Chapter 3
Review of Literature

Despite the fact that the field of entrepreneurship is regarded as a relatively young area of research\(^1\), it has become one of the fastest growing areas in management literature over the past decades\(^2\). ‘Women in business’ is relatively a recent phenomenon in India. The fact that almost half the population of this large country comprises females while businesses owned and operated by them constitute less than five percent is a reflection on social, cultural as well as economic distortions in the decades of development\(^3\). Indeed, women’s participation in economic activity is far greater than what formal statistics might reveal, since much of it takes place in the informal sector as also in the households.

As education has spread and compulsions for earning have grown, more and more women have started going out of their homes for taking up wage employment or self employment/ entrepreneurial career. In the case of women, however, many handicaps make it difficult to get engaged in business. The numerous taboos and constraints imposed on them by conservative, orthodox Indian society create formidable barriers which nothing less than an indomitable will can break. So the process of breaking these shackles has been rather slow. However, changes have started taking place in our attitude to the role of women in our country’s economic development, and strides have been made by women in setting up and managing businesses; a fairly large number has ‘graduated’ out of the initial phase of going out of the home to work for somebody for remuneration. Besides, self-employment has been a noticeable phenomenon in the emergence of new women entrepreneurs. Many of them not only own small business units but have set up and are running

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manufacturing enterprises, the ultimate in the entrepreneurship movement. And by
the strength of will and hard work, they have proved that women can be as capable
and successful entrepreneurs as men in business and industry.

Typically women have been portrayed as those undertaking business on
predictable lines-the papad and pickle making, knitting and tailoring, producing
readymade garments and herbal medicines. Indeed, a large number of Indian women
are engaged in such supplementary income generating activities. The venue of most
such activities is the ‘home’ and the work is carried out as a direct or indirect
extension of the usual household chores. And it is this image and the dearth of
literature on the faster strides women have been making in the business world that
have made financial institutions suspicious of the women’s capability to set up
industrial enterprises and even question the very logic of the proposition. A
woman’s longing to cash on her potential is often regarded as an affront on the
husband or the family. Financiers and bankers are not alone in this reaction. The
apprehensions begin at home. The immediate family itself places no confidence in
an aspiring woman entrepreneur. Fear of failure and loss of investment apart, most
women lack confidence in their abilities to enter the male dominated business world
and fight out their way to success.

Research and experience have shown that women entrepreneurs are in no way
inferior to men in terms of their personality, cognition, achievement, motivation,
assertiveness and other related attitudes. If so, a vast potential goes untapped, which
can be exploited profitably if directed to join the mainstream of economic
development. Studies on women entrepreneurs with reference to Personality, Achievemnt Motivation, Cognitive Abilities, and on Potential women have
highlighted their positive characteristics. It has also been stated that women differ
not in terms of their characteristics but in terms of their profile. Owing to the lack of

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4 Vinze M.D; Women Entrepreneurs in India, Delhi, Mittal publications, 1986.
6 Archana T.V and Rehana G; 1985, “Achievement Motivation, Cognitive Abilities”; Productivity 24(3)
   231-237.
7 Mathur p. and Anamika, 1987, “Difference of Personality Traits Among Male and Female Successful
   Entrepreneurs”. Paper Presented at the 29th annual conference of Indian Academy of Applied Psychology,
   Waltaire, March.
a proper understanding of women entrepreneurs on the part of the promoters, developers or policy makers, a conductive entrepreneurial climate for women does not exist in India. Thus, most of the existing programmes do not listen to their ‘cries in despair’. Several studies, have explored the area of women entrepreneurs in a variety of fields. At the other extreme many claim that there are no major gender related differences in the approach of entrepreneurs to setting up and running their businesses by women.

The earliest reference to entrepreneurs is found in a publication in the year 1723. It says that entrepreneurs buy goods for the factors of production at a fixed price to sell them later and elsewhere at an uncertain price. They hire and combine various factors of production and they also bear the risk. There are many works on Women entrepreneurs in different regions of India. These treatises suggest that the root cause of the problem is almost same though there may be some peripheral differences. But state – wise and region wise the problem presents diverse dimensions.

As the number of women entrepreneurs has been steadily increasing, their presence is being widely recognized. They have started attracting the attention of policy-makers, development agencies and social scientists. National conventions, seminars and a number of workshops have been organized by the promoters of women entrepreneurs in various parts of the country but adequate research has not been carried out in this field. A review of the available literature on the issue, secured from abroad, India and Kerala is presented herein below.

3.1. International Studies on Women Entrepreneurship

Eleanor Brantley Schwartz (1976) pioneering article, ‘Entrepreneurship, A new Female Frontier’ was based on interviews with twenty female entrepreneurs. She combined exploratory and descriptive research in her efforts to identify

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individual characteristics, motivations-and attitudes that these women had in common. She concluded that the primary motivators for the women in this sample were the need to ‘achieve, job satisfaction, economic pay offs, and independence which they shared in common with the male entrepreneurs. However, unlike their male counter-parts, women entrepreneurs reported experiencing credit discrimination during the capital formation stage. Given that the equal credit act was not enacted until 1975, this was a sign of the times. Comparing her own findings to the existing body of literature on male entrepreneurs, Schwartz concluded that there were few differences between the two categories in their personal attributes.

Hisrich and Brush\textsuperscript{10} (1984) launched what was to become the first longitudinal study of women entrepreneurs ever done in the U.S. Until this point no national study had surveyed women entrepreneurs using the same type of questions and scales previously used to study men. This research covered the characteristics of women as individuals and their motive for start up, social support systems, barriers and challenges, and the characteristics, growth and performance of their business. The findings from their analysis of 463 women, yielded the first composite description of the “average” woman entrepreneur; first born, middle class, college graduate with a flair for liberal arts, married, with children and a supportive spouse in a professional or technical occupation. Most of the women had created their business in traditionally female industries. Popular business literature suggested that the historical pattern of succession in the family business was changing and daughters have come to be considered by the founders as viable successors along with sons. Entrepreneurial interest was often fostered by fathers, who acted as role models. Majority of women entrepreneurs whom they interviewed had self-employed fathers or spouses engaged in professional or technical trades. The authors felt that this background provided good role models as well as supportive, financially sound environment to start new business ventures. Many well-known and established women entrepreneurs from India have benefited from such an environment. As a corollary to this, several enterprises registered in the name of

women are actually managed by men. This does not in any way diminish or dilute the positive role of those women who are enduring several social and economic odds to make a mark of their own in the male dominated business environment. On the whole, the emergence of women entrepreneurs in a society still depends to a great extent on the economic, social, religious, cultural and psychological factors prevailing in the society.

Meanwhile, Morisson, White and Van Velsor \textsuperscript{11}(1987) who had a different view about the reason for the emergence of women entrepreneurship, observed that in the west, women were increasingly turning to entrepreneurship as a way of coping with the ‘glass ceiling’ that prevented them from reaching top managerial positions in organizations.

