CHAPTER I

INTRODUCTION

An entrepreneur changes the resources of production into products influencing the rate of economic growth of a nation. The high rate of economic growth strengthens the nation, provides a high standard of living to the people and also protects the interest of the poor. So, entrepreneurs become pillars of the national economy.

Indian women, who constitute 47 percent of the total population, must participate in nation-building activities either as working women with meritorious scholastic ability or as entrepreneurs with high or low scholastic ability.

By becoming entrepreneurs they generate employment opportunities, alleviate unemployment problem and bring desirable changes in the society. Some of these desirable changes are: 1. A society where the women become wage earners, reveals signs of socio-economic changes 2. The male head of the family, who had hither to squandered his money on drinks and other evil habits, gets reformed. 3. Some of the men have started contributing a part of their earning to the family income and have asked their

wives to plan the expenditure. 4. The children too are happy and 5. There is peace at home. These facts are revealed by the women entrepreneurs during the interview given to the THE HINDU\(^2\) a leading daily newspaper of India. Another study also emphasises the same idea that "majority of the women entrepreneurs seemed to have some decision-making authority within the family".\(^3\)

**CONCEPT OF ENTREPRENEURSHIP**

French economist Richard cantillon (1755) was the first to introduce the term 'entrepreneur'. However it was John Mill who popularised its use among English speaking Economists.

Adam Smith (1776) gave little importance to the entrepreneurial role of leading and directing in his analytical scheme of economic process. From cantillon to Alfred Marshall (1891) Entrepreneurial concept was treated in the same manner and elevated entrepreneurship to the fourth factor of production.

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3. Indira, K. Women entrepreneurs in the slums of Hyderabad and Secunderabad, Social change: June 1990; Vol.20 No.2.
Say (1827) and Marshall put entrepreneur in the centre of both the productive and distributive theory and stressed on the aspect of co-ordination and organization.

Joseph A. Schumpeter (1934) was the forerunner in the field of entrepreneurship in framing the concepts. According to him an entrepreneur is an innovator who discovers new things, carries out new combinations to initiate and accelerate the process of economic development.

Frank W. Young (1971) preferred group entrepreneurship to individuals. Harbison (1956) lays more importance to the managerial skills and the creativity so far as organization is concerned.

McClelland (1961) like Hoselitz (1952) describes the innovative characteristics to entrepreneurial role.

McClelland like others identified two characteristics of entrepreneurship. Firstly, doing things in a new and better way. Secondly, decision-making under certainty. He also explains the entrepreneur’s interest in profitability in terms of a need for achievement.

McClelland, much like Hagens(1962) attributes the inculcation of the achievement, orientation of child bearing practices, which stress standards of excellence, maternal warmth, self-reliance training and low father
dominance. The casual sequence of entrepreneurial behaviour as extended by McClelland is given by Kilby as follows.

**Flow Chart 1.1**

<table>
<thead>
<tr>
<th>Ideological Values</th>
<th>→</th>
<th>Family Socialisation</th>
<th>→</th>
<th>Need for Achievement</th>
<th>→</th>
<th>Entrepreneurial Behaviour</th>
</tr>
</thead>
</table>

'Liebenstein' identified 'gap filling' as an important attribute of entrepreneurship.⁴

In an essay entitled Democracy in Asia, Past and Future, published in the 20th volume of For Eastern Survey, R.A. Scaliapio has aided the transition in the entrepreneurial behaviour.⁵

The conflicting and different meanings have led many economists like Papandreou to suggest to even drop the term 'entrepreneurship' from the professional vocabulary. But there are others like Arthur Cole who have glorified the concept and they hold the opinion that to study the entrepreneurship is to study the central and fulcrum figure in modern economic development.⁶

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ENTREPRENEURSHIP MODELS FOR DEFINING ENTREPRENEURS

Entrepreneurship models are used to define entrepreneurs. The models are (i) The Schumpeterian Model, (ii) The Psychodynamic Model of Kets de Vires, (iii) The Social Development Model of Gibb and Ritchie, and (iv) The Trait Model (Chell 1985).

