CHAPTER II

REVIEW OF LITERATURE

2.1 INTRODUCTION

This chapter is devoted to a review of the literature related to the present study. For any research, a review of the past studies related to the subject is useful in several ways. It helps in defining relevant concepts and operational definitions, in formulating testable hypotheses, specifying test conditions, choice of analytical tools as empirical models and in evaluating the findings of the research in the light of the results of earlier studies so as to explain the differences, if any.

2.2 REVIEW OF LITERATURE

A review of earlier studies on issues related to the research problem undertaken has been attempted here.

Mathur and Anamika (1987)\textsuperscript{1} found that men and women do not differ significantly with regard to innovative traits and internal focus of control.

\textsuperscript{1} Mathur, P. and Anamika, Difference of Personality Traits Among Male and Female Successful Entrepreneurs, Paper Presented at the 29\textsuperscript{th} Annual Conference of Indian Academy of Applied Psychology, Waltain, March 23-25, 1987.
They also found that women are in no way inferior to men in terms of intelligence, foresight, curiosity and healthy sense of self.

Boitumelo S.Morewagae, Monica Seemule, Henry Rempei\(^2\) in their study, “Access to Credit for Non-Formal Micro Enterprises in Botswana” view that the literature on micro-enterprises reveals lack of capital as a primary constraint to enterprise development. Potentially, Botswana could be different as the commercial banking system has excess liquidity and the government has established relevant lending institutions and several financial assistance programmes. On the basis of a 1992 survey of 1,140 micro enterprises engaged in non-formal activities in seven urban centres and villages in Botswana, this study finds the situation in Botswana to be similar to the conclusions reported in the literature for other countries. There is a need for institutional changes which channel loanable funds to micro enterprises in a manner that addresses their respective capital constraints and encourages the entrepreneurs to become responsible savers and borrowers. The article draws on the literature and on the experience of several successful micro-enterprise’s loan schemes to outline the essential features of needed programme delivery changes.

Choudhury R.C., Mohanan N., Purushotham P., Kumaran K.P., Mohiuddin A., Reddy D.P.R. Ramana Rao D.V., (2000)\textsuperscript{3} in their study “Micro Credit for Micro Enterprises” observe that, SHGs serve as a counter vailing power to overcome the strangle hold of money lenders in the credit market. SHGs as an operating system have infused certain synergy among members to move up in the socio-economic ladder from the position of a passive on looker into an active partner/stake holder in the development spectrum. SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor in their own settings. In the ultimate analysis, SHGs sow the seeds of a self-reliant economy, incorporating certain business culture and social values within the community that are essential for the economic and social mobility of the poor.

K. Madhumurthy, (2002)\textsuperscript{4} in “Entrepreneur Evaluation of the Concept and Characteristics” revealed that the entrepreneur is initially identified with such simple characteristics as willingness to take risks and the ability to make decisions under uncertain conditions with changes with the state of economy and technology, to take up other roles like manager, etc. These attributes give

\textsuperscript{3} Choudhury R.C., Mohanan N., Purushotham P., Kumaran K.P., Mohiuddin A., Reddy D.P.R. Ramana Rao D.V., “Micro credit for Micro Enterprises” observe that, SHGs serve as a counter vailing power to overcome the strangle hold of money lenders in the Credit Market 2000.

an impression that the entrepreneur is a special kind of person and that not everyone can be an entrepreneur. Though this cannot be conclusively proved, the entrepreneur is certainly different from a non entrepreneur in his social, economic and psychological disposition and achievement motivation.

Vasumathi, A. et.al, (2003)\(^5\) highlight two important matters regarding stress. First, small entrepreneurs are affected by stress caused by achievement and affiliated need-related stressors. Power-need related stressors were not significant in affecting them. Secondly, entrepreneurs adopt silent, less-expensive, tradition-bound stress reduction strategies, in preference to other types of coping styles.

Panda, S.K. (2003)\(^6\) in his article “Micro Finance in Economic Empowerment of Weaker Sections” identifies that the SHGs availing micro finance have shown an excellent record of loan repayment. As the amount repaid is recycled for giving fresh loans to the same or new members, the beneficiaries develop a sense of involvement and members of the group feel that the repayment is made to their own group and not to any outside agency. This has made timely repayment a prestige issue and pressure from the peer


group has discouraged defaults by individuals. The concept of micro finance is important for a developing country. Once provision of micro finance is tied up with the support given under other schemes for training and acquisition of assets, the beneficiary will be able to increase income substantially.