Holmquist and Sundin\textsuperscript{12} (1988) in their work on ‘Women as Entrepreneurs in Sweden; Conclusions from a survey’ state that the main characteristic of women entrepreneurs as found in their study is diversity. Female entrepreneurs are present every where, in almost every line of business, in every country, with all kinds of marital status, with six children or none, aged 19 or 65. The only ever present characteristic is being female. Another observation is that the female entrepreneurs are invisible as entrepreneurs to themselves as well as to others. This is an astonishing fact considering that one in every four entrepreneurs in that country is a woman and considering the wide diverse patterns of female entrepreneurship. The women entrepreneurs have escaped public notice but they have existed and still do exist. Another tendency is that female entrepreneurs seem to be quite adaptable. Women working with their husbands adapt to the business chosen by men- thus lending it different pattern. The most encouraging revelation is that the female entrepreneurs seem to be well - contented with entrepreneurship. The sense of independence and - self reliance is strong with them.

\textsuperscript{12} Holmquist, Carin and Sundin, Elisabeth; “Women as Entrepreneurs In Sweden; Conclusions From a Survey”, Frontiers of Entrepreneurship Research, Massachusetts, USA, 1988.
Brush and Hisrich\(^\text{13}\) (1988) in their work pertaining to the impact of strategic origin of women on the growth of their enterprises reveal that a woman entrepreneur who has some sort of previous experiences is more successful in establishing her venture than another woman who does not possess such experience. Financial skills are of key importance to business survival. This is but natural, considering that one of the key reasons for business failure is the inability to manage financial matters. With women entrepreneurs establishing a venture, previous experience in the field of venture, financial skills, strength in dealing with people and idea generation combined with market opportunity motivation are qualities most crucial for success in business.

Kalpan\(^\text{14}\) (1988) in her work relating to women entrepreneurs observes that although their orientations and skills may vary, the vast number of respondents are more concerned with creating employment for themselves rather than developing into entrepreneurs as defined by Drucker, Kanter and others. Like men, women have multiple reasons for starting a business. Non economic (e.g. autonomy, challenge) reasons are often as important as economic ones. Yet non-work (family) factors influence women more than men. Younger women are better educated, have better business skills and are more likely to plan and set goals; the impact of these factors on business sales, growth and profitability more difficult to identify.

Nelson\(^\text{15}\) (1991) in his study on ‘Small Business Opportunities for Women in Jamaica’ has found that women were more attracted to business which required the least capital outlay, or which were an extension of household activities, as for example, small scale retail business such as dress making and garment manufacturing. Majority of women had the bitter experiences of sex bias while establishing and developing their business and 26 percent of them believed that they would be socially isolated if they exhibited the assertiveness and strength usually


associated with male entrepreneurs. Thirty percent of the women, however, identified advantages of being female. They could negotiate preferential treatment and solicit sympathetic cooperation from males. Household responsibility played a significant role in the choice of economic activity among women. The sample respondents stated that they depended on their business to maintain their homes and support their families. Need for a specialized training programme for women in small business was also echoed by the respondents.

Tovo\textsuperscript{16} (1991) observes that self employed women face several problems common to all small scale entrepreneurs, which include limited access to capital, inputs and markets. Often a large number of small enterprises share one market segment, causing competition to be fierce and prices to be low. The products of small enterprises have to depend on a limited number of suppliers and wholesalers. This renders the entrepreneur economically vulnerable and often exposes her/him to exploitation.

Olson and Currie\textsuperscript{17} (1992) in their work related to the personal value systems and business strategies adopted by women entrepreneurs state that a business requires well-defined, effective strategies to serve as literal game plans for determining where the enterprise wants to be and how it will get there. Their study investigates the proposed correlation between the personal values of female entrepreneurs and their chosen strategies. They believe that there may be a pre-selection process that determines the occupations women enter. The fact that all the women surveyed had prioritized their values in a similar order, suggests that their personal beliefs may have had a greater influence on their career choice than on the strategies they use within their line of work. The outcome of the investigation implies that women in male dominated fields of work may feel forced into allowing external factors (customers, suppliers, environment, etc.) to dictate their strategies regardless of their personal values.

A research study in the USA has found that banks and financial institutions historically viewed women entrepreneurs as more doubtful propositions than men, often discriminating subtly or overtly in lending practices. Reporting on a survey of bank loan officers Holly Butner and Benson Rosen found that characteristics normally attributed to successful entrepreneurs were commonly ascribed to men than to women.

Hilhorst Harry Oppenoorth (1992) conducted an exploratory study on ‘Financing Women’s Enterprises- beyond Barriers and Bias’. The epilogue highlights need for more information on the effectiveness of financial interventions for poor women. It is emphasized that for any economic gains, financial interventions have to be selected according to the potential of women for making improvements in their position with respect to decision making. Financial interventions in household based production is to be preceded by location, specific analyses, and taking gender into account. It is also stated that women must be able to control their returns and protect their source of income. It is suggested that persons who design and implement programmes that make credit available to women, should also be aware of the effects on women’s status and visibility and specifically the influence on their decision making role. A flexible approach should be adopted in making available credit to women.

Carter and Cannon (1992) in their study on ‘women as Entrepreneurs’ conducted in Great Britain has found that the approach of women in starting an enterprise is governed by the stage, they have reached in their life cycle, that is, their age and domestic relationships. Differentiation by personal life cycle is important as women start business at very different stages in their lives. This affects the types of business started and their individual approach to business ownership. Majority of the women respondents were equally motivated towards achievement and were

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represented within either the younger achievement–oriented group, the aspirants, or within the high achiever group of older women who have given up successful careers to start a business. The career paths pursued by women were usually in traditionally female employment sectors, such as retailing and within service industries. Only a minority had participated in non-traditional sectors before starting business. Regards of their educational and career backgrounds, all had experienced problems in starting and running enterprises. Many of those were operational problems which affect male business owner as much as female ones. Many respondents were willing to exploit their feminity in group situations or in certain types of negotiation, turning the perceived disadvantage of gender into an advantage. Successful women have found to have given importance to training, professionalism and networking. Women respondents were skeptical about the initiatives of Governments for promoting women entrepreneurship.

Hisrich and Fuldop21 (1993) in their work related to women entrepreneurs of Hungary have found that most of the women entrepreneurs in their sample were married. The majority came from the middle or the lower middle class with a background of their mothers being housewives. The women entrepreneurs were highly educated with the majority of them having a graduate degree or its equivalents. They were more educated than their husbands, who, in turn, were more educated than the average Hungarian male. These women entrepreneurs formed their new ventures either due to their interest in the area of business or due to job frustration. The new ventures created were from a wide variety of areas, which covered trading, retailing, advertising, consulting, manufacturing, accounting and training and education.

Holliday and Letherby22 (1993) conducted a study on how women integrate business and social life. The authors drew heavily on sociological theory to interpret

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21 Hisrich, Robert, D. and Fuldop, Gyula; “Women Entrepreneurs in Controlled Economies” ; A Hungarian Perspective, Frontiers Of Entrepreneurship Research, Massachusetts, USA, 1993

women’s role in small businesses, particularly those roles related to authority. Adopting an ethnographic approach, they made an intensive investigation, which revealed that by and large women received from both supervisors and subordinates but were often subjected to sexual harassment. A close relationship between work family connections and economic success confirmed support for gender equality rather than for a gender difference. However, the research uncovered lingering vestiges of traditional gender roles consistent with a gender difference model—primarily in the context of marriage. Role models, self-assurance, and marriage were positively related to the supply of female entrepreneurs while education and experience were negatively correlated with entrepreneurship but positively correlated with entrepreneurial performance.

