CHAPTER – II
REVIEW OF LITERATURE

2.1 INTRODUCTION

Rural women are more vulnerable in comparison to urban women, because the urban women have wide scope of activities around them to explore but rural women do not get enough opportunity to make use of their economic potential. Thus to bring rural women in the main stream of entrepreneurship development, they are to be given little freedom from their household responsibilities. A number of studies have been undertaken in India as well as in other countries to investigate the various aspects of Rural Women Entrepreneurship. The present section highlights the various studies on Women Entrepreneurship and Rural Women Entrepreneurship in India and abroad. It is arranged in year wise.

Gangaiah (2000) in his article described a unique experiment at Nellore district of Andhra Pradesh, where low income women groups were organised to form thrift and credit group called Podupulaxmi group. These inculcate the habit of saving to provide a working capital base for developmental activities. Most of these women are utilising the amount in various activities like dairy, tailoring, fruit selling, basket making and brick making \(^1\).

Gurumoorthy (2000) identified the importance of self-help group of women and promoting entrepreneurship. Seeing the reluctance of poor people to approach banks, he argued that self-help is the viable alternatives to achieve the objectives of rural development and entrepreneurship \(^2\).

Kamar Jahan and Veerasakaran (2000) found out that the women entrepreneurs in Tamilnadu engaged in the important activities namely manufacturing, trade, commerce and services. Manufacturing includes food-based
and cloth based products. The trade and commerce activity include retail trade in food items, fruit, vegetables and flowers. Service includes community, social and personal repair services like beauty parlour, tailoring, money lending and prawn broking.³

Lalitha Rani (2000) identified the two major problems faced by the women entrepreneurs to be dual career and wrong evaluation of the product by the customers. Securing financial aid and marketing had also been listed as other issues which posed a problem for the women entrepreneurs. Derogatory comments by their husbands and relatives and negative criticism by the immediate society were the social barriers for women entrepreneurs.⁴

Laxmi and Kulshrestha (2000) identified the importance of micro finance for the development of women and of taking small enterprise; initially she discussed the Panchayat Raj and the banking system to improve rural women entrepreneurship. She goes on to discuss the features of micro-finance and participation of weaker section, including women, in government sponsored programs. She also put emphasis on the difficulties faced by women in applying for credit to their enterprise. In her article, she criticised the credit programs for ignoring women entrepreneurs. Lastly, she identified some constraints into effective and beneficial credit program for women and provides solutions to it.⁵

Neelaveeni, Rambabu and Kenkata Ramaigah (2000) found that age factor, mass media consumption and extension contact were significantly influencing the variation in developmental priorities of farm women in agri-business management. Age was found to be significantly and relatively associated with development priorities. As age increased, their energy declined and hence their attention in management of activities in agri-business, declined. As mass media consumption
and extension contact increased, their exposure to new technologies in agri-business management increased thereby increasing their attention management of agricultural business activities.\textsuperscript{6}

Micheline Goredhuyas and Leo Sleuwaegen (2000) have made an attempt to analyse the individuals choice for self-employment and entrepreneurial success. They observed entrepreneurial activity is found to be successfully undertaken by individuals. Who succeeded in increasing their entrepreneurial abilities and reducing the risk of starting a business through a learning process that takes place through ageing, professional, experience, and apprenticeship or alternatively, formal education. The learning process takes place both before and after entering into the industry as firm grows into a large size. However, financial constraints continue to play a major restraining role for entrepreneurship and firm growth.\textsuperscript{7}

Sarwade et al., (2000) found that the rural entrepreneurs started their enterprises as a part time activity in small villages while it is a main business in the large villages. The fathers of the most rural entrepreneurs were businessmen and they are engaged in the same line of business or allied line of business. Majority of the rural entrepreneurs purchase their materials once in a month. The major problem of the rural entrepreneur is credit sale because the demand characteristics for a product are closely connected with agricultural income.\textsuperscript{8}

Shailendra Singh and Saxena (2000) revealed that the women entrepreneurs of Eastern Uttar Pradesh struggled against many odds namely traditional culture, low economic opportunity, low special accessibility and the personal characteristics namely shyness, lack of achievement, motivation, low risk-taking, low education level, unsupportive family environment, lack of information and experience, problem of liquidity and finance.\textsuperscript{9}
Sundari and Geetha (2000) in their study they took up the matter of credit to micro enterprise. The objective of the paper is to analyse the factors that perpetuate poverty, the hurdles women face in acquiring credit and setting up micro enterprise. They provided information on the specific economic strategies like financial and marketing to develop women entrepreneurship. Further they also highlighted bottle necks in the establishment of micro – enterprise particularly for women. They put some emphasis on the gender issues that are involved in delivery of credit to women, before conclusion, they insisted on redefining strategies for the developments of women in micro-enterprises.¹⁰

Surapa Raju (2000) study revealed that the pull category of women entrepreneur was younger than the push category entrepreneurs. Most of the pull category women were upper caste and the majority of the push category belonged to Backward Class and Scheduled Caste categories. After starting the enterprises, the average monthly income of the pull and push entrepreneur were increased by 4.0 and 1.2 times respectively. The percentage contribution of push entrepreneurs income to their family income is nearly sixty nine per cent whereas in the case of pull category it is only thirty four per cent.¹¹

