Chapter No. 2:

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**Introduction:**

India is mainly an agricultural country and a very large number of people are engaged in agricultural occupation. The rural sector in India also
plays a predominant role in the development of the economy. The role of village and cottage industries in rural development is considered as vital as these are the backbone of the Indian rural economy with 65% of our population still living in rural areas\(^1\). In the rural area, rural women constitute nearly 50% of the country’s population. They have been neglected from enjoying even their fundamental rights till recent times. The World Bank in its Annual report observed that 35 per cent of Indian households below the poverty line are headed by women, and in most cases, are thus, dependent exclusively on female income\(^2\). Since independence the government has been introducing several schemes for their all round development, but the results are not up to the mark.

Education provides women with the knowledge and skills to contribute to and benefit from development efforts, especially in areas of health, nutrition, water, sanitation and environment. If the women both in rural and urban areas are illiterates, no advancement in the status and conditions of women is to be claimed. If education is given to rural women, it would more surely pass on to the next generation. Rural Women play a significant role in the family, which is the basic unit of society. As a companion and wife to her husband, a mother to her children she holds an
emotional and social existence. It is the woman who is indirectly responsible for the nation’s progress and development\(^3\).

Rural women play a vital role in farm and home. She contributes substantially in the physical aspect of farming, livestock management, post harvest and allied activities. Her direct and indirect contribution at the farm and home level along with livestock management operations has not only helped to save but has also led to increase in family income. She performs various farm, livestock, post harvest and allied activities and possesses skills and indigenous knowledge in these areas\(^4\). This is in spite of her being the socially suppressed, educationally at a disadvantageous position and having a little say in the decision making process due to lack of independent income source in hand. Hence it becomes imperative to empower them technically so as to cope with the changing times and productively use her free time and existing skills for setting and sustaining enterprises. This will not only generate income for the family but also improve the decision making capabilities of the rural women leading to overall empowerment.

The Indian economy needs to generate a large number of jobs in the decentralized rural non farm sector, comprising to small, tiny, cottage, village industries in order to arrest the rising unemployment and urban
migration in the country. The rural economy in recent years has been showing clear positive signs for the micro enterprise opportunities especially for women. The prospects of micro entrepreneurship are very high in a few sub sectors such as trade, transport, construction and services.

- **Why Focus on Women?**

  - Women constitute one half of the segment of population in India. We cannot afford to keep them out of the mainstream.
  
  - Women are vital and productive workers in India’s national economy. Women make one third of the labour force.

  - The poorer the family, the greater is the dependence on women’s economic productivity. Enhancing women’s economic productivity is an important strategy for improving the welfare of Indian households below the poverty line.

  - There is a significant gap between women’s especially rural women’s potential and actual productivity. The productivity gap of poor women is much wider than that of the poor men. Therefore, women will gain more proportionately, if investment allocation and development efforts are shifted in their favour.
• Women’s earning has a positive correlation with children’s health, nutrition levels and education. Studies have shown that Indian women contribute a much larger share of their earning to basic family maintenance than the men.

Improving women’s productivity, income and quality of life, therefore implies a multi dimensional contribution to overall growth and development⁵.

- **Rural Women Entrepreneur:**

  Rural women entrepreneurs are those entrepreneurs who actually hail form and reside in rural areas i.e. either from a panchayat and mobilize human resources requirements from those areas in which they live. Rural business is also rural based and located in rural areas. “A rural woman entrepreneur is a woman or group of women who undertake to organize and run an enterprise in a rural area.”⁶

  *The Government of India notes women entrepreneurs as –*

  “An enterprise owned and controlled by women saving a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women.”⁷

- **Role of rural women for the development of nation:**
The role of women is undergoing a radical transformation in the modern society. These days’ women are playing a vital role in socio-economic development of the country. In the developing countries like India, marriage is the only career for most of the rural women. But the Rural women can play a major role in developing the economy and to participate in all stages. They have been the invisible contributors to the production process. There has been a lack of proper organization. Women were endowed with entrepreneurial skills, particularly in business. Women’s status in the society was not satisfactory. The credit facilities were not extended to women. They were uneducated and they depend upon their husbands and parents. These are the reasons why women did not enter into business. Business entrepreneurship provides economic independence and social status to rural women. Ultimately it leads to future economic prosperity of the nation.

- **Emerging Women Entrepreneurs:**

A large number of micro, small scale & cottage industries have been identified where women entrepreneurs played an important role. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs
need to be lauded for their increased utilization of modern technology; increased investments, finding a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. While, women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. In order to harness their potential and for there continued growth and development, it is necessary to formulate appropriate strategies for stimulating, supporting and sustaining their efforts in this direction. Such a strategy needs to be in congruence with field realities, and should especially take cognizance of the problems women entrepreneurs face within the current system.