The Schumpeterian Model defines an entrepreneur as a social deviant who is made and who disturbs the economic condition through innovation. The problem with this model is that it concerns primarily the economic development of an entrepreneur and not the causes of an entrepreneurship insight that lead to the entrepreneurial events.

The Psychodynamic Model defines an entrepreneur as one who is unhappy for many reasons, whose life is filled with endured hardships and one who is troubled by psychological problems of self-esteem, insecurity, lack of confidence and repressed aggressiveness towards people in control. According to Robbins (1983) its limitation is that it applies only to those entrepreneurs with that background and life experience and not to all entrepreneurs in general.


Social Development Model of Gibb and Ritchie (1981) emphasises the environmental influences that help development on entrepreneur as a product of the types of situations at different life stages. The problem with the Social Development Model is that being a situational model it nearly describes an entrepreneur's behaviour in terms of social influence and therefore ignores the traits and childhood experience.

The Trait Model attempts to discover the trait which differentiates an entrepreneur from others. This model assumes that the entrepreneurs are born and not made. The problems with this model is the low correlation assessment of trait and actual behaviour.

From the four models, it seems that the Trait Model and the Social Development Model are more realistic and applicable.

Researchers from different disciplines such as economics, anthropology, psychology, sociology and management have done research on entrepreneurship. They have attempted to define entrepreneurship but with only little success.

Generally it can be defined as "the process of extracting profits from new, unique, valuable combinations of resources in an uncertain and ambiguous environment".\textsuperscript{10}

According to Green field and Stricken (1986) "no single dimension or aspect is emphasised as the essence of entrepreneurship, which is seen as one aspect of continuous variation, innovation and selection is part of the ongoing process of human life.\textsuperscript{11}

Stearns and Hills observed in 1996 that entrepreneurship as an academic field is in the decade of legitimisation.\textsuperscript{12} Despite the differences in the definitions, entrepreneurship is still a topic of interest.

In modern times the term entrepreneur refers to one who detects and evaluates a new situation, produces changes in economic life and organises the society's productive resources into production. The entrepreneur is responsible for bringing changes in the industrial world and society. This basic concept is applicable to women entrepreneurs also.

\textsuperscript{10} Vinayshil Gautam: Enterprise and Society Delhi: Concept Publishing Co., 1979, p.93.


A woman is self-employed if she runs a small business enterprise and looks after business all alone. If the business venture is started by a woman in a small scale and a few people are employed to keep it running, the woman herself manages, then the woman is an entrepreneur.

In the Indian context and the context of other developing countries however a new concept emerged regarding entrepreneur, i.e., a person who undertakes to organize, own and run an enterprise is an entrepreneur. It was evolved in the National Delhi Seminar in the Year 1975. So a woman entrepreneur could be defined as an adult woman who undertakes to organize own and run an enterprise.

The woman entrepreneur selects the activity which suits the environment by which she can be profitted. By becoming the entrepreneurs women exhibit their talent as good organizers, employers, administrators, directors, etc., This enables the woman to uplift the family, the society and the nation as a whole.

EMERGENCE OF WOMEN ENTREPRENEURS

Women were always considered as a class to look after the domestic chores only. This traditional attitude has undergone a revision. However the new way of thinking has given rise to a new social order enabling women to emerge as entrepreneurs and contribute their share to the advancement in the field of Science and Technology.

MOMENTUM GAINED

"It is learnt that two-thirds of the world’s work is done by its women, 50 percent of the food is produced by them, yet the world pays them one-tenth of its property".  

Concerned over the backwardness of women the United Nations Organization planned to improve the condition of women. It declared 1975 as the International Women's year to draw the attention of the world. In tune with that the International Labour Organization, the United Nations Charter on Human Rights, the constitutional provisions of several countries were modified for the betterment of women.

