Chapter. II.

REVIEW OF LITERATURE

2.1. Introduction

2.2. Review of Literature

2.3. References
2.1. Introduction:

Review of literature is a significant step in research process. Review of literature refers to an extensive, exhaustive and systematic examination and publications relevant to the research. The significance of the review of literature shows that it provides a basis for future investigations, justifies the need for replication, throws light on the feasibility of the study, indicates constraints of data collection and helps to relate the findings of one study to another.

It has been emphasized by many researchers and scientists that review of literature can play a vital role in a research project and it is a critical summary of research on a topic of interest. It is generally prepared to put a research problem in context or to identify gaps and weakness in prior studies so as to justify a new investigation.

One of the simplest ways of economizing a research is to review and build upon the work already done by other research scholars. There are number of studies related to self-employed women, women entrepreneurs, entrepreneurship in slums, etc, but most of them have concentrated on limited areas of interest, such as women in business. As such, the researcher was searched sociological abstracts, research journals, conference proceedings, books, etc and collected the relevant literature for the present study. All the studies are not significant enough to be enumerate, however, an effort has been made to review and highlight briefly the objectives and findings of the important studies relevant to the present work in the following paragraphs.
2.2. Review of Literature:

The collected secondary literature is reviewed as under.

Jabvala and Shaikh (1999) published “Wage Fixation for Home based Piece Rate Workers” and have stated that Home based workers are a section of unorganized sector labour which are particularly invisible as they produce goods and services within their own homes. They include both piece rate as well as own account workers. A sample of 14 types of home based works was selected, to cover both urban and rural areas in Gujarat for the present study. The information collected include the types of work, number of workers, their socio-economic background, conditions of work, etc. The study concluded with the remarks that there is need for job security for the workers.

Millie Nihilia (1999) published “Marginalization of Women Workers” in ‘Economic & Political Weekly’ and discussed while liberalization may have increased employment, it has worsened the quality of employment, especially for women. The article studies macro-level data to analyze employment of men and women. Data collection by official agencies uses faulty processes and much of women’s work remains invisible. A macro-level field study of the leather tanning industry in Tamil Nadu shows that gender subordination is built into the system. Employment generation does not necessarily translate into a better deal for labour, especially women.

Biplab Moitra (2001) published a paper entitled “Women and Entrepreneurship: Sunderbans Women Show the Way” in ‘Kurukshtera’. In one of the blocks of the islands of Sunderbans, a few women set up a society in 1981 to eke out their living Khadi and Village Industries Commission took it under its wings and provided free loans for Muslin spinning. New vistas opened for these women entrepreneurs. Now the society has 950 members and is operating in 9 blocks of the district. The women also gave appropriate thought to preservation of ecology of the region, providing proper food for local residents to ensure good health. Accordingly, they encouraged planting of
Mulberry plants in each house. While ensuring growth of plants, additional income was ensured by selling mulberry leaves and thus sericulture was introduced in the non-traditional area thus generating further employment. Similarly, they introduced bee-keeping which ensured increased crop production due to pollination, and generated additional income with sale of honey. They started processing of cereals and pulses as a supplementary activity. They also started producing edible oil with power driven ghani to ensure pure edible oil.

Ratna Kumari (2001) in “Work and Gender: A European Perspective” published in ‘Economic & Political Weekly’, stated that the European Union recognizes equal opportunities for men and women to be at the heart of the reformation of the labour market. Member states have committed themselves to equality for the sexes at the workplace. This should be accompanied by the adoption of a gender mainstreaming approach to improve employability and encourage adaptability of businesses and employees, to reduce the disadvantaged status of women at the workplace.

Jeemol Unni (2001) published “Gender and Informality in Labour Market in South Asia” in ‘Economic & Political Weekly’ and provides evidence of the growing informalisation of the labour force in south Asian countries. Two broad components of the informal economy, i.e., non-wage and wage employment are distinguished. The share of the first component has been rising in the last two decades. Within non-wage employment, certain invisible groups of workers, such as home based workers and street vendors are vulnerable to changes in the global and local economy. The increasing casualisation of the workforce is evidence of an increase in the second broad component. Within wage employment, home workers or outworkers and informal workers in the formal enterprises are vulnerable. The low quality of employment available to women in the informal economy is brought out by evidence on the wages and incomes received and differentials in earnings.
Mridul Eapen (2001) published “Women in Informal Sector in Kerala: Need for Re-examination” in ‘Economic & Political Weekly’ and stated that though statistics reveal the increase in women’s employment in Kerala’s ‘informal’ sector, this employment is more in the nature of casual and irregular, contractual labour. Moreover, though women’s earnings contribute substantially to the household, this is more often than not denigrated. Women, especially in the lower classes and the lower castes, not only have to cope with physical hardships that impact their health, they continue to be paid much lower wages than men in the same category.

Shobhana Warrier (2001) published “Women at Work: Migrant Women in Fish Processing Industry” in ‘Economic & Political Weekly’ and discusses the nature of the fish processing industry in India, focusing on issues concerning the migrant women workforce specifically. The fish processing industry employs migrant women workers on contract in almost all parts of the country. A detailed questionnaire was used to elicit information from the workers and the data collected have been supplemented with detail derived from observation and informal discussions with women workers. Information from the villages from where the women are recruited and from discussions with their friends, neighbours and relatives also forms a major part of the database.