Zapaska 23 (1997) in her survey of women entrepreneurs in three of the biggest urban centers in Poland found that the types of ventures established by the women entrepreneurs varied widely, with some in traditionally male-dominated fields and others in the conventional female-dominated areas. On balance the majority of women entrepreneurs were involved in business related to personal, computers, consulting, sales and advertising. Almost all the business was based on product innovation or product modification. Most of the business was relatively young; over 50 per cent had been in operation for four years or less. These entrepreneurial ventures were new for most entrepreneurs. The female respondents believed that they had survived the start up operation stage because they tended to operate business in fields in which they had at least some experience from their previous salaried jobs such as the management of state owned enterprises and programming, sales, administration, marketing, and consulting. Female entrepreneurs considered innovation and the creation of something new as important factors leading to the success of their businesses.

Mayoux\textsuperscript{24} (1998) 28 in her research paper ‘women’s Empowerment and Micro Finance Programmes, Approaches, Evidence and Ways Forward’ states that Micro finance schemes have highlighted the perception of women’s contribution to household income and family welfare and increased women’s participation in decision making in the household, resulting in an overall improvement in attitudes towards women in the household community.

A study conducted in Philippines (the findings are as relevant in India as in most of the developing Asia) revealed the following facts; the woman’s role has undergone a significant metamorphosis from that of a generation ago. She is still expected to be a good mother and loving wife, but the socio-economic climate is no longer a big barrier any more (to a woman seeking occupation outside her home). The woman entrepreneur, however, still complains of her predicament in living in male dominated bastion and of always being compared negatively against a male counterpart. The feeling is that she is first viewed as a woman, and only then as an entrepreneur. Several studies in the Asian context point out that the primary problem of a “woman entrepreneur is just that being a woman”.\textsuperscript{25}

Gundry and Welsch\textsuperscript{26} (2001) compared women-owned businesses that exhibited high levels of growth with low or no growth businesses in order to find out the relationship between strategic choices path and a firm’s growth orientation. High growth women entrepreneurs differed from low growth women entrepreneurs along the following dimensions; selection of strategies that focused on market expansion and new technologies, intensity of commitment to business ownership, and willingness to incur greater opportunity costs for the success of the firms. High growth women entrepreneurs were found to pay greater attention to organizational structure; made growth – oriented planning; used a team based approach for the business; were greatly concerned about reputation and quality; mobilized adequate

\textsuperscript{24} Mayoux, Linda, ‘Women’s Empowerment and Micro Finance Programmes; Approaches, Evidence and Ways Forward’, Discussion Paper, Open University, Milton Keyens, U.K.


capitalization; and made use of a wider range of financing services for business growth.

In Sweden, Du Reitz and Henrekson\textsuperscript{27}(2000) analyzed sales profitability and employment generation and found that women owned firms were smaller and had a smaller customer base. Only the underperformance in sales was reported. The conclusion was that women owned businesses were underperforming since the growth preferences of women were lower than those of men.

The explosion of unemployment and increase in economic discrimination against women in Russia since the start of market reforms has pushed many women into the category of micro entrepreneurs. The paper ‘Women Entrepreneurs in Russia’ by Izyumou, Alexi and Razumnova, Irina\textsuperscript{28} (2002) surveys the status of woman-owned business in Russia with an emphasis on the training needed for the successful transition from; unemployment to entrepreneurship. Advantages for female entrepreneurs in home based business and in the internet mediated information services are discussed. Lack of basic business skills among aspiring women entrepreneurs, rather than direct gender discrimination, makes them underprivileged players in the new Russian economy. The study suggests the need for a two tier approach in entrepreneurial training programmes. The major part of the first tier programmes should be focused on basic entrepreneurial training with the goal of helping women to realize their business potential and overcome the fear of and / or misconceptions regarding the market situation. Expanding programmes for business with low start up costs, such as direct marketing and home business is particularly desirable. This is one of the most efficient measures for reducing unemployment and helping to generate new goods and services at a reasonable cost. The second tier of entrepreneurial training should focus on the small high tech business, computer based data processing, accounting, designing etc.

According to Lois Stevenson and Annette St-Onge\textsuperscript{29} (2005), ‘Support for Growth oriented Women entrepreneurs in Tanzania’ is based on the country assessment for Tanzania, where the ILO has been researching and supporting women’s Entrepreneurship. This assessment report indicates the next steps that are appropriate for the AFDB and ILO in supporting growth oriented women enterprises. The first stage was to commission research to examine the factors affecting women entrepreneurs in the country. This consisted of a review of the literature to identify all aspects of the policy, regulatory and business environment that were hampering the performance of women’s enterprises. The second stage involved a field study of 128 women entrepreneurs from Dar u Salaam, Arusha and Zanzibar to probe those issues, particularly as they affect women entrepreneurs motivations, economic opportunities, and passages to growth and formalization. All women operating in the MSME sector are subject to a number of cultural, socio economic and operational barriers that limit their ability and capacity to take their enterprises in the next stage of development. In addition, women in different stages of transition from the informal economy to the SME sector face other formidable challenges. For those who run informal micro - enterprises, the main challenges are dealing with expensive and complicated formalization procedures, problems arising from operating in locations that are not conducive to business and finding the time required to attend the training provided by Donors and NGO’s. To put it in a nut shell, the main problems of women entrepreneurs are limited access to quality and affordable business development services, to term finance and difficulty in getting the sufficient working capital to meet the needs of paying multiple taxes and the harshness of the labour laws.

Shalini Sinha\textsuperscript{30} (2005), in the paper “Developing Women Entrepreneurship in South Asia; Issues, Initiatives and Experiences”, attempts a survey of the overall issues, initiatives and experiences involved in developing women entrepreneurs in South Asia. The literature review undertaken for the study says that there are three

\textsuperscript{29} Lois Stevenson and Annette St-Onge (2005), ‘Support for growth oriented women entrepreneurs in Tanzania’, International Labour Organisation Publications.

types of issues commonly referred by most authors; (a) general profile of women entrepreneurs and their backgrounds (b) critical issues pertaining to women’s entrepreneurship, and the problems and constraints faced by them, (c) various governmental and non-governmental organizations formed to help women to get access to credit facilities, training and capacity building, and provisions for infrastructural capital for various entrepreneurial ventures. The issues pertaining to women’s entrepreneurship in general and in SME’s in particular are reviewed in this paper. Women entrepreneurs, for the purpose of the study, are defined as women running their own SME’S within the formal sector in South Asia. Although sufficient statistical data on women entrepreneurs are not available, the statistics either in absolute or relative terms reveals that measures have not reached the critical mass necessary to make an impact on the system. The paper documents some international intervention in the field of capacity building of women entrepreneurs which includes studies on the support organizations and networks in the South Asia region. Some recommendations are made for the benefit of ESCAP and other donor agencies, Governments and women entrepreneurs and their organizations.

N.G. Egbue in a project study examines the work related gender role allocations and segregations and their impact upon women’s acquisition of trading skills. The focus is directed at women’s participation in some female fashion enterprises in Onitsha Main Market. Men, women and youth are unanimous in their view that training is unsuitable to women, while patriarchal mechanism in society seeks to ensure the maintenance of the status quo. It is generally acknowledged that men’s dread of women acquiring skills and because their competitors is evident in most of the developing countries. The paper concludes by suggesting ways of boosting women’s participation in apprenticeships as an important channel for promoting women’s medium scale trading enterprises.