14. Background paper on 'Involvement of youth and women Socio-Economic Development'-ILO/CII National Programme for Executives of Employer's Federation House, New Delhi, p.17.
MEASURES TAKEN BY THE INDIAN GOVERNMENT

The emphasis on women entrepreneurship was felt only after the declaration of the International Women's Year, 1975. Since then, the Government of India too has been giving opportunities for women to enter into the field of entrepreneurship. Of late, women entrepreneurship has been gaining momentum.

Because of the measures taken by the government, the role of women in the production activities has been increasing over the years.

The work participation of women was as low as 7.18 per cent during the decade that ended in 1971. It improved marginally to 8.13 per cent and 9.74 percent in the subsequent decades. Due to the measures and efforts the average annual growth of enterprise started by women in India went up from 1.58 per cent during 1971-80 to 5.19 per cent during 1981-90 and 9.65 per cent during 1991-95.

15. The Hindu, 1st May 1996, p.12
A study by the Town and Country Planning organization under the Union Ministry of Urban Affairs and Employment has shown that self-employment was the most dominant motive for a woman to set up an enterprise.\(^\text{17}\)

Only after 1980, women entered the field of entrepreneurship in large numbers due to unemployment problem.

After India's independence several measures have been taken to educate women and provide job opportunities in order to raise the status of women and the standard of their living so as to bring women on par with men in all walks of life. Before independence the social set up did not favour women participating in economic activities.

The historical evidences show that the social climate was not a congenial one for women to enter into trade or to hold property in most parts of the world. Of course there are some exceptions also.

**SOCIAL STATUS OF WOMEN**

Status is a sociological phenomenon. It is the position of the individual obtained by group affiliation and group membership. The status in family, politics, economic life, religion, education etc., are multiple forms of
individual's institutionalised behaviour. The social status of women varied from period to period.

**PERIOD OF CIVILIZATION**

The historical evidences point out that women enjoyed either a higher status or an equal status with men during the Egyptian, Spartan, Sumerian and Vedic civilization of India.

The women of Egypt and Sparta could own property and engage in business. The Egyptian and Spartan women could involve themselves in business. Though the Romans did not treat the women equally, they appointed the married women of leading Roman family as matrons along with the statesmen, military men, in a particular system of government. The Roman Matron Cornelia who lived in 100's B.C, achieved fame and respect for her managerial skill and good work. Maithrai and Kargi were, two Indian eminent scholars of the vedic period.

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All these evidences reveal that women were successful in every walk of life. History witnessed great queens, reformers, administrators, educationists, poets, writers and so on, but not the women entrepreneurs.

During the Maurya period (321-385 B.C) in India the role of women was extended to many cottage industries depending on them. They could run their own business.20 The social conditions during the pre-independence period did not allow women to venture into political and economic fields.

The Aga Nanooru in Tamil literature gives ample examples of women selling fish, salt and flowers in the market attracting customers by using their business skills.21

MIDDLE AGE

During the middle ages European women appeared in two roles. One as nun and other as artisans or as merchants.


PERIOD OF RENAISSANCE AND REFORMATION

During Reniassance and Reformation people questioned certain traditional ideas about women. During the age of Reason, women in the Western Countries, worked as inn-keepers, land owners, mid-wives, printers, servants, teachers and textile workers. The rural occupations continued to employ women. Both urban and rural women were engaged in knitting, serving and other home industries that made crucial contributions to household income.

INFLUENCE OF RELIGION

It is biblical that women are encouraged to be involved in doing business for the family (Proverb 31-6). Oriental religions do not have references on the necessity for women to be self-supporting and economically powerful. Islam gives prime importance to men only in trade.

But, Khadija, a rich lady who lived during 600-650 A.D employed Mohammed the prophet as her agent-in-trade.

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"Notwithstanding what is reported above, it is interesting to note that even Muslim women in purdah have been reported as undertaking entrepreneurial roles. Many West African Muslim women are active traders using their children as messengers and there are women in Rajasthan in India who, within their purdah restrictions, manage to conduct successful money-lending business.

