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CHAPTER-II

REVIEW OF EMPIRICAL STUDIES AND CONCEPTUAL FRAMEWORK OF WOMEN ENTREPRENEURSHIP

2.1 INTRODUCTION

Entrepreneurship is an economic activity of a man. This economic activity of man plays a major role in economic development. At the centre of process, man stands as an organizer of resources, as worker, as the user of goods or services produced. Of these roles, organizer’s function is very important. Without the organizer, the resources of production remain the resources and can never become products or services. This signifies the importance of entrepreneurship in economic development. For the socio-economic development of the country, the entrepreneurs, both men and women, should come forward to take various entrepreneurial activities.

Women constitutes about half of the total population, but they are not found in the economic activities to the extent of men, this is because of their inferior status. In the traditional Indian society, being male dominated; the women have naturally an inferior status in the family and society. If a woman is economically independent, definitely she will get better status in the society. Economic independence no doubt makes changes in women’s lives. Entrepreneurship among women is an indicator of economic independence. Woman entrepreneurship in the country helps industrial development, promotes economic development and solves the unemployment problem.

This chapter contains the review of empirical studies on women entrepreneurship conducted in India including Maharashtra State. In addition, the various aspects of conceptual framework of women entrepreneurship are studied such as importance of economic independence of women, participation of women in economic development, concept of entrepreneur and entrepreneurship, concept of women entrepreneurship, characteristics/qualities of women entrepreneurs, functions of women entrepreneurs, classification/types of women entrepreneurs, problems of women entrepreneurs and development of women entrepreneurship in India.

2.2 REVIEW OF EMPIRICAL STUDIES ON WOMEN ENTREPRENEURSHIP

Women entrepreneurship in India is a recent origin which started after the 1970s with the declaration of the women’s decade (1975-85). This was specifically noticeable in the metropolitan and state capitals in India. It has taken much more time to arrive at the other rural and urban areas in India. Thus, research and publications in India in the area of
women entrepreneurship are very exceptional. Whatever little is available is the work done by some organizations and institutions engaged in the development of entrepreneurship. Women related issues have been attracting attention in recent years, particularly in the context of social change and economic development. As the number of women entrepreneurs has been steadily increasing, their visibility has also increased. They have started attracting attention of policy-makers, development agencies and social scientists. National conventions, seminars and workshops have been organized for women entrepreneurs in various parts. Even though women entrepreneurs have an important role in the industrial and economic development of the country, adequate research has not been carried out in this field. For the purpose of present research work, a brief review of empirical studies relating to the various aspects of women entrepreneurship is presented in two parts i.e. empirical studies in Maharashtra and India as below.

2.2.1 EMPIRICAL STUDIES ON WOMEN ENTREPRENEURSHIP IN MAHARASHTRA

A brief review of empirical studies relating to the various aspects of women entrepreneurship in Maharashtra is presented below.

Kapase G.P. (2001) in his thesis on “An analytical study of women entrepreneurship in Marathwada Region” of Maharashtra State conducted a study on women entrepreneurs in Marathwada Region. The researcher selected all 7 districts of Marathwada region of Maharashtra state. The districts covered under Marathwada region are Aurangabad, Jalna, Nanded, Latur, Osmanabad, Beed, Parbhani (Hingoli district came into existence later on). The 900 women entrepreneurs registered with District Industries Centres of these entire 7 districts of Marathwada region formed the universe of the study. The researcher had selected 130 women entrepreneurs for the purpose of the study but only 110 women entrepreneurs responded to the questionnaire prepared by the researcher. Thus, 110 women entrepreneurs who responded to the questionnaire were selected as samples for the present study. For the study purpose, the researcher has classified women entrepreneurs’ enterprises into 21 types of enterprises from rural, taluka and district places for taking purposive sampling from the universe. The study reveals that 91.8% women are from Hindu religion, 34.6% of them are graduates and post-graduates, 90% of them are married, 52.7% of them had below 5 members in their families, 45.4% of their husbands and fathers are graduates and post-graduates but majority of their mothers had just primary and secondary education, majority of women respondents had agricultural family background and most of them belonged to lower and middle income groups, 79.1% of them were sole proprietors of their enterprises. The majority (i.e.74.5%) respondents had responded that they have had very bad experience with government officials while completing the legal and other formalities in government offices. The study also reveals that, majority of women entrepreneurs (i.e.56.4%) are satisfied with their present position while 43.6% who were not satisfied reported the various problems
such as financial, marketing raw materials production and technical problems for their dissatisfaction. The study has also focused some of the important problems faced by respondents. Among the socio-personal problems majority of them responded that lack of technical education as their major problem. As regards the raw materials problem majority of them responded that high prices, low quality of raw materials as their major problems. As regards the financial problems delay in sanctioning of loan and subsidy, high rate of interest are the important financial problems. Majority of respondents stated that high rate of absenteeism and lack of skilled labours as their major labour problems. As regards the production related problems majority of them revealed that machine breakdown, outdated technology and low labour productivity are important problems. Among the marketing problems stiff competition and low labour productivity are important problems. Majority of women entrepreneurs responded that there are various problems of governmental assistance such as complicated rules and regulations, time consuming procedures, red tapism and delay and unfavourable government policies towards the women entrepreneurs. The study also reveals that the women entrepreneurs have given advice to potential women entrepreneurs such as work hard, sincerity, dedication and commitment to work. The study has suggested some important recommendations to the government and non-government organizations regarding development of women entrepreneurship in Marathwada region of Maharashtra state.

Walokar Deepak (2001) in his book on ‘women entrepreneurs’ in Nagpur city of Maharashtra State conducted a study on women entrepreneurs in Nagpur city. For conducting research work on women entrepreneurs he took samples of 192 women entrepreneurs whose names were listed in the registers of Shops and Establishments in the office of the Deputy Commissioner of Labour, Nagpur District. His study was restricted to the municipal limits of the Nagpur city. Under this study, he has sketched out the profile of women entrepreneurs. The profile of women entrepreneurs reveals very interesting findings. About the age group of the women respondents’ three-fourth of them was in the age group of 31-45. Over 83% of the women respondents were married. Over 79% of the respondents were Hindus. The highest proportion of the respondents i.e. 37% were of Brahmins whereas other upper castes account for about 21% of the respondents comprising of Kayastha, Marathas and Thakurs. A large proportion i.e. about 72% of the respondents was having urban background. With regard to educational qualification, about 70% of the respondents were graduates. About half of the respondents have professional or vocational qualification. About 83% of the respondents stay in nuclear type of families. Most of the families i.e. 53% have less than five members. In over 41% and 31% cases respectively the respondents’ father and mother were graduates. Most of the respondents’ fathers’ i.e.39% was in service and comparatively very less i.e.15% cases the respondents fathers were engaged in business activity. On the other hand 36% of the mothers of the respondents were engaged in income generating activities. In about 20% of the cases the respondents mothers were caring out home-based business activity and in very few cases the respondents mothers i.e. 4% were in business activity other than home-based. In addition, the research is focused on the profile of entrepreneurial activities taken up by women entrepreneurs. It is revealed that a majority
(about 55%) of the enterprises were established during the year 1985 to 1992. Further, it was found that about 41% of the enterprises are service enterprises, over 32% of the enterprises are engaged in trade, 22% of the enterprises are engaged in manufacturing activities and only 5% of the enterprises have combined two activities from among service, trade and manufacturing. In about 80% of the cases women entrepreneurs were the sole proprietors of their enterprises, while 20% of women entrepreneurs were partners. Entrepreneurs with relatively high family income preferred sole proprietorship. It was also found that a majority i.e. 72% of the women respondents who were engaged in the partnership have business partners mainly from among relatives. About the investment, in over 30% of the cases the respondents have invested Rs.10,000 to Rs. 25,000 at the initial stage of business. Half of the respondents have taken loan and about three-fourth of these respondents have relied on financial institutions. Majority of the respondents i.e. about 41% have taken loan between Rs.10,000 to Rs.50,000 and in over 23% of the cases they have taken loan between Rs.50,000 to Rs.1,00,000. Most of the respondents i.e. over 52% who have taken loan never defaulted in making repayment of the loan. As regards the annual turnover of the business, in a majority of the cases i.e. about 31% the enterprises have an annual turnover between Rs.50,000 to Rs. 1,00,000. The average annual turnover is Rs.75,368. In respect of the income from the enterprises, it was found that most of the respondents i.e. about 33% have a monthly income between Rs.4,000 and Rs.5,000. The average monthly income is Rs.4,755. Moreover, the researcher also presented exploration into the phenomenon of entrepreneurship. As far as the motives for entering into entrepreneurial activity are concerned, it is found that, psychological motives and economic motives were the most important motives. The psychological motives are of the nature of a quest for the fulfillment of self-actualization needs. The economic motives largely reflect the desire to attain improved standards of living and not really the need to overcome economic hardships. As regards the participation in Entrepreneurship Development Programme (EDP), it was found that about one-fourth of the respondents have participated in EDPs for preparing themselves for entry into entrepreneurial activity. About 44% of the respondents have availed the assistance of specialized agencies external to their families for equipping themselves for entry into entrepreneurial activity. It is found that the women entrepreneurs have reported to be having a fairly high level of self confidence, prior to starting their enterprises. The level of such self confidence has been found to be strongly associated with the possession of professional/vocational qualifications and with having a business background in the family. In addition, the researcher tried to present the perceptions of women entrepreneurs about the influences of their participation in entrepreneurial activity on their family. It is found that husbands were reported to be supportive in household work and entrepreneurial activity. Majority of respondents were carrying out most of the household work. Most of the respondents never felt that they were carrying a double burden while performing the household work and running the enterprise simultaneously. A large proportion of the respondents reported that their husband and children were having a very supportive and positive orientation towards their entrepreneurial activity. It is also found that a vast majority of the respondents never felt that there are any shortcomings in their role performance as mother, a wife, and a home-maker.
Furthermore, the study also reveals the opinions of respondents about several aspects relating to their entrepreneurial work. The most important achievement as perceived by the women entrepreneurs are: provision of support to the family, meaningful use of one's own potentials, and independent income and a feeling of self-reliance. A vast majority of respondents were satisfied with their achievements. It was also found that the two-third of the respondents considered themselves completely successful as an entrepreneur. Most of the respondents reported that (a) family support/family encouragement (b) personality traits/social skills and (c) financial support were the most important factors which contributed to success in their entrepreneurial activity. Finally, the study has suggested to the government that institutional support, adequate financial assistance, infrastructural facilities, technical upgradation & compressive policy for women entrepreneurs are assumed for further development of women entrepreneurship.

