows that majority of the women though quite young and have all the vigor and time to pursue their ventures, did not belong to business families.

There were young entrepreneurs who took challenges on their own initiative and motivation. Marital status or family background in majority of the cases did not interfere significantly in continuing with the enterprises. The main difficulties faced by them were with regard to finance and the labor problems. Many of them faced the problem of marketing of products. Inadequate, untimely and irregular orders created some problems. Large number of entrepreneurs thought that the government’s policies were good, but they desired that they should not be required to waste time at various offices and fall prey into the hands of corrupt officials and middlemen. Majority of the entrepreneurs suggested subsidies should be given on easier terms and wanted the establishment of a special cell that would attend to their grievances, speedy registration, and licensing.

3.5.8. Easwaran Sunanda (1991) in her study *Women Entrepreneurship: A review* observed that the primary motive for engaging in some economically gainful activity by women is a desire for gainful time structuring or more money to support the family.

The major reasons for most women opting for business rather than a job is flexible management of time, i.e. to adjust the working hours in such a way as to shoulder family commitments also and yet have more independence compared to a 9-to-5 job. She further observed that family members and funding agencies’ cooperation mainly influence the decision of women entrepreneurs embarking upon a business
Unmarried women are considered as the most undependable by the funding institutions, in anticipation of the possibility of changes in the family environment (marriage) and place of domicile due to spouses’ transfer of such entrepreneurs.

3.5.9. **Samuel** (1991) examined the managerial efficiency of women entrepreneurs in food processing units of Madurai district of Tamil Nadu. The study covered 56 women and 10 men entrepreneurs in the urban area; all of them were married and belonged to the age group of 31-50 years. All the enterprises were having a capital investment of less than Rs. 20,000. The hypothesis that there is no difference in the managerial performance of women and men entrepreneurs was tested in this study. The test reveals that there is no significant difference in the managerial performance in terms of profit earnings by male and female entrepreneurs. Further she stated that there is a:

- (a) Positive correlation between age and managerial performance.
- (b) Negative correlation between educational level and managerial performance.
- (c) Positive correlation between time allocation and managerial performance.

3.5.10. **George** (1991) in her study on *Women Entrepreneurs*, in readymade garments in Ernakulam district of Kerala, covered 80 women entrepreneurs; 92 percent of them were sole proprietors of the units. All of them were married and in the age group of 30-35 years. All units earned profit. It was observed that women entrepreneurs, who had undergone special training in tailoring, could earn higher profits because they could cater to the changing demands of the market.

A Regional Workshop on Development of Women Entrepreneurship, held at the Indian Institute of Management, Ahmedabad, in 1992, strongly recommended the establishment of micro enterprises for Indian women, since the advantage of such enterprises is that the women themselves could run the businesses according to their capacity.
Risks involved in micro enterprises are minimal, since it can be managed by careful planning, execution and consultations and at the minimum cost. The marketing of the products or services, which is a major concern, can be managed easily since the span of control can be kept well within the limit.

3.5.11 Singh (1992)\textsuperscript{31} in her research work: \textit{Women Entrepreneurs} has stated that due to increased industrialization and technological development in India, women have been displaced from their previously held jobs and have turned to entrepreneurship in order to ensure regular income. Singh's research used a system’s approach to investigate strategies that could meaningfully encourage the growth of entrepreneurship particularly in women. Singh's definition of female entrepreneur is unique because it includes the concept of adjusting one's business with other aspects of life. Although difficult to read, because of errors in English language, the book offers interesting information relating to entrepreneurial motivations, support and communications among Indian women. Singh opined that primarily more privileged women have progressed better in the area of entrepreneurship.

3.5.12 Gaote's (1992)\textsuperscript{32} “Entrepreneurship Development: Case Studies of Women Entrepreneurs in Selected Urban Centers in Maharashtra” is divided into two parts. The first part is devoted to the radical framework. A case study of 22 women entrepreneurs has been presented in second part of the study. The focus of the study is on Entrepreneur and not Enterprise. Entrepreneurship is not related to gender of an individual. It is observed from the study that women can also be equally successful entrepreneurs as men.

A great majority of women entrepreneurs are self-motivated and it is a vocation (call) and a voluntary acceptance of entrepreneurship. The role played by friends and relatives as motivators seems to be significant. Unemployment and the desire to provide good life to the family are seen to be the other compelling factors. To earn money was considered as a low level motivating force that drove women to the threshold of entrepreneurship. Another important finding of the study is that entrepreneur’s family members play a vital role in giving shape to the entrepreneur’s ambition and consequent action. This is so because most of the women entrepreneurs
who desired to enter into business for the fulfillment of their desire had very strong support from their family members and friends.