In Pakistan many rural women take decisions regarding their household's economic activities because their menfolk are away working as migrant labourers in the oil states of the Middle East".24

DENIAL TO EARN MONEY

In India the social set-up during the ancient times treated women equal to men. As the days passed, women became dependents on the male members of their families. In that type of social set up the men became the breadwinners of the family and they thought that it was the foremost duty of the women to look after the family. So the women did not have the opportunity to earn money. Even when necessity arose, the social set up denied them opportunities to earn money. The poor women in the lower stratum were

however allowed to earn money. On the contrary the men in the middle class thought that it was below their dignity to get financial assistance by sending women to work.

WOMEN IN TRADE

During the second world war (1939-45) women folk were given an opportunity to take over jobs and learn skills and trades so that men could be released for war duties. Women came out of their home and served in jobs but they were not self employed. They did not own or run any business of their own. Thus a vaccum prevailed. This vaccum was filled by modernization, which was the outcome of industrialization.

Late Mrs. Indira Gandhi rightly observed that “Small industries offer many opportunities besides adding to production, they broaden the industrial base. They enable the process of modernization as well as entrepreneurship to spread to more regions and layers of society.”

MODERNIZATION

Historically, it is a welcome change in the social, economic and political systems in different countries as a consequence of industrialization. It transformed values in different aspects of social life.

The second mode of change is an economic one which is associated with changes in population, growth and fall of cities, trade and commerce and urbanisation.

The technological advancement also posed its threat to the economy of the nation. Many far reaching changes in transport and communication accelerated the process of diffusion by social mobility. The economic system got balanced. At the same time Karl Marx's, Engle's, Throglain's and Weber's theories were profounded. These theories brought changes in the field of economy.

POLITICAL ARENA

After the second world war most of the colonies got political freedom. Political freedom made the national leaders chalk out schemes to achieve economic growth which included the concept of "Women Entrepreneurship". Westernization and technological advancement are the conducive factors for "Women Entrepreneurship".
DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN THE WORLD

In the countries like Phillipines, Japan, Malaysia and Singapore women started home industries in their spare time. Later the activity grew into regular product units. The women entrepreneurship percentage in U.S.A in 3.7 percent and in Canada 5.8 percent. In Canada, the growth in the female self-employment nation wide has increased by an annual average rate of 5.8 percent compared to 2.8 percent for males. In Finland it is 30 percent. In Sweden it is 25 percent. In France and West Germany 21 and 20 percent respectively. Women entrepreneurs have been making a noteworthy impact in all segments of the economy in Canada, Great Britain, Germany, the United States and Australia and have made their mark in business.


In West Africa sixty to eighty percent of marketing and trading is controlled by women. It is necessary to comment on the absence of women traders in East African countries like Kenya, Tanzania and Uganda.

SURVEY ON WOMEN ENTREPRENEURS: NUMBER OF WOMEN ENTREPRENEURS IN THE DEVELOPED COUNTRIES

<table>
<thead>
<tr>
<th>Country</th>
<th>Years</th>
<th>Percentage Increase</th>
<th>Employed (lakhs)</th>
<th>Independent (lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.A</td>
<td>1977-83</td>
<td>56</td>
<td>3.3</td>
<td>5.4</td>
</tr>
<tr>
<td>Canada</td>
<td>1977</td>
<td>50</td>
<td>4.3</td>
<td>1/3</td>
</tr>
<tr>
<td>Australia</td>
<td>1987</td>
<td>45</td>
<td>2.0</td>
<td>6.0</td>
</tr>
<tr>
<td>Germany</td>
<td>1987</td>
<td>25</td>
<td>0.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Norway</td>
<td>1987</td>
<td>29</td>
<td>3.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Sweden</td>
<td>1972-82</td>
<td>9</td>
<td>2.3</td>
<td>8.7</td>
</tr>
<tr>
<td>England</td>
<td>1986</td>
<td>25</td>
<td>0.6</td>
<td>6.3</td>
</tr>
<tr>
<td>France</td>
<td>1987</td>
<td>23</td>
<td>0.8</td>
<td>6.5</td>
</tr>
<tr>
<td>Holland</td>
<td>1979-85</td>
<td>36</td>
<td>0.5</td>
<td>4.5</td>
</tr>
</tbody>
</table>