Sivalognathan, K. (2000) pointed out that the problem faced by women entrepreneurs in India are inequality, family background, low wages, inadequate training, government policies, exploitation by middlemen, problem of finance, scarcity of raw-materials, stiff competition, high cost of production, low mobility, social attitudes, low ability to bear risk, lack of education, low need for achievement, project related problems, family ties, shortage of power, inadequate infrastructure facilities and socio economic constraints.¹²
Viba Sinha (2000) study revealed that the number of women longing to take up entrepreneurship had been growing many folds. Most of the women entered this field as first generation women entrepreneurs primarily to remain busy and fulfill their ambition. Women showed to have high single mindedness of purpose to achieve perfection in the quality of their products and services and established their business well.\textsuperscript{13}

Abraham Vijayan (2001) in his study, “Women Development and Micro Enterprises in Trivandrum District of Kerala” has revealed that seventy per cent of women are engaged in micro enterprises-individual as well as group enterprises. Their income is used to supplement the family income thereby reducing poverty level. His study concludes that development of women should start from the SHGs and economic stability is the cornerstone for the empowerment of women.\textsuperscript{14}

Aravinda and Renuka (2001) in their exploratory study on women entrepreneurs revealed that the important factors which motivated the women towards entrepreneurship are self interest in that particular area of enterprise and inspiration from other successful women. Their study revealed that the facilitating factors that had an impact in maintaining the enterprise successfully were self experience, interest and family’s help and support. Women entrepreneurs, in general, face conflicts in work and home roles. The main conflicts in work role pertained the inability to expand the enterprise and optimum utilisation of available skills. Non availability of time to spend with family and to be a good spouse was the conflict areas in the performance of home role. It is concluded that women entrepreneurship requires a congenial entrepreneurial climate which motivates and facilities women to take up entrepreneurial career.\textsuperscript{15}
Colette Dumas (2001) studied on the Centre for Women and Enterprise Community Entrepreneurs Programme. This case analysis was made an attempt to determine the initial outcomes of the community entrepreneurship programme. He indicated that training provided to low-income women has indeed accomplished its goals - to help participants, launch their own business, to empower them to achieve self-sufficiency through entrepreneurship and to advance the economic health of Boston’s inner city neighborhoods through micro enterprise and job creation.\textsuperscript{16}

Ghosh (2001) reported that Non-Governmental Organisations working in the area of micro-finance emphasised on protecting the interests of women.\textsuperscript{17} Gupta and Srivastava (2001) have revealed that SHGs are considered as one of the most significant tools and a great participatory approach for the economic empowerment of women. In short the authors found the positive relationship exists between micro credit and micro enterprises by way of establishing micro enterprises. As far as the role of institutions in rural development is concerned, SHGs are the important institutions for improving the life of women in rural areas on various socially and economically empowering components.\textsuperscript{18}

Madheswaran S. and Dharmadhikary Amita’s (2001) study on “Empowering Rural Women through SHGs” was to examine the SHG mechanism of the micro credit scheme as an effective and financially viable tool in channelising credit to the rural poor. In this study an attempt had been made to analyse the impact of SHGs in providing credit to rural women, to help them to uplift their economic status. The analysis was based on a survey of three villages of Pune district, conducted during 1999, where the Maharastra Rural Credit Programme was being implemented. The study revealed that the Maharastra Rural Credit Programme was successful to some
extent in its objective due to a combination of factors such as SHG-Bank linkage, credit being made available for consumption purposes, easy and periodic availability of credit due to rotation of savings and active participation of NGOs. The study further revealed that peer monitoring could be used as a channel to provide credit at a low transaction cost and frequently to reduce rural poverty. The study concluded that micro credit should be used to meet the current demands of the rural women and this would lead to a gradual improvement in the quality of their life and would enable them to identify activities for economic betterment.\textsuperscript{19}

Aravinda and Renuka (2002) identified the important factors which motivated women towards entrepreneurship in their study. The facilitating factors that had an impact on maintaining the enterprises successfully were self-experience, interest, family’s help and support. Women entrepreneurs, in general, face conflicts in their roles in work place and home. The main conflict in work role pertains inability to expand the enterprise by optimum utilisation of available skills.\textsuperscript{20}

Carter and Rosa (2002) identified in their study that the female entrepreneurs tended to write more and respond in ways that suggest that they tend to reflect more upon the future and new possibilities. Differences in style of operations were evident. Others have reported in their study that written responses from female entrepreneurs described in greater detail and more clearly the urging need for governmental support of networking activation and other programmes that promote co-operation and research pooling.\textsuperscript{21}

Ganesan, Dilbagh Kaur and Maheshwari (2002) studied the problems, confronted by the self-motivated women entrepreneurs, and then highlighted the prospects and the future challenges. They identified the concerned areas of these
women who were in business and also proposed what kind of entrepreneurial training would be ideal after school.\textsuperscript{22}

Jothi and Sundar (2002) are of the view that micro enterprises are greatly involved in production and marketing activities. This has resulted in generation of employment, income and empowerment of rural women in Tamil Nadu.\textsuperscript{23}

Kalyani and Chandralekha (2002) observed that the socio economic and demographic characteristics have a significant impact on the involvement of women entrepreneurs, particularly when it comes to enterprise management. Many of them received help from their family members, particularly the male members, in carrying out various kinds of work.\textsuperscript{24}

Kerala Women’s Commission (2002) concluded a study on the status of women in Kerala. It was noted that women entrepreneurs have started owning the business. In recent times they concentrate electronic item manufacturing units, firms, printing press, hollow bricks production units. It is stated that women entrepreneurs have started shifting to modern lines of enterprises.\textsuperscript{25}