Mahipal (2002) in his paper “Self-employment Programme: A Stocktaking” published in ‘Economic & Political Weekly’, discussed on a workshop conducted in Haryana focused on the problems in the implementation of the Swarnajayanti Gram Swarozgar Yojana, and through the participation of all the stakeholders in the scheme, succeeded in increasing awareness on issues such as credit delivery, involvement of panchayats and empowerment of women.
Devenish and Skinner (2004) published “Organizing Workers in the Informal Economy: The Experience of the Self-employed Women’s Union 1994-2004”. This study focuses on the Self Employed Women’s Union or SEWU. SEWU was launched in 1994, at the time of the political transition. SEWU’s constituency is self employed women working in the survivalist end of the economy – largely street traders and home based workers. As will be argued in the paper, SEWU is somewhat of a model. It focuses on empowerment of members, through leadership training and experience as well as training relevant to members’ businesses. At a local level SEWU has lobbied for its members to secure rights to operate and access to infrastructure. It is active in national and international policy making forums. So far there has not been a comprehensive account or analysis of SEWU and its activities from its inception to date.

Meena et al. (2004) writes on “Extent of Adoption of Improved Practices of Animal Husbandry among the Tribal and Non-tribal Farm Women” published in ‘Rural India’. The study was conducted in the Girva Panchayat Samiti of Udaipur district, Rajasthan. Total 120 (60 tribal farm women and 60 non-tribal farm women) respondents from 5 selected villages were interviewed for gathering the desired information. The findings of the study indicated that non-tribal women had higher adoption about improved practices of animal husbandry. Findings also revealed that there was significant difference between tribal and non-tribal women in the adoption of almost all the improved practices of animal husbandry. But considerable adoption difference was observed in three aspects of animal husbandry, viz., “Breeding”, “Milking” and “Feeding”.

Nagoor (2004) writes on “Self-employment Programme in Reducing Poverty” in ‘Southern Economist’. Poverty can never be eradicated quickly, but chronic poverty can be reduced and eliminated by sustained policy. Relying more on the short-term strategy of removal of un-employment and
poverty alleviation programmes are not enough. The long term strategy i.e.,
growth, specially agricultural growth is very much necessary as majority of the
unemployment and extent of poverty is in the rural areas. Major Poverty
Alleviation Programme: The existing major poverty alleviation programmes in
India can broadly divided into the following four categories; a) age
employment programmes (e.g., public works), b) credit based self-employment
programmes (IRDP, TRYSEM), c) Special Group and area specific
programmes (SFDA, MFAL, DPAP), and d) The Public distribution System
(PDS). Self-employment programmes increase the skills of workers. In the
post-economic reform period skill based workers will get much higher wages
and wage-employed people continue to get lower wages. In the post economic
reform period, the self-employment programmes are very much necessary and
play important role in the alleviating poverty in the rural area.

Rohini Hensman (2004) discussed that from the standpoint of women
workers, especially those in the third world, the ‘anti-globalization’ agenda
makes no sense. It would simply deprive them of considerable employment
opportunities as also the possibility of improving employment conditions
through global solidarity and coordination. A much more sensible objective
would be concerted action to shape the global order in accordance with a
woman’s agenda. This would in the first instance mean working for an
extension of the reach of international law, and for democratic institutions of
global governance. If capitalism is acting as midwife at the birth of a borderless
world, shouldn’t we be ready to nurture the new arrival and imbue it with our
values of justice and love instead of trying to push it back into the womb of
history?

Barbara Harris White (2005) in his paper entitled
“Commercialization, Commodification and Gender Relations in Post-
Harvest Systems for Rice in South Asia” published in ‘Economic &
Political Weekly’, described on women household work in rice processing.
When the output of a product that forms the basis of subsistence and social reproduction – as rice is for Asia – expands, the marketed surplus rises disproportionately to the growth rate of production. This implies that activities that once formed part and parcel of household labour activity (performed by women – even if under the control of men) also become commercialized. Food security depends not only on the market, but also on the social and political structures within which markets are situated. One of these social structures is gender. Two aspects of this gendered process are explored in this essay, the first being ‘productive deprivation’. Using field evidence from south Asia, the impact of technological change is shown to be strongly net labour displacing and strongly biased against female labour. At the same time, poverty ensures the persistence of petty commodity production, where women are either self-employed or ‘unwaged’ family workers. As seen in the case of rice production in West Bengal, growth in production has been accompanied by the displacement of women from the rice mill labour forces in which economies of scale have been pitched against unwaged work in petty production.

Praveena Kodoth and Mridul Eapen (2005) in their paper “Looking Beyond Gender Parity: Gender Inequities of Some Dimensions of Well Being in Kerala” published in ‘Economic & Political Weekly’, described that Kerala has been considered relatively free from the conventional restrictions against women’s education and employment, or women owning property. Indeed, the state level gender development index estimated by several scholars places Kerala ahead of other states. But a decomposition of this index reveals that the top position in education and health masks the poor employment profile of women in the state. Besides, the state witnesses negative trends in women’s property rights, rapid growth and spread of dowry and rising gender-based violence. This paper engages critically with gender performance in select dimensions of well-being.
Ramachandra and Selvarani (2005) published a paper “Problems and Prospects of Women Entrepreneurship in Rural Areas” in ‘Kisan World’. According to the authors today women are more liberated and live a happy and peaceful life with her husband and family’s support in their activities. Women have become more liberated, ambitious and are enjoying various comforts and doing business out of their own economic independence. The paper discussed the functions of women entrepreneurs and also described on the problems of women entrepreneurship.

