CHAPTER II

REVIEW OF LITERATURE

2.1 Introduction

2.2 Review of Literature

2.3 Research Gap
2.1 INTRODUCTION

A review of literature in connection with earlier researches on women entrepreneurship is necessary to enumerate the areas already investigated. This process may be helpful to identify certain unexplored fields for further investigation. The present review of literature attempts to give a short summary of the relevant literature related to the research topic have shown keen interest in the study of entrepreneurs, particularly focusing their attention on women entrepreneurs.

2.2 REVIEW OF LITERATURE

H. Choudhury (2000) in his article on “Performance of Small Entrepreneurs: The Case of Dholai-Khal” has conducted on light engineering firms in Dhaka reveals that the entrepreneurs not only produce spare parts but also build up the base for potential entrepreneurs. To maximize the economic welfare and to become self-employed these entrepreneurs took initiatives that in most of the cases were not in their family traditions. The entrepreneurs demonstrated strong willingness and had managerial capability. They were aware of the necessity for improving the quality of their products and towards this end they attempted to adopt new production processes. The process of production in these enterprises was labour intensive and utilized capital more efficiently. They received little support from the government with regard to credit and other facilities. Development institutions have done little to improve their quality, technology and marketing facilities. Only those who succeed were able to take advantage of whatever opportunities were available.
Dahiya\textsuperscript{2} (2000) in her article titled, “Emerging Profile of Women Entrepreneurs and Workers in India” has compared Indian women’s participation in economic activities to that of the other developed nations of the world. In her analysis she has found out that, in India women’s participation in economic activities is not very encouraging in comparison to their counterparts in the developed nations of the world. The employment pattern in the organised sector has also remained massively biased against women. She has substantiated this view by showing that the recent government policy, entailing the curtailment and disinvestment of public sector, would affect both the existing and prospective women’s job position, pushing them into the private and unorganised sector resulting in meagre wages, wage discrimination and even struggle for food. She has suggested that the Indian women entrepreneurs may do better than women entrepreneurs of the other developed nations, if the Indian women entrepreneurs come forward and meaningfully participate in the gigantic task of nation building and of turning India into a viable and robust economy in the twenty first century.

Raghaventra\textsuperscript{3}(2000) in his article titled, “Enterprise Development: Employment Avenues for Women” has opined in his study that enterprise development has the most exciting and varied opportunities for women who have not been able to emerge from the purdah of family chores and responsibilities. In his study, he highlights the factors, which are responsible for a woman to be successful in any business venture.

Sailendra Singh\textsuperscript{4}(2000) in his article entitled, “Women Entrepreneurs of Eastern UP: Challenges and Strategies of Empowerment” has tried to enlist the challenges experienced by women entrepreneurs and has also suggested ways and means to empower them to
handle the challenges. He has also opined that voluntary agencies are quite helpful in breaking initial stumbling blocks which demoralise many women entrepreneurs who consequently give up their endeavours.

B.S. Bhatia, J.S. Saini and S.K. Dhameja\textsuperscript{5}(2001) in their article titled, “Women Entrepreneurs: their Problems, Training Needs and Managerial Capabilities” have highlighted the women entrepreneurs in Punjab districts. According to their study, Government incentives, training programmes and local initiatives have been introduced with the intention of stimulating entrepreneurship among women. This will lead to the development of desirable environment in which women will come forth and give vent to their latent entrepreneurial talent.

Hirmani Naik\textsuperscript{6}(2001) in his study on “Problems of Women Entrepreneurs” has stressed the fact that woman entrepreneurs risk is greater as she has the additional problems of being in a male dominated area. His study also highlights the profile of the women entrepreneurs, reasons for the venture and marketing practice. Finally, he concludes that most of the women entrepreneurs face problems like establishment of show rooms, exposure of the product, management of demand and non-availability of skilled labour.

L. Rathakrishnan and B. Sellammale\textsuperscript{7}(2001) in their article on “Micro Women Entrepreneurs and Socio-economic Empowerment: A Study” have analysed the role of women in generating income through micro-entrepreneurial activities in the fishing community. Their study has aimed at bringing out the relationship between women entrepreneurs and the socio-economic empowerment of the fishing community. Their study
has revealed the fact that women are doing commendable work in fish market, because of two reasons. They are: (i) women work to earn more money and (ii) women work in order to attain socio-economic empowerment. Finally they have suggested that the status of the women entrepreneurs can be enhanced, if they dispose of the fish collectively or in an organised manner identifying the export market.