Kumaran (2002) opines that due to technical training and escort services provided to the entrepreneurs of micro enterprises set up by NGOs and their banks were more viable and sustainable as compared to those formed by DRDA where these services were lacking. The study also throws light on the utilisation pattern of loan by SHG members. \textsuperscript{26}

Lakshmi Devi and Pillai (2002) in their study concluded that micro credit based income generating activities initiated by the NGOs have clearly helped in poverty alleviation and empowerment of the rural women. These activities made a difference in the lives of the poor women by providing them with independence and the self-esteem, self-confidence and autonomy that it brought along. According to
them, micro credit based income generation activities is a good beginning, opening the doors of credit to the marginalised women who were hither to denied access to traditional channels of credit. But it indeed is not the panacea for all the problems of the poor women.\textsuperscript{27}

Madhumurthy (2002) in “Entrepreneur Evaluation of the Concept and Characteristics” revealed that “the entrepreneur is initially identified with such simple characteristics as willingness to take risk and ability to make decisions under uncertain conditions with changes in the state of economy and technology, to take up other roles like manager. These attributes give an impression that the entrepreneur is a special kind of person and that not everyone can be an entrepreneur. Though this cannot be conclusively proved, the entrepreneur is certainly different from a non-entrepreneur in his socio, economic and psychological disposition and achievement motivation.\textsuperscript{28}

Manimekalai (2002) mentioned that the entrepreneurship was not confined to any particular stratum of society, sex or race and that there was there is no difference between men and women on the bank of personality recognition. However, entrepreneurial women still constituted only small percentage of the total self-employed population in the developing country. Majority of them had low initial investment and hundred per cent of the investment was made out of their own effort. The major problems faced by these women were lack of funds for investments, lack of knowledge of procedure for acquiring loans and non-implementation of existing policies.\textsuperscript{29}

Masuda M. Rashid Chowdhury (2002) made an attempt in her article to identify some of the factors that led to the adoption of women entrepreneurship. She also discussed the problems faced by the women entrepreneurs in their business
enterprises. As small entrepreneurs, women played a significant role in the national economy. In her article, she suggested that the governmental and non-governmental development for women entrepreneurship should be activated in order to increase the contribution for women towards the national economy. She also identified the major problems of women entrepreneurship such as lack of credit facilities, skill, training, market opportunities, difficulties in procurement of raw materials and transportation.  

Sivaloganathan (2002) pointed out that the problems faced by women entrepreneurs in India are inequality, family background, low wages, inadequate training, government policies, exploitation by middlemen, problem of finance, scarcity of raw-materials, stiff-competition, high cost of production, low mobility, social attitudes, low ability to bear risk, lack of education, low need for achievement, project related problems, family ties, shortage of power, inadequate infrastructure facilities and socio-economic constraints.

Rajesham C.H and Raghava .D (2003) concluded that the promotion entrepreneurship for women will require even greater reversal of traditional attitudes than the mere creation of jobs for women. This means that we should first wait for society. But it implies that the programme should go beyond subsidies and credit allocation to attitudinal range, group formation, training and other support services but also practical application of the academic knowledge regarding management like marketing and finance of a business enterprise.

Ambigadevi (2003) found that due to the increased income of women their contribution to their family is increased. Women who do household work, for which they are not being paid, also work outside for money to supplement their family income. The important discriminate variables among women who contribute to their
family income are income earned and family income. The study identified the importance of socio-economic factors to discriminate the two groups of women.\textsuperscript{33}

Dil Bagh Kaun, M. Annadurai and V.K. Sharma, (2003) concluded that besides providing technical and financial assistance, it is essential to educate rural women and extend entrepreneurial management and marketing skills so as to enhance their confidence and competence so that they would become self-reliant.\textsuperscript{34}

Mythili (2003) concluded that the successful women entrepreneurs became inspiration to other. They could become big industrialists and participate in global economy. They could help charity trusts and patronize them. The social inequalities were mitigated by keeping a good relationship with the surroundings.\textsuperscript{35}

Purshotham (2003) identified that micro enterprise as one which engages the resources available in local area and provides self-employment with few more employment opportunities. It requires only limited capital but yields more profit. It is subjected with an easy entry and exit and also apt for the poor who runs a business mainly with the help of borrowed capital.\textsuperscript{36}

Sandberg (2003) revealed that doing business in rural sector seemed to diminish gender-related barriers. He obtained that it was an advantage for women to start business in rural areas, where inhabitants seemed to be more concerned with economic opportunity than gender distinctions. Quality gender difference was that female ones and their operations were more articulate than their male counterpart. As a result, they were better in describing the problems common to both males and females.\textsuperscript{37}

Sarangi (2003) states that women led SHGs in many parts of the country have succeeded in bringing the women to the main stream of decision making. She argued
that SHG is a viable set up to disburse micro credit to the rural women and encourage them to enter into entrepreneurial activities.38

Sindhu et.al., (2003) pointed out that entrepreneurship had been recognized as the essential ingredient of economic development. Very high literacy rate and lack of employment opportunities paved way for many unemployed youth including women to take up small-scale business unit. In their study, Entrepreneurial Success Index (ESI) was developed to measure the level of success of women in agri-business and the respondents were classified into four groups of very high success, high success, medium success and low success.39

Vasumathi, A. et al., (2003) highlights two important matters on stress. The first is that the women entrepreneurs are affected by stress caused by achievement and affiliated need related stressors. Power-need related stressors were not significant in affecting them. Secondly entrepreneurs adopt silent, less-expensive, tradition bound stress reduction strategies, in preference to other types of coping styles.40

