CHAPTER 2
REVIEW OF LITERATURE

2.1 Introduction


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2.1 INTRODUCTION:

Indian women are considered as source of power since mythological times. Goddesses are being worshipped as mother, in the major religion, which means the mother is the source, giving life to everyone. Moreover, the mother is the first teacher for the young ones, who helps to recognize the world from the beginning. At the same time in the sociological set-up, the Indian society is a male dominate one. Women are considered as weaker sex and are left with closed commitment only such sociological and cultural habits, have been keeping the women sector of the Indian population, a dormant one for quite along time. The truth is different one when proper exposure and knowledge are imparted to them. Indian women proved to be highly potential productive force when proper education and environment are given. The social taboo can be broken up and women force can be used as a good human resource potential for the development of the nation. Today, we can see educated women liberate themselves from the unwanted customs and habits and prove themselves to be good professional in various fields. Education makes them good subordinates and executors of the decision made by the male members. In general women folk are of working hard physically on all occasion.

In recent times, especially in the urban context, it is found that women have been entering into the economic sphere, in ever increasing numbers, as
entrepreneurs. This is an important development in a developing society. It is of the utmost importance to identify who these women are, who are their role models, what is socio-economic profile along with background, what are their problems, It is also very important to know the nature of their entrepreneurship, their entrepreneurial activity and the supporting mechanisms along with their relationship between the household and their work. But before this, it is essential to assess available literature for understanding the gap in available literature if any therefore the aim of this chapter is to review the available literature on the women entrepreneurship and entrepreneurs. The women entrepreneurs’ literature is reviewed in four sections. Section one is the introductory section. The studies on women entrepreneurs between post-independence and pre liberalization period. (1947-1990) are reviewed in section two. Whereas review of post liberalization studies on women entrepreneurs is included in section three and section four identifies certain gaps in the present study, In other words, This chapter is divided into four sections as under.

2.1: Introduction


2.4: Research Gap.
2.2: STUDIES ON WOMEN ENTREPRENEURS BETWEEN INDEPENDENCE AND PRE-LIBERALIZATION PERIOD: 1947-1990:

Kala Rani’s study shows that young mothers having young children faced many problems in combining family and carrier responsibilities. She has also referred to the various dilemmas faced by dual carrier families. The overload of the work discrepancy between personal and social norms and self-esteem were the other factors that led to role conflict (1). Raj Mohini Sethi, (2) In her study on “modernization of working women in developing societies.” throws some light on the problems of working women. Her study was mainly a comparative study. It is on modernization of workingwomen in India and Turkey, attitudes of women in India and Turkey, rapid social cultural and economic change.

The study is based on sample survey consists of 108 workingwomen for Turkey and 120 from workingwomen in Chandigarh. According to her modern women are likely to possess more modern attitudes towards the education of women than others. Modern women egalitarian, democratic and secular attitudes on marriage and divorce. Seventy four percent of Indian respondent are in favour of the choice of a husband by parents and majority did not agree for divorce. Sixty one percent of women want to combine their work with their marriage. Her study had also shown that the majority of Indian women believe in the natural superiority of man and they also prefer joint family Dalya C.K (3) had undertaken a socio-economic study of unorganized sector and was carried out with a view to determine the problems of the women working in the
unorganized sectors. The sample consisted of 125 working women selected by random sampling. The finding revealed that most of the women in the slum were in need of some work to supplement low family income. Only a small number of these women were able to do some work and add to the family income. The scope for employment either as wage job or self-employed was very limited and all these who wanted to work could not find employment. Those who could not get any job or thought it below their status to do domestic work were doing retail trading i.e. selling vegetables or some small articles on the footpath. It was also found that most of the women workers were initiate or had acquired only primary education. They had not been trained for any other skills and therefore had very limited opportunities for job or raising their income level. Further due to lack of training women workers received a very low level of income from their work.

