2.1: Introduction

Several studies have been conducted in India and abroad in the field of entrepreneurship and also on women entrepreneurs. The researcher has reviewed some of the studies conducted in India and abroad, relevant to the objectives of the present study, namely to identify the extent of social and economic empowerment through entrepreneurial activity. The reviews are arranged in chronological order.

A study of personality factors of successful and unsuccessful entrepreneurs by Alladin (1979) at the SIET Institute covering 16 dimensions of personality revealed that successful entrepreneurs were found to be significantly more social, emotionally stable and more assertive than unsuccessful ones. The findings were also suggestive of a trend indicating that successful entrepreneurs were less suspicious but more apprehensive than unsuccessful ones. However, on dimensions like intelligence, expedient vs. conscientiousness, shy vs. venturesome, tough-minded vs. tender-minded, practical vs. imaginative, far-sighted vs. shrewd, conservative vs. experimenting, group dependent vs. self-sufficient and relaxed vs. tense, the differences between successful and unsuccessful entrepreneurs were found to be negligible.

On the final analysis, the role of the characteristics associated with the success of entrepreneurship - personal, social and psychological, individually
or in combination stand out significantly. And it appears possible and perhaps necessary to develop ways and means of identifying potential entrepreneurs who could be encouraged and supported on a selective basis. It is not suggested that one could arrive at a universally applicable and invariant portrait of an entrepreneur. But what is advocated is the view that in every society some people possess entrepreneurial qualities to a greater degree than others. And these people have to be involved to take advantage of development activity. While entrepreneurial behavior can be readily identified as a common pattern, the underlying roots of such behavior seem to vary from culture to culture. A more conclusive picture will emerge only out of well planned research efforts in different countries, individually and in coordination.

The current job and the financial and family circumstance, as well as other factors help to determine the attitude towards being entrepreneurial. He has various obligations and commitments to himself and to others, including his family, employer and employees, friends and other community members. If he has too many commitments and responsibilities outside his work, he will find it difficult to be entrepreneurial. In planning for the future he has to be realistic in determining those things that can be changed and those that cannot. His past experiences should help him to understand better his present situation.

To some extent to be successful as an entrepreneur depends on this willingness to accept responsibility for their own work. Even though the risk of failure is always present, entrepreneurs take risk by assuming responsibility for their actions. Some entrepreneurs succeed only after experiencing many
failures. Entrepreneurs have a sound mental outlook on life. They are mature individuals who have developed a way of viewing all experiences in a healthy manner. Entrepreneurs are people who know how to find satisfaction in work and are proud of their accomplishments.

Successful entrepreneurs are successful leaders, whether they lead a few employees or a few thousands. By the very nature of their work, entrepreneurs are leaders because they must seek opportunities, initiate projects, gather the physical, financial and human resources needed to carry out projects; set goals for themselves and others; and direct and guide others to accomplish goals.

Panadikan and Surekha (1987) study suggested that self-employed women could contribute substantially to economic development. Self-employment helps a woman to adjust her work schedule and household work better. To make self-employment schemes economically viable women need training, organization and simple credit and marketing facilities, and co-operation and encouragement from men at all levels. Training programmes should look beyond traditional industry to the new areas opened up by modern technology.

Breen (1995) study examined financial and family issues by taking a sample of 211 female entrepreneurs from Australia and the study highlights that female business owners faced the problem of getting finance and started business with low initial capital. On the family front women entrepreneurs faced the problem of supervision and care for sick children.
Helen Pickering et al. (1996) in a study of women’s income generating group and individual women entrepreneurs in Uganda concluded that single women were found to be more economically successful than the groups. The study compared the economic success of eight women’s income generating groups and twelve women entrepreneurs in rural south west Uganda. Individual women were found economically more productive than the groups. They argue that this is due to the groups being hindered by bureaucratic procedures and the necessity of maintaining social relationships.

A study conducted by David, Lewis (1996) pointed out that supporting micro enterprises through NGO’s has come to be seen as an important approach for generating local employment and raising incomes. The case of Gramin Bank in Bangladesh has been extremely influential in demonstrating the potential of credit provision to small-scale microenterprises to reduce poverty.

Lalitha Rani’s (1996) study of 100 women entrepreneur in manufacturing, trading and service in Vishakapatnam city of Andhra Pradesh analysed the socio-economic background of women entrepreneurs. The respondents were either from families which were already in business or having highly educated husbands or fathers. Women preferred to start enterprises based on their educational background. Service sector entrepreneurs were found with higher level of education and the trading entrepreneurs were found with comparatively lower education level. In manufacturing, nearly half of them had technical education. Majority of
entrepreneurs in the service sector were employed prior to starting the enterprise. The socioeconomic profile of women entrepreneurs in Visakhapatnam was largely found from Telugu speaking forward community Hindus, in the age group of 30-39 years at the time of starting the enterprise and they came from nuclear, middle class family and with well-educated husbands settled in business. Many of the respondents migrated to Visakhapatnam owing to business or job of husbands or fathers respectively. Further, the study has examined the motivational and facilitating factors and work-home role conflict. The study revealed that the major aspiration of women entrepreneur before setting up the enterprise has to pursue an activity independently, followed by utilising their skills, talents and professional expertise. After setting up of the enterprise in manufacturing and service they set up another enterprise in the trading sector.

Prasad and Venkatesware Rao (1998) examined the socio-economic background of women entrepreneurs, motivation factors and problems faced by the women entrepreneurs. In order to examine the above objectives, 125 women entrepreneurs in the state of Andhra Pradesh were interviewed by adopting purposive sampling method. Out of 125 units selected 44 of them are found to in food processing, 32 garments and textiles; 15 in handicrafts and 26 are of technical in nature. All these industries are tiny and small units covered under small scale sector. This study further examined the range of investment and return on capital employed in the sample units.
The study made the following suggestions, namely (i) for initial and first generation entrepreneurs, it is desirable to take up non-technical industries whereas for second generation entrepreneurs technical units are not a taboo; (ii) banks and financial institutions should not insist on collateral securities and margin money should be provided to the feasible unit; (iii) Technical know-how and training facility in management should be imparted. Therefore frequent workshops and refreshers courses must be conducted by Government departments to the entrepreneurs. (v) As more investment and experience is required to run the industry, it is desirable that women should think of going in for joint ventures, partnership and private limited companies than taking up independent units. (vi) Wide publicity through different media, conference, seminars and other related activities must be conducted to educate and stress the need for more women entrepreneurs to come forward to start an enterprise.