3.5.13. Kirve and Kanitkar (1993)\textsuperscript{33} in their work pertaining to rural women discuss the experience of a Pune-based Non-Government Organization (NGO) \textit{Jana Probodhini (JP)} in developing income-generating activities for rural women through skill training in technical and business areas. The study revealed that the awareness building, which was incorporated as part of the training input, proved extremely useful for the trainees. Subsequent interactions with trainees during the evaluation showed a definite change in the mental makeup of most of the trainees. It was also found that certain issues, apparently trivial, assume significance in the dynamics operating in the villages, for example the refusal of the family members to encourage the purchase of an asset by unmarried women in the house points to subtle but invisible gender-related discrimination.

The author recommends that Entrepreneurship Development Agencies need to get involved in income-generating activities. Nothing else would serve the cause of entrepreneurship better than the development of the rural sector.

3.5.14. Tondon (1994)\textsuperscript{34} in his “Trends of Women Entrepreneurship in Bombay” has furnished personal details of sample women entrepreneurs. It consists of age group, marital status, income groups and education. Business details of women entrepreneurs included place of business, types of business and investment range of the organization. In her study, motivational factors consisted of omission of need, utilization of spare time, self-satisfaction and utilization of knowledge. The researcher classified her suggestions into two groups as (i) suggestions from experts, and (ii) suggestions from herself.

3.5.15. Anurup (1995)\textsuperscript{35} in her research work, “Women Entrepreneurs in Non-traditional Industries/Business in Western Maharashtra”, for which study she had selected 80 women entrepreneurs from Western Maharashtra, used the case study method. In her study she found out that most of the respondents were Hindus and
coming from the Brahmin community. This community may have comparatively greater exposure to modern influences and ideas. Further, she mentioned that higher education; training programmes in entrepreneurship development, association with business and prior experience in business management are not the prerequisites to make successful entrepreneurs. She also found that some cooperatives are defunct and a large number of those in production are mainly engaged in making and selling traditional food items like Papad, Pickle, Masala Powders and some salted snacks. There are only a small number of women's industrial cooperatives that are engaged in manufacture of non-traditional items. She found out that 45 per cent of the women employed and entrepreneurs are successful in creating employment.

3.5.16 Paul (1996) in his book: *Entrepreneurship Development*, has stated that the main problems faced by Indian women entrepreneurs are financial constraints, over dependence on intermediaries, scarcity of raw materials, intense competition, high cost of production, limited mobility, family ties and responsibilities, lack of education, skill acquisition and low need for achievement. He further stated that Indian women entrepreneurs are handicapped by lack of adequate finance, technical know-how, non-availability of raw materials, lack of technical and managerial skills. Due to their family responsibilities, women have less time compared to males. They have to look after the family, children and business. He also observed that banks and financial institutions have a negative attitude towards women entrepreneurs while providing finance because they generally don't have property rights and security.

3.5.17 Dhameja, Bhatia and Saini (2000) did a study on “Women Entrepreneurs: Their Perceptions about Business Opportunities and Attitudes, Entrepreneurial Support Agencies: A Study of Haryana State.” One of the objectives of the study was to ascertain the attitude of women entrepreneurs towards various support agencies. The manufacturing /trading / servicing units, in which the women were the owners or had a majority stake and management control, were considered for this study. Women enterprises, set up during the 14-year period from 1982 to 1996, were chosen for the study. All the women who were employing five or more employees were considered as women entrepreneurs. A sample of 75 women entrepreneurs (25 per district) was selected. The researcher found that there was a lack of information and knowledge
regarding various schemes of assistance launched by the Government of India through various support agencies, including those exclusively for women entrepreneurs. Only 55 per cent of the respondents were aware of these schemes.

3.5.18 Rathakrishnan and Sellammalle (2001)\(^{38}\) in their study “Micro Women Entrepreneurs and Socio Economic Empowerment” made an attempt to analyze the role of women in generating income through micro entrepreneurial activities by the fishing community. It also aimed at highlighting the relationship between entrepreneurs and socio-economic empowerment of the community. The researchers collected data from 40 respondents. The sample was chosen by using stratified random sampling method. Out of the 400-fisher families in Kalapet in Kerala state, the study found that most (60%) of the respondents have small normal families of less than four members. Only 20 per cent of the sample households had large family sizes of six persons. All belonged to the Hindu religion, fall under backward class category. The respondents were trying to uplift the socio-economic status of the family. They further observed that the power of their entrepreneurship could be further enhanced if they dispose the fish collectively or in an organized manner by identifying export market network, which will further boost the fisherwomen's socio-economic status in the society.