Jalan Bimal (2003)\textsuperscript{7} a former governor of Reserve Bank of India in his statement on” Monetary and Credit Policy for the year 2003-04”, opines that micro credit institutions and SHGs have been recognized as important vehicles for generation of income and delivery of credit to self-employed persons. The Reserve Bank has been emphasizing on the flow of bank credit to micro-enterprises in rural and semi-urban areas initiated in this regard and banks to be advised to provide maximum support to SHGs. Further, in order to put in place a more vibrant micro finance delivery environment, the RBI had a widening interface with a cross-section of micro-finance providers.

Pursuant to these interactions, four informal groups have been set up by RBI to look into various issues relating to,

(i) Structure and Sustainability,
(ii) Funding,
(iii) Regulations, and
(iv) Capacity building for micro finance delivery.

\textsuperscript{7} Jalan Bimal, May (2003), Reserve Bank of India Bulletin, Monetary and credit Policy for the year 2003-2004.
Westhead (2003)\textsuperscript{8} provided the empirical evidence relating to the wealth contributions of female and male controlled business. His study focused on the performance of business controlled by male or female single decision makers. The total assets and owners’ equity were significantly higher for the male – controlled business. Also the total income and profit were significantly higher in male controlled business.

Sandra et.al, (2003)\textsuperscript{9} found that motivational reasons for business start-up are dissatisfaction with the previous employment, inability to find suitable employment and wanting to be one’s own boss. It was found that the important barriers faced are lack of affordable business premise, inadequate grants, cash flow problems, child-care worries, lack of business networking and support groups, inconsistent support from service providers, dissatisfaction with support from banks, lack of confidence and limited expectations about future business progression.


Ray, P., et.al (2004)\textsuperscript{10} found that the variables namely, caste, family size and social participation had a significant influence on the change in the income of the respondents. The data found was significantly and positively correlated with the change in income and the variables namely, size of holding, caste, family size, social participation, change in crop yield and the difference between the amount of loan applied for and the amount realized. The direct effects were substantial over the total effect.

Katar Singh and Raji Gain (2004)\textsuperscript{11} pointed out that women distribute their work in three shifts. In the mornings, a team of four women prepares cows for milking and undertake distribution of milk, recording of milk yield and cleaning the shed. The second team of three in the afternoon prepares feed, washes the utensils and makes dung cakes. In the evenings, the third team of three women milks the cows, distributes the milk and records the yield. The shifts are taken up by rotation. The total expenses and total income are equally shared by the women.


Christina M. Anastasia\textsuperscript{12}, in her study focused on how changes and developments in communication and information technology may influence the coordination of firms’ worldwide operations. With the advent of the internet, a small business can literally go global overnight. Analoui and Karami (2002), define Micro Enterprises as organizations that consist of 1-9 employees. (p. 6) These small businesses make up the backbone of the free market system in the United States. Mom and Pop businesses are everywhere. Does globalization have an effect on these small business enterprises? Has it changed the way micro enterprises conduct business and can these small companies afford to go global? According to Kotler (2003), “A global strategy treats the world as a single market.” (p. 401). Does this apply to micro enterprises? This paper reviews the micro enterprise and the literature available on the effects of globalization on such businesses to determine if small businesses are changing business strategies in order to survive.

B. Muniyandi (2006)\textsuperscript{13} in his research work, attempts to examine the credit linkage of Self Help Groups through micro finance in Villupuram district. The inability of credit institutions to deal with the credit

\textsuperscript{12} Christina M. Anastasia, Globalization and Its Challenges to marketing in Micro Enterprises, June 13, 2005.

\textsuperscript{13} B. Muniyandi, Credit Linkage of Self Help Groups through micro finance in Villupuram district, 27th Annual Conference of the Association of Economists of Tamil Nadu, 2006, pp.93.
requirements of the poor effectively has led to the emergence of microfinance system as an alternative credit system for the poor. In Villupuram district, the total number of SHGs formed was 13,976. The women enrolled were 2,60,025 and the total amount of saving of these groups was Rs.5,448.56 lakhs. The percentage share of Villupuram district in the total Tamil Nadu under SGSY (RF) scheme amount disbursed was 8.16%; under EA it was 10.21%. The SHGs play an important role in the upliftment of the poor by providing loans at reasonable interest rates.