Based on the study made on women entrepreneurs the following conclusion are drawn (i) first generation entrepreneurs are not so much successful (ii) streedhan is one of the important factors for success followed by the people hailing from business communities (iii) units established by the entrepreneurs before marriage are not so much successful (iv) units promoted by entrepreneurs after marriage and having grown up children are doing well (v) units promoted by technically educated are more successful and non-technical by educated are also successful (vi) electronic, brick making and other technical and mechanical units are not that much successful (vii) fabrics, home products and other allied units are successful (viii) urge for the status and
experience in the same line are two important factors for the success of the unit and (ix) interest subsidies and marketing facilities offered by the institutions are inadequate.

Punitha et al. (1999) examined the problems and constraints faced by women entrepreneurs in the Pondicherry region. Samples of 120 female entrepreneurs were personally interviewed during the period of July 1999, out of which 42 belong to rural and 78 urban. The major problem faced by rural women entrepreneurs is competition from better quality products and marketing. For urban entrepreneurs apart from the competition from better quality goods, it has the difficulty of getting loans. The last and the least problem faced by both rural and urban women entrepreneurs are ignorance about schemes, distance from market and ignorance about agency and institutions.

Manimegalai and Rajeswari (2000) investigated the problems of women entrepreneurs of SHG in rural areas at Thiruchirapalli district in Tamil Nadu, India. The study found that one–third of the respondents opined that the major problem faced by women entrepreneurs was shortage of capital. The difficulty of getting loans and ignorance about schemes, distance from market and ignorance about agency and institutions are the other issues faced by these SHGs and the study revealed that 21 per cent of women entrepreneurs face marketing problems.

Manimekalai et al. (2001) made an attempts to study the socio-economic background of SHG women in rural micro enterprises, examine the
factors which have motivated the women to become SHG members and eventually as entrepreneurs. The study analyses the nature of economic activities, and performance in terms of growth indicators such as investment, turnover, employment capacity utilization, sources of finance, and supplementary finance, marketing and other related aspects and identify the problems faced by SHG women in running the enterprise and suggest policy measures. The study reported significant difference between the mean performance of entrepreneurs based on their age, community education and previous experience. Among the problems faced by the SHG women in running their enterprise lack of finance is reported to be a serious problem, in addition to non-availability of raw materials, lack of infrastructural facilities including marketing and lack of support from family members in running the enterprise. The study also revealed the occupational background of the husband influenced the women entrepreneurs to entering into business ventures. The provision of microfinance by the NGO to women SHG’s have helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skill, management of various activities of a business.

Barbara and Mahantha (2001) research study pointed out that before joining SHG about 85 per cent of the beneficiaries being house wives had earned no income, but after receiving loan, about 30 per cent of the sample members have started income generating activities of their own and earning an income between Rs.15 to 30 per day. About 15 per cent of the sample crossed the poverty line.
In their study Surendra Singh et al. (2001) revealed that business operated by female entrepreneurs appear to be concentrated on more traditional and less dynamic markets than business operated by men. Female businesses concentrate on low-income informal sectors, where prospects of growth are limited. Employment growth rate of female entrepreneurs are, for most part significantly lower than those of men.

Jairath (2001) examined the rationale of promoting self-help groups, their growth and role in extending micro credit in general, documented the procedure followed by these SHG’s in particular, and suggested that to bridge the gap in purpose wise borrowings and production activities between the regions, the people in the resource poor region should be motivated and imparted with intensive training in various production activities. This will help in raising the productivity levels in the regions and improve the quality of living of the rural poor.

Kallur (2001) made an attempt to analyse the achievements of MYRADA in promoting the economic independence of poor women and to comment on the sustainability of women SHG’s in future. The study revealed that individual loans are mostly used for productive purposes and not for consumption purposes as are commonly believed. The rate of recovery of loan is very high compared to the rate of recovery of formal institutional system. The NGO-MYRADA provided guidance for economic activity, arranged training to the extent possible. He concluded that the group approach has
disclosed many operative latent traditional values like group cohesion, support, thrift, group unity etc., among women SHG’s.

**Nedumaran et al. (2001)** examined empirically the performance of SHG’s linked with bank and assesses the performance and socio economic impact on community. Most of the respondents reported that their social conditions had improved considerably, after joining the group activities. Promotion of SHGs activities in rural areas, training to members, involvement and active participation in local NGO’s are recommended for the overall improvement of households.

**Rekha Gaonakar (2001)** made an attempt to study the performance and impact of the self-help groups and the findings of the study revealed that individual loans are mainly used for productive purposes. The rate of recovery is 100 per cent. The group takes decision only after open discussion; these SHG’s have made a sustainable impact on the lives of the poor, particularly women. Their quality of life had improved substantially. The study concludes that the SHG movement plays a significant role towards the alleviation of poverty and reduction of unemployment in the rural economy.

In a study by **Mishra et al. (2001)** tried to assess the working and impact of a rural self-help group namely Darma Devi Mahilamandal and its activities in empowering rural women through participation and employment generation. The impact assessment was done based on the situations prevailing during 1996 and post group formation period 2001. The study revealed that there was a positive change in income and standard of living, of the poor.
Dhameja (2002) study on “Women enterprises, opportunities, performance and problems” examines the prospects and problems. The study is conducted among 175 women entrepreneurs of Punjab, Haryana and Union territory of Chandigarh found a mixed reaction of women entrepreneurs towards support agencies. Majority of women entrepreneurs agreed on the various statements such as lack of co-ordination between support agencies, non-availability of timely assistance and the improper motivational role in discharging duties and were dissatisfied on things relating to support agencies like gender bias and so on. The overall response of women entrepreneurs further highlights that despite above all the deficiencies majority of respondents were in appreciation of the significant role played by these agencies in establishing enterprises.