Sukamal Datta (2001) in his article titled, “Women Entrepreneurship in India with Special Reference to West Bengal” has highlighted women entrepreneurs’ development in India particularly in West Bengal. In the study he has shown that women development programme has been given priority among development activities in India and in that process banks have given more attention to the need of women entrepreneurs. He has also found that women’s participation in entrepreneurship always lags behind the requirements of development efforts. To fill-up that gap entrepreneurial awareness among women is perhaps an urgent need.

Jayalatha (2002) in her article titled, “Impact of Commercial Bank Schemes on the Growth of Women Entrepreneurs” has made an attempt to measure the extent of the impact of the commercial banking schemes on the growth of women entrepreneurship in Coimbatore city. This study highlights the extent of borrowing by women entrepreneurs who are engaged in various activities such as manufacturing, trading and servicing and the factors influencing such borrowings. Her study is an outcome of the investigation of 60 sample beneficiaries who borrowed from the nationalised commercial banks in Coimbatore city.
C. Beena and B. Sushma (2003) in their article entitled, “Women Entrepreneurs Managing Petty Business: A Study from Motivational Perspective” have focussed on the reasons that are the causes for starting enterprise by women. According to them the causes are monetary return, support for the families and the need for money. Finally, they say that in this country, women potential has not been properly tapped. So, they say that more women should be encouraged to take up small business activities. They also say that women involved in such activities will become self-sufficient, self-independent and more confident in facing life challenges and hurdles.

Dill Bagh Kaur, M. Annadurai and V.K. Sharma (2003) in their article titled, “Rural Women Entrepreneur” have concluded that besides providing technical and financial assistance, it is essential to educate rural women and to extend entrepreneurial management and marketing skills also, to change their confidence and competence so that they would become self reliant.

Poonam Sinha (2003) in her article on “Women Entrepreneurship in the North East India: Motivation, Social Support and Constraints” has examined the impact of motivation and social support of women entrepreneurs. According to her study, the main motivating factor to start an enterprise was to earn money by both men and women entrepreneurs.

B.S. Bhatia (2004) in his article titled, “New Industrial Entrepreneurs Their Origins and Problems” has discussed that the 50 small manufacturing firms comprising of less than 50 employees located in the state of Punjab examined the socioeconomic background of entrepreneurs, their attitude towards industry, the ways in which they made transition to
industry and the problems they faced in establishing and building up their entrepreneurs. The research findings showed that entrepreneurs established their business in various sectors like service, trading, manufacturing and agriculture. The research analysis showed no relationship between growth of firms and socio-economic background of the entrepreneurs. The study revealed that firms which continuously expanded, had a gradual growth and were started with a relatively favourable capital base were mostly established by merchants. The entrepreneurs showed a tendency to diversify instead of expanding after a point and the researcher suggests that this was because of the lack of vital information about wider markets.

Garg\textsuperscript{14}(2004) in his article entitled, “Women Entrepreneurs: Problems and Prospects” has mentioned that the problems before women are that they lack of entrepreneurial skills. They are gender and culturally rooted. The problems of women entrepreneurs can be easily overcome with professional training imparted to them.

M. Inbalakshmi\textsuperscript{15}(2004) in her article on “Development of Women Entrepreneurs” has said that the present social structure has not fully accepted the idea of woman as an equal partner of man. According to her, the government and other voluntary organisations must draw up comprehensive plans for the development of women entrepreneurs, which would ensure a bright future for the real development of women entrepreneurs.

S. Rajanarayanan\textsuperscript{16} (2004) in his article entitled, “Support System for the Success of Women Entrepreneurs” has opined that government and non-government agencies have started giving greater attention to promote self-employment among women. Further he
emphasises that special training programmes are being organised for women to enable them to start their own ventures.

J.V. Joshi and Madhura Despande\textsuperscript{17}(2005) in their article titled, “Women Entrepreneurship in Marathwada” have found that women entrepreneurs were managing their business in a traditional manner. These women were concentrating on traditional business which were more or less familiar in nature like food preservation, beauty services, tailoring embroidery even though there was a tremendous scope for agro-based industries like husbandry, poultry farming, sericulture, horticulture and the like in the region.