Zimare Alka (2006) in her thesis on ‘A socio-economic study of women entrepreneurs in Pune District’ conducted a study on women entrepreneurs in Pune District in Maharashtra state. For conducting research work she took sample of 150 women entrepreneurs from the Pune district. This study was partly the study of women entrepreneurial determinants and partly a study of the impact of women entrepreneurial activity on industrial development in general and impact on women entrepreneurs' household level in particular. The researcher used various determinants of women entrepreneurial development such as caste structure, education, economic background of the family, technical knowledge, childhood aspiration, family support, the ambitions and the degree of their impact in determining the women entrepreneurship. In the study it was found that majority of respondents i.e. 86% were Hindus and remaining from other religions. Further it was found that 80% of women were from forward communities and remaining belong to the S.C/S.T.,O.B.C. and minority community. Majority of the women enterprises i.e. 79% were established between1996-2000. This was possible because of policy of government for rapid industrialization, particularly in the small scale sector and the several schemes introduced to stimulate entrepreneurs. Regarding the form of ownership of enterprises, 60% were sole proprietorship followed by 32% partnership firms 6.67% private limited companies and only 1.33% was co-operative societies. Among the women respondents in Pune district, it was found that, only 31.33% respondents from local Pune district and majority of women respondents i.e. 68.67% found migrated from other places. About the marital status of respondents it was found that 93.33% of the respondents were married and remaining was unmarried and widowed. Regarding age group of respondents' majority of respondents i.e. 44% were in the age group of 20-29 years, 42.67% in the age group of 30-39 years and remaining 13.33% were above 40 years age group. Regarding the family structure 53.33% women respondents were came from joint families and remaining 46.67% were from nuclear families. About the education of respondents majority of respondents were graduates and post graduates. About the education of husbands it was found that majority of husbands i.e. 82.62% were graduates, post graduates and technically qualified. Among the fathers of respondents 58.66% were well qualified fathers. About the mothers of women entrepreneurs 19.33% were graduates and 1.34% was post graduate only 20.67%
were well qualified but no one was technically qualified. The researcher found that 59.33% respondents were housewives before starting their enterprises. Regarding occupation of husbands, majority of husbands were in business. Among the fathers, majority of fathers were in business. Among the mothers, majority of mothers were housewives. In the study the researcher pointed out that entrepreneurial activity depends upon socio-economic, psychological and other factors. In her study the researcher observed that the caste structure is still dominant in deforming women entrepreneurial development or self employability. Relatively the women from high caste background find easier both socially and economically to enter the field of self employment through entrepreneurship because very few women from study area were found belonging to socially and economically backward background. The women from high or upper caste background find easy to enter the field of self employment through the entrepreneurship. Another interesting fact which has emerged out from this study about the capital investment was that majority of women industrial units were started by their own capital that is by the support & very few of them are found to have obtained support from financial institutions. The role of financial institutions & the government machinery has not been satisfactory in accelerating the women entrepreneurship development in the study area. Majority of the women entrepreneurs who were in the field do not know about the various policy initiatives taken towards the development of small scale industries. Women entrepreneurship development in Maharashtra coincides to that of small scale industrial development in country ignited after the fifth five year plan. Majority of the women enterprises in the study area are found established during the period of 1980s, because up to the fifth five year plan which was redesigned by the Janata Government the industrial policy of India was focused the large scale industries sector. Most of the industrial units are started by the local Maharashtrian women than the women migrated from other states.

2.2.2 EMPIRICAL STUDIES ON WOMEN ENTREPRENEURSHIP IN INDIA

A brief review of empirical studies relating to the various aspects of women entrepreneurship in India (excluding Maharashtra state) is presented below.

Singh and Gupta (1984) in their research paper on 'Potential Women Entrepreneurs – Their Profile, Vision and Motivation' found out the reason for becoming an entrepreneurs amongst the respondents. 'Economic Gain' ranked as the reason of greatest importance followed by 'Keeping oneself busy', 'wanted to become independent' and a host of other reason. In order to find out the motivational pattern of sample respondents, a sentence completion test on achievement motivation was given. Only 13 percent of women had a high score in need for achievement, 50 percent of them had a moderate score while the remaining 37 percent had a low score on achievement motive. 58 percent of the women out of the total sample of high and moderate achievers, who wanted to become entrepreneurs, gave reason like 'Wanted to be independent' or 'Pursuing own interest'. 25 Percent of them felt that 'Giving employment to others' was the most important
criteria to become entrepreneurs while the remaining felt that 'Earning Money' was important.

Vinze Medha (1987)⁵ in her research book on 'Women Entrepreneurs in India-A Socio-Economic Study of Delhi' conducted a survey on 50 women entrepreneurs of Delhi found out that enterprises set-up by these women entrepreneurs were in different fields. In place like Delhi, a metropolitan city state, people in low and middle income groups with some education and moderate experience set-up small scale industries in large numbers. This was particularly true in case of women entrepreneurs. Cities like Delhi have certain inherent advantages like infrastructure facilities and what really counts is the proper identification of manufacturing opportunities for skilled women entrepreneurs. Women entrepreneurs opined that financial assistance from banks has been significant but procedures and formalities need to be more flexible. Since the entrepreneurs need constant guidance in matters pertaining to financial discipline it would be mutually beneficial if the banks and women entrepreneurs learn to appreciate each others viewpoints. The researcher also pointed out that, there is need to regulate the prices of basic raw materials sold in the open market, as the problem in Delhi is the heavy premium on the price. A rational approach is also necessary in the allocation of scarce raw materials. The researcher also has suggested that sufficient plots to be developed for the allotment to the small scale industrial units in general and women entrepreneurs in particular at a reasonable price. In addition, the researcher has suggested that there should be a single agency of government to look into all the requirements of women entrepreneurs. The study further reveals that there is an urgent need of upgrading the technology that can be made available to the women entrepreneurs interested in setting up small scale industries. The researcher also suggested that technical knowledge, marketing ability etc. have to be supplemented by managerial ability. For women entrepreneurs management knowledge was considered must for starting and running entrepreneurial ventures.

Azad Gulab (1989)⁶ in his research paper on, ‘Development of Entrepreneurship among Indian Women entrepreneurs’ states that, lack of adequate theoretical understanding of these characteristics creates a severe gap which if not properly bridged may result in faulty forming of any programme for the development of entrepreneurship among women. A better understanding of conditions that prevent women from seeking self-growth and being self-reliant is an issue for all interested in the development of women. The researcher lists economic compulsion, use of knowledge and skills need for achievement, success of others and frustration in present job/occupation as the main motivating factors for women to enter into entrepreneurial career. The researcher lists certain psycho-social-factors which impede the growth of women entrepreneurship such as discriminating treatment from society, lack of self-confidence, poor self-image, faulty socialization, lack of encouragement from family, role conflict confining to home only, traditional ideology and cultural values. The researcher suggests the need of creating a pleasant entrepreneurial atmosphere which motivates, encourages and facilitates individuals and groups to take up entrepreneurial activities.
Shah Heena (1990)\(^7\) in her research paper on ‘Fostering Women Entrepreneurs - A Study of Distinctive Features’ conducted on three target groups (sample 100 each) of women entrepreneurs of middle and upper middle income groups having Science and technology (S & T) background and coming from middle and lower middle income groups, and of low income groups coming from low strata of the society found out that the motive to become entrepreneur was summarized into five major responses, i.e. income needs or pressures; utilization of own experience and education, husbands (family’s) interest and support; availability of free time and finance and desire to become independent and personal ego satisfaction of doing something on own. As regards the selection of product, 19% of women entrepreneurs amongst the general group went into chemicals, 14% in textile / hosiery, 11% in engineering goods, 8% in plastic, 6% in electronic and the remaining 42% went for general product line. Amongst S & T category, 32% opted for chemical, 15% in electronic, 12% each in plastic and engineering product, 4% in textile/hosiery and remaining 25% in general product line. Amongst the low income group 24% of respondents started their business in plastics, 22% in textile/hosiery, 12% each in engineering and leather items, 9% in chemicals and the remaining 21% in general products. The educational background had little or no effect on the choice of the product. It was found that those entrepreneurs who had undergone training in Entrepreneurship Development Programmes (EDPs) were sufficiently aware of various resources like knowledge of banks, state financial corporations (SFCs) information about how to obtain various government approvals, etc. This information had helped them in planning their activities and thereby achieving success by making optimum utilization of external and internal resources. Women entrepreneurs (respondents) while dealing with support organizations found that the higher level staff was polite while the lower level staff had indifferent attitude and behavior and simply refused to accept women in the role of entrepreneurs. Majority of women found the procedures of financial institutions (FIs) quite irritating. The better educated women came out as successful entrepreneurs at a faster rate and that too easily as they could avail the facilities better compared to uneducated women.

Srivastava and Chaudhary (1991)\(^8\) in their research paper on ‘Women Entrepreneurs: Problems, Perspectives and Role Expectations from Banks’, found out that, no single factor but a host of motivating factors act simultaneously on the individual creating difference in her, which in turn motivates her to take an action directed towards elimination or reduction of difference in the individual. Women faced problems mainly in the areas of marketing of their products and approaching the banks for getting loans. Personal problem like time limitation and family stress were also cited. The study concludes that joint family is not an obstacle for women entrepreneurs; in fact it is a facilitating factor. The entrepreneurial role enhances familial bonds and increases role fulfillment of women entrepreneurs as a wife, mother and home maker.

Rathore and Chhabra (1991)\(^9\) in their research paper on ‘Promotion of Women Entrepreneurship – Training Strategies’ found out that Indian women find it increasingly
difficult to adjust themselves to the dual role that they have to play as traditional housewives and compete with men in the field of business and industry. Working women are often tossed between home and work and experience mental conflicts as they are not able to devote the necessary amount of time and energy to their home and children and find it mostly difficult and sometimes impossible to pursue a career.