A study conducted by Sundari (2005) entitled “Migration as a Livelihood Strategy: A Gender Perspective” published in ‘Economic & Political Weekly’, is based on a sample study of female migrant workers in Tamil Nadu, highlights the trends, pattern and nature of female migration in Tamil Nadu; the push and pull factors of migration and finally the role of migration as a livelihood strategy. The major push factor was lack of employment opportunities in the place of origin caused by drought and the pull factor was a favourable employment situation in the destination areas. After migration there seems to be a sizeable improvement in self-employment and regular salaried jobs for women. But the concentration of women in the informal sector to the extent of 82 per cent is an indication of their disadvantaged position in the urban labour market. Weighing the gains and losses, the study concludes that migration has helped migrant households avoid hunger, starvation and death, though it has failed to improve the economic well-being of about 43 per cent of the families, particularly the female headed households. To alleviate poverty the government’s attention should be directed towards combating population movement via., rural development and also improving the living conditions of those who had already moved.

Bose (2006) published “Information Technology and Women Entrepreneurs” in ‘Third Concept’. Women constitute about 48 per cent of the population in India, but their participation in economic activity is only
34 percent. Entrepreneurship helps women’s economic independence and improves their social status. With the spread of education and awareness, women have shifted from the kitchen, handcrafts and traditional cottage industries to non-traditional higher levels of activities. During the 1970s the decade of the International Women's efforts to promote self-employment among women received greater attention from the government and private agencies. The new industrial policy of the Government of India has laid special emphasis on the need for conducting special entrepreneurial training programmes for women to enable them to start their own ventures. Financial institutions and banks have also set up special cells to assist women entrepreneurs. A series of factors, including literacy and education, language, time, cost, geographical location of facilities, social and cultural norms, and women's computer and information search and dissemination skills constrain women's access to information technology. To enhance women's capacity to become full members of the new economy, it is essential for the women entrepreneurs to provide access to the use of ICTs through community centres or business centres in a country. There is also need of training in the use of ICTs for the business or ICT business or work.

Budig (2006) published “Gender, Self-employment and Earnings: The Interlocking Structures of Family and Professional Status” in ‘Gender & Technology’. Using data from the 1979 to 1998 waves of the National Longitudinal Survey of Youth, the author explores how gender, family, and class alter the impact of self-employment on earnings. Fixed-effect regression results show that while self-employment positively influences men’s earnings, not all women similarly benefit. Professionals receive the same self-employment earnings premium, regardless of gender. However, self-employment in nonprofessional occupations negatively affects women’s earnings, with wives and mothers incurring the greatest penalties. The high concentration of nonprofessional self-employed women in child care accounts for much of these penalties. Results are robust despite inclusion of controls for
human capital and labor supply, job characteristics, occupational and industrial
gender segregation, and demographic characteristics. The compensating
differentials argument, that women with greater family responsibilities trade
earnings for the family-friendly aspects of self-employment, is discussed in
light of these findings. While this argument may explain women’s returns to
nonprofessional self-employment, it is less persuasive for interpreting women’s
returns to professional self-employment.

Still and Walker (2006) published “The Self-employed Woman Owner and Her Business: An Australian profile” in ‘Women in Management Review’. The aim was to conduct the first national study in Australia of women in small- to medium-sized enterprises, and to develop a profile of the self-employed woman and her business to serve as a benchmark for follow-up research. The methodology comprised a self-administered questionnaire which dealt with a broad range of issues concerning the start-up and operational aspects of a small to medium-sized business. The women participants were self-selected and were obtained through mail-outs to business and professional networks, and a nation-wide advertising campaign. Three focus groups were also held to provide more background on some of the findings from the survey. The study found a consistency in the characteristics of the women and their businesses, similar to those found at the localized level. A benchmark profile of both the Australian small business woman operator and her business was established. It is the first national Australian study, and provides a benchmark for later studies in the same area.

In their paper entitled “Woman Entrepreneurs: An Analysis” published in ‘Southern Economist’, Manickavasagam and Jayanthi (2007) have stated that growth of women entrepreneurship would be supplementary and complementary for women in particular and country in general. Their enthusiasm and skill in constructive performance is met and simultaneously
they can earn enough for proper maintenance and improvement of their socio-economic status.

Balakrishnan (2008) published on “Women Employment in Fishnet Industries: A Study” in ‘Southern Economist’. The study occupies significance as generates large scale employment, particularly among women in Kanyakumari District. In the District there are 404 fishnet industries (District industrial Centre, Nagercoil). The present study was carried in Kanyakumari District. It is based on primary and secondary data. The primary data was collected by using well prepared questionnaires and the secondary data was obtained from published and unpublished records, books and journals. After careful examination made by the researcher, it is decided to follow sampling method. The district has 9 blocks according to revenue records. Out of the nine blocks two blocks were selected for study. Of the two blocks, 20 industries, each 10 from each block were selected. It is suggested that working hours should be regulated and leave facilities should be given to the workers. Further, wages should be given to the workers according to the wage board. For maternity period, salary and other facilities should be provided.

Nagar (2008) published a book entitled “Women and Employment”. With increasing globalization, industrialization and urbanization inevitable in the country it then become necessary to give due recognition to women’s participation in the employment process and encourage them to undertake more work. Employment is a key development index to gauge women’s empowerment in the country and such should be given the necessary impetus to grow. The book is repository of statistics and facts on the employment scenario of Indian women, but is a well conceptualized manual which brings under cover the challenges and issues which surround employment of women within the workforce, the changing logistics of workplace, the changing logistics of workplace itself and the future of women within the country’s working masses. It takes into account the fact that women till men have occupied a marginal
position in society and greater inclusion within the workforce would undoubtedly bring in a platform from where women could address their problems better. The book covers different kinds of employment, in which women are actively involved. They include informal sector, agriculture, science, technology, information technology, etc.