Rusdy Hartungi (2007)\textsuperscript{14} analysed how to provide a deep understanding of success factors contributing to a micro-finance institution (MFI) in a developing country, e.g. Bank Rakyat Indonesia (BRI) and how MFIs in a developing country might learn from this success. Design/methodology/approach – This is a case study research which took place at BRI branches as well as its village units (unit desa). Data were gathered from both sides, e.g. from BRI and borrowers. The interviews, raging from in-depth interviews to semi-structured interviews, were conducted in Jakarta and some rural cities mainly in Java and South Sulawesi between August and September 2003. He concluded that the factors contributing to the success of BRI depend on the decision to keep adapting its practice with environmental

changing. Also BRI is very innovative in choosing collaterals. So on one hand, the credit is still interesting for lower class community, but at the same time they work as compensation in case the clients fail to repay their credit and thus they ensure the sustainability of the MFI. Well-trained and dedicated staff operating a simple, transparent system, clear incentives to staffs and clients, tight internal supervision and audit capacities and financial procedures and sound financial risk management contribute to its success as well.

Richard Foti, Nyararai Mlambo, Violet Muringai, Zira Mavunganiidze and Cletos Mapiye in their research paper “Heterogeneity among Zimbabwe’s Rural Micro Enterprises and the Determinants of their Inclination to Agro Dealership” have identified that rural micro-enterprises play a pivotal role in developing a country’s agriculture as the major source of inputs and ready markets for agricultural produce. This makes an understanding of their diversity and dynamism vital to issues of sustainable food security and poverty alleviation. This paper uses cluster analysis and a logit regression model to establish the factors underlying the heterogeneity of micro enterprise firms with a view to unearth the reasons behind their inclination towards agro-dealership. Rural micro enterprises were found to

vary greatly due to size, firm life, capital intensity and their motives for entry into business. Capital intensity in turn determines firm size, willingness to expand and the firm’s likelihood to stay in business. Larger firms with a long firm life and high capital base were found to have a greater tendency to deal in agribusiness commodities as opposed to small firms with lower capital intensity and a short firm life. It was concluded that a firm’s proclivity to take up agro dealership could be increased through increasing capital base and provision of incentives for voluntary entry into business.

Keith Psaila\textsuperscript{16} in his study, “Constraints and Opportunities for Micro-enterprises in Malta” has discussed the key challenges and constraints facing micro-business in Malta. The analysis is based on the views of respondents to a questionnaire in connection with a survey carried out by the present author. The paper also discusses the role of micro-enterprises in Malta. Results show that small size poses various constraints on the firms’ performance, although a number of advantages were also identified. On the basis of these responses, the paper puts forward a number of policy measures aimed at improving the business performance of small firms, and therefore on the economy as a whole, given the prevalence of small firms in the Maltese economy.

Micro enterprises play a critical role not only in protecting the women from exploitation but also provide an opportunity to bring out their inner potential and actualize them for their own economic prosperity. These advantages have impressed policy makers and administrators to carry out the programme of promoting women micro entrepreneurs in a much bigger scale. The success of women micro entrepreneurs in poverty alleviation, empowering women, employment generation and also entrepreneurship promotion has been demonstrated through a number of successful experiments conducted throughout the world. Such women micro entrepreneurs do receive mentoring support from NGOs. The mentoring support ranges from group formation and counselling, skill training, and micro credit to marketing support. Therefore, the World Bank gives priority to NGOs to implement developmental programmes. This literature survey attempts to map the success stories of the women micro entrepreneurs not only in sustenance but also in enhancing the quality of life for women through the world. In India for Women Rural Administration and Poverty (WRAP) project, an NGO called PRADAN was contracted to select 9 NGOs based on the World Bank criteria. PRADAN was made to oversee the work of their development efforts and ensure how these efforts reached the poor. Development Alternatives (DA), an NGO was contracted to train farmers in various districts in four states. In the case of the first bank financed
agriculture project in India, namely the National Sericulture Project (NSP), the bank channelized the funds to NGOs through the Central Silk Board (CSB) amounting to `4 crores. The NGOs were expected to promote participation of women, the landless and the like in sericulture, mulberry cultivation, organizing groups to adopt improved methods of rearing, weaving and the like in five states of India. There is also an argument that providing women with micro credit is one of the most effective but little used means of alleviating poverty Jagdish Parikh in Asia Link–Electronic Newsletter Information Exchange for Social Change has stated: that,

- One fifth of the world lives in poverty.
- Poverty kills more people every day than AIDS, cancer and heart disease combined.
- It is the lack of access to basic resources like health care, education and credit that keeps people poor.
- Micro credit small loans for small businesses – is a powerful anti poverty tool.