Wasthead (2003) provided the empirical evidence relating to the wealth contribution of female and male controlled business. His study focused on the performance of business controlled by male or female single decision makers. The total assets and owner’s equity was significantly higher for the male-controlled business. Also the total income and profit were significantly higher in male – controlled business.41

Anil Kumar (2004) made a study about enterprises location choice of women entrepreneurs by selecting a sample of one hundred women entrepreneurs in Haryana State, India. It was found that most of the women entrepreneurs wanted to operate their business at their homes followed near the market.42
Dinesh Awasthi (2004) in his paper argued that adopting a product-specific policy and a cluster-based approach to foster growth among micro and small enterprises.⁴³

Rajanarayanan, (2004) in his article, “Support System for the Success of Women Entrepreneurs” says that the experience in India during the last three and a half decades has proved beyond doubt that entrepreneurship can be developed through proper interventions. Entrepreneurship development through motivation training has assumed the proportion of a movement in India. There are specific programmes of entrepreneurship development for different sections of the society. The support system should also have separate programmes and policies to help rural women entrepreneurs. They will reduce social and technological risks faced by rural women entrepreneurs. They can overcome technical problems if they work together as a group. They can learn from one another. The individual perception of social risks gets reduced. Support systems are important but not a magic wand to run an enterprise. The Government both Central and State have to set up several institutions and centers to support rural women entrepreneurs to establish their units.⁴⁴

Ramanunny., (2004) in his study on ‘Credit Needs of Women Micro Entrepreneurs in Urban Area’ found that more than ninety of micro entrepreneurs are facing credit related problems. He opines that neither banker nor entrepreneurs could be identified as major agents for creating problems. Better communication between bankers and entrepreneurs are to be ensured for avoiding such problems. According to him the procedure for sanctioning of loans, fixation of interest rate, calculation of moratorium etc. are to be more transparent.⁴⁵

Chinnadurai., (2005) in his article, “Women Entrepreneurship and Service Sector” has narrated that women are almost one half of the world’s population having
enormous potential but being underutilised or unutilised for the economic development of the nation. Majority of women do not undertake entrepreneurial ventures. There is need to strengthen and streamline the role of women in the development of various sectors by harnessing their powers towards nation building and to attain accelerated economic growth. Women are engaged in a wide variety of occupations especially in the unorganised sector. In the rural unorganised sector women care for cattle, sowing, transplanting, harvesting, weaving, working in the handlooms and producing handicrafts mostly as low paid wage earners or unpaid family workers. In the urban informal sectors women are working as petty traders. They are also engaged in producing and selling a variety of goods such as vegetables, fruits, flowers, cooked food and so on. Information gap largely affects women’s development. Thereafter the Non-Governmental Organisation and other associations can take initiatives to make women aware and motivate them towards self-employment. At the same time individual women should also come forward to take advantage and risks in entrepreneurial sector. Economic independence and education of women will go a long way in attaining self-reliance for women.\textsuperscript{46}

Kumar, (2005) examined perceptions of women entrepreneurs managing small enterprises towards the support agencies. The study reveals the need to increase the level of awareness of various sources of finance to women entrepreneurs. According to him workshops and seminars should be organised at local level by financial institutions and NGOs free of cost to increase the level of awareness regarding various schemes and facilities available to women entrepreneurs. He also emphasised the need to increase the level of awareness regarding various programmes and policies enunciated for the growth of women entrepreneurship.\textsuperscript{47}
Madasamy, et.al., (2005) in their article entitled, “Women Entrepreneurs in Rural India” says that natural talents, aptitudes, capabilities can be multiplied through training programmes to develop self-confidence, self-esteem, assertiveness, courage and risk. Training programmes should be designed in such a manner that women entrepreneurs must shed their weakness. They must be provided special assistance for selection of procedure/service so that women entrepreneurs can be in a position to perceive and respond to various profitable opportunities. Efforts are needed to remove the inferiority complex and to make women more confident about themselves. A variety of programmes have been undertaken by a multitude of organisations with the intention of stimulating women entrepreneurship.48

Nagarajan and Elaine G. Porter (2005) studied women entrepreneurs experience in terms of their motives and the obstacles they faced in establishing and growing their business. They covered nine women entrepreneurs in a small southern Indian town with entrepreneurial training and who had been running in their business for at least five years were the focus group. They found out that work–family conflicts were among them. Women used gender-based strategies to manage interactions with governmental and bank officials and a professional demeanor to deal with male clients. Children sometimes participated in their business after school.49

Pijush Kanti et.al (2005) in their article “Women Entrepreneurs of Rural Industries in some Selected Areas” made an attempt to (i) identify the factors responsible for emergence of rural women as entrepreneurs (ii) assess the socio-economic impact of entrepreneurship on their lives and (iii) assess the problems faced by the women preferred bamboo and cane work and other craft works like sewing, garments making and embroidery. Seventy nine per cent of the sample became
entrepreneurs due to circumstances that compelled them to find out some other sources of income for their living. It was also found that the majority of women entrepreneurs (76.7 per cent) acquired initial experience about the craft from families or from neighbours.\textsuperscript{50}