Women entrepreneurs are motivated by several factors such as the family background, education background, and the desire to do something independently and may be grouped under ‘pull factors’ and ‘push factors’. Pull factor refers to the urge in women to undertake a venture with an inclination to start a business. Push factor refer to women entering business driven by financial need due to family circumstances. Except those women from upper and middle classes i.e. the women from economically lower classes have worked on farms and also taken to other occupation involving physical work. The present study highlighted in this direction. The study
focused on the socio-cultural, educational and legal barriers to rural women's entrepreneurship in India.

- **Women Entrepreneurs – Progress in India:**

  The country has undergone tremendous changes and has experienced higher rates of growth – economically, industrially and technologically. Increasing educational facilities for education and training, Industrialization, new economic policy, positive approach of Government, availability of financial resources, Entrepreneurship Development training facility and changing socio-economic-political environment encouraging women to enter into entrepreneurial activity. Their number is going to grow in coming years. In India, numerically, though women are almost in equal numbers to men, and participating in all the lines of activity, including so called male dominated business, the number of women entrepreneurs is conspicuously low.

  In early 70’s women entrepreneurs were neglected and were not given much importance in economy. Initially women who entered into entrepreneurial activity mainly included traditional items like handicrafts, food processing and food products. In 1975 after the declaration of
‘International Women’s year’ the approach towards women entrepreneur began to change. On realizing the increasingly leading role of the women entrepreneurs in the development of economy and Nation.

Participation of women as industrial Entrepreneurs is comparatively a recent phenomenon, commencing from 70’s onwards. There are more than, 2,95,680 women entrepreneurs claiming 11.02 per cent of the total entrepreneurs in India during 1995-96.\(^1\) This is almost double the percentage of women (5.2%) among the total population of self employed during 1981. Of this a majority were concentrated in low paid, low-skilled, low-technology and low productive job in rural and unorganized sector. During Eighth five years plan the number of small scale industries is expected to rise from 1.7 million to 2.5 million, adding 0.8 million in the 5 year period of 1.60 lakhs every year. The rough estimate shows that amongst the small scale industrial entrepreneurs approximately 9 per cent are women entrepreneurs. Considering the trend women participation in another five years is likely to rise 20 per cent, raising the number of women entrepreneurs to about 5 Lakhs.\(^2\) Therefore, one can aim at developing at least 3.5 lakhs women entrepreneurs during eighth five years plan through training and other developmental efforts. The present rate of 30 percent
success in EDP i.e. Entrepreneurship Development Programme, training is likely to go up to 45 per cent with growing experience and follow up.

According to 1991 census 48.3 per cent of the 665 million population of India were women, and among them 24.44 per cent were engaged in economically productive activities. Of the total number of female workers, 79 per cent were engaged in the agricultural sector as cultivators or agricultural labours, and 5 per cent in household industries, leaving a meager 16 per cent dispersed among all the different non agricultural and non household activities.13

- **Government initiative through Plan and Policy:**

The Government of India has been assigning increasing importance to the development of rural women entrepreneurship in the country in recent years. In seventh five-year plan government, include a special chapter of integration of women in development. The chapter suggested:

- To treat women as specific target groups in all development programs.
- To provide assistance for marketing their products;
- To involve women in decision making process.
In the industrial policy 1991, the Government of India further stressed the need for conducting special entrepreneurship development programs for rural women with a view to encourage them to enter in entrepreneurial area.

In recent times women of India have taken commendable part in the field of entrepreneurship. The Government of India has also stressed on special entrepreneurship programmes for women with a view to uplift their socio economic status. It is recognized that women have to play a key role in the overall economic development of the country, thus one significant target group for promoting entrepreneurship is of women.14

- **Entrepreneurship: The way of development of rural women.**

Now the scenario is fast changing with Globalization, Privatization, modernization, urbanization and development of education and business. Thus, the opportunities of employment and self employment for rural women have increased drastically. It is found that the percentage of unemployment among educated and qualified rural women is increasing. Thus, it is necessary to increasing the opportunity of self-employment for educated unemployed rural women through the development of entrepreneurship. It is stated here that the self-employed entrepreneur creates not only her employment but also creates employment opportunities to other.
With the objective of promoting women entrepreneurs, SIDO organizes Entrepreneurs Development Programmes, Management Development Programmes, Skill Development Programmes, etc. that provide training and technical schemes for the setting up SSI units. A number of programmes / schemes are in operation with an objective of economically empowering the women particularly in rural areas. The CSO survey of Manufacturing Enterprises (1994-95) revealed that 15 per cent of the total enterprises in the country were women owned enterprises; of which 77 percent were located in rural areas. The survey further reveled that women entrepreneurs have been undertaking activities in almost all industry groups. The Third All India census of Small Scale Industries (2001-02) revealed that 10.11 percent of the total small scale industrial units are owned by women entrepreneurs. The report further states that 9.5 per cent of the total units are managed by women.15

Various Surveys demonstrate that women’s primary entrepreneurial activity is focused on the micro, small and medium enterprise sector. Approximately 60 per cent are small-scale entrepreneurs, 15 percent are large scale manufacturers, and the remainder consists of cottage and micro entrepreneurs. They work in a wide range of sectors from trade and services,
to Dairying, tailoring, beauty parlors, and printing. However, the involvement of women entrepreneurs in the production sector is minimal and the development of this sector is rather slow. Empirical evidence shows that women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills.