V. Madasamy and A. Joseph Xavier\textsuperscript{18}(2005) in their article entitled, “Women Entrepreneurs in Rural India” have expressed the view that a variety of programmes have been undertaken by a multitude of organisations with the intention of stimulating women entrepreneurship. When such kind of support is extended, certainly there will be a spurt in the number of rural women entrepreneurs for future economic prosperity.

K.R.G. Nair\textsuperscript{19}(2006) in his study entitled, “Characteristics of Entrepreneurs: An Empirical Analysis” has examined the socio-economic and attitudinal characteristics of entrepreneurs on the basis of primary data for the state of Kerala. It does not appear that business acumen runs in families nor is there evidence that religion has an impact on entrepreneurship. The economic status of the family, age, technical education, training and work experience in a similar or related field seem to favour entrepreneurship. In comparison to the rest of the population, entrepreneurs tend to be more innovative in their attitude, but do not seem to have greater faith in the internal locus of control.
K.R.Pillai\(^20\) (2006) in the study “Exceptional Entrepreneurial Women: Strategies for Success” has suggested that small-scale enterprises should be provided with timely adequate credit rather than concessional credit. Availability of credit without adequacy of management results in inefficient use of scarce resources. He has suggested appropriate strategic alliances for strengthening the linkage between small-scale suppliers and the purchasers from the large-scale sector.

V.Harlkumar\(^21\) (2007) in the study on “Women's Role and Gender Differences in Development” has observed that the rate of industrial sickness is high in Kerala and it is more significant in the small-scale sector. Entrepreneurs who lack entrepreneurial culture and heritage organize most of the small-scale enterprises. He has suggested that the DICs should undertake the responsibility of co-coordinating the functions of various state agencies.

Shanta Kohn Chandra\(^22\) (2007) in the study entitled, “Women Entrepreneurs Problems and Prospects” has found that when development programmes are of a general nature they never reach the poor women. Even programmes with quota reservations sometimes do not give women equal opportunities to derive benefits. Therefore, National development programmes need to be formulated only and exclusively for women.

Masao Kikuchi\(^23\) (2008) in his article titled, “Potential Women Entrepreneurs” has found that sub contracting in the export garment sector is not limited to sewing, but also for other related services. Because of the technology used in the garment industry which is labour intensive and the spread of garment sub-contracting in rural areas employment...
opportunities have been created with low opportunity costs. More fundamentally, the rise of the export garment sector has given an opportunity for new rural entrepreneurs to create a new rural industry.

M. Murgan, Sakthivel and Begum Ayesha (2008) in their article titled, “Predominant Barriers of Women Entrepreneurs” have examined the predominant barriers to women entrepreneurs. They study was based on the primary data collected from the sample 100 respondents of Chennai city. The study revealed that social and cultural barriers are prominent and formidable for the development of women entrepreneurs. The study has concluded that the entrepreneurs with ability to plan and run a business deliver quality products.

Moto Shige and Masayuki (2008) in their study on “Entrepreneurship and Empowerment of Women Entrepreneurship and Education” have showed as to how rural labour force with a very low opportunity cost can be capitalized by promoting rural entrepreneurship. The study has suggested an alternative route of economic development in which shift of the modern production base to the rural sector rather than migration of the rural labour force into the urban sector can be effected. The study has supported a way of development in which widespread industrial activities can be organized in a decentralized manner by exploiting not only the physical labour but also the entrepreneurial ability of the rural people - the two important resources that were under utilized in the past.
P. Vasanthakumari\textsuperscript{26} (2008) in her article titled, “Women Empowerment through Micro Enterprises Development” has examined the role of micro enterprises in empowering women in Kerala. The author took a sample of 328 micro entrepreneurs. The study revealed that these enterprises helped in empowering rural women economically, socially and individually. The study suggested giving priority to commercial viability of enterprises.

A. Sankaran\textsuperscript{27} (2009) in his article titled, “Trends and Problems of Rural Women Entrepreneurs in India” has analysed the trends and problems of rural women entrepreneurs in India. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India. It concludes that women have creative ability, easy adaptability and ability to cope with setbacks.