Rupinder Kaur (2008) published on “Gender and Social Analysis of Dairy Farming: A Case Study of Punjab” in ‘Journal of Rural Development’. Here an effort has been made to quantify the extent of women’s contribution in dairy farming in Punjab. The study also investigates the women’s access to and control over resources along with the role of different organizations, associated with the milk producers, in dissemination of information and technology and provision of inputs along with their impact on infra-household benefits. For the analysis, household data are collected from 200 households of four villages. Two villages each are selected from the catchment area of two milk plants; one in the cooperative sector and another, private. The study brings out that in the distribution of milk animals, inequality is much less amongst the landowners but still exists between the landless and landowners. Though women play a predominant role in dairy farming in Punjab, the underestimation of their contribution in dairy and other productive activities, is a major stumbling block in the way of strive towards more equal distribution of resources. It emerges that the cooperative system takes more interest in information dissemination programmes compared to private sector. The study concludes that improvements in dairy animals and provision of small plots of land or the landless can go a long way in solving the problems of employment and poverty.

Teki Surayya et al. (2008) published paper entitled “Sericulture based Micro Enterprise as a Source of Rural Livelihood and Poverty Alleviation: A Case Study of Anantapur District (Andhra Pradesh)” in ‘Journal of Rural Development’. Sericulture is one of the integral parts of Indian agriculture. Being an agro-based industry it is highly suitable to the Indian rural
people where large number of people are jobless, landless and labourers. It is mainly a labour-intensive programme requiring relatively low investment and acting as a source of survival and high profit earner. And it also accounts for a sizable quantum of foreign exchange earnings. An attempt was made to study the contributions of a Silk production Micro-Enterprise, for livelihood of rural people of select villages in Anantapur district of Andhra Pradesh State. Sericulture is an important economic activity of marginal and landless farmers (rural poor) in the Anantapur region. A farmer on an average, on a two and half acres piece of land with a total cost of Rs. 53250 (61 percent of which is labour cost) can realize Rs. 93600 (76 percent return on total cost) from sericulture cultivation whereas with a total cost of Rs. 23680 (49 per cent of which is labour cost) only Rs. 27000 (14 per cent return on cost) can be realized from paddy cultivation. As the area is drought-prone, the poor farmers preferring sericulture to paddy, and the other supply chain members like weavers and other value adders especially women, who are largely involved in the supply chain are, in need of financial and capacity building (for maintaining quality and effective designing) assistance, hence all possible assistance should be extended by the concerned agencies. A large chunk of consumer price spread ranging from 33.3 to 66.7 per cent, is accounted for middlemen with minimum risk, measures should be initiated to ensure that farmers and weavers who are also more risk bearers get their due share. Most of the weavers cannot access the banks for loans for entrepreneurial activities due to lack of physical collateral. Hence, interventions like promotion of SHGs to meet the micro-financial requirement for value additions and provision for sophisticated cost-efficient value addition technology, should be initiated by Government and NGO agencies. Market linkages through weaver cluster formation etc., will enhance the benefits to the weavers.

Kanwal Kapil and Sheeba Kapil (2009) writes on “From a Nano Enterprise to a Mega Brand: Journey of Lijjat Papad” in ‘SEDME Journal’. Lijjat is an atypical model since the members believed and practiced
the principles of co-operation and collective ownership from the very beginning and, in the process, built an institution that could compete and survive in a fiercely competitive market on its own strength. Lijjat’s success is entirely without any official support or subsidy. It is also noteworthy that the venture began without any external agency or promoter. It was the up-scaling of a cottage industry by a group of completely untrained and semi-skilled women. These several factors make Lijjat an unusual and atypical livelihood model. Lijjat not only helped its members attain a steady income, but also indirectly contributed to their empowerment. From an initial membership of 7 women in Mumbai, the organization today boasts of a membership of around 42,000 women across the country. Again, from a one stop organization which completed all processes under one roof, the organization today has 63 branches and 40 divisions spread out in 17 states of India. Lijjat scaled up its operations through a strategy of replicating the standard operating structure and procedures of the Mumbai model in other parts of the country.

Kavitha and Ramachandran (2009) published on “A Short Note on Women Entrepreneurs” in ‘SEDME Journal’. A woman entrepreneur may be defined as a woman or a group of women, who initiate, organize and operate a business enterprise. The paper described the components of entrepreneurship and problems of women entrepreneurship in India.

Lalitha and Prasad (2009) published on “Empowerment of Women: DWCRA Programme” in ‘Southern Economist’. The primary data was collected from three revenue divisions of DWCRA programme in Andhra Pradesh. It was concluded that the potential of the women at present is not fully tapped and utilized for the community. If the woman is given her proper role in the various activities of the community, namely, social, economic and political fields, women will be able to plan mould and activate various programs for the betterment and the development of the community.
Mathur (2009) published “Women Entrepreneurship in the New Millennium: Challenges and Strategies” in ‘SEDME Journal’. Women entrepreneurs have to be aware of the opportunities available to them and their creative talent and abilities should be put to maximum use. The changing economic situations have made more and more women to take up jobs and ensure a definite source of income for them. Women entrepreneurs are defined as a group of women who initiate, organize and operate a business enterprise. The statistics revealed that 12.99 lakh women managed enterprises and 12.15 lakh actively women managed enterprises are operating in India according to Third All India Census of Small Scale Industries conducted by SIDO in 2006-07. Many of the challenges such as self-confidence, female literacy rate, social barriers, financial resources, proper training, etc are discussed in the paper. Further strategies for successful women entrepreneurship are also described. The paper also gives the schemes for development and promotion of women entrepreneurs.

Meera Bai and Merlin Joseph (2009) published “Women Workers in the Informal Sector in India: Emerging Trends” in ‘Southern Economist’. Informal sector in India is over represented by women. Feminization of labour force is heavily taken place in agriculture and related activities which are often considered as informal. In many cases, women workers in the informal sector work in deplorable working conditions. This is very true in sectors like garment making, electronics, export processing zones etc. In these sectors little consideration is being given to health and safety.