**Picture of Marathwada Region:**

Marathwada is a backward region as characterized by low standards of living with a dominant agricultural sector with little industrialization. The backwardness of Marathwada region is not a result of poverty only. There are social, economical, geographical and entrepreneurial reasons behind it. The importance of the industrialization is over looked. In the absence of industrialization in rural area of Marathwada the regions economy can not be developed as compare to the other regions of the state. In future, rural women’s participation is very necessary for the development of Marathwada region

**Participation of rural women in national development:**

Women constitute almost half of the total population in the world and anywhere. But their representation in gainful employment is comparatively low. The phenomenon of women entrepreneurship is largely confined to big
towns in Marathwada. Women confined their activities to selected profession such as education, nursing, medicine, office work, etc. In olden days, very few women enter profession like industry, trade and business. But in recent years women have made their mark in different occupations and are competing successfully with men. This has been possible due to Education, Urbanization, Legal safeguards, Social reforms, Special Government’s women’s empowerment schemes, etc. In business, the entry of women is a relatively new phenomenon. She may start her own business. The participation of rural women in the economic life of a country necessary for national development. The study highlighted on selected rural units run by women with low investment, simple technology & high profitability. Specially compiled for enterprising women and moderating price to help them in selecting the right project.

- **Title of Thesis:**
Objectives of the Study:

The main objectives of the present study are to explain the status of Rural Women Entrepreneurs in relation to the stages of development. The study planned with the following objectives:

♦ To study economic, social, educational and occupational background of the rural women entrepreneurs;

♦ To study qualities of rural women entrepreneurs and search for potentialities amongst women for entrepreneurship development;

♦ To identify problems unique to women in setting up and running their enterprises;

♦ To portray a profile of rural women entrepreneurs and their units in the rural area;

♦ To study the problems of rural women entrepreneurs in promoting their units at various stages;
♦ To evaluate existing policies, programs, institutional networks and the involvement of support agencies in promoting rural women's entrepreneurship;

♦ To suggest guidelines for growth of women entrepreneurship in a rural area in Marathwada region.

### Reference Period:

The reference period considered for the field investigation while collecting the primary data is limited to the twelve months preceding to the date of interviews of rural women entrepreneur. The reference period, while collected the secondary data is not restricted to particular number of years, since it is found necessary to seek the references even prior to independence when the small business start by women entrepreneurs in rural area.

### Scope of Study:

The scope of study though limited to selected rural women entrepreneurs of Marathwada region; the efforts are made to universalize the findings applicable to all the rural places in Marathwada.

### Research Methodology:
The present study is based on the collection of primary data and secondary data. The study is mainly based on primary data collected from women entrepreneurs in Marathwada through planned structured questionnaires and interview schedule. In Marathwada, women entrepreneurs are emerging in various fields namely Tailoring, Garment, Handicrafts, Beauty Parlors, Dairy Farming, Job works and the like. Since most of the women entrepreneurs are running micro organizations, the up to date data regarding the number of women entrepreneurs are not available in the Government departments. The secondary data was collected from a various Government and non Government department / Agencies, i.e. District Statistical Office, District Industries Centers, Maharashtra Center for Entrepreneurship Development, (MCED), Various Libraries, Published Reports, Journals, Magazines, Websites, News Papers, etc.

- **Selection of samples:**

The selection of the samples was a tedious process. The first source of information about the units in the district sought by the investigator was the financial institutions (State Bank of India, Bank of Maharashtra, and other concern Banks). This source was found unusable since they did not keep separate accounts for rural women entrepreneurs; instead all women borrowers, those who had borrowed for agricultural purposes, consumption
and a variety of other purposes, in the form of gold loans or in other forms and those who borrowed under the women enterprise development schemes, were clubbed together. It was difficult therefore to distinguish the women entrepreneurs from the other women borrowers. The researches visited all District Industrial Centers in Marathwada for collected the data regarding rural women entrepreneurs.