Gordon and Kammeyer (4) analyzed the working pattern of women who were the mothers of young children. They found that economic need was most highly correlated with employment attributes and belief about “sex role and “mothering” was moderately correlated with employment and education was not all correlated. So this revealed that due to economic need mother of young children were approach to job or self-employment. The review is related to family and economic problem.

Phadke’s, study is on “Women in Maharastra,” Which consists of women in nineteenth century, women’s education, new women, women in national movement, social reformer and women’s emancipation, women since
independence, women under the Maratha rule, the Impact of British rule, women’s position in society as seen by the Westerners. Thus the study tried to understand what was the real position of widow in Maharashtra (5). Another notable study is the labour Ministry survey (6). Ministry’s of labour, 1982, conducted, a survey on women in Kolbad district of Maharashtra to study their training needs. The sample size was 200 women. The report highlighted that the credit and marketing problems of self-employed women and suggested training skills in the areas of management of business. The study revealed that the training should include operation and the management of the venture, marketing of the product and maintenance of the equipment. The survey postulated that the necessity for training informal guidance to the women which would help them to deal with banks and credit institutes. Areas comprising 97 main villages with the total population of women approximately 45000 Mahila Mandal were organized to motivate and train these women to take up self-employment. The total investment was financed by organization like Andhra bank in Medak. Financial recovery of this enterprises was found satisfactory due to the efforts taken by official of the agency. The entrepreneurial activities which were started included stationary shops, dairy farmers, kirana shops and all of these obtained satisfactory. Income-generating strategies to women.

In 1983, Bhattachayra and Bhatt (7) presented a study entitled, “Family adjustment of married working and non-working women. The parameters studied were:
a) Household management.
b) Economic management.
c) Social interaction.
d) Relation with husband.
e) Relation with children.

The data presented indicated that the groups do not differ significantly, either on family adjustment as a whole or any of its parameters. But working women as a whole was found to be better adjusted, more stables and has less psychological conflicts. The base level of working women adjustment was better than of non-working women. The study was indicated that socio-economic variables like age, education, number of children, years of married life, family type income were not responsible for one's adjustment or mal adjustment.

Surti and Sarupriya (8) investigated psychological factors affecting women entrepreneurs. They examined the role stress experienced the effect of demographic variable such as marital status, type of family, stress and thus women entrepreneurs cope with stress. Waddell in a study compared 47 who were business owner to 47 female managers and 47 female secretary on six variables achievement motivation focus of control, sex role masculinity and availability of models for ownership father another and others.(9) Dass. A(10) conducted a survey to determine in socio economic status of 120 Muslims women involved in training cum production center in lucknow. This project was started with the objectives of raising Socio-economic status of their
women and thereby assisting them to be self-reliant. The study showed that the women were earning well from stitching garment. They were able to sell all the clothes for their family. And the outlook of the women changed. They were respected more at home as they were helping to augment the family income.

Huntley (11) used a case study approach to explore the life events experience that had influenced women to choose entrepreneurship as a career. Alternative data was collected from 31 subjects who completed demographic questionnaire and an instrument designed to assess personality indicative that the subjects were determines hard working and self-confident. On the other hand Singh, Sehgal and Sengupta (12) in an exploratory study of successful women entrepreneurs examined their identity expectation, motivation, types of problems encountered by them to reach the level of success and to identify the operational problems they are presently facing. According to Tinker (13) gender differentiation growth patterns derive from gender difference in management and investment strategies. While men to be drawn into the world of individual pursuit women operate now community in human economics based on family and other mutual support network. Women tend to devote their income to kinship network e.g. enterprise of sister, brother or mothers. Male entrepreneurs invest their profit in the growth of the enterprise pockets of demand that they can meet without facing extreme competition.

Parthasuthy's study (14) is related to socio economic condition of women. He conducted a socio economic survey of women needed households of selected community development block in Andhra Pradesh. The sample
comprised of 200 women selected by systemized random sampling techniques. It was found among the female heads of households that a large proportion of women as compared to mass were engaged in petty trade.