3.5.19 Moitra (2001)\(^{39}\) in “Women and Entrepreneurship” studied the Sundarban region of West Bengal. She states that Sundarban Khadi and Village Industrial Society in the beginning used to produce hand-made items like chalks tried their hands at batik printing, bag making and so on. They tried to market their individual products since the establishment of the society in 1981 with 9 members. Today they have 950 women members, have their own head office and operate in 9 blocks of the district.

Initially they started marketing products in the West Bengal markets; gradually they developed the export market too and in 1998-99, they could export
Khadi goods worth Rs. 53 lakh to England and Germany. It is a great success story of rural development by women participants.

3.5.20 Arvinda (2001) in “Women Entrepreneurs: An Exploratory Study” takes a sample of 100 women entrepreneurs who were selected by random sampling technique. The twin cities of Hyderabad and Secundarabad were purposely chosen for the study, as the area is the capital of the state. A variety of women entrepreneurs involved in different enterprises were covered. The selected respondents were divided into three basic groups: (i) Service sector, (ii) Trading sector and (iii) Manufacturing sector, based on the activity of the enterprise they were engaged in. 37 respondents were in service and trading sectors, 26 respondents were in the manufacturing sector.

The responses obtained in this study in a way suggest that there is an absolute need for more entrepreneurship development programmes and societal support for women. Women entrepreneurs in general face conflicts of work and home roles. The main conflicts in work role pertained to inability to expand the enterprise and utilize optimum of skills available. Non-availability of time to spend with family and being a good spouse were the conflict areas faced in the performance of home role. It may be concluded that women entrepreneurship, requires a congenial entrepreneurial climate, which is conducive to motivate and facilitate women to take up entrepreneurial careers.

3.5.21 Dadalani (2002) for A Study of Women Entrepreneurs in Non-Conventional Line of Business selected 40 circumstantial and 20 non-circumstantial women entrepreneurs or tiny commercial enterprises in Pune city. The object of the study was to find their reasons for starting the businesses and problems they encountered in running them. In her study the author concluded that:

(a) The success of entrepreneurship is not gender specific.
(b) Women entrepreneurs do not expect any special favors.
(c) Women entrepreneurs have started making their mark in society.
(d) The success ratio is surprisingly high; industrial family background is not a necessary condition for becoming a successful entrepreneur. Hobbies of women are turning into regular professional income-business activities.

The author has grouped her recommendations and suggestions into 4 categories as:
1. Recommendations to banks and the government.
2. To Mahila Mandals.
3. To universities, colleges and educational institutions.
4. To women entrepreneurs.

3.5.22 Patole (2002)\(^{42}\) selected 30 per cent of the available beneficiaries of the training programmes. The study focused on women entrepreneurs in the Pune and Pimpri-Chinchwad areas. The researcher collected the information from three groups of people: (i) Beneficiary women, (ii) Government officers and (iii) Voluntary organizations. In this study the researcher used stratified random sampling method for selection of samples. The objectives of the study were to examine the various schemes meant for women entrepreneurs and their implementation, and, to study the effects of their employment. The observations of this study were:

\(\text{(a) In order to encourage the entrepreneurship aspirations of women, organizations have stressed upon the need for training, making capital available, making grants, easy availability of loans, counseling and guidance.}\)

\(\text{(b) Many of the available schemes are for low income groups, thus many women belonging to these groups utilize them.}\)

\(\text{(c) Women entrepreneurs belong to all age groups – the proportion of young women entrepreneurship is higher while those above 50 is very low, but still significant.}\)

\(\text{(d) The beneficiaries have varying degrees of literacy. Due to burden of business, family responsibilities, etc., education often gets neglected.}\)

The study came to the following conclusions:

\(\text{(a) The women belonging to backward classes have benefitted the most due to the availability of grants.}\)

\(\text{(b) The grants for schemes are sufficient, but training for the efficient utilization of these grants is necessary.}\)
(c) There has been an increase in income of the women who have taken part in the various schemes.

(d) The medium of television, newspapers, radio have not been sufficiently utilized to advertise the scheme.

The researcher has given separate suggestions to the government, the participating women and other related actors. The number of training programmes should not only be focused on increasing production but should also include marketing, sales techniques and different sources of training. The government should utilize mass communication media to transmit information regarding various schemes.