Borrowers (who applied for and received micro credit loans) from Foundation for International Community Assistance (FINCA) increased their weekly income by 145 per cent. 75 per cent of rural borrowers have come out of the clutches of poverty.
Elaine L.Edgcomb, Joyce A.Klein and Tamra Thetford\textsuperscript{17} understood a study, “Pursuing Sustainability in the Microenterprise Field: Findings from a Literature Review by FIELD. With support from the Mott Foundation, the FIELD program of the Aspen Institute conducted a literature review to explore the research and writings on the topic of sustainability. Sustainability is a crucial issue for the micro enterprise field as micro enterprise practitioners face a challenging and even changing funding environment. With changes and often reductions in federal assistance, an evolution in philanthropic funding interests, and shifts in the composition of the micro enterprise funding and investing community, many practitioners have turned their attention to plans for long-term sustainability, including earned income ventures. This literature review attempts to organize and capture sustainability learnings to date with the hope that practitioners and funders can use this information to improve their strategies to achieve a sustainable micro enterprise industry. It is important to emphasize that any entrepreneur attempt is based on the premise that organizations can be sustainable without being self sufficient. Sustainability implies that an organization has the ability to meet the current needs without jeopardizing its ability to continue serving its market in the future. Sustainability can be achieved by mixing philanthropic, governmental subsidy and earned income. Although a

programme may cover some of its costs through earned income efforts, a plan must be in place for ongoing subsidy. Self-sufficiency is a more exacting standard that can only be achieved by programmes that are able to cover all of their costs with earned income. Self-sufficient organizations do not need any ongoing subsidy. Some sources examined for this literature review use the term sustainability to mean self sufficiency. However, this document acknowledges that a programme can be sustainable and still require an ongoing subsidy.

Rona L. Sheriff\textsuperscript{18} has stated that micro enterprises-businesses with fewer than five employees as well as sole proprietorships with no employees have made impressive gains since 2000: the net job creation of these “micro” businesses in California is six times the total of net jobs created by the state’s larger businesses. While much has been written about the contributions of “small” businesses (firms employing fewer than 500), “micro” businesses are still an unraveling mystery. They exist across all industry sectors, especially industries requiring small start-up capital offering jobs such as caregiving, software design, and technical consulting and generally provide a service or product directly to the public or another company. Some micro enterprises develop simply because one wants to start his or her own business or work as

an independent contractor, and some come about less as a matter of choice and more because of a faltering labour market. Yet little is known about how micro enterprises will impact the state’s economy for the long term. The data coming in, however, is notable.

Purushotham. P (2008) in his study ‘Micro Enterprise Opportunities in Food Industry’ revealed that according to a three year rural micro enterprises development project, sponsored by the Small Industries Development Bank of India (SIDBI) and implemented by the Andhra Pradesh Industrial and Technical Consultancy Organization (APITCO) and the National Institute of Rural Development (NIRD), out of the 2,400 micro enterprise promoted in the most backwards districts of Prakasam, Karimnagar and Anantapur in Andhra Pradesh, the food sector enterprises accounted for 18 per cent. Over 70 per cent of them were viable and against an average investment of Rs.42,000, generated self employment to one person and wage employment to another. These enterprises also started making profits within a month and were regular in loan repayment.

---

Sandberg (2008)\textsuperscript{20} revealed that doing business in rural sectors seems to diminish gender–related barriers. It may be that it is advantageous for women to start business in rural areas, where inhabitants seem to be more concerned with economic opportunity than gender distinctions. Quality difference that is of interest is that female owners/operators were more articulate. In effect, they were better at describing problems common to both males and females.