Sharma, N.K.Nair and Barman\textsuperscript{28} (2009) in their article titled, “Women Employment in India with Special Reference to Tamil Nadu” have found that the present policy of product reservation in small scale industrial sector seems to have out lived its purpose. This policy is not in tune with the techno-economic development that is taking place throughout the world. In order to encourage healthy competition to deliver value to customers, the policy of product reservation may be progressively eliminated.

N. Thanulingom Nadar\textsuperscript{29} (2009) in his thesis entitled, “Small Scale Engineering Industry in Coimbatore Region – A Study of Inter-relationship with Large Scale Industry” has indicated that previous occupation in industry, favorable demand for their product, locations near the residence of the entrepreneur, initial capital up to Rs.10,000 and previous
employment as a worker in large scale units are the factors which influence the entrepreneurial development in Coimbatore region.

Prasad\textsuperscript{30}(2010) in this article titled, “Employment and Income in Rural India” has found that the anti-poverty programme has direct impact on resource endowment, employment and skill development. However, the success of this programme is limited. As pointed out by the Planning Commission, the constraints of these programmes are not arising from financial side but from organizational inadequacies and lack of a clear-cut plan of development of the area to which co-ordinate effects of all concerned agencies should be directed.

Kamala Singh\textsuperscript{31}(2011) in her book entitled, “Women Entrepreneurs” has analyzed the profile, entrepreneurial traits and performance of women entrepreneurs. She has made an attempt to explore the institutions and agencies extending financial support, technical training and guidance to women entrepreneurs. She has also identified the intra and inter-linkages and communication pattern of institutions and agencies promoting entrepreneurial sub-systems and also she has tried to explore the constraints encountered by a women institutional and entrepreneurial level.

A.M. Lokhande\textsuperscript{32}(2011) in his article on “Evolution of MSME’s in India” has studied the changing definition and the role of MSME in growth of Indian economy. The study has observed that MSME sector contributes almost 50 percent of output in the manufacturing sector and it accounts 8 percent to GDP. At present its growth rate was 12 percent and MSME was the largest employment provider next to agriculture.
Natarajan\textsuperscript{33}(2011) in his thesis titled, “A Study of Women Entrepreneurs in Tamil Nadu” has analyzed the performance of women entrepreneurs and the various factors contributing to the success of the women entrepreneurs. He has also analyzed the various reasons why women hesitate to become entrepreneurs.

W. Samitowska\textsuperscript{34}(2011) has studied the functions and development of MSMEs and its importance to polish economy. The study revealed that the financial barriers are the important hurdles to the development of entrepreneurship such as Limited access of fund and insufficient starting capital. Hence, lack of adequate support from state, limited support from business institutions, inefficient management of financial resources, wide competition between polish and foreign firms, polish law, administrative bodies are the main obstacles for MSMEs in Poland.

Sara Carter and Tom Cannonm\textsuperscript{35}(2011) in their study entitled, “Women as Entrepreneurs” have analyzed the various dynamics of enterprises and how women measure their success. They have also made an attempt to analyze how women entrepreneurs view failure in their entrepreneurship.

S. Ambiga and M. Ramasamy\textsuperscript{36}(2012) in their article titled, “An Insight into the Nature of first Generation Women Entrepreneurs” have pointed out that women are participating equally with men in the economic development of the country. Next to china, India has higher ration of workforce between the age group 20 to 45 of them, 48 per cent were women and among them 32 per cent were unemployed. India’s GDP can be substantially improved if this work force was utilized well through there kinds of
entrepreneurial facing many obstacles, they are vibrant in facing them and have high levels of motivation too. Government have to concentrate more in developing women entrepreneurship activities. Though the first generation entrepreneurs are facing many obstacles, they are vibrant in facing them and have high levels of motivation too. Government have to concentrate more in developing women entrepreneurship. The training programs needed to be wide spread than are at present. The hurdles in accessing finance need to be minimized.

A.F. Brimmer (2012) in his article titled, “The Setting of Entrepreneurship in India” has made an appraisal of the role of an industrial organization known as the managing agency system which was formed by British and an Indian Entrepreneurship to overcome limitations imposed by their lack of capital and business ability. Though the system played a major role in the entrepreneurial development it led to certain illegal acts by its agents. However, he has felt that abolition of the system is not a good remedy to check those acts.