Women who have benefited from the schemes should pass on the information to other fellow women. If the participants have businesses that depend on each other or are complementary, they should form cooperatives. This would save a lot of costs related to marketing, production, etc.

3.5.23 Krishnan (2003) has carried out a research on the subject: “Women Entrepreneurs in Kerala”. The object of this study was to assess the effects of socio-economic status of women entrepreneurship in the state, and the impact of the new economic policy on women entrepreneurs in various sectors. The objectives of the research were:

(i) To assess the women entrepreneurship among women in Kerala,

(ii) To study the status of women enterprises in the state,

(iii) To examine the efficiency of institutional support system for entrepreneurship development among women in Kerala,

(iv) To find out the weakness and shortcomings in the working of women enterprises,

(v) To analyse the problems faced by women to promote and run their units and suggest possible solutions.

The main hypotheses were:

(a) The government supported measures are not sufficient for the sustainable growth of this sector;

(b) Lack of real entrepreneurial traits and management ability is one of the major causes of failure among women entrepreneurs;

(c) Formal education has no significant impact on the level of managerial ability of entrepreneurs. A sample of 30 women entrepreneurs was selected from Thiruvananthapuram, Kottayam and Thrissur districts. The researcher has concluded that though most of the social factors such as education, literacy, health standards and
gender parity are not found to be detrimental to the development of women entrepreneurship, yet the level of overall economic development of women entrepreneurship is not satisfactory in the state. It is also found that the total number of units registered had increased by more than five times during a period, 85 per cent of total units in the women’s sector were engaged in just six items –garments and readymade alone accounted for 55% of the total units. From 1990-91 to 1999-2000 women enterprises increased from 7,551 to 38,364.

3.5.24 Gangurde (2006) for her study on "A Comparative Study of Women Entrepreneurs from Business Communities like Parsi, Sindi, Bohri, Marwari Gujarathi and Non-business Community like Maharashtrians working in Pune-Pimpri-Chinchwad Municipal Corporation Areas", selected the samples of the different women entrepreneurs in different businesses, for example construction, postal agency, saree shop, imitation jewelry, ladies Shoppe, catering, insurance agent, nursery, cooking classes, etc. The researcher used snowball-sampling method for selecting the samples.

She concluded that the Marwari and Guajarati communities are known as successful business groups. The spirit of adaptability, preparedness to undertake risk, determination, hard work, helping nature, good public relations and entrepreneurial skills are the distinctive qualities of the women entrepreneurs from these communities. On the other hand the Maharashtrian women entrepreneurs are more career minded. Also the number of Maharashtrian women entrepreneurs who take up business as a career is 2.69 times more than other communities. The researcher used snowball sampling method for selecting the samples.

3.5.25 Zimare’s (2006) "Socio-Economic Study of Women Entrepreneurs in Pune District” was partly a research on women entrepreneurial determination and partly an analysis of the impact of women entrepreneurial activity on industrial development in general and also the impact of micro level family economy of the women entrepreneurial households in particular. To achieve the objectives of the study, the
survey method of investigation has been used along with the questionnaire for obtaining information from women entrepreneurs. In this study the researcher used stratified random sampling method and in some cases purposive incidental sample or quota sampling method for selecting the sample. After an elaborate examination on the basis of an extensive primary and secondary data, the researcher has no doubt about the powerful impact of women entrepreneurial development on the study area.

Another important factor in determining women entrepreneurial development or self-employability is the still the dominant caste structure. The women from high-caste background seem to find it easy socially and economically to enter the field of self-employment through the entrepreneurship route because few women from the study area were found belonging to socially and economically backward categories.

Women entrepreneurship development in Maharashtra coincides with the small-scale industrial revolution in the country ignited after the 5th Five Year Plan. Majority of the women enterprises in the survey area are found to have been established during the period of the 1980’s, because up to the 5th Plan, which was redesigned by the Janta Government, the industrial policy of India was dominated by Nehruvian model of socialistic pattern of large-scale industries.

An interesting fact, which has emerged from the study of capital investment, was that majority of women’s industrial units were started with their own capital or by family support and very few of them are found to have obtained support from financial institutions. The role of financial institutions and government machinery has not been satisfactory in accelerating the women entrepreneurship development.

Another important observation of the study worth mention is the dominance of the locals rather than by migrated women in the area of business activities. Local Maharashtrian women started most of the industrial units owned by women. It means it was difficult for someone to come from other part of the country and start a business activity in a locality unknown to them.