The study was conducted of rural women enterprises in the Marathwada Region. Data and Information was collected from 100 rural women entrepreneurs, through personal visits by the researcher herself with the help of an elaborate interview schedule. Besides the field survey in-depth interviews are also conducted, see Table No 1. Marathwada region has eight districts. Primary data was collected from the rural areas of eight districts. For the purpose of interview 100 women entrepreneurs in rural area are selected by randomly for the detailed study. A sample of 100 rural women entrepreneurs were selected from various districts in Marathwada region as per the table given as follows.
Table No. 2.1: List of samples selected from the Marathwada.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of District</th>
<th>No. of Samples</th>
<th>No. of Taluka's</th>
<th>No. of Villages</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Aurangabad</td>
<td>14</td>
<td>5</td>
<td>14</td>
</tr>
<tr>
<td>2</td>
<td>Jalna</td>
<td>14</td>
<td>5</td>
<td>14</td>
</tr>
<tr>
<td>3</td>
<td>Beed</td>
<td>12</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td>4</td>
<td>Osmanabad</td>
<td>12</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td>5</td>
<td>Latur</td>
<td>12</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td>6</td>
<td>Parbhani</td>
<td>12</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td>7</td>
<td>Nanded</td>
<td>12</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td>8</td>
<td>Hingoli</td>
<td>12</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>100</strong></td>
<td><strong>34</strong></td>
<td><strong>100</strong></td>
<td></td>
</tr>
</tbody>
</table>

One hundred rural women entrepreneurs were selected from the Micro, Cottage, and Small Scale Industries (SSI) from registration list of DIC and also non registered entrepreneurs. Total 100 rural women entrepreneurs were selected for detailed study and personal interview from the eight districts of Marathwada. From every district except Aurangabad and Jalna, four taluka’s were selected and from Aurangabad and Jalna district there were five talukas are selected. Out of the selected taluka 14 villages from Aurangabad and Jalna district and 12 villages from another district were selected. One women entrepreneur was selecting randomly
from one village. The Research Methodology used for this study is both exploratory and descriptive. The information collected helped to build profiles of the entrepreneur, her enterprise, and her family. It also explored the role of the entrepreneur in the enterprise, and the role of the family in the enterprise.

- **Data collection:**

  Data were collected through personal visits to the home and enterprise of the selected rural woman entrepreneurs. The interviews tried to incorporate the views of the families to the extent possible. These interviews were used to understand the constraints that successful, unsuccessful, and the average performers faced from their families and from the society at large. The entrepreneur was met both at her home and at the enterprise for the investigator to get acquainted with the environment. The interviews were conducted in an informal atmosphere by way of casual talk with leading questions that made respondents talk without reticence.

- **Data Analysis:**

  While the socio economic profile is built with the help of simple percentage, ratio and averages is graphically presented. The impact is assessed, in addition to the percentages and ratio with appropriate statistical tools.
- **Areas of investigation:**

  In this background, the following areas are considered important for investigation:

(i.) **Profile of women entrepreneurs:**

Name, Age, Address, Marital status, Family size, number of dependants, Educational level, Business experience, previous occupation, Training Programs, Knowledge of Computer and Modern technology, Member of SHG, object of doing business, ownership of business, and personal income.

(ii) **Family profile of women entrepreneurs:**

Family support, Decision making in the family, women’s position in the family, and business background of the family.

(iii) **Details of enterprise:**

Nature of enterprise, year of registration of establishment, capital investment, financial assistance availed, Raw Material, Sales, Product / Service specialization, Business Licenses, Accounting, Auditing, Taxation, Government help, Banking support, Incentives, Industrial
Exhibition, growth rate (in terms of increase in value of sales, number of employees, etc.), and diversification carried out.

(iv) **Influence of family members:**

Choice and the setting up of the enterprise (in terms of its nature, size, and location), on its day-to-day operations, management, finances, recruitment and management of labour, growth and diversification, and institutional credit.

(v) **Family and social values:**

Employment generated for women (as against attitude to women entrepreneurship) activities considered “women’s area”, attitudes and values relating to women’s larger community, social standing of women entrepreneurs, child care, and family ties and priorities, instances in which family factors assisted / inhibited the growth and diversification of enterprises, and contribution of family and society in the success/failure of business.

(vi) **Psychological traits:**

Risk-taking and achievement motivation, and psychological costs and stresses associated with multiple roles.

- **Chapters in Brief:**

The thesis has divided in seven chapters:
Chapter No. 1: Introduction to Subject.

This chapter highlights on general information, various aspects and concepts of entrepreneurship development and empowerment of women.

Chapter No. 2: Objectives, Review of Literature and Research Methodology.

The second chapter focused on the Title of the study, Objectives of the study, Scope of study, Research Methodology, Selection of samples, Data collections, Period of the study, Review of Literature etc.

Chapter No. 3: Policies and Programs in promoting Rural Women Entrepreneurship.

In this chapter discussion is made on various Policies, Schemes, and Programs implemented by Central Government, State Government and NGOs in promoting entrepreneurship and empowerment of rural women.

Chapter No.4: Women Entrepreneurship development in Marathwada.
This chapter brings out the geographical study of Marathwada region and entrepreneurship development among the rural women in Marathwada region; it also deals with the income and employment generation and capacity building through Prime Ministers Rozgar Yojana for self-employment.