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M.Botha, G.H.Nieman and J.J.Van Vuuren\textsuperscript{32}(2006), in their treatise titled ‘Evaluating the Women Entrepreneurship Training Programme; A South African Study’, states that lack of training and education noticed in South African entrepreneurs act as severe barrier, particularly for the weaker segments such as women. Therefore, the purpose of the paper is to introduce and evaluate the Women Entrepreneurship Programme (WEP) as a training intervention. The WEP will be evaluated by measuring the skills transfer that took place and whether the participant’s business performances increased after the intervention. The sample consists of 180 women entrepreneurs, where 116 respondents form the experimental group and 64 respondents, the control group. Factor analysis is executed to confirm the validity and reliability of the measuring instruments used. The paper statistically proves that the WEP is not only effective in providing skills to women entrepreneurs and improving their business performance indicators but also encourage potential women entrepreneurs to start their own businesses and help the established entrepreneurs to start multiple businesses.

‘Muhammed Azam Roomi and Guy Parrott\textsuperscript{33} (2008), in their study, ‘ Barriers to Development and Progression of Women Entrepreneurs In Pakistan’ aims at presenting a miniature portrait of the gender related challenges faced by the women entrepreneur’s in the context of the socio economic landscape of Pakistan. Women entrepreneurs, in addition to experiencing gender –neutral constraints such as lack of access to capital, land, technology, training and government assistance, also experience gender related constraints. The research catalogues some specific challenges, arising from feudal, tribal and geographical traditions. These wide ranging practices are often justified on grounds of safeguarding and promoting spiritual values. This article purports to create a deeper understanding of women entrepreneurship in a challenging cultural setting and to assist policy makers and development agencies in meeting the specific needs of women entrepreneurs. The


research suggests that many problems faced by the women entrepreneurs originate from the structurally enforced inferior status of women within an Islamic society. Female entrepreneurs have to overcome the formidable challenges posed by the mores of pardha and izzat, which impose severe restrictions on their mobility and their interaction with men at work. Mostly a Pakistani woman entrepreneur is a woman in her thirties or early forties, holding a university/ high school/education, concentrating on a single enterprise and unwilling to diversify into multiple business areas. The study under review suggests that in order to foster development, multi – faceted cooperation is required. The media, educational policy makers and government agencies should work shoulder to shoulder to help women get access to business development services and benefit from local, regional and national networks. This would help women entrepreneurs to get into the mainstream economy.

Lucy Ssendi and Alistair(2009) in ‘Tanzanian Micro Enterprises and Micro Finance; The Role and Impact of Poor Rural Women’ explores the nature of micro finance, or micro credit, in rural Tanzania. It begins by examining all types of finance available to the poor who operate micro enterprises. It provides an overview of the financial alternatives in Tanzania and is intended to highlight the extent of poverty and create an awareness of the dynamics involved. Most institutes which offer loan facilities operate mainly in urban centers, thus restricting accessibility for the rural poor. Moreover, the modest lending conditions have also created hurdles for the poorest women. One scheme, Small Entrepreneur’s Loan Facility (SELF) which is intended to address these issues is the empirical focus of the study. The SELF Project, appear to have had some beneficial impact, which is limited to short term, day to day transactions. It has done little in a permanent and sustainable way to mitigate the poverty of the poorest that live in rural Tanzania. Entrepreneurship may realize opportunities; it may create jobs, but creating, even recognizing opportunities also require skills and competencies which may need to be fostered and taught.

Tulus Tumbunan\(^\text{35}\) (2009), In the paper, ‘Women Entrepreneurship in Asian Developing Countries; Their Development and Main Constraints’, seeks to examine recent developments of women’s entrepreneurship in developing Asian countries. This issue is currently very important since it is part of the ongoing national efforts to alleviate poverty in developing countries in relation to the Millennium Developing Goals (MDGs). Greater opportunities for women to become entrepreneurs (or to have better income paid jobs) will help much in poverty alleviation. Methodologically, the study is based on data analysis and a review of recent key literature. This paper focuses only on women entrepreneurs in small and medium enterprises. The main issue of women entrepreneurship development mentioned in this paper is the severe constraints obstructing women in becoming entrepreneurs or existing women entrepreneurs to sustain or grow. The paper reveals a number of interesting facts. First, SMEs are of overwhelming importance in Asian Developing countries, as they accounted, on an average, for more than 95 per cent of all firms, thus the biggest source of employment, providing livelihood for over 90 per cent of the countries work force, consisting for the most part of women and the young. Secondly, women entrepreneurs are mainly found in MIEs, which are traditional and low income generating activities. They choose MIEs simply because this economic activity facilitates an easy entry and exit, and requires small capital, simple technology and skill. Thirdly, majority of them are drawn to entrepreneurship not by ‘pull factors”, but by ‘push factors’ such as poverty, unemployment, the need to have an additional cash income to meet the family’s day to day needs. And fourthly, other important reasons for the relative low representation of women entrepreneurs are (i) low level of education and lack of training opportunities (ii) Heavy household chores (iii) Legal, traditional, customs, religious constraints imposed on women in starting their own business, (iv) Lack of access to formal credit and other facilities.

Imed Drine and Mouna Grach\(^{36}\) (2010), in their paper ‘Supporting Women Entrepreneurs in Tunisia’, purports to investigate the satisfaction levels of entrepreneurs, both male and female, and to compare their perceptions of different support services. The literature review clearly indicates that women entrepreneurs have motivations and obstacles more severe than those experienced by men. Based on a survey of 50 men and 50 women entrepreneurs, the study finds that the general approach of various agencies is ineffective in promoting female entrepreneurship. More specific support systems to provide assistance to women entrepreneurs are needed. In fact, while it is true that the existing support structures do provide women with the opportunity to make contacts, build networks, and learn from the experiences of others, specific measures are still imperative in achieving the objectives. Attention should be paid to special problems of women entrepreneurs such as lack of easy access to finance, information and training. Given that a woman’s approach to business management is often different from that of her male counterpart, it is imperative that supportive measures are designed and implemented in a manner that they can address the problems unique to women by incorporating the gender dimension.

Blossom Christina Roque and V. Ramanujam\(^{37}\) (2011) in their article, “Omani Women Entrepreneurship and SME’s in Oman – Challenges and Opportunities”, states that the women entrepreneurs of Oman have many problems to overcome in establishing their businesses. Some of these are common to all entrepreneurs and some are specific to women. Women now have greater access to the various spheres of life, be they political, educational or economic. However, more women are needed in high positions within the government in order to influence the policies that will strongly support a move towards a change in values and work ethics. Training and Entrepreneurial development programmes will help to provide abilities such as skills for SME development, financial management, marketing, Personal interaction, human resources promotion and other important business and life requirements.

this regard a well - designed training and study curriculum would be a good tool to
cater to the needs of all entrepreneurs and provide easy access for all those people
who would like to take advantage of it. It is recommended that some successful
women entrepreneurs should be promoted as role models whom other women might
like to emulate. This will induce other ambitious women to follow suit and embark
upon an entrepreneurial career. Promotion programmes should reach the women
playing dual roles - domestic duties as well as entrepreneurialism. Acquiring
financial credit from the banking system remains a challenge for the women
entrepreneurs in Oman because of the complexities involved in loan document
preparation and the cumbersome regulations in obtaining licenses. Adequate
arrangements must be made for credit facilities at appropriate concession rates for
women entrepreneurs in view of their growing needs. Women entrepreneurs should
make a concerted effort to get justice done to them in everything including the
availability of loans and easy terms for repayment.. The role of the government
should be to a) to chalk out policies which promote the interests of SMEs., b)
simplify the formalities involved in setting up a venture, c) prepare a study on the
prospective sector for SMEs, d) undertake awareness programs on SMEs, e) offer
technical and financial support by restructuring so as to help them both: compete and
sustain. The Directorate of SMEs Committee should finalize the SME framework,
providing regulations and laws to reduce the complexity of the formalities faced by
those who wish to register legally as entrepreneurs.