Murali Krishna (2009) writes on “Problems and Prospects of Women Entrepreneurs in North Coastal Andhra Pradesh: A Case Study” in ‘SEDME Journal’. With the spread of female education, women shifted from kitchen, handicrafts, and traditional cottage industries to non-traditional higher levels of activities. Even the Government has laid special emphasis on the need for conducting special entrepreneurial training programmes for women to
enable them to start their ventures. This has boomeranged, and women entrepreneurship still remains a much neglected field. The study is a survey of total 90 women entrepreneurs located in Vishakapatnam, Vizianagaram and Srikakulam to assess their problems. It was suggested from the findings that better educational facilities and schemes should be extended to women folk by the government. Adequate training programmes on the management skills should be provided to women community. Vocational training must be extended to women community to enable them to understand the production process and production management. Training on professional competence and leadership skills must be extended to women entrepreneurs. Continuous monitoring and improvement are necessary for training programmes offered to women entrepreneurs. Provisions must be made for marketing and sales assistance by the government. State financial corporations and financial institutions should be permitted by statute to extend purely trade related finance to women. Infrastructure in the form of industrial plots and shed to set up industries is to be provided by state run agencies.

Ramasamy (2009) writes on “Strategic Entrepreneurial Dimensions of Self-employed Women: A Micro Study” and published in “Southern Economist”. It is aimed to assess about the factors responsible to be a self-employed women and to examine the method of doing a venture by the self-employed women. It is also examined the ways of fixing the charges by the self-employed women and evaluated the method of canvassing the customers by self-employed women. The author made survey of 69 women engaged in tailoring in Paramakudi of Tamil Nadu. It was recommended that being an entrepreneur, respondents can concentrate only in doing tailoring job. An association or forum should be created by the respondents themselves to fix the uniform charges for tailoring job. The respondents should be a specialist in tailoring to increase the level of income. Micro credit facility can be availed by the respondents to buy a machine and accessories for doing a tailoring job systematically.
Shobha (2009) published “Women Beneficiaries of SJSRY: Motivation and Problems” in ‘SEDME Journal’. The present study is rather enquiry into the motivational factors and problems faced by the women beneficiaries of Swama Jayanti Shahari Rozgar Yojana (SJSRY). The SJSRY is a unified centrally sponsored scheme launched afresh in lieu of the erstwhile urban poverty alleviation programmes viz., Nehru Rozgar Yojana (NRY), Prime Minister’s Integrated Urban Poverty Eradication Programme (PMUJPEP) and Urban Basic Services for the Poor (UBSP). The study was aimed to explore the economic and demographic characteristics sample households and to examine the reasons behind the women entrepreneurs joining work force and also to analyze the problems faced by the beneficiaries of the scheme. Employment opportunities in the organized sector have been declining. In this situation Swarna Jayanti Shahari Rozgar Yojana has emerged as a major scheme of employment generation in the country for the educated unemployed youth living below poverty line. This scheme has become a boon for the women of the lower income strata, who out of economic necessities raise loans to eke out their living.

Shibly Noman Khan (2009) published on “Women Micro Entrepreneurship and Social Capital in Bangladesh” in “SEDME Journal”. The women engaged in micro finance programmes in Bangladesh were selected as respondents and total 100 women from rural areas and 100 women from rural were selected for the study. The concept of social capital has found itself at the centre of efforts by scholars, policy makers and practitioners to understand and develop institutional interventions that might help the poor share equitably in the fruits of economic growth yielded by small and medium industries. Bangladesh, the resilient nation of 155 million, is an example of a nation still fighting tenaciously to alleviate poverty and eliminate hunger. Despite rural development programmes for the last forty years in rural Bangladesh, the status of women has not changed to the level desired by development policy makers. Hence, this research project is working to create
an alternative development strategy which is not only gender sensitive but would also focus on and give importance to social structure and agencies' platform for developing women’s entrepreneurship in rural Bangladesh.

Singh and Singh (2009) write a book “Rural Women Workforce”. The book covered the status of women in different parts of the country. The socio-economic conditions of working women were revealed by giving statistics of Human Development Index. The authors covered the policies and programmes for the women development including the safety and security measures given by Indian Constitution for women.

Neetha (2010) writes on “Self-employment of Women: Preference or Compulsion?” in ‘Social Change’. After the recent releases of employment and unemployment data by NSSO the hype around self-employment seems to have multiplied, though there have been some attempts to uncover details of the self-employed. Whether individuals take to self-employment as a result of a ‘push’ out of the formal economy or a due to a ‘pull’ towards more lucrative and advantageous employment opportunities is an intensely debated topic in the labour economics literature. The analysis in the essay reveals that self-employment in the post-liberalization period is not one of the new productive opportunities, resultant of a high growth economy, but of lack of employment opportunities. The growing social and economic crisis is locking vast sections of women workers into a downward spiral of more labour for less income resulting in an enhancement of gender based inequality in the world of work as a whole.

Shiralashetti (2010) published “Problems and Prospects of Small Women Entrepreneurs in Karnataka State: A Case Study of Gadag District” in ‘Revelation’. Recently the role of women in the Indian society has changed considerably. Women today are no more confined to the kitchen and the four walls of the house. But they have been actively participating in every economic activity and successfully proving that they can be more than men in
any activity. Women are the backbone of many successful entrepreneurs, educationists, professionals; scientists and economists etc. Women in our country constitute 48.15 percent of the total population as per census 2001. A survey of total 150 women entrepreneurs was made in Gadag district by the author. It was concluded that entrepreneurship among women no doubt improves the wealth of the nation in general and family in particular. Women today are more willing to take up the production activity and have been proving that they are more than men in contribution to the growth of the economy. But women have been facing many problems from different angles in the Indian society. Hence, provision of necessary support in production, financing and marketing and improvement in the socio-cultural environment are the urgent need of the day to overcome from the problems.