Keshab Das\textsuperscript{21} in his study, “Micro, Small and Medium Enterprises in India: Unfair Fare” has reviewed the performance and policy concerning the micro, small and medium enterprises (MSMEs) in globalizing India since the early 1990s whence economic reforms were formally introduced. With an explicit accent upon participating in the global market sphere, the government policies have reoriented focus towards enhancing exports, competitiveness and efforts to be part of global value chains or global production networks. However, an analysis of relevant performance variables clearly indicates an unimpressive fare, with classic constraints like dwindling access to credit and poor product quality persisting. Even the so-called cluster promotion initiatives have left much to be desired. These are additionally


burdened by unreliable or inadequate policy sensitive database on MSMEs. The eminent losers in the process have been most micro and small enterprises, especially those in rural areas or small towns. Moreover, as always, labour continues to receive a shoddy deal in the MSMEs across space and sub-sectors, irrespective of reforms and globalization.

Brigit Duggan Akpinar\textsuperscript{22} in the study, “The Evolution of Micro Enterprise strategies in the United States” stated that forty years ago, President Lyndon B. Johnson put into motion legislation designed to strike a blow at the causes and consequences of poverty. Although newer strategies aimed at poverty reduction have been developed over the intervening years, it is easy to conclude from observing newspaper headlines that poverty continues to be a pressing problem. Micro enterprises is one of the more recent poverty alleviation strategies. As a strategy, micro enterprise has emerged only recently in the United States, following the example of the Grameen Bank in Bangladesh. Initially, in suit with the model of the Grameen Bank, micro enterprise programmes focused on the provision of credit. Overtime, however, American microenterprise programmes have adapted and evolved, shifting their focus away from credit to training and technical assistance. This paper performs first-order and second-order

analyses in an attempt to understand how the micro enterprise model has evolved in the United States. The first order analysis examines the economic, social and political contexts that constrain credit oriented micro enterprise strategies. The second-order analysis will examines these contexts with regard to the process of diffusion of innovations. The first-order analysis reveals the contexts within the United States that have precluded the wide spread adoption of the original strategy, while the second order analysis reveals how context constraints or facilitates the process of diffusion.

Abdul Ghafar Ismail\textsuperscript{23} in his study “E-Sustainability of BMT Financing for Developing Micro Enterprises” states that the aim of his study was to analyze the sustainability of Islamic micro-financing for developing micro-enterprises (ME). He uses the sample of Baitul Mal Wat Tamwil (BMT), as Islamic microfinance institution in Indonesia. Two approaches were be used to explore the sustainability, i.e., technical efficiency (using data envelopment analysis (DEA) and level of outreach. The results indicated that first, generally the efficiency of BMTs was relatively low. Scale efficiency also indicated that BMTs are operated still far from optimal scale. The results suggest that there is gap in efficiency scores obtained from CCR and BCC models. This indicates that BMTs still face managerial problems.

Second, Islamic micro-financing is useful for developing micro-enterprises and contribute a great social benefits to the society in several ways. Although the profitability efficiency of BMTs is relatively low, since generally BMTs have made a profit and social benefit, Islamic financing can be predicted to be sustainable that can well provide viable Islamic financing.

Abdhula, Salwa, Appleton Helen, el-Bushra Judy\textsuperscript{24}, analysed the impact of training on women's micro-enterprise development in four programmes in Ethiopia, India, Peru and Sudan. The research design was a series of case studies of projects and programmes providing training in technical or business skills. Impact of training was measured against these four indicators: income, access to and control of resources, status, and quality of life. The study examined the training process to find out in what specific ways training helped women to improve and expand their micro-enterprises. The sample in each country consisted of two groups: women about to undergo training (focus of the study) and women who had already received training; 74 women participated. The study showed poor women needed training to develop skills and self-confidence to allow them to operate and survive in the informal sector; access to credit is important but not sufficient

for the poorest women; the impact of training and increased income varied in strength but could be negative as well as positive; well-designed and well-delivered training could lead to increased income resulting in improved self-esteem and status in the household and community; effectively delivered training developed enhanced survival strategies in women; training provided to groups in a participatory model was an empowering and liberating experience for women; and training in generic business skills was more effective than training in technical skills.