Jyoti and Prasad (1993)\textsuperscript{10} in their research paper 'A profile of potential rural women entrepreneurs' revealed that, factors like caste, community, religion, etc. do strongly influence the growth of entrepreneurship among rural women. The authors strongly advocate that women entrepreneurship must be given priority if we really want to uplift one of the most disadvantaged section of the society i.e. women. The study emphasizes in clear terms the necessity of an altogether different approach towards rural women entrepreneurs who are still on a different footing. The present approach of inviting women to participate in general EDP training is not of much help to rural women in view of their low educational qualification and economic levels. Keeping in view their preferences for traditional vocations it would be advisable to introduce rural women to less technical fields of activity. Product awareness programmes need to be launched on a large scale initially. The authors further opined that, the policy-makers should also take a favorable attitude towards women entrepreneurs in granting licenses permissions quota of scarce raw material, fair price fixation, order booking quality testing and in the supply of technical knowledge according to them the main reason which force the rural women to take up business activities is found to be growing unemployment and their own low education qualifications.

Singh K.P. (1993)\textsuperscript{11} in her research paper on ‘Women entrepreneurs: Their Profile and Motivation’ concluded that factors interrupting on the entrepreneurial emergence of women are no different from those affecting men entrepreneurs. Nothing in her findings suggested that entrepreneurship is gender specific and as such the researcher advocates that gender specific concessions should not be given in any area as they may lead to misuses, without any positive impact on women entrepreneurship. Most of the women entrepreneurs in the sample entered into a variety of fields. Family and community background did help/facilitate their entry into business. Self fulfillment, autonomy and independence were the main reason of their entering into entrepreneurial profession. Money does not seem to be the sole motto for entering into entrepreneurial profession. The researcher opines that, there is no need for special training programmes for women. Women only need to have proper education and adequate exposure. The researcher finds that, several women are now willing to become entrepreneurs due to various factors. These factors can be broadly classified under two categories, namely, ‘pull factors’ and ‘push factors’. Under the first category the women entrepreneurs choose profession as a challenge and adventure with an urge to do something new and to have an independent occupation. The other category of factors forces women to take up business enterprises to get over financial difficulties due to family circumstance. However, the latter category forms a negligible percentage of the total women in business. Only a few of the enterprises promoted by women in her sample can be regarded as an extension of kitchen...
activities - the three Ps viz., Pickle, Powder (spices) and Papad with which women entrepreneurship is popularly identified.

Sethi Jyotsna (1994)\textsuperscript{12} in her research paper on 'Women Entrepreneurship in India' lists economic compulsions, education, work experience and urbanization as the collective force which have given an impetus to women entrepreneurship. The author says that availability of credit is the most binding of all regulatory technical, marketing and other input constraints. She further states that although obtaining finance or the initial start-up venture is a common problem for both male and female entrepreneurs, yet these problems get worsened for women because of their gender as well as the prevalent socio-cultural variables. The author cites insufficient start-up capital as the most common cause for early painful failure of new business. The study reveals that a majority of women rely heavily on their own funds for initial venture start up. As women by and large do not have access to resources, it was further observed that they inclined to start small. The dependence on their limited personal finance leaves these women undercapitalized and highly affected by market fluctuations. They are compelled to start tiny industries using obsolete technology. The author further finds that women by and large are bound by their domestic and child-care responsibilities and therefore the choice of industry, the location of units and their area of operation cannot be of their individual choice. She suggests that in order to enable women to break away from traditional activities like garments and food into more profitable non-traditional areas, which need a much higher level of investment, the help of academic institutions government Organizations and NGOs needs to be enlisted.

Nair Tara (1996)\textsuperscript{13} in her research paper on 'Entrepreneurship Training for Women in the Indian Rural Sector: A Review of Approaches and Strategies' states that initiatives in terms of increasing both intellectual and physical resources devoted to the cause of research and action in the field of women's development are largely policy induced and devoid of any clear focus or strategy. The researcher suggests the strategy with the objective of reaching out to women be it in the area of creation of awareness, skill training or accessing financial resources has to recognize the strategic needs of rural women like drinking water in vicinity, child care facilities, health and education for the policy to be effective and sustainable in the long-run. The training programmes should take into account the opportunity structure existing in that society and its effect on the women's skill acquisition and specialization. The training system has to be linked up with some kind of credit delivery mechanism either formal or informal. It has been observed that the formal system with its highly standardized approach and bureaucratic machinery has not been able to appreciate the economic dimensions of women's development. For the purpose of income generation or awareness creation, the researcher argues for the integration of gender as a critical parameter in the policies and programmers devised in the government as well as non-government sectors.

D. Lalitha Rani (1996)\textsuperscript{14} in her book on 'Women Entrepreneurship' found out a study conducted on women entrepreneurship in Visakhapatnam city of Andhra Pradesh. For
this study the researcher took sample of 100 women entrepreneurs from Visakhapatnam city. The majority of women entrepreneurs were from Hindu forward communities and were Telugu speaking Andhras hailing mostly from Visakhapatnam and Krishna Districts. Women entrepreneurs had basically migrated to Visakhapatnam owing to husbands or fathers business or job. Women entrepreneurs were either from families which are already in business or having highly educated husbands or fathers. Women preferred to start enterprises based on their educational background. Service sector enterprises had entrepreneurs with higher level of education and trading with comparatively less education levels. Majority of women entrepreneurs in the service sector were employed prior to starting the enterprise. Among the motivating and facilitating factors under this study, advice of the family was the major factor influencing the idea of starting the enterprise. The main motivators of women entrepreneurs were their husbands and fathers. Among the majority of women respondents the main ambition was to be highly educated in their students' days. Women entrepreneurs from lower income groups were motivated to start the enterprises to improve their economic status whereas women from higher income groups were influenced by higher motivational desires. Education of both the women and husbands influences the women positively forwards entrepreneurship. The major facilitating factors were support from the family and availability of experienced and skilled people at home. Existence of family in the city was the main reason for locating the enterprise in the city. Very few women entrepreneurs attended training programmes; service sector entrepreneurs attended the training programmes more than the other sectors with trading sector being negligible. What an entrepreneur seeks is the opportunity to be treated equally in society along with the male members. She does not seek any special assistance as a woman though it encourages her if given but only demands to be identified as a human being, with equal role and rights as man. Her weakness or threat seems to be his dependence on family. The study reveals that, the major aspirations of women entrepreneurs before setting up the enterprise was to do something independently followed by using their skills and talents. After setting up the enterprise the aspiration of women entrepreneurs was to run it successfully followed by expansion of the enterprise in the case of manufacturing and service sector and to set up another unit in case of trading sector entrepreneurs. The women entrepreneurs achieved their aspirations well under this study. As regards the work-home conflict, the majority of respondents stated that, they are likely to experience work-home conflict regardless of their family structure, number of children or economic status. They felt they were overloaded with domestic responsibilities but had little time to attend to domestic work. The role conflict was present in all the women entrepreneurs but the degree varied from individual to individual. Under this study analysis of entrepreneurial performance in the major fields on entrepreneurial activity i.e. finance, production, marketing & personnel is also made. This study also focuses on the problems & prospects of women entrepreneurs. Finally, the researcher has suggested the holistic approach towards women entrepreneurial development.

Khan Aqueel (1998) in his work on ‘Women Entrepreneurship’ suggests that self-exploration needs to be introduced in the first phase of training course to help potential...
women entrepreneurs imbibe entrepreneurial identity. ‘Social responsibility’ is another important area which should form an integral part of any training module on entrepreneurship capacity building, access to saving/credit facilities, socially acceptable environment, helpful men to be taken along and not to overburden men were identified as the key areas of intervention by the researcher for sustaining women as entrepreneurs.

Kaur and Bawa (1999) in their research paper on ‘Psychological Correlates of Entrepreneurial Performance among Women’ conducted a study of 100 middle class women entrepreneurs from Jalandhar, Ludhiyana, and Kapurthala cities in the state of Punjab. Only those women who had over three years experience in the business were included in the sample. They were involved in manufacturing, trading and service enterprise. The age of the sample respondents ranged 22 and 59 years, with a mean and standard deviation of 37.96 and 11.21 respectively. All of them were educated, 63 percent were graduates and above while 37 percent were had primary education. The study identified the motivational factors of women entrepreneurship, which are similar to the findings of earlier studies discussed in this paper. The more successful among the respondents were found to score high on ability utilization, achievement, economic rewards, personal development and prestige.

Beena C. and Sushma B. (2003) in their research paper on ‘Women Entrepreneurship: Managing Petty Business- A study from Motivational Perspective’ conducted a study in the common site on the streets of Hyderabad and Sikanderabad particularly in the residential area during day. A slim women with a huge basket announcing loudly in a sing song voice, the items in the baskets. Many housewives and maids would come out to get the basket down on the ground and then the selling begins. After completing all the transactions, the lady then picks the basket up and moves on, into another street for other transactions. This ‘business from basket’, fascinated the scholars and an attempt was made to study this phenomenon of ‘shop at door’. Women managing business of this nature are considered as part of the unorganized sector. This sector constitutes a major part of Indian economy employing more than 50% of the population. Women in unorganized sector are more in number. Important reasons are either being widowed or separated from their husbands or having an unemployed husbands along with care of children or being single, has led them to be wage earners for their survival. Authors focus was on women in unorganized sector involved in petty business of selling from baskets, leafy vegetables, fruits, flowers and roses for making garland or some shellfish and crabs from their baskets. The women entrepreneurs under this study have been doing their business for more than 5 years. A sample of 30 women entrepreneurs who were financing their own small business without the assistance of any formal agencies like banks, government etc. were selected by the authors. The main findings of this study were as follows: (i) 57% of the respondents were engaged in activities like selling of leafy vegetables, flowers, fish etc. whereas 43% of the respondents were associated with selling snacks, tea and laundry services. (ii) The score of the 30 business women with reference to economic case, motivation were ranging from 9 to 18. Mean score and standard deviation were computed for sample of 30 business women as mean score is
14.5% and standard deviation is 2.69%. It was observed that the financial return was a very strong motive not only to start but also to carry on with these enterprises over a period of 5 years. (iii) It saves the time and money of the customers from the trouble of going to the market which is more expensive. (iv) 73% of the entrepreneurs mentioned that they were very successful in their business.

Thus, it can be said that, contribution of self-employed women in unorganized sector is enormous to the economy. This small business not only made the life of common man economically independent but also to be self-dependent and confident.