Chapter No. 5: Profile of Rural Women entrepreneurs in Marathwada.

This chapter dealt with the profile of rural women entrepreneurs in Marathwada region including education, social status, Occupations, activities selected by entrepreneurs, entrepreneurial opportunities, and various aspects of entrepreneurship development among rural women.

Chapter No. 6: Problems and Prospectus of Rural Women Entrepreneurs in Marathwada.

Detailed discussion is made about the problems of women entrepreneurship development and empowerment and various problems faced by women entrepreneurs in their economic activities in rural area while running and operating the business and challenges before them.
Chapter No. 7: Conclusions and Suggestions.

This chapter summarizes major findings (Conclusions) and important suggestions and policy implications of the study in the improvement of status of rural women entrepreneurs, which is compatible with economic development in the Indian economy as well as in Marathwada.

- **Review of Literature:**

Women’s entrepreneurship deals with both the situation of women in society and the role of entrepreneurship in that same society. We are therefore dealing both with the factors that affect the gender system and the factors that affect entrepreneurship in society. While entrepreneurship and the gender system have been widely researched, they have been mainly researched separately. Relatively little attention has been directed towards women’s entrepreneurship. Actually, the research that has been carried out in the domain of women’s entrepreneurship has not come as a response from the research community as a poorly understood and theoretically interesting phenomenon. Rather the research that has been conducted on rural women’s entrepreneurship comes as a reaction from different policy institutes (such as
different National and State Government agencies) needing better information in order to initiate measures to support women’s entrepreneurship coupled with the intrinsic motivation emanating from individual women researchers in the field. Both researchers and different policy institutes have now started to recognize that the gender system as anywhere else in society plays also an important role in shaping entrepreneurship and economic growth.

Depending on which economy is studied between 15 per cent to 35per cent of business owners are women. Furthermore, due to the function of the gender system, women’s entrepreneurship spans different economic sectors than men’s entrepreneurship. One would expect a greater interest in this phenomenon. However, research until present does not reflect this. Research can be said to be either gender-neutral or gender-biased and pays little attention to the specific needs of women entrepreneurs (Brush, 1992; Brush et al., 1999; Holmquist, et al. 2002) despite the fact that the research body on women’s entrepreneurship has been and is still growing.

There are a lot of literatures available about rural women entrepreneurs and various Government development programs for them. Recently many International and National level studies has been made
regarding empowerment or rural women and related aspects like political participation, economic emancipation, literacy, legal literacy, health care and role of women in village level politics as well as environmental conservation and various types of social movements. Researcher has reviewed a number of research studies, books and journals which have a bearing on the present study in one way or the other.

- **International Research Studies.**

A number of studies on the rural women’s participation in economic activities and improvement of status of the women have taken place throughout the world. These studies, however, have not come and are not coming to the same conclusion. Some of the worldwide studies conducted by number of various researchers are as follows.

_**Westergard (1983)**_ found in his study, based on the data derived from Bangladesh, that half of these women reported that their husbands asked for some or all the money. For all the women the proceeds were so meager that even in cases where the women did not have to work hard over the money, the income gave them little autonomy in decision making.

The key barrier that a woman entrepreneur has to overcome is the fear of risk _**(Histrich, 1986)**_. In short, an entrepreneur is very different from a
non-entrepreneur in social and psychological disposition (Rani, 1996). Regional differences in the matter cannot be overlooked. In developed countries motivation of women entrepreneurs often has roots in job frustration and interest in the area of business (Hisrich, 1986). In developing countries entrepreneurship has to be socially desired behaviour rather than individual activity (Vinze, 1987). Further, in developing countries women entrepreneurs face considerable repercussions within their families and social relationships because of the role transformation from that of the traditional homemaker to a business person. To cope with these psychological stresses women require great confidence and mental resolve. Researchers do believe that these psychological traits like need for achievement, power, and affiliation are those that can be developed (Uddin, 1989).

Noponen’s (1987) findings suggest that the independent source of income of the women plays a critical role in the family. A comparison of the women’s earning with those of other household members reveal that being self employed in many cases is more remunerative than being a wage worker in the informal sector. The self employed women’s income is not a mere supplement; rather it is the backbone of the family income.
‘Women’s Empowerment through capacity Building – Enduring efforts in Bangladesh’ by Ashish Bose (2004) has a foreword by Ela Bhatt the founder of SEWA, the world renowned women’s Trade Union. She writes woman’s empowerment is not merely an ‘issue’ related to women; it is an issue of development of our society as a whole. Women do have power despite their poverty, food insecurity and ignorance; they need to be organized, to realize their full potential.

In Africa, women constitute about 50 percent of the population and account for about 60 to 80 percent of the agricultural production. Therefore, for a meaningful development to take place, women development must not be overlooked.