In order to know at first hand the factors which have led to the promotion of entrepreneurship in small scale industrial sector, a study was conducted by Batra (2002). This led to an in-depth analysis of the socio-economic profile of entrepreneurs and the various factors of promotion, success or failure of entrepreneurs.

There are a number of factors which motivate a person to enter an industry. There are internal as well as external factors. Among the external factors, incentives to set up the new units promoted many to enter the entrepreneurial activity. Heavy demand for the product, high profit margin and other external factors motivated them to start the business units in the states. Among the internal factors, strong urge to do some independent job accounted
for a major chunk. The analysis of personality factors indicated that competencies of entrepreneurs and risk taking ability have been a major motivating factor.

Many factors generally affect the growth of entrepreneurs. These include previous occupation, family background, caste, education, technical know-how, financial position, government help, and personality of entrepreneurs. These factors affect the process of industrial growth. Thus, in order to promote industrial growth and development, it becomes necessary to create a conducive climate which helps in promoting entrepreneurship.

The entrepreneurial spirit, as described by various studies and experience on the subject involves not only the desire to gain monetary benefits, but also a mixture of an utmost need for achievement and all the motivations evident in a high achiever. Long term involvement with a goal which the entrepreneur has set for himself creates the need to persist with the undertaking even in the face of a number of barriers.

The advanced countries have made spectacular performance on the basis of industrial entrepreneurship. The Asian region presents a dissimilar underdevelopment. In India, most of the industrialized states have shown a high rate of industrial growth during the last many decades. There is predominance of small scale units which have shown a tendency to growth. The states have plenty of small scale enterprises, but there are a few persons who have entered medium and large scale sectors. However, the entrepreneurs have matched their counterparts in developed regions in risk bearing capacity.
and their entrepreneurial skills. It is true to a large extent that whatever the various states have been able to achieve is mainly due to the efforts of the entrepreneurs.

The entrepreneurs in low capital base depended mostly on family funds while those in medium capital base tried to tap some nearby sources like friends and relatives. However, more than half of the persons in high capital had resources from government as well as various financial institutions. The business families are directly or indirectly exposed to family businesses which make them familiar with business practices. The families with business occupation provided large number of entrepreneurs.

Pandian Punithavathy and Eswaran (2004) in a study from ten blocks of Madurai district of Tamil Nadu working in NGOs has chosen 350 women at random and carried out the study. The study concluded that there is a relationship between the nature of micro enterprises and the extent of borrowing. Another finding of the study was the level of education of the entrepreneur influence the nature of enterprise. The study concluded that micro entrepreneurs are the new streams of entrepreneurs who help to solve the problem of rural poverty. Creation of self-employment and earning a livelihood make them venture into micro enterprises. The successes of these micro enterprises depend on the support system, the society and the government.

Kannan et al. (2004) made an attempt to analyse the significance of informal women entrepreneurs in generating income for their families and the major findings of the study are, women entrepreneurs depend upon the family
background and support for involvement in entrepreneurship. The major reason for involvement in informal trade is the abject of poverty in their families. In rural India, women trust self-employment and entrepreneurship as a means of earning for livelihood. The study was conducted in five villages around Tuticorin town.

Mohammed Sheik et al. (2004) suggested that in the rural context women’s control over ownership of land can play an important role not only in economic betterment but also in terms of social and political empowerment as land is the symbol of political power and social status. Micro credit programmes have to be visualised in the context of new global economic order in liberalisation, globalisation and privatisation policies which have led to job losses in the formal sector, decline in social sector’s spending and growing unemployment. In this scenario, the last option left for poor women is self-employment, which micro credit aims to promote. The researcher concluded that since the efficiency of micro credit programme is not independent of other developmental interventions, it could at best be one of the components of a wider developmental agenda.

Dhameja’s (2004) study of 175 women entrepreneurs from seven districts of Punjab, Haryana and Chandigarh examined the opportunities, performance and problems of women promoted enterprises. Analysis of the socio demographic profile of women entrepreneurs has brought out the following results. Maximum number of respondents started their units in the age group of 25-40 that is after completing their school education, marriage
and in some cases after acquiring a few years of work experience. Majority of them (81 per cent) had good educational background. Among them 46 per cent had experience in manufacturing/trading/service or a combination of these ranging from six months to more than five years, prior to the launch of their enterprises. A significant percentage of respondents (35 per cent) had undergone training, ranging from lesser than three months to more than two years before starting ventures. Among them 42 per cent were earning quite well before venturing into their own business. Majority of them (84 per cent) were married at the time of starting their enterprise and 79 per cent had urban background. Some of the families belonged to business or professional background, strengthening the belief that business family background facilitates one’s entry into the entrepreneurial world easily.

Suneetha Kadiyala (2004) in IFPRI research paper gives an overview of Kudumbashree activities and observes that Kudumbashree Programmes have not only gone beyond increasing coverage but also its activities has spread across the length and breadth of the state. The study also points out that for the proper implementation of any developmental activity a conducive environment is a pre requisite. It is demonstrated that the 73rd constitutional amendment gives the power of decentralization and successive economic reforms do make a marked change in the national development strategies that too provide a favourable atmosphere or better background for the implementation of Kudumbashree Programmes. The study also disclosed that for scaling up Kudumbashree, the poverty alleviation programme of Government of Kerala,
an enabling environment is necessary and the concurrent devolution of power and money makes the programme a success.

**Anil Kumar (2005)** study of 120 women entrepreneurs engaged in small manufacturing enterprises in six districts of Haryana has attempted to determine the factors which compelled women to enter business ventures. The entrepreneurs were asked to rank the three options proposed, namely (a) to achieve the goal through a successful careers, (b) to make fruitful use of free time and (c) compulsion of family circumstances. The study reveals that women have started participating in economic activities not due to family compulsion but for fruitful use of free time. It indicates that high growth in the economy and positive development of the society. Further, this study indicates that women entrepreneurs, who have given first preference to achieve the goal, are of a higher level of income as compared to other respondents. This shows that the two features are positively correlated. Next is to make use of free time by starting a small enterprise. Only 15 per cent of women respondents gave the first rank to family compulsion to start their business and 47 per cent assigned the third rank. Family compulsion is found more in the case of respondents with low level of education.