30. Ibid
The research conducted in the developed countries help to promote female entrepreneurship. As Allen and Truman say "The dearth of U.K research into female entrepreneurship has been noted elsewhere." Regarding U.S the volume of entrepreneurial research has been somewhat higher and the U.S Small Business Administration regularly includes a report on trends in female business ownership in its Annual Report to the President.

With the newly acquired attitudes, skills, a mixed-bag of accents and Americanised names, ambitious Indian entrepreneurs are in the fast lane, running mini business empires of their own, many of them outpacing their male counterparts.

WOMEN ENTREPRENEURSHIP IN INDIA

India got independence in the year 1947. The first prime

Minister and one of the architects of India, Pandit Jawaharlal Nehru observed,


"freedom depends on economic conditions even more than political. If a woman is not economically free and self-earning, she will have to depend on her husband or some one else and dependents are never free".34

As a result of this, a new perspective came into existence. Women were encouraged to get higher education as men. Facilities were provided for women to get new jobs and enter into every walk of life. Later, gradually the phenomenon of women entrepreneurship entered into Development Economics.

At the dawn of the International Women's year 1975, the then Prime Minister Mrs. Indira Gandhi spoke firmly, "since time immemorial woman has been discussed and written about mainly as a decorative object. But when she has stepped out of this niche, by and large, response has been one of cynicism and derision. Women's liberation is not a luxury for India but an urgent necessity to enable the nation to move ahead to a life which is more than satisfying, materially, intellectually and spiritually.35


No organization was helping women to take to industrial activities. On the findings of the Ford Foundation, the first Entrepreneurial Development Programme for women was conducted in Gujarat in 1980 in the centre for Entrepreneurship Development.  

Further the definition of women enterprise has also been simplified in the New Industrial Policy announced on 24th July 1991. Measures have also been taken for the development of women entrepreneurship.

The New Industrial Policy of the Government of India has specially highlighted the need for conducting special entrepreneurship programmes for women, which would be in the nature of product/process oriented courses meant for women entrepreneurs, to enable them to start small scale industries. It further adds that the objective of the course is to give representation to women in the field of small industries development with a view to uplifting their status in the economic and social fields. So the policies formulated by the government give the opportunity to women to mingle in the main stream of progress where by the economic and social development is made meaningful.

36. Regina Papa, B. Women, Entrepreneurship And Technology, Department of Women’s Studies, Alagappa University, Karaikudi.
In India, the Sixth Five Year Plan (1980-85) encouraged self-employment of women. It provided a package of services to women entrepreneurs who want to launch self-employment. On 30th December 1987 in Bombay a new organization called All India Manufacturer's organization was set up with a view to encourage, motivate and provide guidance to prospective women entrepreneurs to set up industries. It is also aimed to disseminate information connected with policies and schemes available and to sensitize the government for the development of women entrepreneurship in India. In a message to the Indian Council of Women Entrepreneurs, Mr. Rajiv Gandhi said, "A big effort is still required to ensure the emergence of women in the fields of business industry and entrepreneurship."

**WOMEN ENTREPRENEURSHIP IN TAMIL NADU**

In Tamil Nadu female population is 49.28 percent and the literacy rate of the female population is 52.29 percent as per 1991 census.