More than 200 women entrepreneurs from 4 metropolitan cities were selected, by Joystana Sethi for her study (15). According to this study women entrepreneurship came on the scene in 1970 showed an increase in 1980 the declaration of the women and child welfare in 1985 gave a part to women entrepreneurship as regards the choice of the industries 2/3 of the women entrepreneurship had set up manufacturing units and the rest were engaged in service industry. The source of income was 58% own and 6% from friends and relatives, 8% from retained 21% from bank and 7% from financial institution. The linguistic communities of these entrepreneurs revealed that 34% were Bengali 11% Sikh and Maharastrian. It was further observed that Bengali women were more concentrated in Calcutta. Maharastriatrain women in Mumbai and south Indian in Banglore. Barriers to entrepreneurship development were studied and suggestion their base was made. It was recommended that women should have access to finance. In addition to entrepreneurship training and specific skills.

Mohiuddin(16) made an attempt to study the entrepreneurship development among women It was found that women become entrepreneurs due to the following reasons:

1) Economic needs.
2) As a challenge to satisfy some of their personality needs, power achievement and novel experience

3) Educated women linked to utilize their knowledge gained

4) Family occupation

5) As a leisure time activity

Women entrepreneurs faced the same difficulty as that face by men. While Mohiuddin studied why women wanted to become entrepreneurs and whether men and women face the similar difficulties where as Manerikar (17) conducted a study on "In search of Entrepreneurial Effectiveness" with objectives of identifying entrepreneur's effectiveness and creating a profile of an effective entrepreneur's environment and other factors which hindered and increased entrepreneurial effectiveness were studied. Managerial and training impute leading to entrepreneurs effectiveness were identified and remedial measure were suggested for entrepreneurial effectiveness. The study revealed that an entrepreneurial is not a super human but it is like any other person but craves for achievement. Sincerity, hard work and perseverance back his efforts. His abilities and skills are canalized in the right direction and through management training and entrepreneurial effectiveness he converts dream into realities.

Work role conflict in female owners of small business: and exploratory study by Showerhart men and Aurora (18) aimed at identifying work home role conflict and determine the impact of relevant variable expected to affect this conflict. The finding indicated that time pressure; family size and support
job satisfaction marital status, life satisfaction and size of the firm are important variables affecting the work home role conflict. Rao assessed the number of Women entrepreneurs in small-scale sector. Enlist their sector wise distribution and investment wise distribution is noteworthy,

1) Women entrepreneurs generate significant employment with low orientation for leadership and low managerial skills and commercial know-how.

2) Many women tent to concentrate on small project which do not require large capital investment and sophisticated managerial skill and which yield quick limited profitability.

3) Quality control of both inputs and output (19) some aspect of entrepreneurs profile was studied by Rameswamy. This study aimed at drawing a profile of entrepreneurs in small scale industries units in and around the twin cities of Hyderabad and Secundarbad. It was an empirical study with the help of structured scheduled for 85 entrepreneurs. An attempt was made to examine the impact of family background and educational of the entrepreneurs on the development pf entrepreneurship. The study revealed that most of the entrepreneurs possessed technical qualification and belongs to the age of 21-to 40 years. Thus it reveals that, educational level of entrepreneurship family background, age group influence the performance and capacity utilization (20) .While Ramswamy's study is on urban rich whereas Indira's study is on urban slums(21).
The study attempted to draw a profile of women entrepreneurs in the slum. The finding of the study reveals that major problem faced by a majority of the women entrepreneurs was finance, due to lack of awareness about various loans schemes available to her through banks. She falls as easy prey to the clutches of the moneylenders. And Anna. V & Pillai (22) had undertaken study on women entrepreneurs in Kerala. An attempt was made to make an in-dept study of randomly selected 102 women entrepreneurs in Kerala. Detailed information from the respondents was obtained by administering a schedule in an attempt to boost women entrepreneurs the factors that motivates and compels them to become entrepreneurs have been studied. It was found that the ambition to be economically independent unemployment encouraged by the State Govt and its agencies and success stories of other. Entrepreneurs preferred to start their units in their hometown or near home and their choice of trade. Life was influenced by the cases with which entrepreneur could be started.