3.2. STUDIES ON WOMEN ENTREPRENEURSHIP IN INDIA

Sharma. K.L\(^\text{38}\) (1975) in his book, ‘Entrepreneurial Performance in Role
Perspective’, explored the emerging patterns of growth of entrepreneurs, their
performance and problems. Against the background of government assistance in
various forms, entrepreneurs and their problems call for earnest attention, for the
healthy and sustained socio economic growth of the Indian society. The study was
conducted to tackle some theoretical and methodological issues concerned with the
analysis of the entrepreneurial role of conformity and to throw light on some applied

aspects of entrepreneurial growth in the state of Uttar Pradesh. The study brought to light the lack of response of entrepreneurs to the facilities made available by the government. One may like to explore its reasons, which may be identified as the incapacity of entrepreneurs, the rigorous terms and conditions of the facilities, the ineffectiveness of the institutions providing the facilities, and the inefficiency of the personnel employed therein.

Maithreyi Krishnaraj 39 (1980) in her study, ‘Approaches to Self Reliance for Women’, has given some urban models. She has made an attempt to assess some schemes to help low income women in Bombay from the point-of-view of their contribution to the development of self-reliance among women, with reference to four institutions, namely, Manila Arthilk Vikas Maha Mandal Ltd, Indira Co-operative Bank, Street Seva Sahakar Sangh Niyameet, and Annapoorna Mandal. The first of these is meant to assist in employment generation, the second is a credit supply scheme, the third is an Industrial Co-operative Federation, and the fourth is an association of self-employed women.

Surti and Sarupriya 40 (1983) investigated the psychological factors affecting women entrepreneurs. They examined the role of stress experienced by women entrepreneurs, the effect of demographic variables, such as marital status, and type of family on stress and how women entrepreneurs cope with stress. Results indicated that unmarried subjects experienced less stress and less self-role conflict than married entrepreneurs. Those from joint families were found to experience less role stress than subjects from nuclear families, probably because they shared their problems with other family members. External locus of control was significantly related to role stress and fear of success was related to result inadequacy and role inadequacy dimensions of stress. While many subjects used intra persistent coping styles that is, getting engaged in some activity to solve problems, avoidance oriented coping styles were more common than approach oriented styles of copying.

39 Maithreyi Krishnaraj, “Approaches to Self reliance For Women, Some Urban Models,” Research Unit on Women Studies, SNDT WOMEN’S University, Bombay, 1980.
Singh and Gupta 41(1984) in their study on ‘Potential Women Entrepreneurs—Their Profile, Vision and Motivation’ identified the reasons for becoming an entrepreneur from the reaction of the respondents. ‘Economic Gain’ was the supreme motivating force. ‘Keeping oneself busy’ was another driving force. ‘Fulfillment of one’s ambition ‘ranked third which was followed by ‘wanted to become independent’. There were a host of other reasons too. In order to find out the motivational pattern of sample respondents, a sentence completion test on achievement motivation was given. Only thirteen percent of women were moved by a desire for achievement. Fifty percent of them had a moderate score on the issue; the remaining thirty seven percent were almost indifferent to achievement motive. Fifty eight percent of women out of the total sample of high and moderate achievers who wanted to become entrepreneurs gave reasons such as ‘ Wanted to be independent’ or ‘pushing my own interest’. Twenty five percent of them felt that ‘Giving employment to others’ was the prime reason for seeking entrepreneurship while the remaining ones felt that ‘Earning money’ was dearest to their hearts.

Rani 42 (1986) in her study ‘Potential Women Entrepreneurs’ found that the desire to do something independently was the prime motivating factor in taking up business activity with the sample respondents. All the women in the sample survey stressed on their capability to take independent decisions and stated that the thought of entering into entrepreneurial areas was their own decision, which was in no way influenced by others. The author further found that education and income did not influence much in the decision making process to jump on to entrepreneurial bandwagon.

Patel 43(1986) advocates the need for identifying the constraints and limitations which prevent a large number of potential women from coming forward, entering business and becoming successful. Since women can be as good entrepreneurs as

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men, the focus must be on ‘Entrepreneurship’ for building up successful enterprises. Even successful women entrepreneurs are of the view that while encouragement and facilities are required to enable a woman to enter business for the first time, when it comes to competition, they have to fight on the same footing as men; survival and growth come from the individual’s competencies and skills and not from special concessions, given to the women entrepreneurs. Patel opines that so far our society has not allowed women to think independently, and so there is need to; identify their own role within or outside the family. Till recently, economic compulsions have led more and more young girls to take up employment and it is out of work experience, exposure to education or urbanization that the potential source of women entrepreneurs has emerged. He cautions that since change in socio-economic environment is a slow process and is related to economic growth, one should be careful not to make over ambitious plans to develop women as entrepreneurs.

Singh, Sehgal, Tinani and Senguptha\(^44\) (1986) in an exploratory study on successful women entrepreneurs, looked into problems encountered by them to attain the level of success and identified the operational problems they are currently facing. 18.7 per cent of women entrepreneurs felt no operational problems, where as 81.3 per cent ventilated problems of varied nature, such as managing work (23 per cent), marketing (20.5 per cent) recovery of dues (17.9 per cent) financial (10.2 per cent) and mobility (13 per cent) etc. Only 44 percent felt that women had to fight harder than men in the entrepreneurial world to achieve success. Only 35 percent experienced role conflict, as these women had children aged between 10 and 15 years and were not able to do full justice to their maternal responsibilities.

Vinze\(^45\) (1987) in her work titled, ‘Women Entrepreneurs in India’, states that since women entrepreneurs need constant guidance in matters pertaining to financial discipline, it would be mutually beneficial if the bankers and women entrepreneurs learn to appreciate each other’s view points. More attention should be paid to


matters like stream lining of the assistance required, co-ordination of procedure and a better code for assistance agencies. She further feels that management skills are must and women entrepreneurs need to be trained in this area. She also studied the socio-economic background and the factors that contributed to entry into business of women entrepreneurs in Delhi. Corroborating with above findings, she highlighted the cultural aspects. It is harder for women to take ‘calculated risks’ that are essential to entrepreneurship, as they are the custodians of society in the maintenance of cherished values, habits, and accepted norms of conduct.