Dhameja S.K. (2004) in his book on 'Women Entrepreneurs: opportunities, performance & problems' conducted a study of 175 women entrepreneurs. This study was carried out in the states of Punjab, Haryana & Union Territory of Chandigarh. Since it was not possible to cover entire area of these states, three districts each from Punjab and Haryana and entire Union territory (being one district) were chosen for the study. The manufacturing/trading/servicing units in which the women were owner-managers or had a majority stake and management control were considered as women enterprises for the study. Women enterprises set-up during the fifteen years period of 1982 to 1996 was considered for the study. For the purpose of this study, all women who were employing five or more than five employees were considered as women entrepreneurs. Under this study the researcher has sketched out the profile of women entrepreneurs & their entrepreneurial performance in the study area. The study reveals that the maximum number of women respondents started their units during the age group of 25-40 years i.e. after completing their education, getting married and in some cases also after acquiring a few years of work experience. Majority, i.e. 81.14% had good educational background of graduation or above. 47.75% had experience of manufacturing or trading or servicing or a combination of these ranging from six months to more than five years prior to the launch of their enterprises. Majority of the respondents i.e.84% were married and 78.9% belonged to urban background. Parents, Parents-in-laws and husbands of majority of the women respondents belonged to business/professional background; thereby strengthening the belief that a business family background does facilitates one’s entry into entrepreneurial world. The study also reveals that a large number of younger women respondents were motivated not only by the desire to become independent and to do something creative but also to achieve job satisfaction by accomplishing some challenging tasks and to compete with others. A majority of women in higher age group (40 years and above) in contrast were motivated by mainly economic considerations. The study further reveals that women entrepreneurs were engaged in a variety of business activities some of which involve relatively complex technologies and demanding considerable managerial capabilities. The respondents exhibited entrepreneurial performance by way of generating more employment and effecting growth and diversification, modernization, improvements and innovations in their enterprises. This is indicative of healthy foundation of small business enterprises with high growth prospects. The study also throws the light on the attitude of women entrepreneurs towards various support agencies of the government. The study reveals that
majority of respondents were aware of various schemes of assistance which the
government has launched for women entrepreneurs, yet only 36.6% of the total
respondents availed one scheme or other from various entrepreneurial support
organizations. The women entrepreneurs had some expectations from these organizations
before they went to avail of benefits from these organizations. Significant trend of
fulfillment of these expectations up to a moderate level was found in the case of District
Industries Centres and Commercial Banks. Inordinate procedural delays, corruption,
unsupportive attitude of officials of support organizations, obsolete and outdated rules
and regulations, poor quality of raw material, lack of confidence in women's abilities,
refusal of loan, avoiding allotting a sales tax number, and electricity connections for
enterprises run by women entrepreneurs were some of the problems which were faced by
beneficiary respondents. Majority of respondents were unaware of various associations
meant for women entrepreneurs. On the whole, the respondents were critical of role
played by support organizations in fostering entrepreneurship amongst women. The
respondents gave a number of constructive suggestions for making changes in existing
schemes of assistance, launching of new schemes and making cordial relations between
officials of support organizations and women entrepreneurs. The study highlighted the
various problems faced by women entrepreneurs & also suggested suitable solutions to
the problems. The study also revealed that the women entrepreneurs face problems and
constraints during the course of setting up and management of their enterprises. The
problems faced by sample respondents were categorized into seven main heads i.e.
problems relating to finance, production personnel, marketing, government assistance,
occupational mobility and socio-personal problems. Suggestions for overcoming these
problems for the benefit of prospective and existing women entrepreneurs have also been
suggested in the study. Perception of respondents regarding certain issues related to
problems of women entrepreneurs was also sought. Majority of the respondents did not
agree that the present policy provisions for promoting women entrepreneurship are
sufficient. This study also focuses on the managerial capabilities & training needs of the
existing & potential women entrepreneurs. It is evident that the respondents perceived the
managerial capabilities of women entrepreneurs to be an average level and, therefore,
there is a good scope for professionalizing management practices in small scale
enterprises, especially in this globalization era. Majority of respondents i.e. 70.9%
considered themselves deficient in one area or the other in which they would like to get
training. They also gave suggestions relating to the type of training to be imparted to
potential women entrepreneurs with a view to make them successful entrepreneurs. In
addition, this study reveals the important factors of promoting entrepreneurship among
women. Finally, various suggestions are given for the women entrepreneurs, support
agencies, policy formulators & parents of potential unmarried women entrepreneurs.

Barua & Borkakoty (2005)\textsuperscript{19} in their book on 'Women Entrepreneurship' conducted study
on selected sample of 276 women entrepreneurs who participated in the Entrepreneurship
Development Programmes (EDPs) organized by various Entrepreneurship Development
Organizations (EDOs) in Assam state. The study reveals that majority of women take
up entrepreneurship due to lack of jobs in the job market. Others are into
entrepreneurship as continuation of family business and a handful of them are entrepreneurs out of choice and self-initiatives. Women are motivated to be entrepreneurs by parents, husbands, friends, and relatives. Bartering a few, self-motivation was seen to be virtually absent in women. Women entrepreneurs in Assam are routinely engaged in stereo-typed mostly product-based enterprises. The involvement of women in service enterprises is limited. A significant finding of the study is the increasing involvement of women of backward castes in entrepreneurship. Educational qualification of women entrepreneurs is found to play a direct role in entrepreneurship. Majority of married women entrepreneurs are under-graduate. The unmarried women are dispersed from matriculation to degree level. Negligible post-graduates and professionally qualified opt for entrepreneurship. Majority of women entrepreneurs in the age-group of 30-40 are educated. This finding also assumes significance, as this is the age-group which encourages entrepreneurship among unemployed women. The study also reveals that the entrepreneurship Development Organizations (EDOs) have not coined the word 'marketing' with their EDP programme. Therefore, it has not assumed significance like other service marketing organizations. All EDOs import similar training. Compared to women population in the state, limited EDPs have been organized for women so far. Compared to time factor, the syllabi of almost all EDOs cover a wide range of subject, which the participants often find difficult to cover. Once the participants leave the EDO, there is no follow up by the organizations with the past participants. In addition, the study reveals that, most of the women respondents are found to came from economically backward background, where either both the parents are uneducated or the father is the only educated member in the family. Majority of respondents did not think that time-bound EDPs can make them perfect entrepreneurs. Majority of the respondents are not aware of the existence of other EDOs other than the one they are trained under. However, they believe entrepreneurs are made, and not born. Majority of respondents perceived that hard work form the basic criteria for entrepreneurial success. Moreover, the study also reveals that, women population is unaware of EDPs in Assam. Majority of women are highly satisfied with the training given by non-governmental private agencies, compared to the satisfaction level of Government sponsored EDPs. Women entrepreneurs are dissatisfied with the type and style of training of Government agencies. Finally, suggestions are given to the EDOs regarding organizing awareness campaigns to market their schemes. Women specific EDPs should be increased to accommodate more women in such programmes.

The review of literature on women entrepreneurship shows that prerequisites for the improvement of women's status such as women's awareness of their own situation, men's understanding of women, the rationalization of domestic life, the raising of level of education, financial stability, the organized activities of women are valid and important. Though the principle of equality between the men and women has been established, the women cannot enjoy it unless they make their financial position strong. Women entrepreneurs are fighting towards achieving goal. The new generation entrepreneurs will give an interesting picture of what problems they face and what efforts
they make to combat them, what role the total environment plays in their effort and how future could be made more meaningful for them.

2.3 **IMPORTANCE OF ECONOMIC INDEPENDENCE TO WOMEN**

Women are regarded as the weaker section of the society mostly because; they are not involved in the decision-making process. Their socio-economic status will be improved if they are economically independent. With the changing socio-economic environment, women are participating in almost all economic activities. Their participation in economic activity will enable them for economic independence. The importance of economic independence to women can be explained as follows:

1. **EXCELLENT HOME-MAKER**

Modern women are playing dual role of housewives and businesswomen. Dual role of woman as a home-maker and businesswoman is accepted by the modern society. Women are maintaining proper balance between their home and business by applying management principles and practices.

2. **SHIFT FROM DOMESTIC WORK TO PRODUCTIVE WORK**

The contribution of women in domestic and agricultural work was not recognized by the society. In the changing socio-economic environment women’s contribution in all fields is getting recognition in the society. The possibility for change into industrial sector and contribution to economy may be motivated by independent decisions of the women in modern times.

3. **LIBERTY FROM MALE DOMINANCE**

Various research studies on women have exposed the gender discrimination with women. Child marriage, high fertility, malnutrition, and illiteracy are found among the women in the deprived and backward areas. Therefore, there is an urgent need of time for women to employ themselves in economic activity to determine their value and place in the society and to evaluate themselves with their male counterparts in achieving economic aim. Women are coming forward in increasing numbers to take up the challenge of entrepreneurship which until recently was considered to be an exclusively male domain.

4. **EMPOWERING ATTITUDE**

Empowerment is a process which involves freedom in individual decision-making. Empowering women assumes importance at a time when the take-off stage is set for achieving pursuits of excellence. Women’s empowerment in this context involves first of all their economic role whether waged or unwaged,
secondly enabling them to organize themselves to gain social and even political recognition and finally providing a package of skill enhancement, credit facilities, educational inputs like literacy, knowledge of laws and right vocational training and bargaining capacities raising women's economic position at par or often better than that of men of the same group

5. **EDUCATING CHILDREN**

Economic independence and education allow women-mothers to take independent decisions involving children. Women entrepreneurs are less equipped in terms of education than their male counterparts. In a traditional society women's education takes a back seat. Educated women have the tendency to limit the size of the family, thereby giving access to quality education to their children.

6. **SELF-RELIANCE**

Making women more productive and hence more effective income earners will reduce the dependency and enhance their status. The ability to earn an income through self-employment seems to enhance the social standing of a woman. Self-reliance is feasible in home-based micro-enterprises in the backward regions.

7. **SOCIAL SERVICE**

Women are playing multi-faceted role in a changing society. They are change agents in educating, training, health awareness programmes etc. This has proved they are empowered to play multi-dimensional role in the society. An empowered woman, through social awareness, need-based training, re-orientation of the society, is of tremendous help for the development of the society.