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40. Ibid
Consequently the number of educated women expect employment in the Government Departments. But the government cannot provide employment to all women. Hence, it is absolutely necessary that many of them will have to find out employment for themselves. Taking this aspect into consideration the Tamil Nadu Government started Entrepreneurship Development Programme in 1991-92 to make women start small business units. Totally 800 women were given training for the years 1991-92, 92-93 and 1000 for the years 1993-94 and 95-96. Though the motivation and training are given by the government of Tamil Nadu women are not willing to undertake the risk. In some places there is a lack of awareness regarding women entrepreneurship. Hence the state government must take steps through competent agencies to motivate the women folk to start business ventures.

STUDY AREA PROFILE

Nagapattinam Revenue District was formed in October 18th, 1991 out of the certain portions of erstwhile Thanjavur District. Nagapattinam and Mayiladuturai divisions form the new district. It is bounded by South Arcot district in the north, Thiruvarur district in the west, palk straight in the South and the Bay of Bengal in the east.
The old port city of Kaveripoompattinam at the confluence of Cauvery with the sea is an important tourist centre of the District. Other important tourist centres include Velanganni, Nagore, the Point Calimere a bird sanctuary and the 40,000/- acre Muthupet Lagoon with its unique mangrove system.

The Basilica of our Lady of Health at Velanganni, the Nagore Dargah and the Markendayar Temple at Thirukkadavur are proofs of the religious sensibilities and communal harmony in the region. Vedaranyam, is located in the District and salt is produced in about 8000 Hectares.

Though it is primarily an agrarian based district, now it is slowly emerging as an industrial centre particularly in small scale units, after the drilling of oil by the Oil and Natural Gas commission and the dedication of Madras Refinaries Limited under Cauvery Basin Research to the nation. Now the entrepreneurship development has come into the limelight. Entrepreneurship Development is a process and the entrepreneur as an individual is a significant factor in the process.

Prior to 1975 women entrepreneurs were not given much importance. When the United Nations declared 1975 as the International women's year, the attitude towards women entrepreneurs began to change, and
the government announced various schemes to bring women into the mainstream of industries.

In the newly formed district, training is given to women in printing and computer field by the Rural Development Agency and Tamil Nadu Industrial Corporation under the Panchayat Development Scheme and training for gem-cutting trade is given through the District Industries Centre. The government encourages women to become entrepreneurs by giving subsidy. It will be very useful to understand how the socio-economic set up has been instrumental for the emergence of entrepreneurs from the women folk of this area. Because of the focus given by the government on women entrepreneurship and owing to an absence of any indepth study so far on women entrepreneurs, an attempt has been made to deal with the topic in the present study.

NEED FOR THE STUDY

Women entrepreneurs are recognised as a powerful instrument for the economic development of any nation as well as the catalyst in bringing the changes in the society.

So the evaluation of the growth of the entrepreneurship becomes necessary in general.
Nagapattinam Revenue District is a bifurcated district of Thanjavur. Some of the areas are declared as industrially backward and some of them as most backward. In order to assess the growth of women entrepreneurship in these areas the research study becomes necessary, in particular.

SCOPE

The study is carried out with a view to understand the socio-economic background of women entrepreneurs, factors influencing the promotion of their business, the profitability of the enterprise, the problems of women entrepreneurs and support schemes available, all pertaining to the units located in the Nagapattinam District of Tamil Nadu.

OBJECTIVES OF THE STUDY

1. To study the socio-economic background of the women entrepreneurs.

2. To assess the nature and type of units operated by the women entrepreneurs.

3. To measure the performance of the units in terms of cost, employment and profitability of the units.
4. To evaluate the extent of availability of support schemes from agencies under Entrepreneurial Development scheme and their utilization.