Cronie 46(1987) has studied the motivating factors in aspiring male and female entrepreneurs and found that compared to men, women are less concerned with money making and often choose entrepreneurship as a result of career dissatisfaction. They also see entrepreneurship as a means of simultaneously meeting their career needs and child care roles. The primary motives for engaging women in entrepreneurial activities are;

**Pull Factors**

1. Absence of family support/limited family support.
2. Limited access to finance, lack of information and awareness, procedures and delays, skepticism of lending agencies.
3. Lack of technical, business and financial information and experience.
4. Limited education and training.
5. Desire for gainful time structuring –preferring the flexibility of time afforded by an entrepreneur versus an employee.

**Push Factors**

1. Responsibility due to death of a near relative.
2. Special qualifications attained.
3. Joining the family business.
4. Financial difficulties.

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Further, in developing countries women entrepreneurs face considerable repercussions within their families and social relationships because of the role transformation from that of the traditional homemaker to a business person. To cope with these psychological stresses women require great confidence and mental resolve. Researchers do believe that these psychological traits like need for achievement, power, and affiliation are those that can be developed.

A.G. Prasad and T. Venkateswara Rao (1988) in their article “Socio-economic Background of Women Entrepreneurs – A Case study of Andhra Pradesh” find out the following facts (1) First generation entrepreneurs are not so much successful (2) units established by entrepreneurs before marriage are not so much successful (3) units promoted by entrepreneurs after marriage and having grown up children are doing well. (4) units promoted by technically educated are more successful and educated are not so successful (5) electronic, brick making and other technical/mechanical units are not that much successful (7) urge for the status and expressive in the same line are two important factors for the success of the unit (8) loan, interest subsidies and marketing facilities offered by the institutions are inadequate.

Azad (1989) in his work on ‘Development of Entrepreneurship among Indian Women’ states that there is a need to understand the psychological characteristics of women entrepreneurs. He further says that lack of adequate theoretical understanding of these characteristics creates a severe gap which is not properly bridged may result in faulty forming of any programmes for the development of entrepreneurship among women. A better understanding of conditions that prevent women from seeking self growth and being self reliant is an issue for all interested in the development of women. The author cites economic compulsion, use of knowledge and skills, need for achievement, success of others and frustration in present job/occupation as the main motivating factors for women to plunge into

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entrepreneurial career.

Dr. B. Sudhakar Rao\textsuperscript{49} [1990] in an article Group approaches to women entrepreneurship development starts with an attempt to identify the qualities of entrepreneurship between sex groups. In our situation, the potentiality for women entrepreneurship is strong as well as weak. Group entrepreneurial approaches seem to be the best for rural women. What is more important is the ability and capacity to take and bear risk by the development organizations and financial agencies. The developmental programmes under poverty alleviation and employment creation need to concentrate on such an entrepreneurial package, the efforts need to be in some other direction for socially conscious and literate [higher level] women. Conclusion is that women's organizations at local levels need to be strengthened to take up income generating activities.

G.S. Pranjyothi and T.M. Sujatha\textsuperscript{50} (1991) in an article ‘Entrepreneurship Development among Rural Women’, talked about the various activities done by women and about various rural development programmes initiated by the government and many other agencies of Karnataka. In recent past, considerable success has been achieved in developing the human capital resource through one such organization is TECSOK, Technical Consultancy Services Organization of Karnataka. It had organized stimulatory and supportive activities to bring women outside home and to motivate them to be entrepreneurs. The training course content was designed to cover the various activities connected to reeling aspect which is included different stages from the purchase of raw materials to the sale of finished silk at silk exchange. All the sessions were dealt with practically. During practical training, groups were formed with team leaders to see that all the participants get equal experience rotation wise. After training, a through and regular follow up extended by the TECSOK, helped in obtaining financial assistance for a few projects. There are opposing theories at the other extreme that claim that there are no


\textsuperscript{50} Pranjyothi, G.S and Sujatha, T.M. “Women Entrepreneurs; Problems, Perspectives and Role Expectations From Banks”, Kurukshetra, 1991.
major gender–related differences in the approach of entrepreneurs to setting up and running their business.

Srivastava and Choudhary\textsuperscript{51} (1991) in their work on ‘women entrepreneurs; problems, perspectives and Role Expectations from banks, found that no single factor but a host of motivating factors act simultaneously on the individual creating dissonance in her, which in turn motivates her to take an action directed towards elimination or reduction of dissonance in the individual. Women faced problems mainly in the areas of marketing of their products and approaching the banks for getting loan; personal problems, time constraint and family stress were also cited. The study concludes that joint family is not an obstacle for women entrepreneurs. In fact it is a facilitating factor. The entrepreneurial role enhances familial bonds and increased role satisfaction of women entrepreneurs as a wife, mother and maker of ‘home’.

Rathore and Chhabra\textsuperscript{52} (1991) in their work on ‘promotion of women entrepreneurship-training strategies’ says that Indian women find it increasingly difficult to adjust themselves to the dual role that they have to play as traditional housewives and compete with men in the field of business and industry. Working women are often tossed between home and work and experience mental conflicts as they are not able to devote the necessary amount of time and energy to their home and children and find it mostly difficult and sometimes impossible to pursue a career.

Shanta Kohli Chandra \textsuperscript{53}(1991) ‘Development of Women Entrepreneurship in India- A Study of Publication and programmes’ Reveals that socio economic factors are affecting the women entrepreneurs. The findings about socio economic factors affecting the women entrepreneurs are as under (1) As far as the age of women entrepreneur is concerned, majority of the entrepreneurs are young and have all the

\textsuperscript{51} Srivastava, R.M. “Emerging profile of small women Entrepreneurs-cum-managers of change in India; a case study”.
\textsuperscript{52} Rathore, B.S and Chhabra, Rama; “Promotion of Women Entrepreneurship-Training Strategies”, SEDME vol. 18, no.1, March 1991.
vigor and time to pursue their venture to see them fully grown. (2) Majority of women did not belong to the business families. They were young entrepreneurs who took the challenge on their own initiative and motivation. (3) Marital status or family bindings in majority of the cases did interfere significantly in continuing with the enterprise. (4) About 60 per cent of the entrepreneurs had undergone some training before starting these enterprise(5) Religion wise distribution showed majority belongs to Hindu religion (6) Majority of entrepreneurs did not have any experience in any business ventures before starting their own business.

Harper\textsuperscript{54}(1992) in her study conducted on women belonging to the poor communities in Orissa deals with the social and academic determinants that motivate women to cross the borderlines from generating no income to generating small income through self employment, and the borderline from there to growth oriented micro or small business, finds that the most formidable barrier for women to start or expand business is the lack of exposure. Women become more enterprising after interventions from outsiders. Two other findings seem to contradict the generally accepted assumptions that lack of time is not a main constraint and poverty alone is not a pushing factor,

Kirve and Kanitker \textsuperscript{55}(1993) in their work pertaining to rural women discuss the experience of a Pune based Non Government Organization (NGO) – Jana Prabodhini (JP) in developing income generating activities for rural women through skill training in technical and business areas. The study revealed that the awareness building, which was incorporated as a part of training input, proved extremely useful in building confidence in the trainees. Subsequent interaction with trainees during evaluation showed a definite change in the mental makeup of most of the trainees. It was also found that certain issues, apparently trivial, assume significance in the dynamics operating in the villages. For example, the refusal of the family members to encourage purchase of an asset or unmarried women in house points to a subtle

but visible gender related discrimination. The authors recommend that Entrepreneurship Development Agencies (and not only NGOs) need to get involved in income generating activities. Nothing else would serve the cause of entrepreneurship development in the rural sector in a positive direction.