Varma (23) conducted a study on the self-employed women in Gujarat. The data was collected from the women’s wing of Gujarat chambers of commerce and industry; center for entrepreneurship development and self employed women’s association. In addition few women who are self employed were also interviewed. The study reveals that a variety of factors and skills are needed for success. Which include high degree of motivation and skill to deal with interpersonal situation and clarity on goals at the background level. The state Govt which is advantageous for the women, adequate and support from
the family and encouragement are needed at the community level. Enterprise and risk taking behavior should be appreciated and availability of models of success are also listed as favorable factors in order that self employment becomes an acceptable mode of gainful occupation. Gender equality must be ensured and opportunities must be visualized from early childhood.

2.3: STUDIES ON WOMEN ENTREPRENEURS IN POST-LIBERALIZATION PERIOD: 1991-2003

The problems of women entrepreneurs in Goa were studied by Reddy (24). The objectives of the study were: 1) to study the profile of the women entrepreneurs 2) to identify the factors influenced or forced to undertake their present venture 3) and to identify the problems faced by them as a women in a society. The finding reveals that problems of all entrepreneurs were how to market the product. They don’t know whom to contact and how to contact. Secondly lack of information and knowledge on different aspect of the marketing enterprise was found very oblivious and common.

Desai (25) examined marketing problems of women entrepreneurs in small-scale sector. The objectives of the study were 1) to study the marketing practice adopted by the women entrepreneurs in food processing industry. 2) to study the problems of marketing of the food product produced by women entrepreneurs. 3) To compare the marketing practice adopted by registered and unregistered women entrepreneurs in small industries. The sample size was 55 women entrepreneurs. Finding reveals that majority of women entrepreneurs were trained. Most of them did not have any experience before starting their
business. Most of them were Graduate. Quality control was the most important factor affecting marketing of the business. Most of the respondents had serious problems in marketing food product in physical mobility. The suggestions given were 1) women should develop the co-operation spirit among themselves and from their organization through which they can satisfy their own needs. Government should provide the facilities for education training and developing entrepreneurs skills among the women.

A large sample was taken by Kapur Promila In her study. The study was conducted in all the status of India on the whole 10lakh questionnaire were distributed but only 1.4 lakh respondents were received. It was observed that the women were unwilling or incapable of taking up self-employment because:

1) The incident of illiteracy was high and they were less exposed to outside world.
2) They had a lower status in the family and in the society.
3) Social norms, traditional beliefs prevented them from freely meeting small functionaries.
4) Because of the socio-psychological constraint they have inhibition regarding taking self-employment.
5) Unfortunately the extension of self-employment programme did not take care of the aspect. No special attempts were made to remove these constraints, was the conclusion of Kapur promila (26).

Kamala Singh’s study (27) on women entrepreneurs can be considered a landmark in study on women entrepreneurship. This study is a good attempt in studying the socio-economic background of women entrepreneurs. Sample of
500 women entrepreneurs were selected. What are the reasons for success and what factors are motivated to start entrepreneurs are analyzed by this study.