**Christina Kantha Raj (2006)** carried out a study on Tibetan women entrepreneurs in Karnataka with special reference to Bylakuppe settlement. The study tries to understand why Tibetan women outnumber men in various enterprising activities and also what are the challenges and constraints that prospective Tibetan women entrepreneurs face now about the religious
sanction in taking up enterprise and the way Tibetan women entrepreneur use with it. The hypotheses of the study were an increase in Tibetan women entrepreneurs was a result of the challenges that arose following their displacement, springing up of women entrepreneurs has pushed the standing of linking of the Tibetans economically socially and politically. Most of the Tibet women entrepreneurs mix up different types of enterprise in a single financial year. Tibetan women entrepreneurs share equal status with that of their male counterparts. Women entrepreneur among Tibetans are by and large outgoing in nature and at the same time are more religious, social, cultural and traditional ties are very strong amongst Tibetan women entrepreneurs. The respondents were chosen from various enterprise activities such as agriculture, woolen products marketing, hotel, computer center and beauty parlor.

The study found that a majority of the respondents had studied up to high school. A majority of the respondents are provided by Government. 64 respondents are having own houses and 11 respondents are residing in rented house. Agriculture, trading, manufacturing, dairying and service are the areas where the respondents have ventured into. Hardship in managing an enterprise is common and the most highlighted areas being the space for erecting temporary stalls on the roadside in various cities and towns of India with permission from the respective corporation or town municipalities. The other major hurdle being the hunt for financial support as the banks do not give 100 per cent finance for the enterprise which makes the Tibetan women entrepreneurs knock at the doors of others financiers, like money lenders.
Sujata Mukherjee’s (2006) study on 125 women entrepreneurs from service, trading and manufacturing sectors in greater Mumbai and Pune districts of Maharashtra examined the motivational factors of women entrepreneurship. The entrepreneurs selected were from low income strata. The study revealed that the respondents were motivated to entrepreneurship primarily to satisfy their socioeconomic needs. Satisfying psychological needs of becoming economically independent, increasing self-confidence and ability to take risks were considered the motivating factors for venturing into entrepreneurship. A large majority of them (91 per cent) were motivated to support the family earnings and by a sense of responsibility and obligation towards the family. To gain recognition in the family and society also emerged as a motivation factor (77 per cent). The need to establish them in the society was thus considered as an important factor in this study compared to a few other studies where monetary attraction was considered the main factor for venturing into entrepreneurship. A sizeable percentage of entrepreneurs (58 per cent) also cited the desire to keep busy to pursue specific interest, independent, confident and do something new (48 per cent) are a few motivating factors.

Zimmerer et al. (2006) study has given a brief summary of the entrepreneurial profile for success. They have desire for responsibility, preference for moderate risk, confidence in their ability to succeed, desire for immediate feedback, high level of energy, future orientation, skill at organising, value for achievement and money. The researchers have
supplemented other characteristics frequently exhibited by entrepreneurs as high degree of commitment, tolerance of ambiguity, flexibility and tenacity.

The authors made a summary about the entrepreneurial personality at the end of their research, which says that entrepreneurs are not of one mould; no one set of characteristics can predict who will become entrepreneurs and whether or not they will succeed. Anyone, regardless of age, race, gender, color, national origin, or any other characteristics can become an entrepreneur. Entrepreneurship is not a mystery; it is a practical discipline. It is not a genetic trait; it is a skill that most people can learn.

Sobha Rani et al. (2007) study was focused on perspectives on women entrepreneurship and the factors influencing the motivation of women to become entrepreneurs and selection of enterprises in industry service and business. The proposition accelerating the pace of women entrepreneurship was essential for broad based entrepreneurship in various sectors of the economy.

This study indicates that the credit guarantee cover has been raised by the Credit Guarantee fund Trust for Micro and Small Enterprises (CGTMSE) from 75 per cent to 80 per cent for micro and small enterprises for loans up to Rs.5 lakhs and for micro and small enterprise operated and/or owned by women. A lower guarantee fee at the rate of 1.5 per cent instead of 2.5 per cent was charged from October 2005 in respect of (a) all loans up to Rs.2 lakhs, (b) all eligible women entrepreneurs and (c) all eligible borrowers located in the North-eastern region (including Sikkim and Jammu and Kashmir). In Andhra
Pradesh, where subsidy is given on fixed investment for micro and small enterprises by the state government through the Commissioner of Industries to the extent of 15 per cent subject to a ceiling Rs. 5 lakhs, another five per cent subsidy, subject to a limit of Rs.5 lakhs is given to women belonging to SC/ST community. A number of other states also follow the similar pattern.

The study concludes that female entrepreneurs are considered catalysts for economic development. Not only do they contribute to employment, wealth creation and economic growth through their increasing numbers and diversified activities but they also make a contribution to the diversity of entrepreneurship in the economic process. Among the reasons for women to manage organized enterprises are their skills, knowledge and expertise, their talents and abilities in business and a compelling desire to achieve a goal by doing something positive and constructive utilising their expertise. The government has acted as a major catalyst in the democratic framework, organizing efforts and planning new initiatives in close consultation with entrepreneurs from various regions, through associations functioning at different levels. The direction needs to be pursued more vigorously at the district and state level to bring about socioeconomic transformation through female entrepreneurship in a number of fields, which have not yet been exploited by women. Efforts should be made to develop women entrepreneurship more evenly in different regions, including rural and semi-urban areas.
Neerja Jaiwal (2007) undertook a study with the objective of identifying the constraints encountered by the women entrepreneurs during the establishment of an enterprise. A sample of 113 women entrepreneurs of Vadodara city was selected for the study. The respondents were selected through snowball method based on a set criteria’s. The respondents were interviewed personally on a pre-tested interview schedule. The study highlighted that women entrepreneurs experience all sorts of problems relating to finance, technical, labor, marketing, legal and other general ones. Solving the problem jointly with husband predominantly existed among the women entrepreneurs. The study further found that 53 per cent of the respondents faced the problem of limited funds, which was blocking the growth of their enterprise. 42 per cent of women entrepreneurs were facing delays in sales, cash realization for their enterprise, 42 per cent of the respondents were found anxious about the non-availability of skilled and experienced personnel. However, limited working capital, non-availability of skilled and experienced labor, problem of stiff competition, marketing problem, corruption, and red tapism to the extent of frustration were found to be the most pressing ones among others.