Hudli (2011) was published on “Developing Socio-economic Profile of Women Entrepreneurs with Special Reference to Bijapur District” in ‘Orient Journal of Law and Social Sciences’. A sample survey of women entrepreneurs was made in backward district in Karnataka. Sample size for the study is 130 women entrepreneurs of Bijapur district, who are registered with DIC Bijapur. The total number of women entrepreneurs registered with the DIC of Bijapur in 2007-08 was 562. From each taluka, 25 percent of the total women entrepreneurs were randomly selected for the study. The findings revealed that women entrepreneurs are found in 78 types of enterprises in Bijapur district. The study finds that 89 percent respondents are educated, but women with technical and professional background have not ventured into this field. It is interesting to note that about 60 percent of the respondents have started their enterprise only with primary and high school of education. Lower level of education has not acted as an obstacle in the entrepreneurial career and even 11 percent respondents do not have any education at all. The motive of women entrepreneurs is to supplement the family income.
Onyenechere (2011) published “Spatial distribution of women informal economic activities in the rural areas of Imo State, Nigeria” in ‘Journal of Geography and Regional Planning’. Utilizing a feminist perspective, the paper examines the spatial distribution of informal economic activities engaged in by women in the rural areas of Imo state and ascertains if there is spatial variation in the type of informal economic activities executed by these rural women. For the study, data were collected at household and institutional levels. Field observation and the focus group discussion method were used to further elicit information. The data collected were subjected to various methods of analytical techniques, such as analysis of variance and other simpler statistical methods. The findings of the research are as follows; 39.7% of the respondents are engaged in petty trading followed by farming (29.1%), 27.4% are found in food processing; the least percentage ratio of 3.8% is in crafts. Analysis of variance reveals that economic activities vary significantly among communities and local government areas in Imo state, Nigeria. This is because these areas do not have the same natural endowments and do not all exist within the same ecological/geomorphologic zones though they are in the same state. Equally important is the fact that they are areas of high patriarchy. Some gender specific strategies to enhance the rural women’s informal economic activities in the study area and to address the observed variance/inequality were recommended.

Madhu Babu (2012) published “Status of Women Entrepreneurs in Srikakulam in A.P” in ‘Southern Economist’. The study reveals that the enterprises taken up by the women are found to contribute significantly to the household income. Despite the fact that there is improvement in their socio-economic position, these women do face problems especially in marketing their products. As the sample women are all DWCRA members they do not face problem for their working capital. If they can get bank loans, some women prefer to start the enterprise on their own on a larger scale. Hence, it may be concluded that women entrepreneurs need help in improving their forward and
backward linkages. The primary data is collected in selected villages of Srikakulam District of North Coastal Andhra Pradesh. The contribution of rural women to the economy is quite significant. Over 80 per cent of the working women in rural areas are engaged in agriculture and allied activities. The usually perform drudgery prone activities and do not get equal wages with male workers. Given a chance women agricultural workers prefer to take up alternate economic activities. The Government is also laying stress on empowering rural women by identifying activities. The Government is also laying stress on empowering rural women by identifying alternate economic activities. The present study reveals that the enterprises taken up by the women are found to contribute significantly to the household income. Despite the fact that there is improvement in their socio-economic position, these women do face problems especially in marketing their products. As the sample women are all DWACRA members they do not face problem for their working capital. If they can get bank loans, some women prefer to start the enterprise on their own on a larger scale. Hence, it may be concluded that women entrepreneurs need help in improving their forward and backward linkages. Poverty, illiteracy, ignorance, unfavorable atmosphere, lack of innovation and bureaucratic attitude of the officials are some of the constraints in the development of women entrepreneurs.

Ravi (2012) writes on “Rural Women Entrepreneurship” in ‘Review Journal of Political Philosophy’. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector.
Chavan (2013) writes on “Role of Agriculture and Rural Entrepreneurship in Rural Development of India” in ‘Indian Streams Research Journal’. The Rural Development in India is one of the most important factors for growth of the Indian economy. The Ministry of Rural Development in India is an apex body to develop the rural sector implementing several developmental programs. Agriculture is state subject according to the subject distribution of the state and central in the constitution. A majority of the people living in rural areas is still deprived of the communication facilities. Rural development is a process of qualitative and quantitative changes to improve conditions in rural regions. Such a process needs to be an integrated programmed where all aspects of rural life should be taken into account. More than 80% of the Indian population is still living in rural part of the India. Development is a process of liberating the individual and society with fullest utilization of physical as well as human resources. The Indian government's emphasis on small-scale enterprises is quite different from the Chinese emphasis on rural location and employment for local residents. For small-scale enterprises in India, geographical location does not really matter, while reorganization of rural settlement mostly in favor of small rural towns received a high priority in China. Local government played a most important role in the establishment and development of Township and Village Enterprises in China. In India Central Government policies and intervene promote rural industrialization have largely ignored the role of Panchayats. This could be one of the reasons for the relatively low level of rural industrial development in India. Rural entrepreneur is a key figure in economic progress of India. Rural youth have a chance to earning through entrepreneurship. Entrepreneurial occupation rural for youth resulting in reduction of disguised employment and alternative occupations for rural youth. Rural entrepreneurship is the way of converting developing country into developed nation. Rural entrepreneurship is the answer to removal of rural poverty in India. The problem is that most of the rural youth do not think of entrepreneurship as the career option. Therefore, the
rural youth need to be motivated to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance.