Camalun Nabi and Ashok Kumar (2012) in their article entitled, “Entrepreneurship Expectations and Experience” have found that the absence of entrepreneurial skill and ability of the people of the state can be attributed to backwardness of the State. Besides providing sufficient fiscal assistance and conducting entrepreneurship development programmes, the Government should set up machinery to monitor the potential of the trained entrepreneurs and their interest to become true entrepreneurs.

Neela Mukherjee (2012) in her article entitled, “Women’s Participation and Jawahar Rozgar Yojana” has stated that the effectiveness of welfare programmes for women
depend on who decide on how a programme is going to benefit rural women and the role played by rural women in such programmes. The author has concluded that if rural women are able to participate in planning, decision making and implementing different programmes, they will get an opportunity to express themselves and exercise their choice in deciding upon their priorities and even influencing male-dominated decisions. As a result, the results will turn out to be much better and practical.

Paramjit Kaur Dhillon\(^{40}\)(2012) in his book entitled, “Women Entrepreneurs: Problems and Prospects” has analyzed the motives of successful women entrepreneurs. She has gone into the many reasons that prompted such women to begin an enterprise, the problems they faced, their attitude towards risks, their independent orientation, need for achievement and future planning and management. Dhillon also provides a list of institutions engaged in entrepreneur development programme and has an exhaustive list of government organizations set up for the purpose.

R. Sankaramalingam and S. Vijayalakshmi\(^{41}\)(2012) in their study entitled, “Credit Facilities for Women: Accessibility, Availability and Utilisation in Tamil Nadu” have analyzed the level of awareness among women engaged in home based self-employment activities through the institutional credit support to them. It also analyzed the availability of credit and the utilisation of credit by the women. An attempt is also made to study the special problems of women in the utilisation of credit facilities.

Satyanarayana Reddy and Renuka\(^{42}\)(2012) in their study on “DWCRA – A Boon for Rural Women” have considered Development of Women and Children in Rural Areas
(DWCRA) as a sub-scheme of Integrated Rural Development Programme (IRDP) at the district level. A distinguishing feature of (DWCRA) is that it is a group strategy as against family as a unit of assistance under IRDP. The group strategy is adopted to motivate the rural women to come together and break social bonds which deny them income-generating and self-fulfilling opportunities. The scheme of (DWCRA) aimed mainly at providing opportunities of employment to women members of rural families below the poverty line. The assistance sanctioned to each group has to be shared by the central Government, State Government and the UNICEF in equal proportion.

Shanta Kohil Chandra\(^\text{43}\)(2012) in her study entitled, “Development of Women Entrepreneurship in India” has made an attempt to analyze the various public policies and programmes which develop the women entrepreneurship in India and the roles and various effects of the programmes.

Sithalakshmi and Jothimani\(^\text{44}\)(2012) in their article titled, “A Analysis of Organizational Behaviour as a Means of Empowerment” have indicated that if permanent changes are to take place in the status of women, women must be given intervention programmes (income-generating projects or much income generating activities on their own or collectively) in an organised way, which should be backed by structural and institutional changes that allow them access to skill, leadership, decision-making and economic independence. They have reached the conclusion that organizational behaviour of DWACRA groups directly influences the active status of the groups concerned. In other words, organizational behaviour of the women acts as a means of empowerment.
Sydney Ruth Schulder and S.M. Hashemi (2012) in their article titled, “Defining and Studying Empowerment of Women: A Research Note from Bangladesh” have suggested an approach to exploring women’s empowerment and provided individual level indicators of empowerment. To them, women’s subordination is a part of a cultural system, and as such the process of empowerment must ultimately weaken the systematic basis of women’s subordination. They have recognized six domains in which women have traditionally been subordinated and in which empowerment is believed to be taking place. These six components are a sense of a vision of the future, mobility, economic security, status and decision-making power within the household, ability to interact effectively in the public sphere and participation in non-family groups. The order of the domains suggest a linear process of empowerment, mobility, greater likelihood of indulging in wage employment, more decision-making power in the household and eventually higher levels of community participation.