Kaur and Prashar\(^5^6\)(1993) in their work on entrepreneurship amongst rural women dwell upon the problems being faced by rural women entrepreneurs arising from the conservative attitude of society, religious and social taboos, lack of confidence, male dominance, health problems, lack of proper infrastructural facilities, marketing problems, lack of adequate finance and lack of awareness about government schemes/incentives. The bitter experience of certain rural women entrepreneurs also had a discouraging effect on budding rural women entrepreneurs.

Singh\(^5^7\)(1993) in her work titled ‘Women Entrepreneurs; Their Profile and Motivation’, concludes that factors impinging on the entrepreneurial manifestation of women are not different from those affecting men entrepreneurs. Nothing in her findings suggests that entrepreneurship is gender specific and as such the researcher advocates that gender specific concessions should not be given in any area as they may lead to misuses without producing any positive impact on women entrepreneurship. Most of the women entrepreneurs in the sample have entered into a variety of fields. Family and community background did help/facilitate their entry into business. Self-fulfillment, autonomy and independence were the main reasons for their entering into entrepreneurial profession and as such, money earning motive seemed irrelevant. The researcher opines that there is no need for special training programmes for women. Women only need to have proper education and adequate exposure.

Jyothi and Prasad\(^5^8\)(1993) in their study ‘A Profile of Potential Rural Women Entrepreneurs’ states that factors such as caste, community and religion do strongly

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influence the growth of entrepreneurship among rural women. The authors strongly
advocate that women entrepreneurship must be given priority if we really want to
uplift one of the most disadvantaged sections of the society, i.e. women. The study
underscores in real terms the necessity of an altogether different approach towards
rural women entrepreneurs who are still in a helpless condition. The present
approach of inviting women to participate in general EDP training is not of much
help to rural women in view of their low educational qualification and poor
economic state. According to them the main reason which forces the rural women to
take up business activities is the growing unemployment and their own low
educational status.

Sethi59 (1994) in her study named ‘Women Entrepreneurship in India’, has
found that economic compulsion, education, work experience and urbanization are
the vital forces which have given an impetus to women entrepreneurship. The author
says that non availability of credit is the most binding of all the regulatory, technical,
marketing and other input constraints. She, further states that although obtaining
finance for the initial startup venture is a common problem for both male and female
entrepreneurs, these problems get exacerbated for women because of their gender as
well as the prevalent socio cultural variables. The author cites insufficient startup
capital as the most common cause for early traumatic failure of new business
enterprises. The study reveals that the majority of women rely heavily on their own
funds for initial venture startup. This dependence on their limited personal finance
leaves these women under - capitalized and highly vulnerable to market fluctuations.
She suggests that in order to enable the women to break away from traditional
activities such as the making of garments and food products and to enter more
lucrative non-conventional fields, which need a much higher level of investment, the
help of academic institutions, governmental as well as non - governmental
organizations need to be enlisted.

Tulsi (1995) in their study titled ‘Enterprising Women; A Case Study’ state that so far women who have entered the field of entrepreneurship have been choosing conventional fields such as dress making, embroidery knitting and pickle-making. But now with a shift change in trend, women are venturing into non-conventional fields including computers, electronics, industrial security and stock exchange. And in these non-conventional fields they are doing well and in some cases doing better than their male counterparts. An independent investigation of sample respondents (all belonging to non-conventional fields) was undertaken by the researchers to identify the factors that motivated them to enter the field of entrepreneurship and helped them in sustaining and developing enterprises as well as tiding over the problems faced by them during the setting up and the development of their enterprises. Factors such as family background, family support and encouragement, independent decision-making, acquisition of relevant knowledge, skill and tricks of the trade, credibility in the chosen field, inter-personal skills, disciplined approach, customer satisfaction and self-confidence, helped these women in successfully launching and managing their business. Non-acceptance of a lady running a non-conventional business was cited as the main problem at the initial stages of business which these women entrepreneurs successfully overcame through persistent efforts, consistency and commitment. None of the entrepreneurs in the sample had availed of any financial assistance or loan.

Dr. Lalitha Rani (1996) in her study of 100 women entrepreneurs in the fields of manufacturing, trading and service in Vishakhapatnam city of Andhra Pradesh, analyzed the socio-economic background of women entrepreneurs, their motivational factors, major strengths and weaknesses against their environmental threats and opportunities. She also investigated the degree of work-home conflict and its effects on enterprise performance. The results showed that women entrepreneurs belonged mostly to nuclear families. Irrespective of the fact that they had supportive families / husbands which made home management easy, the women...
seemed to give priority to their families over their enterprises. They tended to prefer micro-enterprises as they could be managed together with the discharge of their domestic responsibilities. Such factors forced women to make compromises even when the environment offered opportunities for growth and diversification. Irrespective of family structure, number of children, and economic status of the family, the work-home conflict was apparent. The major aspirations of women entrepreneurs in setting up an enterprise were to pursue an activity independently and to make use of, their skills, talents and professional expertise. After having set up the enterprise, all their efforts were posted to run it successfully, to expand it into a reputed business/service concern. Ambition led them set up another enterprise in the trading sector. Some of the crucial characteristics required for the success of an enterprise, as brought out by the respondents were; self confidence, drive and energy, ability to take initiative and commitment to seeking personal responsibility, positive outlook, and long term involvement in a consistent manner.

Tara. S. Nair\(^{62}\) (1996) in her work titled, ‘Entrepreneurship Training for Women in the Indian Rural Sector; A Review of Approaches and Strategies’, found that initiatives in terms of increasing both intellectual and physical resources directed to the cause of research and action in the field women’s development were largely policy induced and devoid of any clear focus or strategy. The author suggests that any intervention strategy with the professed objective of reaching out to women be it in the realm of creation of awareness, skill training or accessing financial resources has to recognize the strategic needs of rural women such as availability of drinking water in the vicinity, child care facilities, and easy access to health and education centers. The training programmes should take into account the opportunity structure existing in the society {cooperative (equal sharing of household work and development benefits by men and women) conflicts} and its effect on women’s skill acquisition and specialization. It has been observed that the formal system, with its highly standardized approach and bureaucratic machinery has not been able to appreciate the extra-economic dimensions of women’s development. Another

suggestion is to follow the group approach both for income generation and awareness creation. The author advocates for the integration of gender as a critical parameter in the policies and programmes devised in the government as well as non-government sectors.

Chaudhary (1997) in the study, ‘Banks and Women’s Enterprise Development; A Comparison of Approaches in India and the UK’ states that in both the countries commercial banks are the major sources of finance for small firms. The share of women entrepreneurs in small business in the UK is 30 percent and it will continue to grow due to some external factors such as improvement in technology, novel means of communication, improvement in child care and greater security in partner’s employment prospects, etc. However, in India the share of women entrepreneurs is not at all significant despite the introduction of various women specific schemes and incentives. The authors have found that in both the countries women entrepreneurs are not discriminated against by banks and the main problem faced by them is the burden of family responsibilities. The authors recommend that keeping in view the socio cultural set-up of India, more motivational training should be organized at various levels of schools, colleges, industrial associations and entrepreneurship development institutes. Reserve bank of India (banking division) and Ministry of Industry should keep constant watch over the implementation of the existing specific assistance schemes and incentives for women entrepreneurs.