Vijayalakshmi and Prajeetha (2008) carried out a study on Empowerment of Women through Entrepreneurship an Empirical Study. The main objectives of the study were to identify the important enterprise run by women entrepreneurs; to analyse the psychological and personality factors of women entrepreneurs; to analyse the education and training undergone by the
respondents; to analyse the availability of raw material and marketing facility and to find out the empowerment aspect of women. The study framed three hypotheses, namely, (i) there is significant difference in empowerment before and after starting business; (ii) there is no significant difference between education level of respondents and income level; and (iii) no significant difference between social status and income of the entrepreneurs.

The study was conducted among the women entrepreneurs dealing with tailoring unit, beauty parlor, computer center and boutique shops in Madurai. The list of women entrepreneurs were collected from the office of DIC, Madurai. The sample size was 120 covering four important fields each representing 30 samples. The study found that most of the entrepreneurs had started their business only after marriage; hence, entrepreneurial awareness camp may be organized at the college level in order to motivate them to start up enterprise soon after their studies. Most of the entrepreneurs are of imitative type, hence the guidance by institutions like DIC, CED and MADITSSIA was need of the hour. There was discontentment among the respondents over bank finance as regards cumbersome loan procedure and inadequate loan amount. The study recommends that security norms were to be relaxed and loan amount was to be hiked. The problems in procurement of raw material and finance could be solved through institutional support since the entrepreneurs with technical education proved to be high income earner technical skill could be imparted to potential entrepreneur even at the college level.
Mohanan Pillai and Shanta (2008) made a study to review the impact of ICT and employment promotion among the poor women in Kerala. The study evaluated the outcome of ICT programme implemented through Kudumbashree and its success over a substantial period of time. The analysis mainly focused on the empowerment of women in the context of application of new technology like ICT. The study was broadly divided in to two parts, former dealt with structure and performance of women led enterprises and latter dealt with issues relating to women, work and welfare. The major part of the investigation was a survey of Kudumbashree supported ICT enterprises. From the analysis it was concluded that ICT initiatives under Kudumbashree had vast potential for empowering women and it clearly established that given the basic literacy in the state engendering ICT for poor women was possible, provided the right organisational support was given and ICT would certainly turn out to be a promising sector for empowering poor women. In the study, the elements contributing to the success of a unit and causes of failure of a unit were illustrated with the help of two case studies.

Oommen (2008) study explored how far the Kudumbashree – poverty alleviation programme of Kerala has been successful in eradicating poverty and empowering women. The researcher evaluated the various activities undertaken by Kudumbashree and how far it benefitted the community at large and the study also turned around the hiccups in the programme and concluded that it had ‘tremendous potential’ in spite of its shortcomings.
Shihabudeen (2009) discusses the right and wrong in Kudumbashree activities. The study elaborates the success and shortcomings and the article is based on findings of various studies and demonstrates that wrong practices pull back the project from reaching its potential achievements. The study enumerates certain pertinent issues regarding the sustainability of the Mission as a result of local political interventions and sustained pattern of social exclusion. The study points out some defects or flaws revealed in various studies. With respect to sustainable micro enterprises quoting the studies of Jacob John, it is revealed that about 80 per cent of SHGs who are running micro enterprises lack entrepreneurial skills. Above 60 per cent micro enterprises are found to be unsustainable but continue to operate to avail subsidy and other facilities. The same experience reported by Oomen M A through his study about 393 micro enterprises spread over five districts in Thiruvannadhapuram, Kollam, Palakkad, Malappuram and Wayanad showed that 35 per cent did not break even. On evaluating group ventures, a case study of 31 group ventures in Attingal municipality by Jacob Jhon revealed that 36 per cent were running on profit, 42 per cent were loss making and the remaining 22 per cent were already closed down. It is noted that the loss making ones remained in operation just to avail the benefit of subsidy. And the study concluded that over politicization, cross borrowing and misutilisation of fund would darken the shining image of the programme.

Raghavan (2009) study on Micro Credit and Empowerment: a Study of Kudumbashree Projects in Kerala, portrays the growth and development of
Kudumbashree Mission. The study gives comprehensive information about all Kudumbashree activities and it also revolves around the challenges of the programme. It also evaluates the participatory mechanism of community development and all its extended activities and its impact on society.

Manoj (2009) in a study, on prospects and problems of housing microfinance in India, examines the prospects of Bhavanashree schemes under Kudumbashree programme. The study was conducted in the central part of Kerala in Trissur district and adopted convenience sampling method. The study reveals the necessity of housing finance for the marginalized groups who are beyond the reach of formal financial institutions. The genuine need for housing finance and the prospects of Bhavanshree schemes are discussed in the study. The study also focused on new trends in housing and modern technologies for affordable housing and it also highlighted various persisting issues relating to the design and implementation of this scheme. The study also identified some new financing models for low cost housing and highlights the need for introduction of schemes with features like that of PHIRA. The study concludes that Bhavanashree-HMF project of Kudumbashree has an immense potential if it comes up with suitable strategies and the study suggests certain strategies for accelerated growth of housing finance.

Nitheesh (2009) analysed whether Kudumbashree membership leads to economic advancement in rural areas. The study found that women empowerment is the best strategy for poverty eradication and concludes that rural people who are regarded as voiceless and powerless started identifying
the inner strength, opportunities for growth and their role in reshaping their
own destiny.

Tamilmani (2009) study was focused on rural women micro entrepreneurship, very particularly on their social problem, business aspects and economic impact. The empirical study focused on microcredit and its linkage to rural entrepreneurship. The salient features of these enterprises are mostly home based, involving less capital, adopting indigenous technology in their activities. Having understood the development process associated with the micro entrepreneurs the central as well as the state governments motivated the members of SHGs to promote micro entrepreneurs as they lead to decentralization of rural economy, a base for rural prosperity.