In Nigeria, women actively played a meaningful role in the industrialization process of the country. The role of women in social and economic development specifically in the small and micro enterprises was found to be primal in the economic development of their communities. Their potentials have spurred the government in devising policies to stimulate the industrial sector specifically in the development of indigenous technology. Accordingly, the government has developed trade and industrial policies that will foster industrial development and increase production of manufactured
goods in the country. Majority of these policies were created for the informal sector. For instance, the government has formulated policies introducing the Better Life Program to improve the conditions of the rural women and the Family Support Program to improve the fortune of the family and the condition of women in general.

Entrepreneurial opportunities are not equally obvious to everyone, but the model assumes that they are equally available to anyone with the experiences and the knowledge of discovering them. Opportunities are themselves unstructured and advantages and disadvantages of opportunities are largely dependent of idiosyncratic individual differences in personal experience and education (Casson, 1982). Hence, a focus on women’s entrepreneurship as a country specific and gendered phenomenon suggests that the interaction between the demand and supply side of entrepreneurship may be important variables in the Austrian-economics inspired model of women’s entrepreneurship, because women will learn to act in accordance with the demands of society on them and they will only be able to discover the opportunities that their shared experience as women allow them to do.
A brief review of literature pertaining to entrepreneurship in general and women entrepreneurs in particulars has been presented below:

Most of the studies on entrepreneurship by Baldwin (1959), Berna (1960), Hazlehart (1968), Nobour (1970), Caputo and Dolinsky (1998), Bliss and Garratt (2001) and others have brought out the facts pertaining to the origin, growth, transition, socio-economic background and problems of entrepreneurship. Watson (2003) has examined the failure rates among female control business in Australia. The analysis of study state that failure rate in female control business is relatively higher than male controlled business.

- **National Research Studies:**

There were number of research studies undertaken by Indian researchers in the country on Women Entrepreneurship / Entrepreneurs. Some of these studies reviewed by researcher are as follows.

Dr. M. U. Deshpande (Aurangabad) noticed in his Entrepreneurship study entitled ‘Entrepreneurship of Small Scale Industries’ (1984) that backwardness of Marathwada region was mainly due to the absence of right type of entrepreneurship in the region. His study indicates that the impact of
the business environment effects the growth of entrepreneurship. All round development of the region is depend on business environment. He also concludes that emergence of entrepreneurship is not strictly a psychological or socio psychological phenomenon but it is also conditioned by the political milieu and the administrative system and its commitment to economic development. The emergence of the first generation local entrepreneurship in the Marathwada region in recent times confirms the belief that by creating a conducive environment the dormant entrepreneurship can be made active.\textsuperscript{15}

One of Researcher Dr. Deepak Walokar from Maharashtra conducted a study (2000) on women entrepreneurship development concludes that rural women play an important role in rural economy. Their role performance determines to a great extent the success or failure of several production programmes at village level which influence rural economy. It was found that many variables like education, leadership qualities, caste, family size, liberal outlook, family norms, motivation and knowledge of home and farm management influence role performance. Depending on these influences women were categorized as high, average and poor performers by the researcher and he made various suggestions to improve the performance of average and poor performers.
S. N. Tripathi (2005) studied the socio-economic background and the factors that contributed to entry into business of women entrepreneurs collaborating with above findings, he highlighted the cultural aspects. It is harder for women to take ‘calculated risks’ that are essential to entrepreneurship, as they are the custodians of society in the maintenance of cherished values, habits, and accepted norms of conduct.

Some studies (Buvinic-1987, Kandiyoti-1988) suggest that economic development program could automatically increase the economic status of women and thereby their overall status in community and family. They tend to focus on economic development program with the expectation of achieving the goals of empowering women with productive capacities and skills for the future. This implies that according to these studies the economic development program could automatically increase the overall status of women and make them empowered in all senses.

The government of India report indicates that 85 per cent of rural women are engaged in livestock production (Viswanathan-1989). Various micro level studies highlight women's significant role in dairy production (Waghmare and Chaudari 1989; Jain and Verma 1992; Prakash Singh
The future of dairy industry lies in regenerating the local ecology with maximum participation of women entrepreneurs. Unemployment still continues to be the most baffling problem in India, despite its rapid social and technological progress and increase in the level of literacy, where the question of women entrepreneurship assuming its significance. Entrepreneurship is a form of human resource and entrepreneurial behavior depends on a number of factors like skill, knowledge of the enterprise, risk taking ability, achievement motivation, exposure to mass media, trainings received, and moreover, with innovativeness of the entrepreneur. Entrepreneurial behavior can be attributed as the change in knowledge, skills and attitude of entrepreneurs in the enterprise they have taken up. In Chittoor district of Andhra Pradesh, majority of rural women are actively involved in dairy enterprise through women dairy cooperatives. The study was undertaken with specific objective to study the entrepreneurial behavior of rural women farmers involved in dairying, the factors contributing towards entrepreneurial behavior and its association with their personal and socio-economic traits.