According to a survey reported in economic (28), most men usually work in manufacturing industries and women in public services, health care, education, administration and social work. Modern Indian women have entered all works of life and branched out into diversified activities. Some of which were earlier made dominated ones. Significant changes in women's roles are particularly noticed in urban areas and middle class women are acquiring a new status in our society. These are white collared workers of India (29). In an analysis of reason why women take to work outside their traditional home duties Jha and Pujari observed that economic necessity is the top priority followed by self satisfaction and emancipation. On the other hand, Kapur (30) states that women work not only due to economic necessity but also for economic independent, individual status, intellectual satisfaction and fulfillment of some of their psycho-social needs so as to improve their status in society. That women work not only due to economic necessity but also these modern women's are shifting towards entrepreneurs. The central issue for women is the difficulty of combing work efficiency with satisfactory personal life. The traditional fear has been that a career makes a good home impossible, Rani (31). According to her, women take to entrepreneurship to simultaneously except at both traditional and new roles. Thus they can satisfy their personal needs of self expression and autonomy as well as fulfill domestic expectations. A case study approach has been followed by Anuradha in her study namely "In
search of identity”. This Study presents 45 case studies of successful industrial enterprise spread over 15 locations 4 region in 9 state and 1 union territory form non-typical non-traditional areas drawn from the different parts of the country. Basically this study tries to look into the trials tribulation and triumphs of first generation entrepreneurs and it gives comparative analysis of the feature of home based manufacturing business. It describes and established her own identity. Each case is a story of struggle and success of women and walking on untrodden path. It also provides an inspiration to aspiring women entrepreneurs. Although this is a good documentation of handpicked women entrepreneurs in typical business it does not talk into account the lower middle class struggling women who are balancing their dual roles to run entrepreneurs from home also. The business profile of the enterprise entrepreneurial growth diversification, future plans and the benefit of the enterprise in generating employment need to be addressed (32).

Though the Indian constitution declares / given equality of opportunities in all spheres, but reality differs for Indian were till day, It has taken over three decades for women to enter into entrepreneurship due to lack of awareness, education , financial resources and technical skills pointed by Dhillion (33). Economics (34) attribute entrepreneurship in addition to economic goal to elements of risk taking and uncertainty (Cantillon, 1939, knight1977), decision making (keyes , 1964) managerial activity (Hozelitz,1960). equity to organize and co-ordinate (say1924), creative personality and innovation (Harbinson, 1956, Hagen1962).
S.Murthy’s study on “women and employment” highlights many problems arises due to gender bias, sex discrimination, their double role at home (35). The study is based on Sample of 200 workingwomen from Punjab. Deepak Walokar study (36), on women entrepreneurs, is descriptive in nature. Sample size was 232. Women entrepreneurs in the city of Nagpur were selected. Preliminary interview scheduled was used. The study was to find out socio-economic background of women entrepreneurs and its impact on family life.

Dr.Mrs Jayshree suresh (37) has explained very nicely about entrepreneurs, types of entrepreneurs factors influencing entrepreneurship. Such as stress on problems of entrepreneurs specially women entrepreneurs.

The objectives of the Tara Signhal Study were:

a) to examine the casual relationship between women’s economic independence, power and status in the family

b) to observe the trend in changing the urban family resulting from women work, and

c) to analyze the changes in power structure due to participation of women in economic status.

This study assessed the economic, social, and family based problems of working women. Tools and techniques used in this study were interview schedule and questionnaire. Neela Anand (38) in her Research Article, has narrated some issues and problems about workingwomen. She has given a list
of problems such as women's are powerless. They have no choice regarding their job, their contribution to the family, economy and national economy remains largely invisible and under valued. According to her education is solution in her dual responsibility of home and work(39). Raman's article in Business World help to understand Jaywnatiben Popat, the only serving founder member of shree Mahila Gurha Udojug Lijjat papad and her struggle for entrepreneurship (40).

Piramal Geeta: has explained about top 50 business groups 1964-1999 and focus on diversification, quality of management. Indian family group indulged in furious assets building and created several mega empire. She has also focused on the effects of industrial licensing.

K.Susheela, Nalini and Devdas studied, "The child rearing practices of employed and non-employed mothers," the sample consisted of mothers in different incomes with a boy or girl of pre-school age. The interview cum questionnaire schedule was used. the study shows that the non-employed mothers participated fully in all aspects of child rearing, while the employed mothers participated partly. Economic problem is a major problem of women entrepreneurs as well as self-employed women. At the same time to bring up the children need money or finance, or Artha and to have a good standard of living.(41).