Thus, economic independence is essential for the overall development of women in general and women entrepreneurs in particular.

2.4 **PARTICIPATION OF WOMEN IN ECONOMIC DEVELOPMENT**

In the male dominated social system, women were treated as the weaker section of society and as the asset or wealth of men. Thus the deformity in social system began. The fundamental rights were denied to the female from their childhood. Beginning of discrimination between male and female children started in this way. The concept took place that the female is designed to deliver child and performing domestic duties. It was also conceived that the girls would go to other families after their marriage, and so they would not be useful for the patents. Such type of treatment created inferiority complex in
her and her mental development began to be retarded. In this way, their role in the society as well as in the economic development of the nation began to play an insignificant part.

In the traditional society, women’s role was naturally limited to the family. Since she was the bearer of children, she was fully occupied with her duties as a mother & home maker. This was no small feat, since the traditional household may be described as both a production and a consumption unit. The man’s responsibility was to provide the household with the raw materials which were then converted by the women into consumable products or objects. Under precarious housing conditions & by means of rudimentary methods & tools. Many factors like urbanization, technical progress, women’s education, etc., have profoundly changed these traditional conditions even in a developing country like India. Slowly starting with the metropolitan areas & going back, the women’s role at the home has become lighter due to gradually decreasing lending to a reduction of women’s role at home.

Mechanization & automation of many production processes have decreased the importance of man’s physical ability over woman for performing a physical job. Further, it has not been scientifically proved that a woman is incomparable to a man either in skill or mental abilities. This has enabled women to take advantage of the industrialization process. This very same process of urbanization & industrialization has led to a consumer society, where many desirable products are readily available. Women perceive more & more clearly that if they really want to contribute to the welfare of their family & society the most effective way is to go out of home & earn money.20

The participation of women in the economic development process21 can be mainly categorized into four segments namely:

1. Employment in unorganized sector
2. Employment in organized sector
3. Self-employment
4. Entrepreneurship

These are explained as follows:

1. EMPLOYMENT IN UNORGANIZED SECTOR

94% of the women workers are engaged in the unorganized sector of the economy, 81.4% in agriculture and the rest in non-agricultural occupations.22

The non-agricultural sectors that employ women are construction, mining, livestock, forestry, fishing, hunting, plantations, transport, storage, communication,
manufacturing industries such as beedi, matches, chicken, tailoring and readymade garments and some services like domestic servants and sweepers.

The problems faced by these women are numerous; the most important are wage discriminations, casualness of employment, inadequate wages, etc. In this sector, the wages of women are lower than those of men. Many of them are unpaid family workers, where their contribution to the family earnings as helpers of the men earners, is not always realized.

2. EMPLOYMENT IN ORGANIZED SECTOR

Although the organized sector has been rising gradually, the proportion of women employed in this sector is a small percentage of the total women workers in the country.

In terms of absolute numbers, women employment in this sector has been increasing. The total employment in the organized sector is also increasing. While the increase in the number of women has been generally faster than the total increase (with occasional fluctuations in the growth rate) the proportion in the total employment has remained practically constant, at 11%.23

The women employed in various industries are predominantly in unskilled and semi-skilled categories. Even the newer industries like engineering, electronics and pharmaceuticals which are increasingly employing educated women as skilled workers tend to limit their participation to a few processes where the job involves dexterity of fingers or is repetitive and monotonous in nature.24

The only most important factor contributing to women not being employed in industry as skilled workers is the structural change in the industry through rationalization and modernization. Technological changes in industry, trade, commerce and in public offices require that the employee should possess higher and newer skills. This always puts women at a disadvantage due to lack of training opportunities, restricted mobility and less access to employment information.

3. SELF-EMPLOYMENT

In the period before the rise of markets and commercialization of the economy, most traditional occupations open to women generally on the basis of their caste, could be described as self-employment. Spinning, weaving, fish cutting, basket making, barbering, etc. are examples.
One of the traditional incomes for women was the retail trade, selling family products both agricultural and non-agricultural, in daily or weekly markets. This continues now also and women vendors selling vegetables, fish, spices, utensils etc. is a common sight in India. Yet another area where women are self-employed is in production of food articles such as pickle, papad, etc.

Commercialization leading to the rise of intermediate producers, who could organize both production and marketing on a large scale with the aid of capital, has gradually eliminated the women from their traditional occupations, as they are unable to compete. Even in retail trading, women who used to sell the produce from their farms have now become independent on buying the products from the wholesale market owing to the increasing distance of the markets from the places of production. This leaves the women traders with narrow margin of profit. In the production of food articles, the main problem is the lack of capital for higher volumes of production and marketing network to market the produce profitably. This has resulted in women seeking employment in any of the organized units producing the same food articles.25

Thus, self-employment generates economic activity and can be viewed as providing unlimited opportunities for participation of women. Increased participation of women does not result in the deprivation of opportunity to other women in the society. Various programmes have been undertaken by the government to promote self-employment among women through training and other facilities.

4. ENTREPRENEURSHIP

Actually entrepreneurship can not be differentiated on the basis of sex. But, the male dominated societal system has created many problems for women. Even today the attitude of society towards women is negative. Women participation in economic activity as an entrepreneur is recent development. Initially women were found in traditional fields like embroidery, knitting and other home based activities. Today, women are found in almost all business fields. Besides the constitutional provisions many schemes and programmes are made available to them by the government. The socio-economic environment is becoming favourable to women to venture into the field entrepreneurship. Even though, the women entrepreneurs are facing many problems and constraints they are succeeding in the entrepreneurial fields. Therefore, entrepreneurship is regarded as an important economic activity, which paves the way for more and more women to enter into the entrepreneurial fields.
2.5 CONCEPT OF ENTREPRENEUR AND ENTREPRENEURSHIP

The concepts of entrepreneurs and entrepreneurship are explained as follows:

2.5.1 CONCEPT OF ENTREPRENEUR

The word ‘entrepreneur’ is derived from French word ‘entreprendre’ means “to undertake”. In early 16th century it was applied to those who were engaged in military expeditions. In 17th century the word ‘entrepreneur’ was used for civil engineering activities such as construction and fortification. It was for the first time to business in 18th century, to designate a dealer who buys and sells goods at uncertain prices.

Oxford English Dictionary (1897) defined entrepreneurs simply as “the director or manager, of public musical institutions; one who gets up entertainment, especially musical performance.” Not until its supplement appeared in 1933, did the dictionary recognize that the word has a place in business, and would mean “one who undertakes an enterprise especially contractor...acting as intermediary between capital and labour.”

Richard Cantillon, an Irish man living in France, was the first who introduced the term ‘entrepreneur’ and his unique risk-bearing function in economics in the early 18th century. He defined entrepreneur as an agent who buys factors of production at certain prices in order to combine them into a product with a view to selling at uncertain prices in future.

McClelland characterized an entrepreneur with high ‘n’Ach as one with a drive to be personally responsible for solving problems, for setting goals and for reaching these goals by one’s efforts.

Schumpeter in his definition highlighted “the carrying out of new methods of production, introduction of new goods, new markets, new scarce raw materials” as the hall-marks of the entrepreneurs.

ILO describes that, entrepreneurs are people who have the ability to see and evaluate business opportunities, to gather the necessary resources to take advantage of them; and to initiate appropriate action to ensure success.

According to Peter Drucker, “an entrepreneur is one who always searches for change, responds to it, and exploits it as an opportunity.”

Manohar Deshpande, defines, entrepreneurs in the modern sense are the self starters who have organized and built enterprises. They are those who start their own business of their own.
According to Vasant Desai, the term 'entrepreneur' has now been attributed to all small industrialists, small business, traders and industrialists. All people who are gainfully engaged in work-manufacturing, distribution or service and other sectors are called entrepreneurs. They have some attributes, but they are not entrepreneurs in the strict sense. Many successful people have been good at copying and/or imitating others. For example, the first commercial production of two-wheelers is to be called an entrepreneur, who has visualized the importance in the modern times for the benefit of the maximum and taken risk in manufacturing, marketing etc. and all subsequent scores of people engaged in manufacturing, distribution, financing, etc., are just imitators. 34

From the above definitions of different scholars, it is clear that, an entrepreneur is a person who tries to create something new, organizes production and undertakes risks and handles uncertainty involved in enterprise.

2.5.2 CONCEPT OF ENTREPRENEURSHIP

The concept of entrepreneurship in the study of economic development first appeared in the 18th Century. Since then economists, psychologists, sociologists, social anthropologists and historians have been attempting to analyze entrepreneurship, but no consensus has so far emerged. The concept still remains controversial and vague. The scholars have varying opinions regarding what qualities and abilities a person should possess to become entrepreneur, what his main functions are, what roles he plays in economic development, how an entrepreneurial class can be developed and so on.

The concept of entrepreneurship is defined by various scholars as follows:

According to Higgins, "entrepreneurship is meant the function of seeing investment and production opportunities, organizing an enterprise to undertake a new production process, raising capital, hiring labour, arranging for a supply of raw materials and finding site, and combining these factors of production into a going concern; introducing new techniques and commodities, discovering new sources of natural resources; and selecting top managers for day-to-day operations of the enterprise."

According to Cole, "entrepreneurship is the purposeful activity of an individual or a group of associated individuals, undertaken to initiate, maintain or aggrandize profit by production or distribution of economic goods and services."

According to Schumpeter, "entrepreneurship is based on purposeful and systematic innovation. It included not only the independent businessman but also company directors and managers who actually carry out innovative functions."
From the above definitions of entrepreneurship, it is clear that, entrepreneurship refers to the functions performed by an entrepreneur in establishing an enterprise. Just as management is regarded as what managers do, entrepreneurship may be regarded as what entrepreneurs do.