An attempt to study women entrepreneurship in Kerala was done by Pillai and Anna in 1990. Their objective was to find the social, political, and economic factors that prevented entrepreneurship development. A randomly
selected sample of 102 women entrepreneurs in the Ernakulam-Kochi area was surveyed. The study showed that entrepreneurs depended on financial support from the State and that familial assistance was used only as a secondary source of help. Yet, women had cited family support and encouragement as the highest facilitating factors for them to do business. Another conclusion was that women in Kerala were ‘not coming forward to take industrial ventures which demand initiative and dynamism’. Thus, the Kerala scenario projects an intriguing picture as the recent study conducted at Thrissur, by Jacob (1998) also has shown. According to her, neither the encouragement from the government policies nor the EDP-training they had received had been the motivation for setting up enterprises.

While there exist a large number of studies on labour force participation, employment, and self-employment amongst women, studies on women entrepreneurs are relatively few. A recent review of women’s studies mentions just four for the whole of India (Vyas and Singh, 1993). Studies on the specific role of family, social and psychological factors are even fewer. Apparently not much work has been done in this area for the state of Kerala.
A researcher Viswanath (1995) found that the best way of achieving women’s empowerment is to organize them under a common group or forum with income generation program support. These studies show that different NGOs in different countries of South Asia have achieved this goal by following multiple development strategies. NGOs generally take participatory and community development approach, which differs from traditional approaches usually taken up by government institutions. Viswanath also found overall empowerment of women in southern state of India when they have been organized under NGOs’ economic development program.

It is found that through the motivational route personality influences entrepreneurial behaviour (Singh 1997). Ingredients like need for achievement, economic independence, and autonomy are essential elements for the success of an entrepreneur (Pujar 1989). On the psychological side, willingness to take risks, ambition, a strong desire for individual achievement, and persistence are considered some of the main traits (Kaza, 1996). Especially with those who are unaccustomed to taking risks, the fear of failure (psychological) and of peer opinion (social) are predominant at the entry level.
A few empirical studies of these factors in India, an important one is that of Rani in Vishakapatnam in 1996, which examined the socio-economic background of women entrepreneurs, analyzing their motivational factors, major strengths and weaknesses against their environmental threats and opportunities. It also investigated the degree of work-home conflict and its effects on enterprise performance. The sample of 100 entrepreneurs showed that women entrepreneurs belonged mostly to nuclear families. Irrespective of the fact that they had supportive families / husbands which made home management easy, the women seemed to give priority to their families rather than to their enterprises. They tended to prefer micro-enterprises as they could be managed together with discharge of their domestic responsibilities. Such factors force women to make compromises even when the environment offered opportunities for growth and diversification. Irrespective of family structure, number of children, and economic status of the family, the work-home conflict was found to be present.

M. L. Narasaiah (1997) investigated why banks were not able to meet their targets for women enterprises. He also found the over-riding importance of family for women and instances such as marriage, childbirth or even a crisis in the family led to closure of enterprises of women. Financial institutions are therefore hesitant to give loans to women
entrepreneurs; they might quit even a well-running business for the sake of their families. This factor also leads women to locate their enterprise near their homes even if it means compromising on business interests.

The role of gender in economic development processes has been increasingly recognized as crucial, both in terms of the potential for success and in the nature of the impact of particular development strategies and programs (Beneria, 2003). Gender becomes especially important to consider when the grassroots, micro-enterprise approach is considered, as the traditional home-centered roles of women can make it far easier for women to participate in such programs, as opposed to the more traditional, large-scale, top down programs. (Mahmud, 2003). Due to the prescribed social roles for women that center on their position in the home, small-scale enterprises that incorporate the home can empower women. Gender-based theories of the economy have long recognized that social advancement and independence for women is strongly related to women's ability to both earn and control income (Gilman, 1998). We can thus expect economic empowerment to be linked to social empowerment. Studies have also shown that initiatives that enhance women's access to and control of income enhance the welfare of their children, especially in the areas of education and health, more than when men earn and/or control income (Sen, 1999).
In India, many have argued that the economic reforms enacted in recent years have stimulated the country's entrepreneurs, providing a receptive environment for micro-enterprise initiatives (Sharma, 2003). Critics of India's trade liberalization measures have been particularly concerned with the adverse effects of large-scale foreign investment on local products, producers and environments (Shiva, 2005). Therefore, economic development programs that seek to strengthen local, small-scale entrepreneurs would appear to be a strategy of great interest to many observers. While India is comprised of widely diverse cultures, religions and languages, it is reasonable to generalize that the position of poor women in India has been one of low status. Therefore, development programs that seek to empower women in India at the local level need to address a number of barriers and obstacles.