The main objective of the study was to understand the social profits of the SHGs members who turned into micro entrepreneurs; to analyse the organization features of micro enterprises run by the micro entrepreneurs; to study the business aspects of the micro enterprises and to find out economics of micro enterprise on the households of entrepreneurs. Further, this empirical study was undertaken by adopting multistage random sampling method. The study area was Self Help Groups Promoting Institution (SHGPI) functioning in Gandhigram of Dindigul District. Three different organisations namely Gandhigram Rural University, Primary Agricultural Cooperative Bank (PACB) and Gandhigram Trust were selected for the study. Overall samples were 120. Micro enterprises were selected on random basis for a detailed study. The study found that 40 per cent of the respondents belonged to backward classes
and 27 per cent belonged to Scheduled caste. With respect to financial accessibility, own contribution was found to be higher in case of Trust based groups and Primary Agricultural cooperative banks based groups. The bank finance was found higher for Gandhigram Rural University based groups. The micro entrepreneurs were found engaging in trade activities without much problem.

Vanithamani’s (2009) study on entrepreneurial competencies of SHG women entrepreneurs in Coimbatore city examined the entrepreneurial competencies of the women entrepreneurs in SHG and the entrepreneurial performance. The major hypotheses were to identify the components of entrepreneurial competencies and professional competencies and personal traits, external and internal environment factors and their impacts on entrepreneur competencies. The study had been undertaken to cover samples representing the members of women SHG from Coimbatore district in Tamil Nadu. 25 SHGs representations were taken from each Taluk that is Coimbatore (north and south), Mettupalayam, Sulur and Pollachi. The samples were selected at random by using snow ball method. From each taluk 100 samples were selected with over all sample size of 400. The data were analysed by applying appropriate statistical tools using SPSS software. Percentage analysis, factor analysis Chi-square analysis, t-test and analysis of variance (ANNOVA) were used to identify the significant relationship between the variable specified and entrepreneurial competency.
Based on the analysis made it was inferred that most of the women SHG members are entering into business ventures in the age group between 30-40 years old and are having basic literacy to read and write in the regional language. Most of them were daughters of entrepreneurial fathers and married to entrepreneurial husband. Majority opined that their income increased after joining SHG. More than half of the respondents have expressed that they have developed thrift habit and social empowerment through entrepreneurial opportunities available in SHG. Having started their business venture with tiny investment a majority of them possessed good asset at present than in the initial stages. More than half of the respondents have attended lesser than week training and gained special skills. Regarding services offered by supporting agencies, respondents have expressed that they need clear assistance in availing financial supports and continuous motivation.

Interpretation made out of factor analysis showed that opportunity identification, risk taking nature, problem solving skills, decision making skills and task oriented news were the major components of entrepreneurial competency. Personal traits like planning skills, administrative skills, self-achievement and persuasiveness were identified as the major factors that influenced professional and entrepreneurial competencies. It was further observed that all the variable of internal environment factors like father’s occupation, spouse’s occupation, occupation of the respondents before joining SHG, previous work experience and family business etc., strongly influence entrepreneurial competency. Similar relationship was identified with external
environmental factor also. Regression analysis made to identify the impact of problem of business showed that they chose high level of interdependency.

The women entrepreneurs from SHG have expressed that their major problems were high indebtedness, poverty, marriage disputes, gender based treatment, harassments, poor awareness about policies and procedures, poor interpersonal relationship, inadequate capital insufficient time and knowledge, lack of knowledge in business management, family issues and the problems related to marketing and sales.

Dhanalakshmi (2010) conducted a study on Women Entrepreneurship in Small Scale Industries at Chennai City in Tamil Nadu. The study adopted an empirical research. With the help of survey method, primary data were collected from respondents through interview schedule in the study area. The Chennai city has been purposively selected for the study since it was the industrial hub of small, medium and large size industries of all types. The city comprising of five industrial estates situated in Guindy, Ekattuthangal, Ambathur, K.K.Nagar and Sriperumpudur. As the population could not be defined properly, a sample size of 500 was considered reasonable. Hence, 100 respondents were selected from each industrial area and totally 500 respondents were selected on convenient sampling method. After editing for truth and accuracy, the analysis was confined to only 375 respondents. Statistical tools such as percentage analysis, ranking technique, chi-squire analysis were also used. ANNOVA, discriminate analysis was also used. Besides, the study also used multiple regressions for data analysis.
The study found that the age of majority of the respondent’s age was 40 years and 62 per cent of the respondents were married. Scheduled caste and scheduled tribe women were 11 per cent to the total sample size of women entrepreneurs. Financial source of 50 per cent of the respondents was self-investment. The growth of women entrepreneurs was 94 per cent. The study found that lack of finance was one of the major problems of women entrepreneurs. Hence, government should provide financial assistance to the entrepreneurs. Lack of self-confidence was another major problem of women entrepreneurs as revealed in the study. Nearly half of the respondents sold their products within the state. Marketing of products was another major problem of women entrepreneurs. Hence, government should lend a helping hand by buying the products directly from women entrepreneurs.

Avodaiammal and Rajasekar (2010) studied Business Avenues for Women Micro entrepreneurs with reference to women Self Help Groups (SHGs) in Tirunelveli District. The main objective of the study was to identify the factors influencing women to become micro entrepreneurs and various business activities and to examine the problem faced by women micro entrepreneurs. Primary and secondary data were collected for the study. Primary data were collected from the respondents through interview schedule. Secondary data were collected from various website, published journals and books related to the topic. The total number of samples was 120. Information was collected from the members of SHGs by adopting snowball sampling. Tools applied to analyse the primary data were percentage analysis, mean score
analysis and one way ANOVA analysis. The study found that Government was providing maximum opportunities for the women to improve their economical status. Women could improve their entrepreneurial skills and innovate new entrepreneurial activity by not depending on others.

Vasanthakumari (2010) had made a study on Entrepreneurial Skill Development among Women Entrepreneurs through SHG Linked Microenterprises: Empirical Evidence from Kerala”. The main aim of the study was to analyse the activities undertaken and the impact of micro entrepreneurship in the operational performance of the enterprises. The study had been conducted in Kerala. Microenterprises formed as women owned group enterprises and linked with SHGs in Kerala. 195 micro entrepreneurs had been selected for this study. The study used both primary and secondary data and analytical tools like percentages, paired “t” test and entrepreneurship development index. In this study, random sampling method was used. Pilot study was conducted, 15 preferably from below poverty line families, engaged in manufacturing, trade or service providing activities, with an investment ranging between Rs.1,000/- and Rs.5 lakhs, the capacity to generate at least Rs. 1,500/- per month per member and with expected turnover ranging from Rs.10,000/- to Rs. 5 lakhs per year. The study found that survival and growth of microenterprises depended upon the development of entrepreneurial skill among its members.