Joselito Gallardo\textsuperscript{25}, feels that bank should maximize opportunities to expand the use of leasing as an approach to financial intermediation in bank projects to promote the development of small businesses and micro enterprises. In most developing countries, capital markets are relatively undeveloped and banks are often unable or unwilling to undertake long term lending. Instead, banks prefer to lend to larger, established businesses with well-developed balance sheets and credit histories. Operations in micro enterprises and small businesses are cash-flow-oriented but rarely have organized historical financial records or the assets needed for collateral for conventional bank financing. Gallardo explores the potential of leasing as an

option to expand small businesses' access to medium-term financing for capital equipment and new technology. In a lease-financing contract, the lease holder financier retains ownership of the asset. Lease payments can be tailored to fit the cash-flow generation patterns of the lessee-borrower's business, and the security deposit is smaller than the equity stake required in conventional bank financing. Different types of small businesses require different financial services. It would be worthwhile to encourage development of a range of institutions using special methods to service particular market niches. Most small businesses that generate extra income for a household or employ non family members need simple access to financing to augment their working capital needs. Microfinance appropriate to their needs will feature short cycles of repayment and borrowing. Other small businesses require medium-term financing to acquire the tools and equipment needed to support production growth and expansion. For these businesses, leasing is an attractive new financing option. Gallardo examines and compares the experience of some banks. Lease financing was used to promote the development of small businesses in Pakistan, as part of a microenterprise development loan project. For a bank-supported alternative-energy project in Indonesia, a variant of lease financing- the hire-purchase contract- is being used in marketing and distribution by private distributors of photovoltaic solar home systems. Lease financing was used by Grameen
Trust in Bangladesh to finance the purchase of small tools and equipment and in other countries to promote the growth of alternative energy systems. This paper - a product of the Development Research Group – was a part of a larger effort in the group to identify appropriate policies for environmental regulation in developing countries. The study was funded by the Bank's Research Support Budget under the research project, "The Economics of Industrial Pollution Control in Developing Countries" (RPO 680-20).

Heike Grimm\textsuperscript{26} focuses his research on micro-enterprise, small business and medium enterprise development both in developed and developing countries. With the new emphasis now given to the role and impact of micro enterprises as well as small and medium-sized businesses for growth and job creation, all considered essential actors for achieving social and economic development in developed and developing countries, microfinance has become very fashionable and is attracting increased attention. Micro-enterprises play, above all, a substantial role in those economies currently undergoing a transition from traditional subsistence to a modern industrial economy, such as in many Asian and African countries. The micro-enterprise sector will continue to play a significant role in reducing poverty and promoting the creation of new jobs as well as higher levels of employment. Together with partners, the European Landscape

\textsuperscript{26} http://www.elca.info/en/default.aspx
Contractors Association and the Union of Small and Medium-Sized Companies, the study focused on research which aims at promoting the entrepreneurial environment for small, medium and micro-enterprises in the member states of the European Union and its member candidates.

Michael J. Rubach, et.al. (2010) argues that the Micro Finance Institutions (MFIs) have become fixtures of the international financial community by successfully supporting entrepreneurship and by lending money to needy people everywhere. The development of MFIs in Iraq has been actively supported by the United States (US) government, especially the United States Agency for International Development (USAID-Tijara), while US-located MFIs have received little support from the federal government. MFIs in Iraq and the US operate quite differently and under dissimilar regulatory schema. These differences have impacted their economic successes. MFIs in Iraq have been very successful in creating jobs and have experienced excellent repayment rates, while those in the US have experienced high default rates, failures in meeting program goals, and a general lack of self-sufficiency or sustainability. This article examined the differences between micro lending efforts in Iraq and the US, and compared

---

the specific reasons for the success of the USAID programmes in Iraq and the
general failure of micro lending and micro credit efforts in the US.

2.3 RESEARCH GAP FILLED UP IN THE PRESENT STUDY

The above said reviews show the clear cut picture of the studies relating to entrepreneurs and entrepreneurial performance in general. Only a few studies have focused on micro entrepreneurs. The studies relating to personality traits entrepreneurial performance are scanty. It can be understood that the relationship of profile variables and bank loans, personality traits have to be studied so as to promote micro level entrepreneurs the present research work tries to fill this gap. Hence the present study focuses on the various aspects of the profile, banks loans personality traits, factors inspiration of starting the enterprises at micro level, their involvement and performance in enterprising and also the problems encountered. To a large extent, the study can be regarded as a pioneering one. This is a micro level study giving due stress to problems and issues which are in a way unique in nature. Moreover, this work will be able to throw more light on vital aspects.