Gurendra Nath Bhardwaj and Swati Parashar (2013) in their article entitled, “Women Entrepreneurship in India: Opportunities and Challenges” have analysed the Woman constitutes the family, which leads to society and Nation. Social and economic development of women is necessary for overall economic development of any society or a country. Entrepreneurship is the state of mind which every woman has in her but has not been capitalized in India in way in which it should be. Due to change in environment, now people are more comfortable to accept leading role of women in our society, though there are some exceptions. Our increasing dependency on service sector has created many
entrepreneurial opportunities especially for women where they can excel their skills with maintaining balance in their life. Propose of this empirical study is intended to find out various motivating and de-motivating internal and external factors of women entrepreneurship. It is an attempt to quantify some for non parametric factors to give the sense of ranking these factors. It will also suggest the way of eliminating and reducing hurdles of the women entrepreneurship development in Indian Context.

S. Kavitha and V. Ramajayam\textsuperscript{47}(2013) in their article on “Role of Social Entrepreneurship in Sustainable Development” have stated that social entrepreneurship is essential to achieve the goal of sustainable development. Further they stated that social entrepreneurship promotes the social wellbeing in the form of distributing goods and service for the benefit of poor households.

Latha Krishnan and T.J. Kamalanabhan\textsuperscript{48}(2013) in their article entitled, “Entrepreneurial Success and Life Satisfaction among Women Entrepreneurs in Micro-Enterprises” have concluded that with the right attitude and competencies, they have proved to be successful in their small business ventures, which has brought to a better standard of living to their families and in some cases, their employees too. This business endeavour and success also gave the women entrepreneurs a great sense of pride and self-satisfaction, creating an identity, respect and status within their surroundings. Perhaps most importantly, these women are role models for other women within their family, friends, community and society. Despite several odds, prejudices and lack of a level playing field, these courageous, enterprises women have adopted the right mix of attitude and
competencies to bring about entrepreneurial successes in their businesses and also life satisfaction on themselves and to their families.

A.M. Mahaboob Basha and K. Sai Pranav (2013) in their article titled, “A Study on the Development of Women Entrepreneurship in Nellore, AP, India” have discussed the women plays prominent role for the development of economy. In India the situation is different certain superstitions, controls on women in kept in back. Women success is there in all areas like house wife, teacher, professor, lawyer, engineer, doctor, pilot, scientist, technocrats, economists and so on in fact, women can manage the home efficiently, and why cannot she manage the business in an efficient manner. The success of women not in equal in all countries, based on social, cultural, demographical, geographical environments it is changing from one country to another country. Now, Women required certain unique motivational factors apart from economical support, government support. These unique motivational factors stand up women to get success as a women entrepreneur. This paper explains about, what kind of unique problems are faced by women as an entrepreneur, and how to overcome those problems, what solution makes them to be a successful women entrepreneur. What are future ambitions and what things making them to feel stress. This is a study which specifically related to a specific area and the study have concluded that a Major Suggestion that I want to make here is, women entrepreneurs are getting success when they have support from family and husband. So, there should be support from family and life partner. Problem as an entrepreneur family member should support in all aspects. These two factors are playing prominent role, to get success as an entrepreneur.
Rekha K. Jadhar\textsuperscript{50} (2013) has pointed out that Government is giving various types of assistance to women entrepreneurs for their growth and development in the field of business. These processes have encouraged and motivated a number of women to seek entrepreneurs one cannot achieve and prove to be a successful entrepreneur in a short time, as this is not an easy task. But suitable assistance incentives and sources are very important. Through there polices a women entrepreneurs can overcome hurdles.

Development of women entrepreneurs is determined by numerous types of socio-economic factors and government policies help women entrepreneurs to play an important role in their success. From the sociological point by view, the development of women entrepreneurs has its own importance and significance. Development of women entrepreneurs can be considered as one of the social changes which helped in raising the status of women socially and economically.

Sujatha Mukherjee\textsuperscript{51}(2013) in her article titled, “Women Entrepreneurship Changing Status” has discussed that women from the low-income segment take up entrepreneurship as a survival strategy. The study reports that venturing into entrepreneurship had a positive influence on the women entrepreneurs. The findings indicate that with entrepreneurship development, the respondents developed a positive self-esteem as they gained self-confidence and were independent in making their own decisions, thereby reducing their dependence on their spouse/family members. The income from business had not only made the respondents financially strong, but made them decision makers. Cases where joint decisions were taken to establish that the respondents were capable of demonstrating
leadership abilities in their day-to-day activities and developing mutual trust. A change in their social status was also noticed as the women were taking care of their family needs like household expenses, debt and loan repayment, and children’s education, as well as experiencing a change in their lifestyles. Positive changes were also noticed in asset formation and reduction of the debt status that led to their satisfaction with the business activity.