Mahima Rai (2010) study enumerates the characteristics of a successful entrepreneur as self confidence, optimism, extra-ordinary energy and diligence,
ability to take calculated risk, strong urge to achieve, creativity, ability to respond positively to challenges, leadership qualities, flexibility, adaptability, responsive to suggestions/criticism, initiative, resourcefulness and perseverance. The common thread in all entrepreneurial ventures is that the leaders driving these organizations always have the ability to identify opportunity and create an organization to carry it through the creation of values for them.

Jayashree (2010) attempts to review the selected initiatives of Kudumbashree Mission from the dimensions of Millennium Development Goals (MDG) and evaluated that the Kudumbashree initiatives were on the right way. Furthermore it is seen that among the selected mission initiatives, twelve were linked to the MDGs. Out of the eight MDGs, three were not addressed by the selected initiatives and two out of the three non-addressed goals, which related to access to primary education and reduction of child mortality rates were not key issues in Kerala. So strategies for establishing global partnership for development would be explored by elevating the mission’s programme to a higher level and the article concluded with the positive note on the initiatives of Kudumbashree Mission that had taken Kerala closer to the attainment of Millennium Development Goals.

Thanga Rasu’s (2011) study was focused on women empowerment and the penetration of women into business. The study discusses the role of women in business and the factors that motivate them to take up entrepreneurial activities. The study also provides insight into the truth and myths about the
role of women entrepreneurship in society as a whole and capability of women as individuals. The major objectives of the study were to study the personality and entrepreneurial characteristic of women. The study also analysed the nature of enterprise related problems faced by women entrepreneurs of Erode District. It also evaluated the nature of work and family conflict faced by these women entrepreneurs, the reason stated for success, and the satisfaction derived by the women entrepreneurs. The study also evaluated the entrepreneurial potential of the educated unemployed women in the study region.

The research was exploratory and descriptive in nature. In this research, stratified sampling technique was used with an overall sample size of 309 women entrepreneurs. The study found that majority of the respondent’s age were 35 years (60 per cent); 88 per cent respondents belonged to backward community, and 12 per cent of the women entrepreneurs belonged to scheduled caste and schedule tribes. Further, a majority of the respondents were married (85 per cent) and residing in urban areas (26 per cent). 61 per cent of the respondents had studied up to undergraduate degree.

**Santhoskumar (2011)** conducted a study on SHG Linked Micro Enterprise–The Kerala Experience discusses the positive and negative aspects of micro entrepreneurial activities. The study provides an account of Kudumbashree linked Micro Enterprises working in three panchayats of Ernakulam district and found out that these enterprises had brought economic development and prosperity to the local people. An average return of investment around 16 per cent per annum in addition of full time and part time
employment generation found that to be quite impressive. But under finance and market competition were the major bottle necks faced by those enterprises and the study concluded that if cost reduction methods were effected it might further increase their profitability.

Gurusamy et al. (2012) study deals with women entrepreneurs in Indian textile industry. The aim of the study was to identify the scope and opportunities in the textile industry; to identify subsidies and special provisions for category of entrepreneurs belonging to schedule caste and schedule tribe women. The study indicates that interest charged to schedule caste, schedule tribe and women entrepreneurs would be provided at the rate of five per cent for a period of five years without any maximum limit and irrespective of the category of the district. Small scale industries set up by SC and ST and women entrepreneurs in advanced districts would be given investment subsidy at the rate of 15 per cent of fixed capital investment to a maximum of Rs.5 lakhs. Maximum limit of investment subsidy on fixed capital investment for small scale industries setup by the SC and ST women entrepreneurs would be Rs.6 lakhs, Rs.12 lakhs and Rs.17.50 lakhs in backward, ‘A’, ‘B’ and ‘C’ category of districts respectively.

Kenneth Kalyani and Seena (2012) investigated the socio economic changes of women brought through Kudumbashree. The study was conducted in Puthan Vellikari Grama Panchayat of Ernakulam district in Kerala. In the study in-depth exploration of the various programme that were introduced by Kudumbashree were analysed and a self prepared questionnaire was
administered among the 45 beneficiaries and information collected through interview method were also used. The study inferred that fifty three per cent of the respondents who participated in the programme developed their level of confidence to take up responsibilities after joining the programme. In the study 67 per cent of the respondents reported that they are actively participating in all meetings and showed interest in taking responsibilities and coordinating programmes. Collective efforts have been recognized as tenets of women empowerment that ultimately led to sustainable development. The study also conclude that economic development is the base for other developments and Kudumbashree programmes have made a drastic change in the overall development of its beneficiaries.

Sajesh (2013) has undertaken a study among women’s group engaged in the collective farming under Kudumbashree. The study was conducted in Thiruvanandhapuram district and fifty groups engaged in collective farming were selected following a multi stage random sampling procedure; and effectiveness of women’s joint liability groups in agriculture were analysed. Perceived effectiveness of collective farming groups were studied using a before and after research design and effectiveness was assessed for both the periods using effectiveness index. Five components were identified and improvement in these components were analysed. It was observed that group mobilisation and collective action has the potential to address multiple constraints faced by the farming groups and proved its comparative advantages over others in terms of resources, technology and marketing. It is also inferred
that collective farming groups with better education and more experience with formal organizations were able to mobilize more resources and technology. Performance of these groups to a greater extent was dependent on the promoting agency since the promoting agency supervised all its activities. The study also demonstrated that the role of concerned promoting agency (Kudumbashree) was found to be instrumental in enhancing the performance of these liability farming groups.