Dayama and Arote (2013) writes on “The Socio-economic Status of Women Workers in Onion Market: A Case Study of Lasalgaon, Tal: Niphad (Nashik)” in ‘Indian Streams Research Journal’. Lasalgaon is the largest onion market in India and perhaps in the entire continent. Lasalgaon town is located in the Nashik district of Maharashtra. In this paper, emphasis is given on the socio-economic status of the women workers who are engaged in the “Cleaning and Sorting” work of onion in the Lasalgaon market. After purchase of onion from the farmers the onion are cleaned and sorted in to various sizes like small, medium and large according to demand from various states of India and foreign countries. This cleaning and sorting of onion is done by women workers. The woman is born sincere and serious about the work and hence processing of onion is got done by woman instead of man. These women workers come to Lasalgaon market from nearby villages, with very poor family background. A study is made about their family background, saving habits, education, transportation facilities etc. so as to find out their socio-economic status.

Ganeshkar and Adi (2013) published on “Performance of Small Scale Industries in Karnataka: A Comparative Study of North and South Karnataka” in ‘Indian Streams Research Journal’. Being one of the major growth drives of the economy, SSI sector is labour intensive providing and generating employment and income to a country, have been recognized as engine of economic growth worldwide. SSI sector not only generate the highest per capita, they also go a long way in checking rural-urban migration. Its growth can be recognized by the increase or growth in its number of units, production, employment and exports in the country. This sector has become a major means of rural development in India. This study is based on secondary data and it mainly tries to analyze and study broad trends of SSI sector like, its
structure, growth pattern related to its number of units, level of investment, employment etc at pre and post globalization levels and disparities in growth of SSI in North and South Karnataka. With this an attempt is made to find some general solutions for the problems of disparities in the growth of SSI’s development in south and north Karnataka.

Gurubasappa and Kamalakshi (2013) write on “Analysis of Women Empowerment through Candle Making Enterprises in Gulbarga District” in ‘International Journal of Business, Management and Social Sciences’. The study is made to study the socio-economic profile of women entrepreneurs and to analyze their problems. Total 150 women engaged in candle making were surveyed through interview schedules. Based on findings, it is suggested to form Self-Help Groups among the women entrepreneurs. It is also suggested to form a district level apex body. There is also need of short term workshops and training programme for women entrepreneurs.

Jain and Goswami (2013) published “Awareness, Determinant of Socio-demography of Handloom Weavers Associated with Rajasthan Rajya Bunker Sahakari Sangh of Jaipur District” in ‘Indian Streams Research Journal’. Handloom industry is perhaps the most important one, among the hundreds of small scale and cottage arts and crafts that have survived in the present day in India. The present study concentrates on the awareness level and socio demographic profile of the handloom weavers of Jaipur district. The variables like housing, income, education, assets, child and mother mortality were analyzed to derive the socio demographic status. The study reflected the overall low level of awareness among the weavers on various aspects of cooperative society and government programmes. Analyses of socio demographic status scale depicts 56 percent respondents belonged to average category. This study further suggests various steps to strengthen the productivity of the weavers.
Jyoti Poonia (2013) writes on “Rural Poverty and Rural Development Programme in India” in ‘Indian Streams Research Journal’. The author described the rural poverty in India. Due to over population Indians are facing many difficulties. To reduce rural poverty Indian Government introduces many rural development programmes and self-employment programmes from time to time in India. Poverty has degraded human lives. Poverty is as old as mankind, but one of the Great achievements of the 21st century is its brilliant reduction.

Karamvir (2013) published “Appraisal of SGSY” in ‘Indian Streams Research Journal’. SGSY (Swarnajayanti Gram Swarozgar Yojana) was introduced by the Central Government with co-operation of State Governments with the objective to elevate the rural poor from BPL to APL, and to generate the employment opportunities in the interior of rural areas. Self Help Groups (SHGs) are formed through a process of social mobilization, with their training and capacity building, infrastructure build up, technology, credit and marketing enabling them to take decisions on all issues concerning poverty eradication. The SGSY Scheme under the cluster approach caters most to the labourers whether the Swarozgaris belong to an SHG or is an individual. Animal Husbandry and Agriculture related occupations are dominant SGSY activities.

Khatri and Sawhney (2013) published “Entrepreneurship in Indian Scenerio” in ‘Indian Streams Research Journal’. The Indian employment market is uncertain. The number of unemployed is ever increasing. In this context, both the Central and State governments are working on to develop entrepreneurship as a recourse to employment problems. In order to do so, there needs to be specific skill and knowledge set needed from the individual who is looking for entrepreneurship. The dimension of the entrepreneurship is changing not from its perceptive form but also from its origin. The lusts of entrepreneurship in rural and urban areas are different. The think tank has to continuously surrogate the aim of the entrepreneurship. The entrepreneurship is taking its toll not only from the customers’ side or from the desi companies or
from the unemployed youth, or from the nation but also from the lack of resources and skill and from the brain drain. The government and the non-government organizations and academicians are in favor to enhance the skill and the quality of the entrepreneurship in our country. The solutions to this problem can be easily made if positive attitude and the tilt for entrepreneurship from us can be enchanted.

**Miriyam (2013)** published on “Entrepreneurship and Innovation” in ‘Indian Streams Research Journal’. The chief characteristics of the entrepreneur are identified, one of which is the ability to combine already existing resources in creative modes. Distinguishing between “invention” (the discovery of new technical knowledge and its practical application to industry) and "innovation” (the introduction of new technical methods, products, sources of supply, and forms of industrial organization), all disrupting economic change to innovations is traced and the innovator is identified with the entrepreneur. Because the entrepreneur is the source of all economic change, capitalism can be properly understood only in terms of the conditions giving rise to entrepreneurship. The entrepreneurial role is not necessarily embodied in a single person. An entrepreneur may be a capitalist or even a corporate manager, but whether all these different functions are combined in one or more persons depends on the nature of capital markets and on the forms of industrial organization.