**3.5.26 Santhas (2007)** conducted a research on the topic “A Study of Women Entrepreneurship in Kerala: A Comparative Study with Tamil Nadu” for which 3,130 women of Tamil Nadu and 6,541 of Kerala were taken as sample using the random
sampling method. The main objectives of this study were to: (i) Investigate the socio-economic status of women entrepreneurship in Kerala and Tamil Nadu ; (ii) Identify the role and involvement of government agencies and financial institutions; and (iii) Explore the problems faced by the women entrepreneurs. The hypothesis of the study being: ‘There is no difference in the socio-economic status of women entrepreneurs in Kerala and Tamil Nadu’. There are no variations in the roles and involvement of government agencies in the development of women entrepreneurship in Kerala and Tamil Nadu. The researcher has recommended that training camps should be started in every district; conduct meetings of women entrepreneurs to facilitate interaction among them; and give subsidised loans to women entrepreneurs.

3.5.27 Sowani (2007)47 in “A Study of Business Practices of Vaishya Communities in India”, describes the social gatherings of different communities she has attended. The researcher also examined their family culture, their community bonding and their attitude to money making and spending. She selected 200 companies as sample, which include Agarwals, Maheshwaires, Aray, Vaishyas, Chettiaras, Patels, Banias, Sindi-Vaishyas, Jain and Punjabi Vaishyas, etc. She concluded that:

(a) An average Vaishya businessman works for 10 to 18 hours a day. Naturally the large efforts put in the business activity give high returns in terms of profit.
(b) A Vaishya businessman assumes the business risks with the intention to earn profit over the investment. With such risk bearing capacity they have a potential to maximize the returns.
(c) The research reveals that more than 60 percent of the Vaishyas live in joint families due to which they get the benefits of shared cost or joint family system.
(d) All Vaishyas included in the research had received the typical Vaishya training from the elders. Through this typical training the family traditions are passed on from one generation to the next and preserved.
(e) They get mental support through faith in risk taking.
(f) Vaishyas are extremely efficient in managing working capital.
(g) Vaishyas look upon loses as an unavoidable part of business. Moreover they interpret loss as an opportunity to learn. Therefore their risk taking capacity is very high.

She also suggested that a Vaishya should:

(a) Conduct a SWOT analysis of his own personality as well as that of his/her business.

(b) Should come out with timely equitable and workable succession plans.

(c) Develop professionalism in management.

3.5.28 Auti (2010) has done research on the subject: “Socio Economic Study of Women Entrepreneurship in the Development of Maharashtra with Special Reference to Pune District”. The objectives of the research are to: (i) Study the social, educational, technical and economic background of women entrepreneurs; (ii) Evaluate the economic impact of the entrepreneur’s development; (iii) Study the effect of globalization on women entrepreneurs and assess the difficulties faced by them in promoting their units. The hypothesis of this study is: ‘Women entrepreneurs influence positively on women employment’. The formal education of the entrepreneurs helps in improving performance of women. 203 samples were selected and classified into groups like engineering, electronics, plastics, chemical, food readymade garments and printing. The author has concluded that women decide to enter into business only after their marriage. Very few women are aware about training schemes. Women run their businesses using private sources of capital; this is partly due to lack of knowledge about government schemes. Many women entrepreneurs get different facilities and subsidies from the government; hence it is important that women become aware of these schemes. The researcher suggests that entrepreneurial awareness camps need to be conducted in rural areas with a view of making rural women aware of their hidden entrepreneurial capabilities. Special training and orientation programmes for appraising officers of banks and state agencies should be planned to change their mindset which is even now biased while dealing with women entrepreneurs. In view of the current technological boom in electronics and information technology, more women entrepreneurs in these businesses areas need to be encouraged to participate. Special courses need to be
designed at college and university levels to impart entrepreneurial management education.

3.6 Conclusion

The above review of Indian research reveals that studies conducted in the past have covered various aspects such as motivation, available support system and problems faced by women entrepreneurs. Zimare (2006) has also carried out an earlier research under the title: *Socio Economic Study of Women Entrepreneurs in Pune District*. He had included Jain women entrepreneurs as a part of this study but the sample was small, i.e. 15 only. Also Gangure Saroj Purushottam has done a research titled: “A comparative study of women entrepreneurs from business communities like Parsi, Sindhi, Bohari Marwari, Guajaratı and non-business community like Maharashtra working in Pune and Pimpri Chinchwad Municipal Corporation Areas”. Here too Jain women are studied but only from a comparative perspective; also the samples are limited to Pune and Pimpri-Chinchwad areas of the city.

The project under study has a larger number of samples and will be applicable to the entire Pune district.
References