5. To identify the developmental issues of the units operated by women entrepreneurs and

6. To suggest measures for further promotion of women entrepreneurship in the study area.

METHODOLOGY

What so ever may be the discipline of knowledge, research is indispensable to gauge the nature and magnitude of a problem. The technique of this research may vary considerably from one subject to another. No doubt change has also been of great help in the acquisition of knowledge in certain sphere. But for the sake of exact, systematic and persistent study the approach and effect should be scientific and based on experiments or on observations. "Testing of theory against fact has come to stay as the most important and essential part of all physical and social sciences".\textsuperscript{41}

Study of this nature involves collection of primary and secondary data. A structured interview schedule was administered to collect primary data

\textsuperscript{41} Singh Parashar Singh - Econometrics and Mathematical Economics New Delhi, S. Chand & Company Ltd., 1984, p.1.
from the respondents. In the first phase the list of the women entrepreneurs was collected from the District Industries Centre, Civil Bodies and Commercial Banks of Nagapattinam. From them, a combined non-overlapping list of women entrepreneurs was prepared.

While selecting the women entrepreneurs for the purpose of collection of data, women entrepreneurs who could not be traced out, who gave up the enterprise, and the units run by men in the names of women entrepreneurs were eliminated from the list.

Accordingly, the units selected for the purpose of study which are owned, managed and run exclusively by women were 152 units. Among them most of the units concentrate on traditional cum indigenous skills and some of them require professional and technological skills.

The secondary data were collected from the authorities of District Industries Centre through a structured questionnaire. Besides, additional data were collected from documentation centres, office of the Women Development Corporation of Tamil Nadu, Directorate of Industries and Commerce, Chennai and the University Libraries.

The nature of the study has a direct relation to the number of units, employees, investment and cost and profit. Hence the interview schedule
was divided into many sections with main and sub-questions. The data pertaining to five years from 1991-92 to 1995-96 were collected and analysed.

LIMITATIONS OF THE STUDY

In view of inaccessibility of data and to utilise the relevance of data for offering suggestions, a period of five years (1991-92 to 1995-96) has been considered and analysed. Whenever there is a change in the government's policy towards women entrepreneurial programme, it has a direct impact on the working of the units. Hence the policies and the support schemes offered relating to the period of study alone are considered and the impact has been appraised. Further, the study is confined to the economic, sociological and psychological perspectives of the women entrepreneurs in Nagappatinam District.

Hence the findings and suggestions hold good only to this district.

CHAPTER SCHEMES

The study is summarised under following chapters.
CHAPTER I - INTRODUCTION

The first chapter emphasises the importance of women entrepreneurship and also deals with the concept, scope of the study, objectives, methodology and limitations.

CHAPTER II - REVIEW OF LITERATURE

The second chapter comprises the views of the eminent economists, sociologists, psychologists and researchers in the field of entrepreneurship. They are analysed generally and specially with reference to the objectives of the study.

CHAPTER III - THE SOCIO-ECONOMIC BACKGROUND OF WOMEN ENTREPRENEURS

The chapter includes the socio-economic background of the women entrepreneurs such as education, marital status, occupational mobility, family type, generation feature and their reasons to turn as entrepreneurs.

CHAPTER IV - PERFORMANCE OF THE UNITS

The fourth chapter brings forth the performance of the units operated from various dimensions. More specifically cost, profit, employment generation of the units etc., are discussed.
CHAPTER V - SUPPORT SCHEMES OFFERED AND UTILIZED

The support schemes offered by various organizations including training and financial assistance, the extent of utilization and deficiencies if any, have been studied.

CHAPTER VI - DEVELOPMENTAL ISSUES

The chapter six examines the impediments faced by nodal agencies, district industries centre, and those faced by the Women Entrepreneurs themselves are analysed.

CHAPTER VII - FINDINGS AND SUGGESTIONS

The last chapter concludes with the findings of the study and suggests remedial measures for the growth of entrepreneurship with reference to the chosen objective in the Nagapattinam, Revenue District of Tamil Nadu.

CONCLUSION

The research is conducted in order to know the conditions of the Women Entrepreneur in the area of the study i.e., the Nagapattinam District. This might enable promotion of the women entrepreneurship in Nagapattinam district. In turn, it will help to raise the standard of living of the individual and improve the Indian economy. The small women entrepreneurs may become big industrialists one day and participate in the global economy.