2.6 CONCEPT OF WOMEN ENTREPRENEURSHIP

The concepts of entrepreneur and entrepreneurship had never differentiated on the basis of sex and therefore the same concepts can be extended to women entrepreneurs. Often a question is posed, “Are women entrepreneurs a separate category?” or “Do women entrepreneurs need a separate treatment?” Let us first clarify the concept. Entrepreneur and entrepreneurship are economic concepts. The entrepreneur represents distinct qualities, skills, attitudes, beliefs, capacities and values. Irrespective of sex, an individual with these distinct qualities can become an entrepreneur. In explicit terms, sex is no bar for entrepreneurship. Therefore, women entrepreneurs should not be considered as a separate category. But, in the male-dominated, traditional orthodox Indian society, economic independence of women did not have a social sanction. The entry of women in the field of industry and business as an owner of the enterprise is a recent development. To facilitate women to take up more challenging entrepreneurial careers, to equip them with essential support system and strengthen them in the struggle to establish themselves economically, socially and culturally at par with men in the initial stages, additional motivation, guidance, support and opportunity is necessary. To harness women in the economic restructuring programme and to actuate them as productive human resource, it is necessary to provide special schemes, incentives, benefits and concessions in the form of a special treatment.

Following are some of the important definitions of women entrepreneurs:

Kamala Singh defined woman entrepreneur as “A Woman entrepreneur is a confident, innovative & creative woman capable of achieving self economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing & running an enterprise by keeping pace with her personal family & social life.”

M. Sarangandharan & S. Razia Begam defined woman entrepreneur as “women entrepreneur is an enterprising individual with an eye for opportunities & an uncanny vision, gifted with commercial acumen & tremendous perseverance,. She is a person who will like to take risks because of the adventurous spirit she possesses.”
National Level Standing Committee on Women Entrepreneurs Constituted by the Ministry of Industries, Government of India (1984) defined women entrepreneur's enterprise as an enterprise owned & administered by a women & having a minimum financial interest of 51% of the share capital & have at least 50% women employees. This definition was criticized on the issue of employing at least 50% women employees in the 8th National Convention on Women Entrepreneurs organized in 1990, the provision of employment of at least 50% women employees was dropped. Many researchers have used this definition in their studies.

From the above definitions of women entrepreneurs, we can say that, women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.

2.7 CHARACTERISTICS/QUALITIES OF WOMEN ENTREPRENEURS

It is needless to emphasize that the entrepreneur plays an important role in the economic development of a country. A country aspiring for quick and consistent development of its economy has to produce a large number of entrepreneurs in order to achieve this goal. However, merely an increase in the number of entrepreneurs is not sufficient to bring about development. A true entrepreneur besides possessing functional qualities must possess the broad personality which helps in developing initiative and drive to accomplish great tasks and face challenges squarely.

The concept of entrepreneur and entrepreneurship can not be differentiated on the basis of sex. Similarly, the entrepreneurial characteristics or qualities which are required by the male entrepreneurs, the same are also required by the women entrepreneur.

Medha Vinze has enlisted some of the following characteristics of entrepreneur. These characteristics should also be possessed by the women entrepreneurs.

1. Creative
2. Calculated risk-taking
3. Not too discouraged by failures
4. Future-oriented
5. Hardworking
6. Persistent
7. Takes personal responsibility
8. Sees goals and realistic step-by-step sub-goals
9. Drive for power
10. Drive for independence
11. Desires feedback and learns from experience, recognizing errors
12. Goal-oriented
13. Ability to exploit the situation
14. Willing to learn and does not suffer from complex
t-self-confidence
16. Constantly under stress
17. Person of integrity
18. Pleasant personality
19. Non-structured
20. Likes to excel in work
21. Makes decisions
22. Success-oriented
23. Opportunity seeker
24. Egoist
25. Competitive
26. Positive attitude
27. Family and friends second to business
28. Dreamer
29. Time is important
30. Imaginative
31. Realistic
32. Courageous
33. Self-starter
34. Failure as step toward success
35. Individualist
36. Multi-faceted interests
37. Innovative
38. Likes challenges
39. Dynamic-identified with creating and changing
40. Takes initiative
41. Higher energy level
42. Easily bored/ impatient (with routine tasks)
43. Sensitive and perceptive of people & environment
44. “There is always a better way” attitude
45. High tolerance of ambiguities
46. Good communication with people
47. Mentally hyperactive
48. Intuitive
49. Ability to grasp quickly
50. Belief in God
51. Aggressive
52. Enjoys living, work and play
53. Leader
54. Dissatisfied with general life situation
55. At least average intelligence
56. Wants to make a lot of money

Vasant Desai has enlisted some of the outstanding leadership qualities of women entrepreneurs:

1. Accept challenge
2. Adventurous
3. Ambitious
4. Conscious
5. Drive
6. Educated
7. Enthusiastic
8. Determination to excel
9. Hard Work
10. Patience
11. Keenness to learn & imbibe
12. Experience
13. Industrious
14. Intelligent
15. Motivator
16. Perseverance
17. Skilful
18. 18 Studious
19. Unquenchable Optimism

From the above explanations, it is clear that, different scholars have different views regarding the entrepreneurial characteristics of women entrepreneurs. However, some characteristics are very important from the view point of women entrepreneurs such as need to achieve, risk-bearing, ability to find and explore opportunities, flexibility, confronting uncertainties, decision making, perseverance, need for independence, innovators, leadership, communication skill etc.

2.8 FUNCTIONS OF WOMEN ENTREPRENEURS

There is no uniformity as to the functions to be performed by the entrepreneurs. Different scholars have identified different functions of entrepreneurs as follows:

Khanka\textsuperscript{42} has given list of 9 functions of entrepreneur. An entrepreneur does perform all the function necessary right from the conceiving of an idea upto the establishment of an enterprise. These can be listed in the following sequential manner:

1. Idea generation and scanning of the best suitable idea.
2. Determination of the business objective.
3. Product analysis and market research.
4. Determination of form of ownership/organization.
5. Completion of promotional formalities.
6. Raising necessary funds.
7. Procuring machine and material.
9. Undertaking the business operations

Peter Kilby\textsuperscript{43} identified 13 functions of entrepreneur, which included some of the managerial functions also. These functions are as follows:
1. Perceiving market opportunities
2. Gaining command over scarce resources
3. Purchasing inputs
4. Marketing of the products and responding to competition
5. Dealing with the public bureaucracy (concessions, licenses & taxes)
6. Managing human relations within the firm
7. Managing customer and supplier relations
8. Managing finance
9. Managing production (control by written records, supervision, coordinating input flows with orders, maintenance)
10. Acquiring and overseeing assembly of the factory
11. Industrial engineering (minimizing inputs with a given production process)
12. Upgrading process and product quality, and
13. Introducing new production techniques and products.

Arthur Cole has described an entrepreneur as decision-maker and attributed the following functions to him:

1. The determination of those objectives of the enterprise and the change of those objectives as conditions required or made advantageous.
2. The development of an organization including efficient relations with subordinates and all employees.
3. Securing adequate financial resources, the relations with existing and potential investors.
4. The requisition of efficient technological equipment and the revision of it as new machinery appeared.
5. The development of a market for the products and the devising of new products to meet or anticipate consumers demand.

6. The maintenance of good relations with public authorities and with society at large.

As an entrepreneur, a woman entrepreneur has to perform all the functions involved in establishing an enterprise. The women entrepreneurs, like men entrepreneurs, have to perform following main functions:

1. **IDEA GENERATION**

   This is the most important function of the woman entrepreneur. Idea generation can be possible through the vision, insight, observation, experience, education, training & exposure of the woman entrepreneur. Idea generation precisely implies product selection & project identification. Ideas can be generated through environmental scanning & market survey. It is the function of entrepreneurs to generate as many ideas as she can, for the purpose of selecting the best business opportunities which can subsequently be taken up by her as a commercially-viable business venture.

2. **DETERMINATION OF OBJECTIVES**

   The next function of the woman entrepreneur is to determine & lay down the objectives of the business, which should be spelt out on clear terms. In other words, woman entrepreneur should be very much clear about the following things:

   i. The nature of business

   ii. The type of business

   This implies whether the enterprise belongs to the category of manufacturing concern or a service oriented unit or a trading business, so that the entrepreneurs can very well carry on the venture in accordance with the objectives determined by her.

3. **RAISING OF FINANCE**

   Fund raising is the most important function of woman entrepreneur. All the activities of a business depend upon the finance and its proper management. It is
the responsibility of the woman entrepreneur to raise funds internally as well as externally. In this matter she should be aware of the different sources of funds and the formalities to raise funds. She should have the full knowledge of different government sponsored schemes. By which she can get government assistance in the form of seed capital, fixed and working capital for her business.

4. PROCUREMENT OF RAW MATERIALS

Another important function of the woman entrepreneur is to procure raw materials. Woman entrepreneur has to identify the cheap & regular sources of supply of raw materials, which will help her to reduce the cost of production & face the competition boldly.

5. PROCUREMENT OF MACHINERY

The next function of the women entrepreneurs is to procure the machineries & equipments for establishment of the venture. While procuring the machineries, she should specify the following details:

a) The details of technology
b) Installed capacity of the machines
c) Names of the manufactures & suppliers
d) Whether the machines are indigenously made or foreign made
e) After-sales service facilities
f) Warranty period of the machineries

All these details are to be minutely observed by the women entrepreneurs.

6. MARKET RESEARCH

The next important function of the women entrepreneur is market research & product analysis. Market research is the systematic collection of data regarding the product which the women entrepreneurs want to manufacture. Women entrepreneurs have to undertake market research persistently in order to know the details of the intending product, i.e. the demand for the product, the supply of the product, the price of the product, the size of customers, etc. while starting an enterprise.
7. **DETERMINATION OF FORM OF ORGANIZATION**

The function of woman entrepreneur in determining the form of enterprise is also important. Woman entrepreneur has to decide the form of enterprise based upon the nature of the product, volume of investment, nature of activities, types of product, quality of product, quality of human resources, etc. The chief forms of ownership organizations are sole proprietorship, partnership, joint stock company & co-operative society. Determination of ownership right is essential on the part of the entrepreneur to acquire legal title to assets.

8. **RECRUITMENT OF MANPOWER**

Woman entrepreneur has to perform the following activities while undertaking this function:

- a) Estimating manpower need to the organization
- b) Laying down of selection procedure
- c) Devising scheme of compensation
- d) Laying down the rules of training & development

9. **IMPLEMENTATION OF PROJECT**

Woman entrepreneur has to work on the implementation schedule or the action plan of the project. The identified project is to be implemented in a time bound manner. All the activities from the conception stage to the commissioning stage are to be accomplished by him in accordance with the implementation schedule to avoid cost and time overrun, as well as competition. Thus, implementation of the project is an important function of the entrepreneur.