Ramachandran and Selvarani (2005) in their article entitled, “Problems and Prospects of Women Entrepreneurship in Rural Areas” says that the state of Kerala, where the literacy among women is the highest in India, proves a good example of women entrepreneurship. On the whole proper education to women in Kerala resulted in high motivation among them to enter into business. Women are willing to take up business and contribute to the nation’s growth. Their role is also being taken to promote women entrepreneurship. Resurgence of entrepreneurship is the need of the hour. Women entrepreneurs must be moulded properly with entrepreneurial traits and skills to meet changing trends and changing global markets and also be competent enough to sustain and strive in the local economic area.\textsuperscript{51}

Ramachandran and Seilan (2005) have analysed the socio-economic empowerment of women under micro enterprises in Kanyakumari District. These micro enterprises involve in rearing milk animals, pot making, cottage industries, and handloom enterprises. The authors concluded that the activities of the micro enterprises have played a vital role in women empowerment, social solidarity and socio-economic betterment of the poor women in the district.\textsuperscript{52}

Kiranjot Sidhu and Sukhjeet Kaur (2006) says that entrepreneurship is the only solution to the growing employment among rural youth. It helps to generate employment for number of people within their own social system. This is more beneficial for women in rural areas as it enable them to add to the family income while taking care of their farm, home and livestock centered tasks rural women
possess abundant resources to take up an enterprise. She has the benefit of easy availability of farm and livestock based raw material and other resources. Hence, she can effectively undertake both production and processing oriented enterprises. But to be a successful entrepreneur, women should possess certain fundamental qualities beside the support of the family and government organisations. Entrepreneurial development among rural women helps to enhance their personal capabilities but also decision making status in the family and society as a whole.53

Anchita Ghatak., (2006) in his article titled as “Faith, Work and Women in a Changing World: The influence of Religion in the lives of Beedi rollers in West Bengal”, discussed how the lives of women and girl beedi rollers in a Muslim Community in West Bengal are influenced by their religious background, highlighting the complex relationship between gender, faith and work.54

Ramachandran (2006) in his article, “Challenges before Entrepreneurs” says that finance is the key factor that has to be properly planned and made available to the needy entrepreneurs through effective method. Women’s education is absolutely essential in strengthening their personality. Appropriate training is the key to any successful programme to develop rural women entrepreneurs. Constant monitoring and improvement of training programmes should eventually spread their cult of entrepreneurship among rural women. High powered and professionally eminent committee must continuously evaluate and review the course and curriculum of the training programme to suit the present need of the rural women entrepreneurs.55

Rolanda P. Farringtone Pollard (2006) determined the relationship between women entrepreneur’s support and success from both actual and perceptual perspectives. He found out that women’s motivations towards entrepreneurship
were strongly correlated with perceptions of success and that women’s perceptions of success were highly correlated with their perceptions of support.\textsuperscript{56}

Suman Jain (2006) has noted that NGOs play a significant role in the income generation of women in rural areas. The author has made an observation that many NGOs have started special entrepreneurial development programmes to motivate the rural women and improve their skills and efficiency. Thus, the study pointed out micro enterprises can serve four objectives viz., employment generation, poverty reduction, empowerment of women and enterprise development as an end.\textsuperscript{57}

Bandana Saha (2007) dealt with the general problems faced by women entrepreneurs in their business development. Finance was identified as the main problem of the women entrepreneurs. The author found that the women entrepreneur of Dhaka city were all educated and forty three percent of them had Post-Graduate degrees. Most of them belong to families with business background. They had easy access to technology, finance, market and packaging facilities. The women entrepreneurs were engaged in readymade garments, embroidery, herbal medicine and food products like dry fish, pickles.\textsuperscript{58}

Jill R. Kickul, et.al, (2007) examined the influence of formal and informal social capital and training needs of four hundred and twenty one women entrepreneurs that the acquisition of financial resources needed for growth. They pointed out that woman entrepreneurs with high growing resources tended to use more formal social networks and needed training in strategic planning and production/operations.\textsuperscript{59}

Kalpana Shankar (2007) pointed that family-based micro enterprise established through loans from SHGs seem to be the most successful experiences from the Tamil Nadu Women’s Development Project, supported by the International
Fund for Agricultural Development. Further, it is an interesting observation to be made here is that they are able to reap the benefits of their hard work and get access to cheaper credit and it leads to women empowerment. Therefore the study concluded that the need of the areas of food processing, textiles and vegetable cultivation. In addition, it is suggested that women need ideas in terms of expanding their business and skills training to become successful business entrepreneurs. It is clear from the above discussed literature that micro enterprises activities are capable of improving women’s economic status along with empowerment.\(^{60}\)

Mallika Dhas (2007) examined that the problems which women faced during the setting up and continued operation of their business, and the work – family conflicts. The study also looked at their reasons for starting a business and the self-reported reasons for their success. It covered the two states in Southern India Tamilnadu and Kerala. He found that the initial problems faced by these women seemed similar to those faced by women in Western countries. However, Indian women entrepreneurs faced lower levels of work-family conflicts and seemed to differ in their reasons for starting and succeeding in business.\(^{61}\)

Pooja Nayyar, et.al. (2007) concluded in their study that women entrepreneurs faced constraints in aspect of financial marketing, production, work place facility and health problems. The financial problems faced were non-availability of long term finance, regular and frequent need of working capital, poor location of shop and lack of transport facility were major marketing problems. Production problems included the problem of non-availability of raw material. Entrepreneurs of zone-mainly faced health problems such as fatigue, tension and headache. Women entrepreneurs also faced problem of improper water and space facility. Guidelines framed as a reduction
to their problems can help women entrepreneurs to deal with their problems effectively.62