Jayanti has narrated women entrepreneurs in the new wave economic development programme. She has explained role model in different world of fashion, beauty and carrier counseling. Many fashion designers are women
with their own labels. Indian fashion industry is now conscious of the opportunities available in this industry abroad pointed out by Rithu Kumari and Rina Dhaka. The world of beauty culture has opened up many opportunities for women entrepreneurs. Women are setting up successfully small establishment as beautician and hair stylist. Vinita Jain of boutique and Shenaz Hussain of sehnaaz herbal is the best example of it. The Arth Mahila Kosh is the another example. Making pickles handicap result in entrepreneurship with right credit facilities. (42). Gladis Abraham (43). has explained the social and economic factors, which are responsible for the low participation rate and she pointed out that Indian women are unaware of various laws and they are less depend on laws and rules but they are fully depend on tradition which are responsible for low development in women entrepreneurship. She has given emphasis on various laws favorable to women are given below;

1) Special marriage Act 1954.
2) Hindu marriage Act 1955.
3) Hindu succession Act 1956.
4) Hindu minority and Guardianship Act 1956.

The business of making people beautiful booms as Indian increasingly queues up at salons, and the cosmetic surgeon's. If you want to know how beauty conscious the average Indians has become just ask Rekha Seth and her clients that include film stars Saif Ali khan, the Dhoots of videocon, even some of the birla clientele are men. "...men actually end up spending more than
women as they are more decisive and know exactly what they want” observed by Rekah Seth.

Beauty salon business in India is estimated to rack up Rs.800-1000 core a year, with a big chunk of it going to the unorganized sector taking at organized salons in the metros alone, blossom kuchhar of the beauty chain reckons, doubles every two years. (44). Anuradha Sharma (45) conducted a study entitled “women and work” Human resource management perspective, in this study women engineers architects and doctors of Delhi were included. The sub-section of each group discussed background variables academic life, perception of self-occupied patterns, and quality of work life, socio-cultural attitudes and general opinion. A brief analysis of reflection on human resource policies was discussed and finally looking ahead juristic perceptions emphasizing need for change in the management paradigm about the issue of women and work was also presented.

Jena’s study entitled “Working Women and Modernization” referred to the women working in central and state government officers, colleges, schools, hospitals and various private undertaking in Cuttack a city of Orissa (46). The data was collected with the help of a schedule and Observation. The degree of modernity was decided by giving different scores for three levels such as high, medium, and low. He concluded after analyzing the scores that on the whole a high percentage of the respondents accepted that the status of employed women was superior to those who were not employe Zarina Bhatti (47) study the educated workingwomen in India. Stated the various problems faced by the
children of the workingwomen due to their employment. These women left their children at home in the care of others while they went for work it is expected that the mother – In laws or servants would look after them. With the joint family dying out and servants becoming scarce, the problems became complex even if servants were available; the danger was that the standards of children, basic education came down in quality as the educated mother was substituted with uneducated servants. At the same time, if educated women remain unemployed to take care of their children. It was very unfair because society had made huge investment in them and they were presumed to be capable of adding to the social well being. The institution which employed women should provide sufficient childcare facilities to enable those women to work with the confidence that their children were away from home, was suggested by this study.

Hate (48) has produced a number of works on women in India her work was on the socio-economic condition of educated women in Bombay city. She also dealt with social position of Hindu women. Her book was a study of Hindu women and their future. In her latest work she examined the change in the status of women in India with the advent of independence. She analyzed the political economic, social background of this change. Her finding reveals positive though incomplete change in women status. She finds that the chief motivation for working appears to be family support. She emphasizes that the modern Indian women have to play a complex role. Her suggestion were opening Crèches, better transport facilities from place of residence to the place
of work, part time jobs in improving condition of work, women’s organization have to play an important role.