2.9 **CLASSIFICATION/TYPES OF WOMEN ENTREPRENEURS**

In modern times, entrepreneurial development has the thrust area of development planners, economic thinkers, and policy makers. What is more, the entrepreneur has emerged as a kingpin of development. By and large, entrepreneurs are found in every economic system and in every form of economic activity as well as in other social and cultural activities. They are found amongst artisans, labourers, artists, importers, exporters, engineers, supervisors, bankers, industry, professionals etc. They are also
found among farmers, fishermen, forest workers and tribals and so on. Some writers have also identified entrepreneurs among politicians, theologists, philosophers, bureaucrats.\textsuperscript{45}

Clarence Danhof\textsuperscript{46} on the basis of his study of the American agriculture has classified entrepreneurs into following four types / categories:

1. **INNOVATIVE ENTREPRENEURS**

   An innovating entrepreneur is one who introduces new goods, inaugurates new methods of production, discovers new market and reorganizes the enterprise. Innovative entrepreneurs are generally aggressive in experimentation and cleverly put attractive possibilities into practice. Innovative entrepreneurs are commonly found in developed countries. There is dearth of such entrepreneurs in underdeveloped countries. Innovative entrepreneurs plays the key role in the rise of modern capitalism through their enterprising spirit, hope of money making, ability to recognize and exploit opportunities, etc.

2. **ADOPTIVE OR IMITATIVE ENTREPRENEURS**

   These entrepreneurs are characterized by readiness to adopt successful innovations inaugurated by innovating entrepreneurs. Imitative entrepreneurs do not innovate the changes themselves, they only imitate techniques and technology innovated by others. Such type of entrepreneurs are particularly suitable for under-developed regions for bringing a mushroom drive of imitation of new combinations of factors of production already available in developed regions. Imitative entrepreneurs are most suitable for underdeveloped Nations because in these nations people prefer to imitate the technology, knowledge, and skill already available in more advanced countries.

3. **FABIAN ENTREPRENEURS**

   Fabian entrepreneurs are characterized by very great cautious and doubtful in experimenting any change in their enterprises. They have neither the will to introduce new changes nor the desire to adopt new methods innovated by the most enterprising entrepreneurs. Such entrepreneurs are shy and lazy. Their dealing is determined by custom, religion, tradition, and past practices. They imitate only when it becomes perfectly clear that failure to do so would result in loss of the relative position in the enterprise.
4. **DRONE ENTREPRENEURS**

Drone entrepreneurs are characterized by a refusal to adopt opportunities to make changes in production formulas even at the cost of severely reduced returns relative to other like producers. Such entrepreneurs may even suffer from losses but they are not ready to make changes in their existing production methods. They are laggards as they continue to operate in their traditional way and resist changes. When their product loses marketability and their operations become uneconomical they are pushed out of the market. They are conventional in the sense that they stick to conventional products and ideas.

According to Vasant Desai the entrepreneurs have been broadly classified according to the type of business, use of professional skill, growth stages of development. These types/categories of entrepreneurs are as follows:

A. **According To Type Of Business**

1. Business Entrepreneur
2. Trading Entrepreneur
3. Industrial Entrepreneur
   i. Large
   ii. Medium
   iii. Small
   iv. Tiny
4. Corporate Entrepreneur
5. Agricultural Entrepreneur
   i. Plantation
   ii. Horticulture
   iii. Dairy
   iv. Forestry
6. Retail Entrepreneur
7. Service Entrepreneur
B. According To The Use Of Technology
   1. Technical Entrepreneur
   2. Non-technical Entrepreneur
   3. Professional Entrepreneur
   4. High-tech Entrepreneur
   5. Low-tech Entrepreneur

C. According To The Motivation
   1. Pure Entrepreneur
   2. Induced Entrepreneur
   3. Motivated Entrepreneur
   4. Spontaneous Entrepreneur

D. According To Growth
   1. Growth entrepreneur
   2. Super-growth Entrepreneur

E. According To The Stages Of Development
   1. First Generation Entrepreneur
   2. Modern Entrepreneur
   3. Classical Entrepreneur

F. According To Area
   1. Urban Entrepreneur
   2. Rural Entrepreneur
G. According To Gender And Age
   1. Men Entrepreneur
   2. Women Entrepreneur
      i. Young Entrepreneur
      ii. Old Entrepreneur
      iii. Middle-aged Entrepreneur

H. According To The Sale Of Operation
   1. Small Scale Entrepreneur
   2. Large Scale Entrepreneur

I. Others Or Unclassified
   1. Professional Entrepreneurs
   2. Non-Professional Entrepreneurs
   3. Modern Entrepreneurs
   4. Traditional Entrepreneurs
   5. Skilled Entrepreneurs
   6. Non-Skilled Entrepreneurs
   7. Imitating Entrepreneurs
   8. Inherited Entrepreneurs
   9. Forced Entrepreneurs
  10. National Entrepreneurs
  11. International Entrepreneurs
  12. Bureaucratic Entrepreneurs
  13. Intrapreneur Entrepreneurs
  14. Immigrant Entrepreneurs
The above classification of entrepreneurs is not exhaustive, for it aims at highlighting the broad range of entrepreneurs found in business and profession.

Review of literature on women entrepreneurship does not provide any classification or types of women entrepreneurs in clear cut manner. Thus, it is difficult to classify women entrepreneurs into different types.

Medha Vinze\(^4\) has classified women entrepreneurs into three categories:

1. **WOMEN ENTREPRENEURS IN LARGE AND MEDIUM SECTOR**

   In large and medium sectors, women with educational and professional qualifications, take the initiative and manage the business as well as a man. A woman entrepreneur who has received basic training and educational qualifications, sometimes even an MBA degree, usually may head the medium sector and large units. These women because of their qualifications and other opportunities which are available to them are in a superior position and have a competitive edge over others to set up and manage the units.

2. **WOMEN ENTREPRENEURS IN SMALL SECTOR**

   Those women entrepreneurs who do not have education or any formal training in management, but have developed skills take to small scale industry. They choose that product with which they are familiar i.e. garments, weaving, pickles, dolls and handicrafts. Some have ventured into engineering, electronics, chemicals and pharmaceuticals. Some also make surgical instruments, furniture and pottery.

   These women entrepreneurs need in the initial period, certain special privileges to overcome the practical social handicaps they face for being a woman such as attitudinal reluctance of officers, lack of information, and too many formalities that need to be completed.

3. **WOMEN ENTREPRENEURS TO HELP OTHER WOMEN IN THE SOCIETY**

   Women entrepreneurs in this category, work in cities and slums to help women with lower means of livelihood. They run service motivated organization to help economically backward sections. They need Government support in marketing as well as getting finances at concessional rate for their products. Preferential purchasing
policy of government helps such institutions to manufacture and sell to the
government items like files, chalks, stationary, etc.

Even though different scholars have given different types of entrepreneurs, for the
study purpose women entrepreneurs can be classified on the following different basis:

A. ACCORDING TO SCALE OF BUSINESS

1. **Small Scale Sector Women Entrepreneurs**

   The women who run their business on small scale and household basis are known
   as small scale sector women entrepreneurs. Women entrepreneurship is started
   from this small scale sector itself. Thus, women in this sector have been
   developed tremendously. The women entrepreneurs in this sector generally do not
   possess any formal training or management education.

2. **Medium And Large Scale Sector Women Entrepreneurs**

   The women who run their business on medium or large scale basis are known as
   medium or large scale sector women entrepreneurs. The women entrepreneurs of
   this type are professionally qualified and experienced and having good financial
   position. The number of these women entrepreneurs is smaller but their
   contribution is very significant.

B. ACCORDING TO AREA

1. **Urban Women Entrepreneurs**

   The women entrepreneurs who are running their enterprises in urban areas are
   known as urban women entrepreneurs. There is more scope for women
   entrepreneurs in urban areas because of good educational and training facilities
   and good environment of business.

2. **Rural Women Entrepreneurs**

   The women entrepreneurs who are running their enterprises in rural areas are
   known as rural women entrepreneurs. The women in rural areas are engaged in
   agricultural produce, papad, pickles etc. They sell their products in weekly
   bazaars and nearby urban areas.
C. ACCORDING TO TRAINING

1. Trained Women Entrepreneurs

The women who have started their enterprises after taking technical or professional education are known as trained women entrepreneurs. Sometimes they take entrepreneurial training after starting their enterprise. These women generally take education and training for starting their enterprises.

2. Untrained Women Entrepreneurs

The women who start and run the enterprises without having any formal entrepreneurial training and education are known as untrained women entrepreneurs. Women from rural areas, with their traditional experience run their enterprises, mostly untrained women entrepreneurs.

D. ACCORDING TO OPPORTUNITIES

1. Born Women Entrepreneurs

Some women are having inborn entrepreneurial qualities like innovativeness, risk bearing capacity, managerial skills etc. are known as born or natural women entrepreneurs. The women take advantage of their natural qualities to become successful entrepreneurs in any entrepreneurial activity.

2. Chance Women Entrepreneurs

Some women are becoming entrepreneurs by chance or accidents only. They are not having any planning or aim in mind to become entrepreneur. They are sometimes told to become entrepreneur by their family members such as father, mother, brother or even husband. Many times they start career as entrepreneur because of technical or professional experience.

3. Forced Women Entrepreneurs

As the name indicates, some women are coming to the entrepreneurial field because of some unavoidable situations. The women are generally compelled to enter the field of entrepreneurship because of death of father or husband. Moreover, some women are becoming entrepreneurs because there are no male members in the family to run the family business.
E. ACCORDING TO PARTICIPATION

1. Active Women Entrepreneurs

The women entrepreneurs who take active part in almost all activities of the enterprises are known as active women entrepreneurs. The women entrepreneurs make all decisions and the implementation of the decisions is done by themselves.

2. Nominal Women Entrepreneurs

The women who are participating in the enterprises activities just for the name sake are known as nominal women entrepreneurs. The family members such as father, husband, brother, father-in-law or somebody else from the family run the enterprises and the women are expected just to sign the documents or papers as a part of formality.

3. Benami Women Entrepreneurs

The women who are not the entrepreneurs but they are shown as entrepreneurs by their family members like husband or brother or somebody else are known as Benami Women Entrepreneurs. The purpose of making women, the entrepreneur is to escape from the legal matters.

2.10 PROBLEMS OF WOMEN ENTREPRENEURS

Women entrepreneurs face two types of problems, i.e. general problems of entrepreneurs and problems specific to women entrepreneurs. Due to these problems, entrepreneurship development among women has not been satisfactory. These problems can be elaborated as follows:

1. LACK OF SELF-CONFIDENCE

Women lack self-confidence in their won abilities which is partly due to cultural environment. This is because of family’s reluctance to provide them fund for their venture. Banker’s reluctance to fund their project due to lack of collateral securities on their names and above all, very few development agencies come forward to extend them assistance.
2. **MALE-DOMINATED SOCIAL SYSTEM**

Important barrier to the empowerment of women through enterprise is the male chauvinism. Prevalent socio-cultural attitudes and beliefs are not conducive to the blossoming of women as entrepreneurs. Male child is still preferred to a female child right from the birth. Constitution of India speaks about equality of sexes but till today women are considered as *abala* i.e., weak, passive and home oriented and as a result, less capable than men. This consideration acts as a stumbling block in their fighting for equal status with men in the pursuit of economic activity.

3. **LOW RISK-BEARING CAPACITY**

Generally, women in India are confined to the four walls of house. They are less educated and thus, economically backward. This reduces their risk-bearing capability in running the enterprise.

4. **LACK OF FAMILY SUPPORT**

Very few women get encouragement from their family to start a business. In India, it is mainly a women’s duty to look after the children and other members of the family. Consequently, family bonding spares a little time for the woman to take up entrepreneurial activity. Studies have found out those women brought up in homes which are not restrictive in their outlook tend to be innovative, independent and dynamic and are likely to become successful entrepreneurs.

5. **DISCRIMINATION IN UPBRINGING**

Right from early childhood, girl child is taught not to be aggressive or independent. They are discouraged to move out of the family and take up their business. Conservative attitude of the family members makes the women weak and passive in their approach. Decisions are taken for them by others.

6. **ROLE CONFLICT**

Entrepreneurship needs a high level of commitment, devotion and dedication. Women taking on the responsibility of entrepreneurship suffer from stress and strain caused by overload and role conflict as they strive simultaneously to cope with their multiple roles of being a mother, wife, homemaker, etc.
7. LACK OF EDUCATION

The greatest barrier to entrepreneurial career among women is the lack of education. In India, nearly half of women are still illiterate and illiteracy is the major problem of socio-economic backwardness. Lack of education restricts the inner urge of the women to accomplish jobs through personal risk taking capability.

8. LOW MOBILITY

Women, in general, are less mobile due to socio cultural barriers. The dual responsibility that women entrepreneurs have to cope with is making a success of their enterprise as well as looking after the home and hearth place restrictions on their mobility.

9. PROBLEM OF FINANCE

Women entrepreneurs are lacking access to institutional finance due to absence of tangible security and credit in the market. Women do not have property in their names. Most of the women enterprises suffer from sickness due to lack of financing.

10. STIFF COMPETITION

Women enterprise faces stiff competition from organized industries due to the absence of any kind of organizational set-up by women entrepreneurs. As a result of this, such a competition leads to the closure of women enterprises.

11. OTHER PROBLEMS

In addition to the above problems, some other problems faced by women entrepreneurs are:

   a) Negative Attitude of Banks & Financial Institutions.
   b) Lack Of Managerial Efficiency
   c) Red Tapism
   d) Lack Of Business Experiences
   e) Inefficient Arrangement For Marketing
   f) Difficulty To Procure Raw Materials
2.11 DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN INDIA

At the time of independence to India, women entrepreneurs were almost a non-existence section among the entrepreneurs in India. Therefore, development of women entrepreneurship since independence can be analyzed broadly under three important stages i.e. First Stage from 1947-83, Second Stage 1983-90 and Third Stage 1991 onwards. The stages of development of women entrepreneurship in India can be described as follows:

I. FIRST STAGE: 1947-83

After independence the Government of India has taken a number of steps to improve the conditions of women. These include the constitutional provisions, labour legislations to protect women and help in the field of employment, working conditions, vocational training, ensuring equal pay and helping them in formation of women organizations and voluntary agencies that help tiny women entrepreneurs.

A pioneering step was taken during 1964-65 when the National Institute for Small Industry Extension Training (NISIET) at Hyderabad conducted an entrepreneurship development programme under the guidance of McClelland. This was followed by a scheme for technicians in 1969-70 to train the technically qualified persons and new entrepreneurship scheme in 1971 by Gujarat Industrial Investment Corporation. These programmes were open to all including women entrepreneurs. The United Nations Organization (UNO) declared the year 1975 as the ‘International Year for Women’. The UNO also declared the decade (1975-1985) as the ‘International Decade for the women’. During the decade, several governmental & voluntary agencies carried out symposia, conference & workshops to highlight the importance of women entrepreneurs. In 1975, the National Alliance of Young Entrepreneurs (NAYE) organized the first international conference of women entrepreneurs. In 1978, the State Bank of India began undertaking began undertaking Entrepreneurship Development Programmes (EDPs). In 1979, entrepreneurship training programmes for self-employment were arranged for women beneficiaries of the government’s TRYSEM programme. In 1981 the NAYE organized the second international conference of women entrepreneurs. In 1982, the government established the National Science and Technology Entrepreneurship Development Board
(NSTDB) to stimulate entrepreneurship among young men and women qualified in science and technology.49

The 6th Five Year Plan (1980-85) was a landmark in the history of women’s development. This plan included a separate chapter and adopting a multidisciplinary approach with a three-pronged thrust on health, education and employment. This plan focused promoting female employment in women owned industries.

II. SECOND STAGE: 1983-90

The year 1983 may be treated as a turning point in the entrepreneurship development since after this year it became a national movement. Two apex institutions, the NIESBUD in New Delhi and the EDII in Ahmedabad were established in this year. These two institutions began planning a variety of programmes for entrepreneurship, including women entrepreneurship. They also helped in the establishment of several entrepreneurship training institutions in different parts of the country. Initially there were target-based programmes for different target groups like educated, technically qualified, women, SC/ST/OBC, artisans and ex-army men. Later, product and process-based entrepreneurship development programmes like those for plastic industry, food industry, garment industry, etc. were planned and implemented. In all such programmes women received a significant place. For example, in 1985-86, out of total of 1140 EDPs, women received 108 (about 10%).50

During the later half of 1980s several new schemes like Science and Technology Entrepreneurial Parks (STEPs), training and extension services and refinancing facilities to institutions giving financial assistance to women entrepreneurs were formulated and supported by the Industrial Development Bank of India (IDBI), Which also started in 1989-90 two new programmes, one called Mahila Udhyam Nidhi (MUN) under which seed capital assistance were given to women entrepreneurs and the other called Mahila Vikas Nidhi (MVN) under which NGOs dealing with women entrepreneurs were given assistance, generally one-time assistance of capital nature. The State Bank of India (SBI) also introduced special schemes for women entrepreneurs. In 1990, the Norwegian Agency for International Development (NORAD) announced its support for rural poor women undertaken by government/NGOs that will ensure income generation. In 1990, the NIESBUD decided to celebrate the year 1990 as the 25th Year of Entrepreneurship Development in India. In 1984, the National Standing
Committee on women Entrepreneurs was established by the government to advice on women entrepreneurship development.\textsuperscript{51}

In the 7\textsuperscript{th} Five Year plan (1985-90)\textsuperscript{52} the government moved a step forward by including a special chapter on ‘Integration of Women in Development’. The chapter suggested:

a. To treat women as specific target groups in all development programmes.

b. To devise and diversify vocational training facilities for women to suit their varied needs and skills.

c. To promote appropriate technologies to improve their efficiency and productivity.

d. To provide assistance for marketing their products.

e. To involve women in decision making process.

III. THIRD STAGE: 1991 ONWARDS

The year 1991 marks an important landmark in the Indian history. In this year, the Government of India started comprehensive economic reforms by announcing changes in economic, industrial, monetary, fiscal, foreign trade and foreign exchange policies. As a part of this New Economic policy (NEP), the government also announced a special industrial policy for small scale and tiny industries in 1991. This policy widened the scope of institutional support and concessional finance to a wide variety of small, tiny and village industries including service units. As a result of the NEP, it was estimated that about 1 lakh potential entrepreneurs may be required to be trained annually. Thus, it was estimated that there will be an entrepreneurial explosion in the 1990s. Many of these EDPs would have to cover weaker sections of the society. Earlier women entrepreneurs were defined as women enterprises where at least half of the employees should be women in addition to more than half of the ownership and control by women entrepreneurs. The condition of employing at least half of women employees was dropped in 1990.

The entrepreneurship training was made more institutionalized by making it a part of curriculum in universities and other higher educational institutions especially technical and engineering institutions. For example, the SNDT Women’s University has been popularizing entrepreneurship courses among women for
over a decade. It has introduced the topic of entrepreneurship in several post-graduate courses. It has also been offering. With the UGC assistance, a number of short-term courses in entrepreneurship to its students and women in general. Other institutions are also organizing several new schemes for women entrepreneurs.\textsuperscript{53}

The Industrial Policy Resolution of 1991 has highlighted the necessity to provide special training programmes to develop women entrepreneurship. The Resolution further adds that the objective of the course is to increase the representation of women in the fields of small industry development & to enhance their economic & social status.\textsuperscript{54}

The 8\textsuperscript{th} Five Year Plan (1992-97) has given due importance to the development of the small scale sector. The number of Small Scale Sector units is expected to rise from 1.7 million to 2.5 million, adding 0.8 million in the 5 year period or 1.60 lakhs every year. Among the Small Scale Industry entrepreneurs, approximately 9\% of them were women entrepreneurs.\textsuperscript{55}

In India several institutional arrangements have been made to protect and develop women entrepreneurship. The nationalized banks and State Financial Corporations advances loans to women entrepreneurs on preferential basis. State Industrial Development Corporations and District Industrial Centres provide loans, subsidies and grants to small scale women entrepreneurs. State level agencies assist women entrepreneurs in preparing project reports, purchasing machinery, hiring of building and training the staff. Several voluntary agencies like FICCI’s Ladies Organization (FLO), National Alliance of Young Entrepreneurs (NAYE) and others assist women entrepreneurs.\textsuperscript{56}
REFERENCES