**Mukherjee (2013)** writes on “Analytical Study of Rural Women Entrepreneurship to enhance Economic Development with reference to Satna Rural (Madhya Pradesh)” in ‘Golden Research Thoughts’. Entrepreneurship is a very important as it is a key job generator and its significance at global level under changing scenario in the international business arena’ and to sustain good health of the rural economy and the whole economy as a whole. Different entrepreneurship development programs have been started by the government to develop the entrepreneurs in India apart of
numbers of governmental help and the NGOs mobility for the rural entrepreneurship; it is below the mark in India. The Women rural entrepreneurs has to be analyzed and supported to develop the rural and in tern the whole economy as whole. The study is to analyze and find out key problems faced by rural women entrepreneur and their actual conditions in and around Satna in Madhya Pradesh. The study is based on primary data collected by means of questionnaire and personal interview in seven villages near Satna in Madhya Pradesh. The study aimed at linking the economic development with the above mentioned concept of rural women entrepreneurship.

Nasrin Banu (2013) published on “Fishing as Livelihood in West Bengal” in ‘Indian Streams Research Journal’. Fishing is one of the oldest means of livelihood of mankind and fisheries sectors play an important role in the national economy and in the socio-economic development of in India. West Bengal is one of the leading fish producing states in the country and the largest producer of fish seeds in the country. Fishery-related livelihoods are complex, dynamic and adaptive. A livelihood comprises the assets (natural, physical, human, financial and social capital), the activities and the access to these (mediated by institutions and social relations) that together determine the living gained by the individual or households. This paper is an attempt to focus on fisheries livelihoods in West Bengal. This study is based on secondary sources of data. The results show that fisheries livelihoods are more popular in southern districts in the state and it is less popular in the northern part of the states.

Saidapur (2013) published “Economics of Small Scale Brick Enterprises in Gulbarga District of Karnataka: A Realistic Approach” in ‘International Journal of Business, Management and Social Sciences’. A questionnaire bases survey of 110 brick makers in Gulbarga district was made to analyze the status of brick kiln industry and to measure the economic performance of small scale brick units in Gulbarga. It is suggested Government
to provide earmarked place for establishment of brick kilns, even if bit away from city surroundings. The land should be given on long lease. The majority of the sample brick units face severe shortage of working capital. This should be made available at short notice without collateral guarantee. A cooperative bank or some other arrangement can be made to act as an intermediary between entrepreneurs in the informal sector and the formal financial institutions to ensure supply of credit to brick-kiln units in Gulbarga.

Surarpur (2013) writes on “Role of Education and Employment in Women’s Empowerment” in ‘Indian Streams Research Journal’. In ancient India women enjoyed an equal status and had equal educational opportunities with men. Both boys and girls used to undergo a ceremony of Upanayana in Vedic days to study Vedas. Atharvaveda emphasized the importance of education of women for a successful marriage and happy home. It was only in medieval India that political and social transformation lowered the status of women and consequently their participation in educational activities. Society had built a prejudice against women’s education and girls received little education at home. The major problems at the end of the 19th Century were a lack of education and the Purdah System introduced by Muslim rulers and adopted by the Rajputs, the Marawaries, the Maratha aristocrats, and the princely families. The times were unsafe, which made it impossible for women to have life outside the house. The girls were married early and in many cases they became widows early too. The life of a woman was filled with nothing but drudgery. Widows were not only prohibited from remarrying but were also looked down upon as “inauspicious” and were strictly prohibited from attending sacred religious ceremonies. After the advent of the British rule, however, a climate was built in favour of women’s participation in economic and social life and female education received an impetus, although the opportunities remained limited and only a very small percentage of women could avail themselves of the educational facilities and pursued an independent career. Social traditions continued to stand in the way of broadening the scope
and sphere of educational and employment avenues for women. Education has been regarded as the most significant instrument for changing women’s subjugated position in the society. It not only develops the personality and rationality of individuals, but qualifies them to fulfill certain economic, political and cultural functions and thereby improves their socio-economic status. One of the direct expectations from educational development in a society is the reduction in the inequality among individuals and that is why education was included as the basic right of every human being in the universal declaration of Human Rights. The constitution of UNESCO also directs it's efforts to achieve. ‘The ideal of equality of educational opportunity without regard to race, sex or any distinction, economic or social’. In India, the increase in the educational facilities and opportunities for women and the removal of traditional bars on entry of women to particular branches and levels of education, came to be supported by all champions of women's emancipation from the 19th century onwards.

Venkata Naidu and Siva (2013) write on “Role of Sericulture in Women Employment in Drought Prone District of Anantpur (A.P)” in ‘Golden Research Thoughts’. Women is said to be equal to the man in the present society. But, this situation is far from the reality. The unequal status of women is owing to a vicious circle in which they have caught up with low levels or absence of literacy coupled with low levels of skills leading to low level of employment and low wages, containing them very often to marginal categories of work or unpaid work. With the result their economic status gets miserable. Evidently, women constitute one –third of labour force, their share in the world’s working hours is two –third and yet, earning one – tenth of the income (UN 1975). It is mainly due to the unpaid economic activities that women’s work is not reported in the census. An ILO study estimated that the value of unpaid household work constitute 25 - 39 percent of the total GNP in a developing country.
2.3. References:


