CHAPTER II

REVIEW OF LITERATURE
A review of the existing literature on a topic helps the researcher to develop the theoretical framework of the study, to assess the nature and quantum of research studies already undertaken in the areas of research. Keeping this in view, an attempt is made to review the related literature. The endeavour is to define the concepts relating to a systematic study before presenting the results, as indicated below:-

2.1 Concept of Entrepreneur.
2.2 Handloom Industry in India
2.3 Handloom Industry in Kerala
2.4 Profile of entrepreneurs and its influence on entrepreneurial behaviour
2.5 Knowledge of entrepreneurs
2.6 Constraints of entrepreneurs
2.7. Dimensions of Entrepreneurial behaviour

2.1 Concept of Entrepreneur

Etymologically the word "entrepreneur" is a loanword from French. In French the verb "entreprendre" means "to undertake", with "entre" coming from the Latin word meaning "between" and "prendere" meaning "to take". Therefore, an entrepreneur is an undertaker, a person who undertakes a task (Concise Oxford Dictionary, 2004 and http://www.answers.com/entrepreneurs)
An entrepreneur first defined by the Irish economist Richard Cantillon is a person who operates a new enterprise or venture and assumes some accountability for the inherent risks and the outcome (http://www.answers.com/entrepreneurs=61#wikipedia).

An entrepreneur is defined as someone who seeks to capitalize on new and profitable endeavors or business (http://www.answers.com/entrepreneurial).

An entrepreneur is one who organizes, manages, and assumes the risks of a business or enterprise. (http://www.merriam-webster.com/dictionary/entrepreneur).

Entrepreneurs play a key role in any economy. These are the people who have the skills and initiatives necessary to take good new ideas to market and make the right decisions to make the idea profitable. The reward for the risks taken is the potential economic profits the entrepreneur could earn. (Economics Dictionary).

According to Bheemappa (2003), an entrepreneur is basically an innovator who introduces something new into the economy. He is the person who is capable of taking investment decisions, calculates risks under conditions of uncertainty, can plan and innovate, takes prompt and wise decisions in selection of a product and markets. An entrepreneur is a dynamic agent of change, or catalyst who transforms the physical, natural and human resources into corresponding production possibilities.
According to Joseph (2003), an entrepreneur is an initiator, risk taker and administrator. He is the one who mobilizes resources, takes risks and initiates establishment of an individual unit. Entrepreneur in the current Indian context is an adaptor and imitator much more than the true innovator.

According to the Learner's Dictionary, an entrepreneur is a person who starts or organizes a commercial enterprise especially one involving financial risks.

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. It involves risk taking and decision making, although neither the risks nor the decisions may be of great significance. It has become customary nowadays to consider any individual as an entrepreneur if he/she takes up any business under any circumstances. (Saravanavel, 1999).

An entrepreneur is a person who has interest in business expansion, in growth, in decision making, ownership and control, in risk taking, problem solving, opportunity seeking, motivating, and information seeking, in coordination and leading. (http:www.answers.com/entrepreneurial)

According to Desai (1995), an entrepreneur is the one who can see possibilities in a given situation; where others see none and has the patience to work out the idea into a scheme to which financial support can be provided.
Ramana (1999) defines entrepreneurs as those people who work for themselves.

Moitra (2001) opines that an entrepreneur is a person who organizes and manages a commercial undertaking.

The Oxford English Dictionary (2007) defines entrepreneur as one who undertakes an enterprise.

An entrepreneur is a dynamic agent of change, who is instrumental in transforming physical, natural and human resources into value added products and services.(Sundar, et al. 2001)

Palanivelu and Rajanarayanan (2005) defined an entrepreneur as one who brings resource, labour, material and other asset into combination that make their value greater than before and also one who introduces changes, innovation and a new order.

According to Khanka (2002), an entrepreneur as a person who tries to create something new, organizes production and undertakes risks and handles economic uncertainty involved in enterprise.

Sharma, et al. (2005) opine that an entrepreneur, as a person who tries to create something new, organizes production and undertakes risks and handles economic uncertainty involved in the enterprise.
According to Mangal (2007), an entrepreneur is a person who perceives a need and then brings together manpower, material and capital required to meet that need.

An entrepreneur needs inspiration, motivation and sensibility. An entrepreneur is a person who organizes, operates, and assumes the risk for a business venture. (http://www.woopidoo.com/articles/geimure/entrepreneur-article.htm).

According to Rajasekaran (2007), an entrepreneur refers to a person who bears the non-insurable risk, works under uncertainty, combines and manages the factors of production, innovates on all fronts on regular basis, functions as proprietary capitalist and is motivated by profits.

A person, who has the ability to identify a real market for a product or service idea, can price it economically, and make the whole venture sustainable, can be considered as an entrepreneur (Rao, 2001).

An entrepreneur is a person who is willing and able to connect a new idea or invention into a successful innovation. (http://en.wikipedia.org/wiki/entrepreneurship).

An entrepreneur is usually a positive thinker and a decision maker. (http://www.woopidoo.com/articles/geimure/entrepreneur-article.htm).

The term “entrepreneur” has been defined as one who detects and evaluates a new situation in his environment and directs the making of such adjustments in the economic system as he deems necessary (Jogdand, 2007).
The prime requisite for becoming an entrepreneur is risk taking ability (Jayaleshmi, 2001).

Entrepreneurs are persons who initiate, organize, manage and control the affairs of an enterprise that combine the factors of production to supply goods and services in any sector (Porchezian et al. 1998).

Sharma (2000) state that an entrepreneur is the one who initiates, decides, starts and manages an enterprise.

According to Murthy (2002) an entrepreneur is described as a capitalist employer seeking profit, a risk bearer, a monopolist, a decision maker, an organizer, an innovator and a manager. The compound of all these attributes in operation may be termed as entrepreneurship.

Raju (2003) opines that an entrepreneur is one who organizes, owns and runs an enterprise by setting up a commercial venture with determination, zeal, enthusiasm and basic knowledge of the business that helps to cope a crisis or risk situation. Such attributes lead to a process called entrepreneurship.

According to Gurubalan (2007), entrepreneurs always display an innate capacity to calculate and shoulder risk moderately. An entrepreneur is someone who seeks to capitalize on new and profitable endeavours or business usually with considerable initiative and risk.
Chandramouli et al. (2007) highlights the fact that entrepreneur is the central figure of economic activity and positive manner of development. Entrepreneurs are the persons who initiate, organize, manage and control the affairs in enterprise that combine the factors of production to supply goods and services in any sector.

2.3 Handloom Industry in India

Historians consider India as the birthplace of cotton manufacturing which is recorded to have originated during the period of the Vedas in India. Handloom which is an ancient industry in India has an umbilical linkage with cotton farmers and the rural farm economy. Handloom industry is one of the world renowned traditional industries that still hold its unique reputation. In the midst of industrialized cotton mills and power looms, handlooms survive on its quality and uniqueness that others cannot imitate. The percentage of people using handlooms' products is decreasing year after year and this trend refutes the demands of production. In some parts of Kerala, Tamil Nadu, Assam and Orissa, it has attained the status of a mature industry, and in other parts, it is still an enterprise confined to the needs of the household. (www.indiatoggether.org/2006/feb/eco-handloom.htm -).

Weaving cloth is one of the oldest activities in India. Before the advent of textile mills all clothes were woven by hand, using hand spun yarn on handlooms. Handloom industry is one of the most important rural industries in India. Rural industries play an important role in the development of Indian economy. According to Gandhiji, "India must protect her primary industries, just like a mother who
protects her children against the whole world without being hostile to it.” (Soundarapandian, 2000).

In rural areas, this industry gives employment to many people. It involves only low investment (Chandran, 2007).

It provides livelihood to millions of weavers and cheap cloth to the people of the country. Since this industry was terribly disturbed, especially during the period of colonial rulers, special attention had been given to this industry after Independence (Lopoyetum and Nelson, 2003).

According to Venkatesan and Katti (1999), India has a very old and rich tradition in the textile industry and today, it is the single largest source of employment, next only to agriculture in terms of size, income, employment potential and net foreign exchange earning.

The textile industry consists of two broad sectors – the organized sector comprising mechanized spinning and composite mills, i.e., having both spinning and weaving facilities, and the unorganized or decentralized sector, comprising power looms (inclusive of hosiery looms) and handlooms (Venkatesan and Katti, 1999).

There are three types of producers engaged in cloth weaving in India: the mills, the handlooms, and the power looms. The handlooms and power looms operate in an integrated production system, that is, they depend on other firms for yarn and processing. Since weaving itself involves small economies compared to spinning or
processing, handlooms and power looms tend to be small firms and usually fall outside the systems of labour regulation (Meier and Rauch, 2000).

Handloom industry is one of the largest economic activities providing direct employment to about 65 lakh persons engaged in weaving and allied activities (Fourth Report of the Fourteenth Loksabha, 2006).

Rao, (2001) has reported that the handloom industry occupies a place of eminence in preserving the country’s heritage and culture and plays a vital role in the economy.

According to the Annual report (2001-02) of the Ministry of Textiles, (2003), the handloom sector contributes nearly 19 percent of the total clothes produced in the country and also adds substantially to the export earnings. Handloom forms a part of the richness and diversity of our country and the artistry of weavers. Hand woven fabrics are the product of Indian tradition, irrespective of the cultural ethos of the weavers. In spite of the decline from the great position occupied by this industry till the machine age, it has managed to exist and has been playing an important role in the national economy. Handlooms in north India and south India are geared for commercial production for the domestic market and also for exporting their products abroad.

The production of handloom fabrics has gone up to 6536 million sq. meters in 2006-07, from 500 million sq. meters in the early fifties. During 2007-08 (upto Oct. 2007), the production of cloth was 4001 mn. sq. mtr. and it is expected to reach 7,074 mn. sq. mtr. by March 2009. (excluding clothes made of wool, silk and hand
Handloom is unparalleled in its flexibility and versatility permitting experimentation and encouraging innovation. However, the present status is riddled with a host of crises at different levels. This important sector of our economy has been getting into crisis during the last several years, which seems to have aggravated during the recent past. Unless it is managed in a systematic manner with an integrated approach, the future of handloom industry and entrepreneurs will remain bleak. Such a worst manifestation will have its ramification on the livelihood of millions of poor Indians who will have to shift to other occupations that are already overcrowded. (Reddy, 2008).

Like all other traditional sectors, handloom industry also confronts retrogression day by day. (Vimalan, 2007)

### 2.3.2 Handloom Industry in Kerala.

The handloom industry in Kerala carries a vital role in the state’s economy as well as in the field of employment. (Meier and Rauch, 2000). Handloom industry is one of the major segments of traditional industries in the state. Kerala has a rich heritage of weaving and handlooms. (www.prd.kerala.gov.in/industrypolicy.htm). Among the traditional industries of the State of Kerala, handloom is second only to...
The handloom sector has a very desirable presence in Kerala. Communities of weavers concentrated in certain centres in the State have propelled the development of this sector in the state. There are several legends behind the development of handloom industry in Kerala. It is believed that about 350 years ago the Raja of Travancore brought weaver families from Tamil Nadu who later settled in Balaramapuram. As regard the development of this industry at Kannur, it is believed that Chirakkal Rajas had brought families from neighboring places and provided families for weaving. (Rajagopal, 1986).

In Kerala, as in the case of other crafts like carpentry, blacksmithy, etc, handloom weaving was also known to be a traditional occupation associated with some castes and communities like Chaliyas, some of whom were brought from the neighbouring states by the erstwhile Maharajas. The “pattaryas” of Kottar and Eranial in South Travancore and the “Chaliyas” in other parts of the state are instances of the caste guilds which grew round the handloom industry (Oommen, 1972). In recent past, a trend started among the Chaliyan community for a preference to be known as ‘Saliyan’ (Singh, 2002). The old caste guild tradition is found even now in Balaramapuram, Neyyattinkara and in several isolated villages. However, now we find handloom weavers in all castes and communities (Nair, 1981). Balaramapuram is best known as the ‘Manchester’ of Handloom, for its peculiar importance as the place where persons in umpteen numbers are weavers proud of doing their work under this industry (Mathrubhumi, 2002).
Kerala is an industrially backward state in the country with low manufacturing activity (Venkatesan and Katti, 1999). The handloom Industry in the state is concentrated in Thiruvananthapuram and Kannur districts and in some parts of Kozhikode, Palakkad, Thrissur, Ernakulam, Kollam and Kasargod districts (Economic Review, 2007).

On the basis of weaving and the products, the handloom sector is divided into three zones. Thiruvananthapuram, Kollam, Pathanamthitta, Alapuzha and Kottayam districts come under the South Zone. Ernakulam, Thrissur, Palakkad and Idukki come under the Middle/Central Zone. Kannur, Kasaragode, Kozhikode, Wayanad and Malappuram districts come under the North Zone (Mathewkutty, 2004).

According to the Textiles Committee Report (2004), in the southern region, handloom activities are concentrated only in two districts, Thiruvananthapuram and Kollam.

The handloom sector in Kerala employs about 1.75 lakh people and this industry stands second to the coir industry in providing employment among the traditional industries of the state (Economic Review, 2006). The concentration of the entrepreneur weaving units are Edakkadu, Kanjirodu, Kannadiparambu, Chirakkal, Kathiroor, Azhicodu in Kannur district and Balaramapuram, Punnacadu, Manjavilakaom, Kalliyoor, Peringamala in Thiruvananthapuram district. (Handloom Report of Kerala, 2004).
The Economic Review (2006), reports that the industry is dominated by the cooperative sector with 94 percent of looms. The remaining 6 percent of handloom units are owned by industrial entrepreneurs.

According to the Economic Review (2007), the handloom weavers of Thiruvananthapuram district have been concentrating more on production of contemporary and traditional clothes of the people in Kerala. There are 73 registered co-operative weavers’ societies and 79 private handloom units in Kannur and they are of export variety items. Out of the total production, 96.11 percent is contributed by the co-operative sector and the balance (3.89 percent) in the units of the entrepreneurial sector.

In Kerala, the main categories of loom used in the co-operative fold of industry are Pit looms and Frame looms. Of the total estimated looms of 50,074 in the Co-operative fold of the state, 20,641 (41.2 per cent) are pit looms and 29,433 (57.94 per cent) are frame looms. In pit looms, there are two types in vogue in the State: throw shuttle looms and fly shuttle looms. Chittaranjan looms, Pedal looms and Ichalkarange looms, which are included in the other loom category, have also made their presence in the state.

The overall production of cloth in Kerala shows a marginal increase of 0.08 million meters from 62.30 million meters in 2004-2005 to 62.38 million meters in 2005-2006. The major varieties produced in the handloom sector of the State are dhotis, furnishing materials, grey sari and lungi (Economic Review, 2007).
Chandran (2007) has stated that one hundred and eighteen dyes are prohibited in the world and these dyes are not used in the handloom industry in Kerala. Therefore, these materials do not cause any allergy to those who wear them. Foreigners prefer to buy handloom products made in Kerala.

2.4 Profile of entrepreneurs and its influence on entrepreneurial behaviour

2.4.1 Socio-economic status variables

2.4.1.1 Income

Handloom weaving is a cottage industry. The income of the weavers is generally low and this has meant a low position and low status for the weavers in society (Dewi, 1999).

Dewi (1999) observed that many a number of weavers belonged to low income category in Kerala.

It is quite natural that high monthly income would make the weavers more resourceful in taking up the challenges and manage the enterprise for profit and success at the end. (Dewi, 1999)

The income of the weaver varied from Rs. 25 to Rs. 300 per day depending upon the skill and type of fabric produced. As the income from the activity was not rising, the male work force is shifting towards other occupations (Chandran, 2007).
Jayasree and Sugirathy (1997) in her study on “profile of women and entrepreneurial success at Madras & Pondicherry” observed that as monthly income increased the number of successful entrepreneurs also increased.

Porchezian (1991) in his study on entrepreneur farmers in Tamil Nadu found that annual income of farmers and their entrepreneurial behaviour were positively correlated.

Mamatha (1997) observed in Andhra Pradesh that income significantly influenced the problems faced by the weavers.

Jayalekshmi (2001) found that there was a significant relationship between income and entrepreneurial behaviour of rural women entrepreneurs in Thiruvananthapuram district.

Sharma et al, (2005) in their study on urban women as entrepreneurs in Ludhiana city found that there was significant relationship between the income and different enterprises.

Subramanyswami and Reddy (2003) reported that annual income had positive and significant relationship with entrepreneurial behaviour of dairy women in Tamil Nadu.

More than 68 per cent of the weaving community were earning a monthly income of Rs. 1000 and below. Only three per cent of the weavers were earning a monthly income of Rs. 2000 and more. (Textile Committee Report, 2004)
Chandralekha, et al. (1998) has reported that majority of the women entrepreneurs in India (41.30 per cent) belonged to low economic status followed by 34.70 per cent in medium economic status.

According to Narmatha et al. (2002), 50 per cent of the entrepreneurs belonged to medium economic status followed by low (41.66 per cent) and high (8.34 per cent) levels of economic status in Namakkal district.

According to Vijayalakshmi and Prajeetha (2005), in their study on women entrepreneurs of Madurai, revealed that the majority of women entrepreneurs were high income earners and most of the imitators belonged to low income group.

Handloom workers comprised of a group below poverty line.

(www.punjabnewsline.com/content/2000).

2.4.1.2. Cosmopolitaness

Jayalekshmi, (1996) indicated that among rural women in Thiruvananthapuram district, the cosmopolitaness had more innovative spirit which improved their decision making and managerial ability.

Sindhu (2005) in her study in Kerala found that cosmopolitaness had a positive and highly significant relationship with decision making among Samatha groups.
4.1.3. Physical amenities

Income was found to influence the physical facilities at the household level. According to Labour Bureau (2001-02), the household facilities like water, toilet and electricity available was proportional to the expenditure on housing.

2.5.1.4. Mass media contact

Thomas (2000) revealed that majority of the medicinal plant cultivators in Thiruvananthapuram district were having low mass media exposure.

Suthan (2003) in his study on entrepreneur farmers at Kunnathukal Panchayat, in Thiruvananthapuram district stated that majority of the vegetable growers (65.33 per cent) had high level of mass media exposure.

Sriram (1997) found that nearly half of the cotton growers possessed medium level of mass media exposure.

Narmatha (2002) in her study on “entrepreneurial behaviour of life stock farm women” in Nammakkal district found that 53.34 per cent had medium level of mass media contact.

Reddy (2003) revealed that majority of the respondents in Chittoor district of Andhra Pradesh had medium level (37.33 per cent) of mass media contact followed by low (22.67 per cent) and high (20 per cent) level of mass media contact respectively.
Sivaprasad (1997) reported that among the entrepreneurs in Kerala, there was positive significant relationship between mass media contact and entrepreneurial behaviour.

2.5.1.5. Social participation

Reddy (2003) revealed that among the sericultural farmers in Chittoor district of Andhra Pradesh, majority of the respondents (60 per cent) had medium level of social participation followed by low (25.33 per cent) and high (14.67 per cent) social participation respectively.

The respondents having more social participation had greater interpersonal interaction which led them to adopt more farm innovations. (Sarkar and Bandyopadhyay, 1996)

Kumar (2002) indicated in his study on “coconut cultivating entrepreneurs in Thiruvananthapuram” found that majority of coconut cultivating entrepreneurs in Thiruvananthapuram district had medium level (59.20 per cent) of social participation and (24.50 per cent) had low level and only (12.30 per cent) had high level of social participation.
2.5.2 General variables

2.5.2.1 Age

More than 56 percent of the weaving personnel were in the age group of 41 and above, and only 17 per cent of the weavers constituted the younger work force of less than 30 years of age, which indicate that the youngsters were not the backbone of the industry. (Textile Committee Report, 2004).

According to the survey report of Shasthra Sankethika Parished, only one percent of the persons were reported to be under the age of below 35 years in Kannur district. (Chandran, 2007)

Ghosh et.al (1998) in their study on “women and entrepreneurship in India” reported that majority of the women entrepreneurs were in the age group of 32-40 years.

Narmatha (2002) in her study on “entrepreneurial behaviour of livestock farm women”, at Namakkal reported that more than 50 per cent of the farm women belonged to middle age group and the rest belonged to young (29 per cent) and old (18 per cent) age groups.

Jansi and Thangamoni (2008) in their study on entrepreneur’s development among women in Coimbatore revealed that majority (51.2 per cent) of the respondents belonged to the age group of 31-45 years.
The age wise distribution of weavers shows that the maximum number of weavers i.e. 31 percent were in the age bracket of 41-50 years. Similarly, the weavers in the age bracket of 31-40 years, 51 years and above were 26.50 percent and 25.63 percent respectively. That is more than 56 percent of the personnel that engaged in the weaving activities were in the age group of 41+ years. Approximately 17 percent of the weavers were in the age group of less than 30 years of age indicating that the handloom weaving profession does not attract the new generation. (Handloom report of Kerala, 2004).

A technological shift involving low manual labour and drudgery was needed to attract youth of 30 – 35 age group towards labor intensive economic activities among the floricultural entrepreneurs. (Kumar, 2003).

Mathivannan and Selvakumar (2008) in their study on “Women entrepreneurs in small scale industrial units in Virudhunagar district” reported that 60 per cent of the respondents were between the age of 20-40 years, 27.5 per cent of the respondents were between the age group of 40-60 years and 6.5 per cent below 20 years.

Jayalekshmi (2001) in her study on “Empowerment of rural women through self help groups at Thiruvananthapuram” found that 51.2 per cent of the respondents belonged to the age group of 31-45 years.

Murali and Jhamtani (2003) found that among floriculture entrepreneurs in Viruthunagar majority of the respondents (68.75 per cent) belonged to middle age group followed by old age group(16.25 per cent) and young age group(15 per cent).
Reddy (2003) in his study on entrepreneur sericulture farmers reported that age was non significantly related with entrepreneurial behaviour and majority of the respondents were from middle age group (57.33 per cent).

Most of the respondents belonged to middle age i.e, 30-40, and the representation of women above 40 years was high in tailoring units and low in beauty parlours, in their study on women entrepreneurs of Madurai. (Vijayalakshmi and Prajeetha, 2005)

Rathore's (1999) study on the technical entrepreneurs in Haryana found a higher percentage of the respondents from the age group of 30-40 years.

Sharma and Batish (2000) in their study on motivating factors affecting urban women entrepreneurs in Ludhiana city of Punjab revealed that age was considered as important variable affecting women to start their own enterprise and majority belonged to age group above 35.

2.5.2.2. Sex

According to Verma (1999), handloom industries demanded intensive labour, but it provided more employment scope with proper use of entrepreneurial skills. The contribution of women in the field of weaving industry is priceless and remarkable. In Manipur, weaving was the exclusive profession of women.

According to Chandran (2007), 70 per cent of the workers in Kannur district were women and they were engaged in weaving works, while the percentage of male workers in this industry was very low.
Empowerment in its simplest form meant the manifestation of the redistribution of power that challenged patriarchal ideology and the male dominance. (Chandra and Kohli, 2000)

2.5.2.3. Religion

Traditional handloom industry once dominated by Shaliya community was attracted by other religious groups as to ameliorate poverty. (Textile Committee Report, Government of Kerala, 2004)

Jansi and Thangamoni (2008) revealed that majority (92.2 per cent) of the women entrepreneurs in Coimbatore district of Tamil Nadu were Hindus.

Rao (1972) in his study on handloom weavers of Devangara community showed that majority of the entrepreneurs in handloom industry were Hindus.

Vijayalakshmi and Prajeetha (2005), in their study on women entrepreneurs of Madurai, revealed that Hindus were majority followed by Christians and Muslims.

2.4.2.4. Caste

Seventy two percent of the weavers took up this profession hereditarily and 28 per cent of them had entered through job training channel. 75.17 per cent in northern and 59.74 per cent in southern India entered as hereditary job. Handloom weaving has been a traditional occupation of certain castes and communities. Shaliya and Vysias in Malabar are examples of caste guilds, which grew round the handloom weaving industry. (Report- Handlooms and Power looms of Kerala, 2002).
Santhosh (2007) in his study on occupational problems of handloom weavers in Thiruvananthapuram district observed significantly that 26.1 per cent of the respondents selected weaving due to heredity.

2.4.2.4. Place of residence

A majority of the weavers lived in rural areas and since they were unorganized, they were unable to represent their grievances to the Government effectively (Naik and Padhye, 1996).

2.4.2.5. Educational status

The weaving population being illiterate in modern sense has all along been using wild and age old contrivances and appliances for weaving. The other factor for slow process was the weaver’s natural and instinctive reluctance to adopt changes. (Textile Committee Report, 2004)

Sudhakar (2002) reported that 43.33 percent of vegetable growers in TamilNadu had education up to secondary level followed by middle school (24.18 per cent) and collegiate level of education (15 per cent).

Narmatha et al. (2002) reported that majority of the livestock entrepreneurs in Namakkal were literate. A high proportion of respondents had primary (32.67 per cent) and high school (30.66 per cent) education.

Education was considered as an important socio-cultural factor that influenced the performance of an entrepreneur (Mario, 2002).
According to Vijayalakshmi and Prajeetha (2005), in their study on women entrepreneurs of Madurai, majority running the computer centres had a higher education with technical education.

Hisrich and Peter (2005) have observed that although formal education was not necessary for starting a new business, as is reflected in the success of many entrepreneurs who were high school drop outs, it provided a good background particularly when it was related with the field of the venture. Those with higher levels of education were found to be more successful than those with lower levels of education.

2.4.2.9. Loom status

Though the number of pit looms was comparatively less than the frame looms in the state, the southern region was depending more on pit loom. Pit looms were widely used in the Southern region for the production of traditional varieties such as settumundu, double dhoti etc. where the usage of finer counts of yarn was prevalent. Northern region had significantly no pit looms. (Textile Committee Report, 2004)

2.4.2.10. Land holding

Land holding had positive and significant relationship with expenditure behaviour. Those who had more land and more money at their disposal would only be willing to take risks and start new ventures. (Jayalekshmi, 2001)
According to Srinivasan (2004), inaccessibility to land and indebtedness limited the access of poor to own a home.

Land was the most important indicator of socio-economic status in India. Size of land holdings was closely associated with level of income and standard of living of the households and was a source of social prestige in rural society (Bhagat, 2002).

Santhosh (2007) in his study on handloom weavers in Thiruvananthapuram revealed that 83 percent of handloom weavers had below 10 cents of land as their asset.

2.4.1 Health status

Health is one of the vital indicators reflecting quality of human life. Article 25 of the Universal Declaration of Human Rights undeniably states that healthcare is for preservation and promotion of health which is one of the most basic human rights (Sinha, 2006).

Health is an elusive concept. However, the social importance of health is given due recognition (Jayasree, 2004) and it is described as a state of optimum capacity for the effective performance of a valued task. Healthy individuals are able to function well in order to perform social roles; ill-health reduces their ability to do so.

Health status of urban women working in Kerala revealed that the stress and strain caused by double work, mental tension caused by family problems arising from outside work, lack of leisure, health hazards caused by occupation, malnutrition - all led to low health status (Baby, 2007).
Sugunapathy (2003) stated that women 'jary' workers consumed umpteen hours of drudgery at the cost of their health and all these works reflected on well-being of the individual causing physical and psychological imbalances. The rigid division of labour left a formidable strain on women causing back pain and related diseases. 66 percent of the female work force from the jary workers suffered from severe back pain, dwindling eye sight and mental and physical strain besides other routine health disorders like cold and fever, headache, gastroenteritis, anemia and so on, not only due to improper balance of food intake but also because of their own negligence of their health due to lack of time and long hours of work.

Sinha (2006) in his study on handloom industry in Madhya Pradesh found that weavers faced many health problems like eyesight weakness, swelling of feet and tuberculosis after weaving for 5 to 10 years.

According to Krishnakumar (2003), the workers worked for 12 hours every day on two looms in a room, which had no light or ventilation. There was no toilet and drinking water facility. The workers felt tired and sick. The workers were usually employed in hazard-prone, labour-oriented technology. As most of these establishments we are not under the purview of labour laws, the working conditions depended upon the employers' financial resources and their attitude towards their workers. Unregulated working hours, lack of education, low wages and lack of proper hygienic facilities aggravated the health problems of the workers in this sector.
In different analytical studies by scholars, a number of social factors have emerged as having important bearing on the health conditions of the workers. Depending on the given circumstances, low educational status, poverty, poor housing, crowded living, low income and a strained environment were, found to emerge as the major factors affecting human health detrimentally. Inadequate lighting and ventilation, poor sanitation and mental and physical stress were some of the factors which have proved fatal to the worker’s health (Bajpai, 1998).

Most of the women workers developed orthopaedic problems (Radhakrishna, 2007).

The specific problems encountered by women handloom workers were aches and pains of joints, back, head, stomach, uterine problems, respiratory disorder and dimmed vision of eyes. Another factor was also there, which pointed to the accumulation of more chronic diseases which may be the result of the improper attention given to their health during early years. Furthermore, their activities were affected by their overwhelming worries and concerns and these led to low production in their work. They seemed to lack a favourable living environment. Many industries had some air pollutants or other, which, when inhaled over a considerable period of time, caused diseases like acute and chronic bronchitis, asthma or chronic obstructive pulmonary diseases, silicosis and byssinosis (Bajpai, 1998).

The health problems in the informal sector were generally the same as in the formal sector, with a common presence of poor housekeeping, poor lighting, long work hours, poor work place, design and unawareness of chemical risks. Job-related
risk factors were compounded by overcrowding, poor nutrition and other public health problems, inadequate sanitation, lack of adequate storage and the more general effects of poverty. There was a well-established relationship between certain working conditions and specific health problems. (www.oxfordjournals.org/cgi/content/full/56/6/371).

These findings coincided with the results of a study conducted by Mythili, in Ludhiana, who observed respiratory trouble, leg pain, back pain and eye pain among handloom workers. (www.punjabnewsline.com/content/2000 view/3825/57/-30K).

Santhosh (2007) in his study on occupational problem of handloom weavers in Thiruvananthapuram found that majority (96 per cent) of the respondents had health problems. 61.46 per cent revealed that joint pain was their problem. Health problems were due to the nature of their work.

About 80-85 per cent people were suffering from neck pain, back pain and knee joint pain. A person who was sitting in front of the loom always complained of pain. Long hours of poor posture could affect the bodily system (such as digestion, elimination, respiration, mobility of joints and ligaments). A person who had to work in a poor posture often got tired or was unable to work efficiently (Ghosh, 2003).

Byssinosis was due to inhalation of cotton fibre dust over long periods of time. The symptoms are chronic cough and progressive dyspnoea, ending in chronic bronchitis and emphysema. Incidence of byssinosis was reported among 7 to 8
percent, in three independent surveys carried out in Bombay, Ahmedabad and Delhi (Park,2005).

2.4.3 Profile variables

2.4.3.1.1 Training

Narmatha (2002) stated that majority (83.33 per cent ) of the respondents of livestock farm women entrepreneurs in Namakkal district had not undergone any training related to their enterprise in livestock.

Entrepreneurs are born or made. Entrepreneurship is the quality or attitude of becoming an entrepreneur. A proper training can tap the potential of aspiring incumbents to become entrepreneurs (Laxmisha, 2003).

Singh (1992) reported that most of the women entrepreneurs (67.19 per cent ) did not avail the opportunity of getting any kind of entrepreneurial training.

Jayalekshmi (1998) in her study on entrepreneurial behaviour of mushroom entrepreneurs in rural areas of TVPM district revealed that training helped in imparting knowledge, developing managerial skill and entrepreneurship.

2.4.3.1.2 Experience

Textile Committee Report (2004) stated that experience was one of the important criteria for the smooth running of the enterprise.
2.4.3.1.3 Traditional occupational status

The skill of weaving has been passed from parents to children (www.ihttkerala.org, history of handlooms).

Santhosh (2007) revealed that weavers in Kerala were not showing enthusiasm in the traditional profession. However they are continuing this present line of activity since they found no other way to sustain themselves.

The entrepreneur was also very deeply influenced by the tradition of his family and society. (Mali, 1999).

Zend and Murali (1997) found that majority of the women entrepreneurs were involved in traditional family based enterprise and were earning Rs. 7665 monthly.

According to Textile Committee Report (2004), 72 per cent of the weavers in Kerala had hereditary background. 59.74 percent of the weavers were from the hereditary background in southern region and 75.17 per cent in northern region of Kerala.

2.4.4. Other profile variables

2.4.4.1. Distance from the work place

Mathivannan (2008) in his study on women entrepreneurs, stated that it would be easy for women to look after their business and their family, if the work place was nearer to their home. 49 per cent of the units were located near to the residence.
2.4.4.2. Infrastructure facilities

The deplorable working conditions of handloom workers could be observed from the observations of Niranjan (2004) on weavers of Andhra Pradesh. He had stated that all the sheds had 8-10 pit looms, placed extremely close to one another. The master weavers would reject the final product outright if there was any flaw in weaving, and cut 30 percent from the wages due to the flaw in weave. Weaving sheds were typically structured with low thatches, crammed with pit looms and rather badly lighted.

2.4.4.3 Decision making

Jayalekshmi (1998) found that decision making ability which is considered as a crucial factor in determining entrepreneurial behaviour contributed up to 29.89 percent among the rural women of Thiruvananthapuram district.

Sindhu (2005) in her study on Samatha groups at Thiruvananthapuram district found that age, education and perception about Samatha groups also had a positive and significant relationship with decision making.

2.4.4.4 Employment details

The handloom industry was a household industry in Manipur. This industry demanded intensive labour. (Sorokhaiban, 1998)
The significance of the activity lies in the fact that it was a home-based activity providing self employment to skilled workers. (Kanakalatha and Syama, 2001)

2.4.4.5 Working time

Women handloom workers worked for 20 to 22 days per month and were unable to work during the monsoon because of the damp weather when the glue they use for the thread did not dry easily. In summer, if it was too dry, the threads broke easily, thereby reducing their productivity. Women who earlier did wafting for two to three hours a day now did it for almost six to eight hours a day. Therefore, they complained of pain in the arm, shoulders, back, breast area and stomach. (www.livelihoods.org/lessons/Thematic/Fair%20TradeMukherjee.doc).

Parikh et al. (1991) reported that the weavers sat 10-12 hours a day on their looms till their back bent. They worked 12 hours a day, 30 days in the month and 12 months in a year.

2.4.4.6 Products made

The handloom in Thiruvananthapuram produced traditional double dhotis matching sets, saris, pudava, kavani etc mainly meant for domestic market. Handloom industry in Kannur was engaged in the production of shirting, bed sheets, furnishing clothes etc. 70 percent of the production was exported. These materials did not cause any allergy to those who wore them. Foreigners preferred to buy handloom products (Chandran, 2007).
2.5. Knowledge of the entrepreneurs

Afza (2001) reported that entrepreneurs with poor knowledge and experience showed very low performance, whereas the entrepreneurs with in depth knowledge and experience showed comparatively better performance.

The entrepreneur as an individual was influenced by his motivational orientation, knowledge and skill about launching an enterprise and managing it successfully (Mali, 1999).

Thomas (2000) reported in his study at Thiruvananthapuram that age had positive and significant relationship with the knowledge of farmers.

Ganesan and Vivekanadan (2001) in a study among the seed dealers in Madurai district of Tamil Nadu revealed that majority of the seed dealers had low to medium level of knowledge about seed related technologies and regulation in seed business. They reported that knowledge was one of the important components of entrepreneurial behaviour and it was believed to play an important role in the adoption of improved practices.

According to Paul et al. (2001) a study conducted in Girwa panchayat in Udaipur, to assess the knowledge of farm women found that none of the farm women had knowledge about important aspects of mushroom cultivation.

According to Soundarapadiyan (2000) the weavers followed traditional methods of production and designs due to lack of knowledge over changing technologies, methods and requirements.
2.6. Constraints of entrepreneurs

Powerlooms posed serious threat to the handloom industry; Products manufactured in powerlooms available in the markets at cheaper prices, substituted handloom fabrics. Difficulties in procuring raw materials in adequate quantities, especially on account of working capital shortages, absence of diversified product range, inappropriate technology, poor loom conditions and incapability for professional marketing also posed severe constraints in the development of the handloom sector. (Joseph, 2003)

According to Paul et al (2001), main problems faced by women entrepreneurs were financial constraints, over dependence on intermediaries, scarcity of raw materials, intense competition, high cost of production, low mobility, family ties and responsibilities, lack of education and skill acquisition, low achievement, lack of adequate finance, social taboos, technical know-how and lack of technical and managerial skills.

The Hindu (1999) reported that mushrooming of power loom posed a threat to the handloom industry. Entrepreneurs imitated handloom designs with their settings up of decentralized power loom competing with the handloom weaver. The cloth produced was finer and cheaper. So more buyers turned to mill cloth.

Lack of product innovations and the availability of cheaper substitutes made out of power loom accelerated the downward trend of the handloom sector. This poor performance of the traditional industry accounted for myriad social and
economic problems for the weavers and allied workers. (Handloom Report of Kerala, 2004)

Front line (2004) indicated that unable to compete with the power looms the handloom weavers now faced starvation and death and committed suicide.

Sivaprasad (1997) noted non availability of timely credit, uneconomic land holdings, inadequate credit and non availability of inputs as major constraints of entrepreneurs.

Sivarani and Ramachandran (2005) identified the problems of women entrepreneurs who ventured into non traditional areas such as electronics, engineering, consultancy etc as patriarchal society, marketing problems, financial problems, family conflicts, credit facilities, shortage of raw-material, heavy competition, high cost of production, social barriers, problems by middle men, lack of information and lack of self confidence.

The handloom industry in Kerala had also been facing multiple problems as industrial machinery and equipment had become expensive and prices of raw materials, yarn, dyes, chemicals, spare parts and iron rods had sharply increased over the past few years .(prd.kerala.gov.in/industrypolicy.htm).

As pointed out in the Union budget-2007-08, by the government that ineffective implementation of the schemes meant for handloom development and the changed context of textile industry also contributed significantly to the experience of increasing problems in the handloom sector.
The national and state governments had several schemes pertaining to production inputs, market support and development, all meant to safeguard the interests of the weaving community. Lack of information to weavers regarding the various policies and schemes of the government was no less significant a cause for the dwindling fortunes of the weaver community. Even government departments and implementing agencies related to handloom industries suffered from inadequate information and data, resulting in a widening gap between policy formulation and implementation. (India Together, 2006).

Presently, handloom weavers were facing a severe livelihood crisis because of adverse government policies, globalization and changing socio-economic conditions. Even a number of cases of suicide were reported as the outcome of this crisis (fibre2fashion.com/news/Indian union budget 2007 2008/ news details. aspx? news_id=28799).

Another problem faced by the handloom industry was that new persons were not entering this field and also that the weavers were not interested in the entry of their children into this field. The reason that they offered for this attitude was that they all had the feeling that this profession drained their energy because of the heavy demand upon the workers, at a very low cost (Chandran, 2007 and Radhakrishna, 2007).

According to Rao, (2001), it was pitiable to note that a large number of weavers throughout the country had been perpetually on the lookout for an alternate job arrangement. Rao (2001) also points out that in the case of weavers working
under primary societies on wage basis, the worker returned the finished cloth against the yarn supplied to him and received wages. The authorities in such cases, also deducted a certain amount from his wages on the pretext of unsatisfactory work or he was asked to reconstruct it afresh. The earning from the profession was scarcely sufficient to sustain them. Even with the combined earnings of the husband, wife and other dependents, the family income was found to be low.

Women were also seeking needed income in the informal sector or as home-based workers, or they migrated to look for work elsewhere. This was because for other works like construction work and brick making, they got double the amount that they got from the handloom industry. (Meier and Rauch, 2000)

Handloom products faced enormous competition from the fabrics produced by textile mills, increasing unfair competition from power looms and khadi (Lopoyetum and Nelson, 2003)

Cheaper synthetic fabrics flooding the market and failure to access and adapt to newer markets added to the problems of handloom industry. (Radhakrishna, 2007).

Handloom industry is in the deteriorating stage, and it seemed that mafias were rapidly growing around the industry. These mafias wove the cloth in the power looms in Tamil Nadu and they claimed that the product was made by their own handloom industry and sold them in the Hantex shops. This has resulted in a marked decrease in the preferences for handlooms because the quality of these mafia
products was very low. This has reduced the interest of the people to purchase it (Chandran, 2007).

The common complaint against the handloom industry is about its indifference to quality as even power loom products are exported as handlooms. In Kerala one of the age old problem faced by the handloom industry is the problem of raw materials. The availability of the yarn is sporadic and capricious. Labour scarcity was also felt in this sector. (Nambiar, 1996)

The fraternal competition from other neighbourhood state weaver’s co-operative organizations and Government agencies, private weavers, traders/merchants, etc, also added to the competition in market conditions (Premarajan, 2004).

The present condition of decline in weaving reflected the changing social structures, values and most importantly changing market (Radhakrishna, 2007).

The handloom Industry at present was confronting several problems, and marketing was one among them. An apparent factor that hampered the well-being of the industry was its incapability to poise itself with the modern textile fashions and varieties (Vimalan, 2007 and Soundarapandian, 2000).

The industry had failed to assimilate the trend of modern designs by which the young generation was fascinated. This resulted in the accumulation of dead stock and less production. Handloom products could not reach the hands of the needy customers for want of effective marketing system. The customers were not
given proper awareness regarding the uniqueness of the handloom products. (Vimalan, 2007).

Most of the traditional handloom industries were working on a co-operative basis with state support. These traditional industries were facing problems due to low productivity, low investment, poor management and scarcity of raw materials (Venkatesan and Katti, 1999).

The majority of the societies, due to their weak financial position and mismanagement, were not in a position to provide full-time work to their member weavers. As a result, the majority of the weavers were forced to leave their looms and their homes in search of work in other parts of the country (Rao, 2001).

Lack of job security, high production cost, absence of a uniform wage system, decreases in Government support, non-availability of talented weavers, high cost of the handloom cloth compared to mill cloth, etc., could be cited as the reasons for the lack of attraction of workers and consumers to handloom. (Premarajan, 2004).

As handloom sector was the second largest provider of job and employment to the people, its crisis was affecting lakh of families. Consequently lakh of weavers were facing unemployment, misery, debt and starvation. The handloom sector in Kerala is fraught with a multitude of problems. (Kattampally, 2008).
Martin and Patrick (1999) identified in his study that loans were not disbursed in time, prolonged procedure and delay prevented the entrepreneurs from availing loans.

Prasad (2005) reported that indebtedness, inaccessibility of raw materials, lack of patronage on behalf of government organizations were the push back factors in the enterprises.

Sindhu and Geethakutty (2003) opined that high price of raw materials, shortage of self finance or fixed and working capital and its high rate of interest and competition in the field from other units were the important problems faced in the management of enterprise.

Banerjee and Talukdar (1997) observed that lack of infrastructure facilities (35 per cent) lack of contact with information sources (33.33 per cent), ill health (28.33 per cent), high scrutiny by banks and financial institutions (26.67 per cent) and non availability of suitable man power (16.67 per cent) were the problems experienced by women entrepreneurs.

Murali (1997) reported shortage of labour (73.75 per cent), exploitation by middle men (65 per cent), inadequate extension services (60 per cent) high input costs (41.25 per cent) and lack of credit facility (26.25 per cent) as the constraints experienced by floriculture entrepreneurs.

Devi and Vijayaraghavan (2001) indicated that distant location of the facilities (90 per cent), lack of transport facilities (80 per cent), illiteracy (70 per
cent), traditional beliefs (60 per cent) and household activities were the major constraints faced.

Kamaraddi and Halakatti (2004) observed that majority of the entrepreneurs expressed non availability of raw material as the major problem. Sixty six percent of them perceived improper marketing as a problem while lack of financial assistance was perceived as a problem by 58.33 percent. Thirty seven percent of the entrepreneurs reported lack of knowledge and skill as the major constraint.

On the whole, it could be seen that the handloom industry faced a serious crisis owing to (i) scarcity of quality yarn, (ii) the shrinking market for handloom in Kerala, (iii) non-demand based production, and (iv) inefficiencies in the system, particularly in the co-operative sector (www.prd.kerala.gov.in/industrypolicy.htm).

The shift in the approach of the State Government to the handloom industry has contributed to added problems. Originally, there were provisions made by the Government for taking up the handloom material and converting them to uniforms and distributing them to different sectors. Now, the system has changed. Instead of providing uniform to these agencies, only uniform allowances are given. This has resulted in the heaping up of large bulks of handloom products (Chandran, 2007).

2.7 Dimensions of Entrepreneurial behaviour.

Dimensions of entrepreneurial behaviour are to be regarded as the most important components for development. The success of the entrepreneur weaver is influenced by various dimensions of their entrepreneurial behaviour.
The behaviour pattern of entrepreneurs is illustrated by entrepreneurial history in India. Entrepreneurs with mercantile background entered traditional industries like textile, jute, sugar etc. They set up comparatively small sized firms. Handloom entrepreneurs also entered traditional industries involving moderate risk and simple technology. (Gupta, 2001).

An overall analysis showed that majority of the respondents were motivated to start their own enterprises. The implicit logic behind the pervasive belief in the value of corporate entrepreneurship seemed to be that risk taking, innovation, and aggressive competitive action—the key elements of entrepreneurial corporations—would help in identifying and pursuing lucrative product/market opportunities and in providing new bases for achieving superior competitive positions. However, entrepreneurial behavior, when considered on the whole was associated with superior financial performances (http://linkinghub.elsevier.com/retrieve/pii.).

Entrepreneurial behaviour reflected some inclinations towards initiative, risk taking and independence (Mali, 1999).

According to Jogdand (2007), the important characteristics of entrepreneurs were ability to find and explore opportunities, innovativeness, independence, willingness to act under uncertainty, positive self concept amidst odds, flexibility in decisions and actions, and need for achievement and planning.
Entrepreneurship was based on purposeful and systematic innovation. Essential characteristics of an entrepreneur were the ability to take risks and create innovation (Titus et al. 2007).

Dedication and the will to strive made a successful entrepreneur (Muruganatham and Chandrasekhar, 2007).

According to Soundarapandiyan (2000), innovative thinking and foresight, strong determination and self-confidence, effective and quick decision making capacity, preparation to take risks, accepting change at right time and latest scientific and technological information were the basic qualities and characteristics required for an entrepreneur.

A significant difference was observed between the entrepreneurial behaviour of small and big farmers in Sindhanur taluk due to low innovativeness and risk taking ability coupled with low leadership (Chandramouli 2007).

Kumar (2001) reported that 41.67 per cent of the entrepreneurs in Andhra Pradesh had medium entrepreneurial behaviour followed by 22.5 per cent in high and 25.83 per cent in low entrepreneurial behaviour categories respectively.

Manimala (1998) stated that the entrepreneurs made use of their personal and professional net works.

Narmatha et al (2002) found that 53 percent of livestock farm women in Tamil Nadu had high entrepreneurial behaviour, 18 percent had moderate and 28 percent had low entrepreneurial behaviour. More than half of the farm women had
high entrepreneurial behaviour. It was found that innovativeness, achievement motivation and risk orientation were the most important components. Further, the components, decision making, innovativeness, management orientation, economic motivation, level of aspiration and risk orientation were found to be crucial in influencing the entrepreneurial behaviour.

Entrepreneurs adopted more risk-taking behaviour than those who do not run their own businesses (www.woopidoo.com/articles/geimure/entrepreneur-article).

According to Joseph (2003) there was a significant relationship between entrepreneurial performance and the family support among the entrepreneurs in Kerala.

Majority of the male respondents, i.e. 54 per cent of them had high level of achievement orientation whereas the majority of female respondents had medium level of achievement orientation. Thus there seemed to be quite a lot of variation in the achievement orientation between the male and female respondents. It is observed that level of risk-taking, innovativeness, achievement-orientation and managerial skills showed a positive significant correlation with the success level of the respondents. The highest correlation of success was observed with risk taking ability of the respondents. Success achieved by the entrepreneurs was positively correlated with their levels of entrepreneurial traits. (Tripathi, 1997).