Subrahmanyeswari, et.al., (2007) investigated on Entrepreneurial Behaviour of Rural Women Farmers in Dairying. A multidimensional analysis was conducted by following ex-post facto research design and random sampling technique in Chittoor District of Andhra Pradesh. A total of one hundred and twenty respondents comprising of sixty one small, thirty five medium and twenty four large women farmers in dairying were selected by Proportionate Random Sampling Technique. The results revealed that the majority of the dairy women farmers passed medium entrepreneurial behaviour and variation among the three categories of the respondents was found to be significant. Entrepreneurial behaviour was positively, and significantly related with land holding, material possession, management orientation, value orientation, income from dairy farming, education and innovations.63

Aida Iris (2008) attempted to generate a profile of innovative women entrepreneurs based on their personal and business characteristics. Data were compiled from a sample of one hundred and eight women entrepreneurs in peninsular Malaysia, and analysed using ANOVA to determine any correlation between the independent and dependent variable. He found out that women’s entrepreneurial innovativeness were very much affected by their age and education, as well as the type, location and size of the business.64

Shanmukha Rao Padala (2007) women entrepreneurship development is an essential part of human resource development. The development of women entrepreneurship is very low in India, especially in the rural areas. In advanced countries, there is a phenomenon of increase in the number of self-employed women
after the Second World War. The scheme of SHGs, launched in 1982-83, inaugurated an era for systematically organising women in group for providing them opportunities of self-employment on a sustained basis in India. Several thousands of rural women from the length and breadth of the country participate in this program, and take up a number of trades under the banner. Poverty alleviation is the ultimate goal of any nation. Studies have shown that the delivery of micro finance to the poor is productive, effective and less costly, if they are organized into SHGs. The SHG movement in India in general and Andhra Pradesh in particular, has metamorphosed the rural economic scenario perceptibly.65

Sobha Rani.B and Koteswara Rao. D (2007) in their paper discussed the socio-demographic attributes of women entrepreneurs; factors influencing the motivation of women to become entrepreneurs; and selection of enterprises in industry, service and business. The proposition, accelerating the pace of women entrepreneurship, is essential for broad-basing entrepreneurship in various sectors of the economy. For facilitating this, it is important to understand the prerequisites and guidelines for developing entrepreneurial qualities among women. The evidence from empirical studies presented in this article can serve as the basis for formulating strategies for the future, and for supporting women entrepreneurship in a sustained manner.66

Nagesh.P and Narasimha Murthy .M.S (2008) in their paper analysed the effectiveness of women entrepreneurship training and education program and helps to understand the need for entrepreneurship training. It also helps to identify the strengths and weaknesses of such training programs. The comparison of the pre-established goals and the actual attainment helps to identify the improvements needed in training programs.67
Ganesan and R. Durai Pandian (2008) have opined that the efforts of various institutions dealing with research and technological innovation to relieve rural women from their domestic drudgery may be intensified. This would allow them to participate in further gainful activities outside the domain of their usual traditional work. Measures to speed up the pace of literacy promotion and population among rural cultures are to be taken up. This would help to bring about the necessary attitudes gradually.  

Rajani (2008) examined the quality of micro enterprise management by women in socio-cultural milieu and projected the management training needs of women entrepreneurs. She concluded that confidence building, competence, connections and capital were projected as essential management training needs for women entrepreneurs.  

Sayeed and Nusrat (2008) found that the most frequent barriers focused by women entrepreneurs were difficult to get help from the financial institution, obtaining trade license and tax certificate. Other barriers were absence of proper women business community to raise the issue to the policy makers of the country, absence of business training institution to teach them how to start the business.  

Shiva Malik and Taranjit Kaur Rao (2008) conducted an empirical study among one hundred and thirty five women entrepreneurs in Chandigarh to analyse the reasons for starting business, perception regarding their success in business and quality attributed to their success. The study revealed that women were ready to face the challenges associated with setting up of business. Papad, pickles were the things of the past, now with new and innovative business, women entrepreneurs were fast becoming a force to reckon with in the business world. Women were not into business for survival but also to develop the society. Their inner urge of creativity and
to prove their capabilities. Women education was contributing a great extent to the social transformation.\textsuperscript{71}

Dafha Kariv (2008) investigated the relationship between entrepreneurs stress-appraised positive or negative and their business financial performance, ie. turnover of Men Owned Business (MOB) and Women Owned Business (WOB). The results, collected from the responses of one hundred and ninety Israeli entrepreneurs, indicated that men and women appraise stress differently—predominant stressors for women were negligible for men and vice versa. A hierarchical regression emerged that positive stress triggers the business turnover and negative stress impedes it, interaction of gender with social support and role conflict augmented the simple effect of each stressor alone on business turnover.\textsuperscript{72}

Andrea E. Smith-Hunter and Swithina Mboko (2009) analysed the strategy process employed by Zimbabwean female small business owners, and established the link between the strategy processes and firm outcome. They used interviews to collect data, using a case study method approach, which directed the interview process. Based on their micro analysis, they concluded that Zimbabwean female business owners have strong entrepreneurial competence but lack the ability and support to develop their firms to their full potential.\textsuperscript{73}

Beena and Sushma (2009) made a study on Women Entrepreneurs Managing Petty Business. A study from the motivational perspective by taking a sample of thirty women entrepreneurs of Andhra Pradesh. They found that women entrepreneurs were engaged in activities like selling vegetables, leafy vegetables and flowers. Perhaps due to the following reasons agricultural activities are predominant in our country. These women have migrated from villages where they were involved in farming,
familiarity of the products and their potential making them opt for this business. Selling fruits, flowers and vegetables requires minimum technical but requires high lung power. Laundry, selling snacks and tea are skill based and are determined by caste and tradition.  