Mahima and Lavanya (2013) in their study on “Kudumbashree – A way of Alleviating Poverty – A case study of Palakkad district in Kerala” focused on how Kudumbashree had alleviated poverty. The study attempts to determine the aspect of empowerment among women beneficiaries and was conducted among 60 respondents engaged in various activities residing in Palakkad municipality. Parameters such as economic condition, confidence level, Social Position, Role in the Family, etc were analysed to explore the extent empowerment of these respondents after joining the Kudumbashree programme. 87 per cent respondents revealed that their economic condition has improved after joining the programme. It showed that the Mission helped to alleviate poverty in these families. 77 per cent of the respondents revealed that their confidence level increased after joining the programme and enabled them to take leadership roles. Most of the respondents reported that many changes had occurred in their social position which helped them to improve their role in the family. The study also concluded that most of their personal as well as local problems were solved a greater extent.
Varaprasad Reddy and Uma Rani Bade (2013) made a study on women empowerment through entrepreneurs in India. The main objectives of the study were to identify the indicators or parameters relating to women empowerment; to assess the effect of socio-economic empowerment on women entrepreneurship and to identify problems faced by the women entrepreneurs. The hypotheses of study are: there is no significant influence of the parameters of women empowerment on the success of women entrepreneurs and there is no significant influence of socio-economic factors on women entrepreneurial development. Primary data were collected by administering structured questionnaires to 150 women entrepreneurs. The selection of the sample was done by random sampling technique.

The study found that nearly 70 per cent of the successful women entrepreneurs were educated. The impact of extended type of family on the performance of the enterprise was more when compared to nuclear type. Self-sustainability and contribution of family income were the major factors motivating 73 per cent of women towards entrepreneurship. 64 per cent of women were empowered mainly because of family support. Banks were considered to be the major financial contributors to women entrepreneurs. Women empowerment could be attained by gender equality and access to education and training system and nearly 34 per cent of the problems for women entrepreneurs were because of financial constraints and lack of training facilities.
Further the study found that lack of access to finance was the major constraint for women empowerment and marketing opportunities were to be improved for women to empower. Women entrepreneurs could also be motivated to establish cooperative groups for marketing goods. Women-friendly training system could be established to motivate women towards entrepreneurship. This study suggests enhancing women’s self-image towards entrepreneurial development, more Governmental interventions and policies need to be introduced and further emphasis should be given to human resource development and supportive services for women.

Mohd Asif Khan and Nisha (2014) in the study on Kudumbashree as a Catalyst for Economic Empowerment, focus on the role of Kudumbashree in empowering rural women and the study identifies certain specific economic indicators. The study was exploratory in nature and 150 women respondents from various NHGs of Malapuram district were taken as sample. The findings of the study clearly indicated that the NHGs movement was quite impressive and it has been a role model for the entire nation.

Dhanalakshmi (2014) analyses the hazardous and pathetic condition of the Kudumbashree waste workers. The study evaluates the socio economic, psychological and health condition of women workers under Kudumbashree who are engaged in waste collection in Ernakulam district. The study was carried out in five municipalities of Ernakulam district and covered fifty respondents working in compost units for more than a year. Poverty and unemployment were found to be the overriding reasons for joining the work
and most of them consider it a means of livelihood as they have no other option. It is observed that most of the workers were concerned about their health problems, find their own health and socio-economic status etc. were often at stake. The study underscores the importance of adoption of innovative techniques in waste management and discusses pertinent issues relating to health of these workers. It also highlights the need for rehabilitation programmes for these women workers.

Manoj (2014) conducted a critical study of micro enterprises run by women under Kudumbashree and analysed the potential of micro enterprises in the aspect of empowerment. The study was conducted among eighty women entrepreneurs associated with 16 micro enterprises in Kottapady panchayat of Ernakulam district. It also concentrated on various issues faced by women entrepreneurs and underscored the importance of enterprise development for local development. The study concluded that Kudumbashree has vast potential and greater scope for empowering women, despite its deficiencies and hence, micro enterprises should be promoted aggressively.

Rajeev Thomas (2016) conducted a case study about “Rural credit Delivery” evaluates the performance of NHGs under Kudumbashree Mission. Probability sampling was used for the study and it examined the functions of NHGs in the promotion of thrift and savings among poor women and evaluated their role as door-step banks. It was observed that the enrolment in NHGs motivated the poor women to make better use of banking services and it was reckoned as an achievement of kudumbashree. Most of the respondents
reported that the NHG movement helped them to meet their credit needs and Kudumbashree has initiated a real change in their life.

2.2: Conclusion and Research Gap

The terms ‘self-help groups’ and ‘micro enterprises under self-help groups’ gained popularity in Kerala only recently. With reference to Kudumbashree Mission micro enterprises, a few studies have been made so far. But there are lot of studies related to Self Helps Groups, microfinance and empowerment of women, micro enterprises and empowerment, motivational factors and entrepreneurship.

Entrepreneurship is a consistent process of being inspired, adventurous and prepared. It plays a vital role in economic development and brings significant changes in the economies of market. In the light of changing business scenario, earlier studies have shown certain factors that affect entrepreneurial development. In the present study, an effort has been made to study those factors that affect entrepreneurial development in the wake of changing business scenario in Indian perspective. The idea was to explore these factors for creating a platform for further research. It was observed that, many researchers have analysed entrepreneurial orientations, entrepreneurs’ behavior, their personality traits, leadership styles and so on. The impact of entrepreneurial education on youth and various exogenous factors affecting entrepreneurial orientations (innovativeness, risk taking capacity of entrepreneurs, pro-activeness, info-seeking behavior) like, cultural/ethnic background, family businesses background, and their emotional intelligence
(EI) were also studied. However, majority of these observations are from the studies conducted mainly in developed part of the world like USA, European countries, Japan, & some of them from China. A few studies have been identified in developing countries. Plethora of Indian studies rests around limited topics only. However, Indian perspectives were found missing. This literature review can create a platform for further study in Indian scenario.

Most of the studies carried out by the researchers in Kudumbashree Mission are connected with the performance and problems of Self Help Groups working under the mission. All these studies have examined the contribution of SHG towards rural economy. But only a few studies have been carried out in the area of women entrepreneurship development and empowerment. Besides, this study concentrates on the entrepreneurial activities initiated though Kudumbashree Mission and its impact on rural women. The study tries to find out the factors that harness the growth of micro enterprises as well as bottlenecks that hinder the development of enterprises. It seeks solutions to those problems and suggests certain remedial measures to make it a success.