Taking decisions and acting on an uncertainty was understood as a risk-taking activity. Risk taking propensity was undoubtedly the most widely discussed entrepreneurial trait. Although it has not been empirically established that risk taking
was a distinguishing characteristic of entrepreneurs, there was almost universal agreement on the fact that it was an essential trait found among entrepreneurs all over the world. (Hisrich & Peters, 1998).

Jayalekshmi (2001) found that self motivation was the main motivating factor for women to start their own ventures.

Vijayalakshmi and Prajeetha (2005) in their study on women entrepreneurs of Madurai revealed that self confidence, risk taking ability, innovation, training, education and experience were the qualities required to attain success of the enterprise.

2.7.1. Risk taking ability

The entrepreneurs thought about risk and dealt with it in the strategy formation process. This suggested that risk taking was related to several factors: innate personality traits; learning; experience of crisis; as well as business-related factors such as the type of venture founded and the nature of the industry environment, the entrepreneur’s perceptions of risk and capacity to bear risk, evolved over time. (www.EmeraldFullTextArticle/Articles/0010380806.html)

Tiwari and Anshuja (2007) opined that an entrepreneur had the propensity of the mind to take calculated risks with confidence to achieve a predetermined business or industrial objective.

Mannambeth (2000) observed that majority of the entrepreneurs belonged to low group in the case of risk taking.
Prathibha (2005) reported that 64 percent of the commercial floriculture entrepreneurs in Thiruvananthapuram district had medium category of risk orientation followed by low and high categories of risk orientation.

Barbara Sahakian, commented: Risky decision-making was an essential part of the entrepreneurial process and was possible to teach, particularly in young adults where higher risk-taking was likely and age appropriate. (www.coutts.com/rss_viewer.asp?page=3498&title=entrepreneurs).

2.7.2. Achievement motivation

The desire to earn money was no doubt an important motivating force. But entrepreneurs were not motivated by profits alone. The motivating factors were divided into two major categories – internal and external. (Gupta and Khanka 1999).

Achievement motivation was defined as the tendency to strive for success in situations involving an evaluation of one’s performance in relation to some standard of excellence (Gupta, and Srinivasan, 2001).

Mannambeth (2000) observed that achievement motivation was one of the factors that encouraged an entrepreneur to achieve more in his or her life. If a person had this character he had a natural eagerness to know more things in his life and build up a better life.

Murali (1997) in his study on floriculture entrepreneurs observed that majority of the entrepreneurs had medium level of achievement motivation followed by high and low levels of achievement motivation.
Jayalekshmi (1998) in her study on entrepreneurial behaviour of rural women found that achievement motivation (7.1 per cent - 34.9 per cent) was the second major factor which explained the entrepreneurial behaviour.

Gogi and Talukdar (1997) in their study on "achievement motivation of agricultural scientists" stated that motivation was goal directed. Achievement motivation was one of the factors which characterized an individual as progressive or development oriented and which got direct bearing on the individuals as well as the society as a whole.

2.7.3. Entrepreneurial motivation

The entrepreneurs were motivated primarily by the desire to create something new, the desire for autonomy, wealth and financial independence, the achievement of personal objectives and the propensity for action (Sundaram, et al. Year-nil).

Jayalekshmi (2001) found that self motivation was the main motivating factor for women to start their own ventures.

Singh (1998) reported that the desire to become independent was the most predominant motive for 66 per cent of the entrepreneurs. For twenty one percent of the entrepreneurs, strong desire to prove oneself was the main motive.

Prathibha (2005) reported that 56 percent of the respondents had medium level of entrepreneurial motivation followed by remaining respondents with high and low levels of entrepreneurial motivation among the cut flower women entrepreneurs.
2.7.4. Management orientation

Sudan and Radha Gupta (2007) stated that the entrepreneur was one who perceived, initiated, organized and managed an enterprise.

Jayalekshmi (1998) in her study on “entrepreneurial behaviour of rural women entrepreneurs in Thiruvananthapuram” found that an entrepreneur with high management orientation could effectively utilize the available resources towards achieving goal.

2.7.5. Credit orientation

Seema (1998) found that credit orientation was positively and significantly correlated with entrepreneurial behaviour in the case of unemployed graduate entrepreneurs.

2.7.6. Level of Aspiration

Jayalekshmi (1998) found that there was a significant relationship between level of aspiration and entrepreneurial behaviour of rural women.

According to Kannaiyan, et al. (1998) the level of aspiration was the performance level of future attainment that the person set himself to reach in some task. Apparently one’s level of aspiration tended to gravitate towards achievement.
2.7.7. Innovativeness

According to Peter (2002) an “entrepreneur was one who always searched for change, responded to it, and exploited it as an opportunity”. Entrepreneur innovated and innovation was a specific instrument of entrepreneurship. Successful entrepreneurs created new values or increased the values of what already existed.

An entrepreneur was basically an innovator who introduced something new into the economy. The innovation may be a method of production. (Gupta et al. 2001)

Mannambeth (2000) observed that innovativeness was considered as one of the main psychological characteristics that contributed to empowerment.

Entrepreneurs were not uniformly innovative. The level of innovation was dependent upon the entrepreneur’s formal education and managerial experience. Their study of 184 firms in the Midwest showed a correlation between a higher level of managerial experience and more years of education with a higher level of innovation. (Hunter et al., 2003)

Vijayalakshmi and Prajeetha (2005), in their study on women entrepreneurs of Madurai, found that a greater proportion of women entrepreneurs belonged to imitative type whereas smaller proportion of the entrepreneurs were innovative type and large number of innovative entrepreneurs were in the computer centres.

2.7.8. Self Confidence

Meera, (2001) opined that education and training were the only two variables that had a positive and highly significant relationship with self confidence.
Education brought a greater knowledge and better awareness, thus instilling confidence among the members. This may be the reason for the positive relationship.

Training exposed the entrepreneurs to better skills in order to take up various activities which increased their self confidence. (Sundaram, et.al).

Narmatha (2002) reported in her study on “Entrepreneurial Behaviour of Livestock Farm women” in Nammakkal district, that majority of the entrepreneurs (79.34 per cent) possessed medium to high level of self confidence.

Sudhakar (2002) in his study on “entrepreneurial behaviour of vegetable growers” observed that more than 50 per cent of the respondents (54.17 per cent) had medium level of self confidence.

Chandra (1998) revealed that 56.66 per cent of entrepreneur had medium entrepreneurial behaviour followed by low (22.5 per cent) and high (20.83 percent).

Accumulation of assets was strongly influenced by household income levels. Poor households used income to meet basic needs and had little extra to invest in durable assets. Higher income led to increased confidence in entrepreneurs. (Carla etal, 2003).

Parvathy (2000) found out that educational status of rural women was positively and significantly correlated with self confidence. An overall analysis showed that majority of the respondents were self motivated to start their own enterprises.