Makararavy, et.al., (2009) identified the challenges and opportunities faced by the women in a high context culture in Cambodia, an examination by the researchers revealed that women entrepreneurs faced distinctive challenges in the early part of SME development in terms of social problems, marketing problems, lack of government assistance and financial problems.  

Sanjukta Mishra (2009) investigated the status of women entrepreneurs and the problems faced by them, when they ventured out to carve their own niche in the competitive world of business environment. He found that women in India faced many problems to go ahead in business. The greatest determinant to women entrepreneurs was that they are women. The financial institution was sectional about the entrepreneurial abilities of women. The male and female competition was another factor, which developed hurdles to women entrepreneurs in the business management process.  

Tulas Tambunan (2009) examined recent developments of women entrepreneurship in Asian Developing Countries. In his study, it focused only on women entrepreneur in small and medium enterprises. The findings of the study showed three main important facts. First, SME’s were of overwhelming importance in the region, as they account, on average per country, for more than ninety five per cent of all firms in all section. Secondly, the representation of women entrepreneur was still relatively low which could be attributed to factors such a low level of education, lack of capital and unnatural or religious constraints.
Thirdly, most of the women entrepreneurs in SME’s were from the category of “forced” entrepreneurs seeking for better family income.\textsuperscript{77}

Vishnuprased Nagadevara (2009) analyzed the difference between the enterprises owned by women and other enterprises. He used a large database of SSI’s and SPSS to evaluate the effectiveness and efficiency of the unit owned by women and also identified areas where women owned units performed better, based on selected performance criteria. Data from more than 1.3 million SSI and SPSS worth were analyzed to identify the difference between women owned enterprises and other enterprises. It was found that the average value of revenue as well as the value of export was smaller in size as compared to other enterprises. On the other hand, the growth of SSI women enterprises over the past three years was significantly higher than that of the other enterprises.\textsuperscript{78}

Hala Wasef Hattah (2010) investigated the relationship between the external environmental factors and the growth of female entrepreneurial projects, through evaluating the factors of growth, annual increase in the number of projects, development of project activities and the increase in project size (capital, number of employees and expansion). He concluded that there was a significant impact of the dimensions of technological environment in the growth of entrepreneurial project.\textsuperscript{79}

James Kimo Williams (2010) analyzed the gender-based attributes and challenges in the music industries in his study. His emphasis was on women who continue to struggle in this male-dominated industry and must develop a different set of entrepreneurial tools to take advantage of industry opportunities. He asserted that the music industry has moved to a more interactive environment in which women can do better to manage their art or business but not
to compromise their artistic, esthetic or cater to gender-driven attitude to find success.\textsuperscript{80}

Jitendra Ahirrao and Adverted (2010) found in their study that the dual role of women is the major constraint of women entrepreneurs followed by prejudice against women, male domination, lack of economic freedom, absence of family encouragement, problem of public relation, lack of exposure, no risk bearing capacity, lack of self-condolence and fear of social security. Out of the total respondents, the highest number of entrepreneurs did not have any knowledge of finance or the procedure of loan taking from the banks. They hesitated to go to the banks for inquiry about the loan for their business.\textsuperscript{81}

Manuela Pardo-de-Val (2010) in his study, “Service Supporting Female Entrepreneurs” pointed out that many public initiatives act as fund services which support women entrepreneurship. The study took a closer look at the characteristics of female entrepreneurs, their motivations, and the difficulties they face in their ventures. The researcher concluded that polices for the support of women entrepreneurs should aimed at strengthening pull motivators and concentrate in designing programmes specifically tailored to the type of business, focusing on long term policies rather than short term initiatives.\textsuperscript{82}

K.Sathiabama (2010) has pointed out that the Self Help Groups (SHGs) have paved way for economic independence for rural women. The members of SHGs are involved in micro-entrepreneurship, through that; they are becoming economically independent and providing employment opportunities to them.\textsuperscript{83}

Kishor and Choudhary (2011) in his study emphasise on the role of women entrepreneurs, as they have been making a significant impact in all segments of the economy in India; however, it is potentially empowering and liberating only if it
provides women an opportunity to improve their well-being and enhance their capabilities. On the other hand, if it is driven by distress and is low public support then it may only increase women drudgery. The small and medium enterprises led by women are experiencing some major challenges and constraints.84

D.Padmavathi (2011) has opined that majority of the rural women of SHGs are micro-entrepreneurs, very few are associated with small scale enterprises. Those women are not only developing with sustainable economy but also able to develop other women economically sustainable by providing job opportunities. The rural women with the sustainable economic development are able to contribute to the families, communities and the nation’s development.85

Ajay Sharma et.al (2012) has observed that women entrepreneurs can play a role of catalyst in social and economic development of a country like India. They face many obstacles especially in finance and marketing of their produce. Micro finance is playing a vital role in the success of SHGs, particularly the entry of rural women in micro enterprises will be encouraged and aggravated, rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. The rural women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. This motivates other rural women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity.86

Jyothi Bajl (2012) has mentioned that instead of financial and development schemes as the carrat for entrepreneurial development, an intensive training needs to be provided to women and youth in rural India and create an entrepreneurship training system as per Integrated Rural Development Program.87
Snigda Sukumar and S. Venkatesh (2012) made a study on problems of rural women entrepreneurs in Periyapatna with the objectives of analysing the financial and family problems of rural women entrepreneurs and to know about the awareness level about the various entrepreneurial training programs of Government and NGOs. She found that majority of the rural women entrepreneurs agreed that they were not aware of any entrepreneurial training programs. To increase awareness about various entrepreneurial training programs both government and NGOs should device some schemes which provide clear information of each and every training program.

Ranbir Singh (2012) in his article entitled, “Women Entrepreneurship Issues, Challenges and Empowerment through Self Help Groups: An Overview of Himachal Pradesh” says that entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. Entrepreneurs have been considered as instrumental in initiating and sustaining socio-economic development. In India, concept of women entrepreneurship is of recent origin. Women have become aware about their rights and situations and entered different fields of business. They have established their own successful business empires. They are contributing towards the growth of economy and improvement of their socio-economic conditions. Government of India has given due importance to women empowerment in the country and several schemes has been introduced for the upliftment of women entrepreneurs. Women work force ratio in the country is increasing due to the increase in the women literacy rate in India. The concept of Self Help Groups (SHGs) is proved to be boon for the rural women in some states of India. It has not only raised their income but also their social status. Overview of the working of Self Help Groups (SHGs) in Himachal Pradesh is also depicted in this paper. This paper particularly
focuses on various issues pertaining to women entrepreneur’s issues, challenges and
future perspective in India.89

Vijay Kumbhar (2013) discussed the issues regarding women entrepreneurship
in rural India. This paper is based on secondary data and some observations; for the
identification of these issues. Findings of this study reveal that absence of definite
agenda of life, absence of balance between family and career obligations of women,
poor degree of financial freedom for women, absence of direct ownership of the
property, the paradox of entrepreneurial skill and finance in economically rich and
poor women, no awareness about capacities, low ability to bear risk, problems of
work with male workers, negligence by financial institutions, lack of self-confidence,
lack of professional education, mobility constraints and lack of interaction with
successful entrepreneurs are major problems of women entrepreneurship development
in India.90

Parveen (2013) Development of Rural Women Entrepreneurs through
Workshop Training is being studied and it is found that workshops organised by
different NGO’s helped rural women to provide financial support, entrepreneurial
education and mentorship. The study revealed that trained rural women entrepreneurs
have better business skill and abilities. Therefore they can easily access the different
markets and can start business on sustainable basis. As far as untrained rural women
are concerned, they have to face lot of problems in managing their business. Another
finding of this paper was that unmarried rural women entrepreneur’s feel that they can
face problem of availing bank loans because there is a possibility of change of their
destination after marriage. So in view of unmarried women entrepreneurs getting
married is the hurdle for the business because they have to bare dual responsibilities,
one at home and other at work. In the present scenario the percentage of
unemployment among educated and qualified women is increasing in rural areas, it is necessary to promote rural entrepreneurship as it will create more opportunities for rural people.  

Asokan (2014), made a study on “An Economic Analysis of Rural Micro Enterprises and Women Empowerment in Salem District of Tamil Nadu” with the objective to analyse to identify the factors determining women empowerment through micro enterprises. More specifically this study makes an attempt to analyse the enterprise activities in Salem District by covering five blocks. Further, the study has found that micro enterprise activities made enormous change in generation of employment, income, social mobility; communication skills, entrepreneurial skills and that ultimately resulted in women empowerment in Salem District. 

Garima Mishra and Kiran (2014) states that rural women’s economic and social development is necessary for overall economic development of society and nation. Rural women are now increasingly running their own business yet their entrepreneurial potential, managerial skill and socio-economic contribution remain largely neglected. Women entrepreneurship development is the instrument of women empowerment. Empowerment through entrepreneurship leads to self-fulfillment and makes women aware about their status, existence, right and their position in the society. In modern era, women are becoming socially empowered, and economically empowered through business ownership. Women entrepreneurship is gaining importance in India in the wake of globalisation and economic liberalisation. The institutional and policy framework for developing entrepreneurial skills, providing vocational education and training has widened the horizon for economic development of women. Women entrepreneurs tend to be highly motivated, self-disciplined and self-directed. On the other hand, empowerment of rural women is also very
significant. Economic empowerment of rural women will lead to the development of our country and it is very necessary to give keen attention over the empowerment of women in the rural areas for the real development of our country in all spheres. Women’s entrepreneurship is important for women’s position in society; Economic development of women will lead to development of family, community and country. 93

2.2 RESEARCH GAP

Several studies have been undertaken regarding women entrepreneurship, the researcher tried the best to gather the relevant literature in support to the study. The literature gathered were about the factors influencing the rural women entrepreneurs to commence the enterprise, managerial skills, problems faced by them, credit facilities available to the women entrepreneurs to commence their enterprises through banks and other financial institutions. Most of the studies were concentrated on the problems and prospects of rural women entrepreneurship in general and the development of women entrepreneurship were also explored. The status of women entrepreneurs in urban and rural areas were also been traced out by the researcher. Many studies were conducted regarding women entrepreneurship in Kanyakumari District but no study has been carried out in order to study the position of rural women entrepreneurship in Kanyakumari District. Thus, this study is unique as it concentrates on the rural women entrepreneurship of Kanyakumari District and also analysed the source of inspiration, personality traits, constraints encountered, managerial skills, attitude and the measures to improve entrepreneurship.
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