A. K. Sinha in his research entitled ‘Panchayati Raj and Empowerment of Women’ (2004) gives a detailed picture of the empowerment of women in village in Haryana State, based on his field work. He gives detailed information of Panchayati Raj institutions and the history of gram panchayats and involvement of women in various activities in rural panchayat.
Women and Rural Development Programmes (2004) by Varma and Nath is an attempt to assess the extent to which the Government’s development policies and programmes for women under the Five Year Plans have really been able to improve the status and lot of women in Indian society. The authors analyze the impact of various macro policies and programmes on rural women. Emerging conclusions are the need for reorientation of rural development policy in order to bring rural women into the mainstream of development. The book also emphasizes on the need for an effective women’s movement for a real breakthrough in the improvement of their status and living condition.

Shri. S. N. Dhar in his book entitled ‘Micro Finance for Women’ (2005) deals with the concept of Micro Finance and its development implications as well as its impact on women’s empowerment. The book deals with concepts of micro-finance schemes on women using socio economic indicators. It gives an account of the role played by a regional Rural Bank in North Bengal in formation and linking of SHGs. It also deals with the perceptions of women micro entrepreneurs towards micro financing and also with their problems. The author writes that inspite of Governmental measures the participation of women in the economy has not increased adequately. More than 90 percent women work in the informal sector. There
are two ways in which women can get opportunity to work either through wage employment or through self employment. It is being felt that self employment, supported by credit has more potential for improving the asset base of the poor women in the long run than wage employment. Generation of self employment among very poor rural women, or in other words promotion and development of micro entrepreneurship among rural women is a strategy for long term sustainable socio economic improvement. He also concludes that Micro finance does alleviate poverty but empowerment does not only include an increase in women’s level of income, but control over income and assets and participation in community and household decisions. The benefit of the micro finance programme conducted for women, have to some extent percolated in the rural areas, but there are some impediments to entrepreneurial development like, ignorance, illiteracy, unhygienic conditions etc. that should be addressed.

Dr. Mrs. Zainab Rahman in her research study ‘Empowerment of Rural Indian Women – Study of Uttarakhand (2007) conclude that rural women are getting empowered mainly through political participation and economic independence. The rural women were able to empower themselves through formation of Self Help Groups. She suggest that there is proper implementation of programmes for community development and if efficient
supervision is available then empowerment or rural people, especially women is possible.

Besides the books mentioned above the researchers has referred to various other books on empowerment of women. Some of them are:


Women entrepreneurs have to face various socio-economic problems even after getting permission from family. That is why women as entrepreneurial resource have not been widely recognized in India. There has been increasing trend in number of women owned enterprises in India but despite government efforts, substantial growth could not be achieved. Many researches conducted on women entrepreneurship have identified problems
which hinder the growth of women entrepreneurship but no research has been noticed by the researcher which attempts to find out root cause behind these problems.

Several attempts have been made in the past to study of rural women entrepreneurs in India covering various aspects. None of these studies has however, suggested an approach that can correctly capture the dynamics of the Indian society. As a result corrects perspective of the Rural Indian Women is conspicuous by its absence. The present study is an attempt in that direction, of formulating a theoretical framework for participation in entrepreneurial activities and finding out a suitable methodology to objectively determine the different dimensions of rural women participation and its determinants. The various studies available at present in this regard will be highly useful in these attempts.

- **Limitations of the study:**

  The study has a few limitations is as:
(i) Religion though an important variable of research could not be studied extensively as intended because of the limited representation from some communities, it is to be the need to a separate study.

(ii) The study examines women’s status mainly in terms of the extent of their participation in economic activities. Women Status is a broad concept. It may be viewed in different ways. There may be variations in the status of a person or a social category or group because of political, educational, demographic and religious factor. These, however, do not constitute the focus of the study.

(iii) The quality of the study would have improved if the sample were segmented into those who received government support and those who did not. This part of the study had to be dropped due to inconsistency in the data collected from two independent sources – the industry department and the respondents. The records of the department did not often agree with the information supplied by the entrepreneurs. An attempt to relate the different schemes for promoting women entrepreneurs to the problem and practical difficulties encountered by the beneficiaries would have been useful too. An analysis of the factors that led to the sicknesses, closure, and revival of units could also have been of use. However, these aspects had to be left out due to constraints of time.
(iv) The inquiry is limited in many areas, like no comparison is made here between the ‘earlier status’ and ‘present status’ of the respondents. Several difficulties encountered by the researcher, the attempt at collecting data that would help such a comparison were abandoned.

(v) The present researcher is a female and in field of research in rural areas in tradition bound societies like the one in Backward Marathwada a female researcher has to face some of problems, even today, simply because of her gender.

The present study will also help to identify the existing research gaps in the field and will highlight the scope for further research in the field. The study will not only add to the pool of scientific knowledge in the field of Commerce and Social Sciences, but will also result in meaningful conclusions with policy implications. It will benefit to the planners and researchers who are serious to frame policies to promote women participation in the development programmes, especially in the rural context of Marathwada Region.

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