The entrepreneurial endeavours had not only helped the respondents to gain appreciation from their families, but also helped them to create a position in the community. The respondents began playing a major role in decision-making with regard to health and family planning issues, education of children, household expenditure, and expansion of business. The data from focus group discussions revealed that the entrepreneurial venture had also made a deep impact on the attitude as well as personality of the entrepreneurs. A majority of the respondents interviewed, reported positive changes like increase in self-confidence, self-dependence, and inner strength by venturing into entrepreneurship. A positive approach, persistence with the task till success was achieved, a never-say-die attitude and belief in their own worth and identify were the important attitudinal changes experienced by respondents. Thus the articulation of their problems through discussions with spouse and family members, and conducting their businesses with a positive attitude spoke eloquently of their empowerment through entrepreneurship.

Sunil Goyal\textsuperscript{52} (2013) in his article entitled, “Entrepreneurship Among Tribal Women: A Study of Madhya Pradesh” has suggested that involvement of tribal women should
increase in secondary and tertiary sector and it should be more in cottage and small scale industries. It can be increased by providing the knowledge of various income generating schemes at village level to every tribal woman. These should be based on their improved traditional earning patterns. They need proper direction according to their earning and interest to use their-earning capability.

1. Rate of interest in repaying the loans should be reduced so that they can start any small business.

2. Vocational training should be regularly provided to them at village level.

3. Awareness programmes need to be conducted regularly at village level. Programmes related to skills, education, information of government schemes, providing knowledge about their area, state and country, measures made for their protection, giving knowledge about the role of women in different fields.

4. Bureaucratic formalities should be minimized and banking procedures need to be simplified for them.

5. Marketing problems of their products need to be solved.

Thomas and Padmakumar53 (2013) in their article entitled, “Entrepreneurship in India” have found that a large number of individuals attending entrepreneurship development programmes at present are not genuinely interested in becoming industrialists. To inculcate entrepreneurial talents, to identify real potential individuals and to impart entrepreneurship development training through EDPs and to stimulate them to start new enterprises a definite shift in the emphasis and approach should be initiated.
J.Anuradha (2014) in her article entitled, “Problems and Prospects of Micro, Small and Medium Enterprises (MSMES) in India in the Era of Globalization” has discussed that the Small Scale Industries (SSI) has been renamed as Micro, Small and Medium Enterprises (MSMES) with the introduction of MSMED Act, 2006. The current paper is an attempt to critically analyze the definitional aspect of MSMES and explore the opportunities enjoyed and the constraints faced by them in the era of globalization. Annual Average Growth rate (AAGR) has been used as the major statistical tool to compare the performances of MSMES during pre and post-liberalization period with the help of four economic parameters namely No. of units, production, employment and export. The study results show that except marginal increase in growth rate in employment generation, the growth rate in other parameters is not encouraging during the liberalization period. Its conclude that, The MSMES in India face a tough situation due to extreme competition from large industries due to withdrawal of subsidy, lack of infrastructure, anti dumping policy, challenges on product standardization, total quality management etc. Though Globalization has increased competitiveness in Indian MSMES to certain extent, still Indian MSMES are not adequately prepared to compete with the global players. There has been a definite change in attitude of the Govt. from protection to promotion of the MSMES. The Govt. has taken several policy initiatives but needs to ensure proper co-ordination and implementation of such schemes. The MSMES must convert the threats of globalization into opportunities through increased productivity, product diversification, supply chain management, Research and Development activities.
2.3 RESEARCH GAP

With the strong support and encouragement of Tamil Nadu government, every woman in Sivagangai District has started establishing business on their own capital but around ninety percent of the businesses recently started are unsuccessful due to lack of Technical education, support and training and want of sufficient loan facilities. As a result, their ambition of starting new or continuing existing business cannot be fulfilled. Hence, there is a need to focus on the problems faced by women entrepreneurs in the study area. In the context, this research will play a pivotal role in filling up gap in the field of research on problems at the time of starting or during the operation of existing business by women entrepreneurs in Sivagangai District of Tamil Nadu.
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