2.4 RESEARCH GAP

It is clear from the above review of literature that these studies fail to capture the regional or state level diversities. Besides most of these studies are based on micro level information apart from focusing on specific aspects of women entrepreneurship development. There are only two studies on Mumbai and there is no single study on Thane. In order to arrive at a broader picture an attempt is made above to review the studies on the women entrepreneurship. A gist of findings from these studies is presented in the Table 2.1 and 2.2.

Table 2.1: shows that in all 28 studies are reviewed 19 on 1980s and 9 on 1990s. The review indicates that during the 1980s the focus of women entrepreneurship study was on to examine the social and personal aspects. The review showed that out of 19 reviewed studies 16 studies were on social and 13 studies were on personal aspects or problems of women entrepreneurship. It means about 84% studies were on social problems and 68% studies were on personal problems. As against of this only 32% studies were on financial aspects. In other words 68% studies are not focused or given much importance to financial problems of women entrepreneurship rather they assumed that the social and personal problems are more significant in women entrepreneurship development.
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<th>Research scholar</th>
<th>Year of study</th>
<th>Studied problems</th>
<th>Study Area</th>
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<td>Kala Rani</td>
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<td>Anuradha.R</td>
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<td>Dalya C.K</td>
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<td>Gorden &amp; Kra</td>
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<td>Y.D. Phadke</td>
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<td>Anna &amp; Pillai</td>
<td>1990</td>
<td>More More More</td>
<td>Kerala</td>
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Within 1980s, it was observed from the chart that between 1976-85, 100% studies were on personal problems and almost all except one, rest of the studies were on social problems. Whereas regarding financial aspects the review shows that there were only 3 studies on these aspects, indicating 70% studies kept aside or given least importance to study the financial problems. Further, It is interesting to note that even between 1986-1990, there was not much change in the attitude of the research scholar regarding their focus. Thus the review chart clearly indicates 1) behavior of 1980s researchers and 2) that social and personal aspects or problems of women entrepreneurship
were studied more as compared to financial aspects or problems and financial problems were less attended by researchers during 1980s period.

The area of study covered by reviewed studies indicates that there were 11 studies on whole India, 2 each studies on Mumbai, Hyderabad, Kerala, and 1 each study was on Gujarat and Maharastra during 1980s period.

Total nine studies were reviewed for the period of 1990s. There were 5, 8, and 5 studies who examines more financial, social and personal problems respectively.

In terms of percentage it means 56%, 99% and 56% studies were on financial, social and personal problems of women entrepreneurship during 1990s. It means study’s focus was started shifting from personal problems to financial problems. However this chart shows clearly that even in 1990s researcher’s focus was more on social problems.

On the whole, total reviewed studies were 28, spread over 1976-2003 periods. Out of 28, studies, 24 studies (86%) and 18 studies (66%) were concerned more on social and personal problems of women entrepreneurship as compared to financial problems. The studies who concerned more about financial problem were 11 only (39%) out of 28. It means that 61% study’s focus was not to study the financial problems. In other words these study’s attention was to study more the social and personal problems rather than the financial problems. There is no single study on Thane district during 1976-2003 . But there were two studies on Mumbai. The reviewed chart further shows that these two study’s focus also to examine more the social and
personal problems (i.e. Dalya 1976 and Jystoana 1987). Moreover, the period of these two study was 1980 and there is no study during 1990s.

Thus the study review chart shows that these studies fail to capture the regional or state level diversities in-depth. Besides most of these studies were based on micro level information apart from focusing on specific problems of women entrepreneurship development at equitable manner. These studies also revealed that none of them had attended the inter-district, inter-taluka and inter-state variation in women entrepreneurship development problems. There is two studies on Mumbai but it was for 1980s. no study during 1990s with Thane district. The Mumbai as financial Hub and financial capital of India and Thane as adjoining Industrial district of Maharastra remained unattended. Therefore the present study is taken up with a view to filling up some of the above mentioned gaps.
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