Singla and Syal (1997) have classified the problems being faced by women entrepreneurs at different stages of their entrepreneurial career into three major categories, i.e. Problems related to project formulation, project implementation and project operation. In the light of the problems and issues related to women in business, the authors strongly advocate Group Women Entrepreneurship (GWE) as one of the viable alternatives in the Indian context. GWE approach can strengthen

the women entrepreneur by reinvigorating activities/skills or traditional crafts, with which they are acquainted if the danger of their being exploited by vested interests, could be guarded against. The supporting agency should also undertake group orientation training modules for the members of GWE in their respective skill development and management of the enterprise. The authors opine that GWE approach should be made an integral part of the National Women’s Welfare Programmes.

Khan\(^65\) (1997) in his work on ‘Women Entrepreneurship’ advocates that self-exploration needs to be introduced in the first phase of the training course to help potential women entrepreneurs imbibe entrepreneurial identity. ‘Social responsibility’ is another important area which should form an integral part of any training module on entrepreneurship capacity building (motivation and leadership development), access to saving/credit, scale realistic, organizational backing, culturally and socially acceptable. Men were identified by the author as the key areas for intervention for sustaining women as entrepreneurs.

Kranti Rana\(^66\) (1998) strongly recommends a centralized and properly coordinated institutionalized arrangement for extending technological backing and for the commercialization of the benefits of the Research and Development for the improvement of women entrepreneurs. The awareness and the use of consultancy services available in the country for their benefits appear to be negligible. It is high time that concerted efforts were made to disseminate the information about the modern technologies and consultancy facilities available for women entrepreneurs.

Mallika Das\(^67\) (1999) made an exploratory study of women entrepreneurs in Tamilnadu and Kerala. The study examined the problems faced by women in initiating, running and succeeding in business and differences between the experiences of women in the developing and the developed worlds. The study also


underscored the difficulties faced by women in getting funds for setting up business and meeting the working capital requirements. The women in the study differ from their western counterparts in family background, marital status; incubator organizations issues and environmental factors (support services).

Kalyani, W and Chandralekha, K\textsuperscript{68}(2002) in their article titled, “Association Between Socio-economic Demographic Profile and Involvement of Women Entrepreneurs in Their Enterprise Management” analyses the involvement of women entrepreneurs in their enterprise management and examines the association between socio-economic and demographic characteristics and involvement of women in managing their business enterprise. The paper is significant for the observation that socio-economic and demographic characteristics have a significant impact on the involvement of women entrepreneurs, particularly when it comes to enterprise management. Women are found to exhibit different degrees of motivation and devote considerable time for their business. Many of them had no access to training and belonged to the poor segment of the population.

R. Ganesan, Dilbagh Kaur and R.C.Maheshwari\textsuperscript{69}(2002) in their article “Women Entrepreneurs; Problems and Prospects ‘Says that entrepreneurship as a strategy to promote enterprise can be successful only if the same is duly imparted and conscientiously induced. The article establishes the key role entrepreneurial training can play in making the ventures initiated by these self motivated women self-sustaining. The article deals with the problems which the self motivated women entrepreneurs confront and then highlights the prospects and the future challenges., identifies the factors which are influencing women to become entrepreneurs, and the constraints that a woman or her enterprise would normally face in the course of her conducting business and the gendered root of such problems. The suggestion is that these problems could be overcome by making investment in building network and alliances. The study highlights the fact that entrepreneurial training helps women

\textsuperscript{68} Kalyani W and Chandra lekha.K., ‘‘Association Between Socio- Economic Demographic Profile and Involvement of Women Entrepreneurs in their Enterprise Management’’. Journal of Entrepreneurship, 2002.
\textsuperscript{69} R.Ganeshan, Dilbagh Kaur And R.C.Maheshwari, ‘’Women Entrepreneurs; Problems and Prospects’’, The Journal of Entrepreneurship, 2002
entrepreneurs to become successful. Training programmes need to be reoriented towards empowering women entrepreneurs with traits and skill to meet challenging market situations. The authors feel that when more women initiate business without such formal training, one should probably then start investing resources into making them stand on their own.

S.K. Dhameja\textsuperscript{70}(2004) in his study tries to find out the entrepreneurial performance and problems of women in business in north-western India. 175 women entrepreneurs who had established their enterprises during the time frame of 1982 to 1996 and were employing 5 or more in their respective enterprises were interviewed personally. It has been observed that women have a natural tendency to opt for wage employment, probably either under family pressure or in the better interests of their family commitments. This tendency has seen more pronounced among the highly educated and technically/ professionally qualified women. There is a need to reorient the women towards opting for entrepreneurship as an alternative and better career option so that the entrepreneurial and managerial capabilities of women can be fully exploited. The life for of a women entrepreneur, having a small scale industry, is not a bed of roses. The individual woman entrepreneur is single-handedly thrown before a plethora of formidable problems. In the case of women entrepreneurs the problems get compounded because certain problems have gender dimensions attached to them. The fulfillment of domestic commitments and child care role are the two issues where women have to play a vital role. What is more, the prejudicial treatment meted out to women a separate entity makes the life of a women entrepreneur all the more difficult. The only consideration is that the initial pains and hard work gave into an entrepreneurial venture get compensated multifold upon the successful running of the enterprise. The study has spotted some of the peculiar problems of women entrepreneurs, which need to be addressed by the responsible agencies in the right earnest. Some of the sample respondents are of the opinion that training centers should provide training to prospective women entrepreneurs, free of cost and Entrepreneurship Development programmes (EDPs)

\textsuperscript{70} S.K Dhameja, ‘Women Entrepreneurs, Opportunities, Performance, Problems,’ Deep and Deep Publications, New Delhi, 2004
should be more practice-oriented. Inculcation of self-confidence amongst women that they can also run a business should be one of the prime objectives of these programmes.

Sujata Mukherjee\(^{71}\) (2006) in her study of 125 women entrepreneurs in the areas of service, trading, and manufacturing in Greater Mumbai and Pune districts of Maharashtra, examined factors influencing the motivation of women entrepreneurs. The entrepreneurs selected were of the low income strata. The study revealed that the respondents were motivated to entrepreneurship, primarily by the call of socio-economic needs. Satisfying the psychological needs of becoming economically independent and fostering self-confidence and the ability to take risks were found to be powerful motivating factors for venturing into entrepreneurship. Desire to establish a separate identity was another inducement brought out in this study. The study revealed that the decision to start a business could be solely explained by the entrepreneurial psychological factors alone. It shall be viewed as the product of interaction with certain triggering events. The study advocates a holistic multi pronged and multi agency strategy to sustain and motivate women entrepreneurs.

Kiranjot Sidhu and Sukjeet Kaur\(^{72}\) (2006) in their study as the subject projects the crucial role entrepreneurial training can play in making the ventures initiated by these self-motivated women self-sustaining. The study identifies the concern areas of these women who are in business and proposes what kind of entrepreneurial training will be ideal. Entrepreneurship is recommended as the only solution to the growing unemployment among the rural youth. This is more beneficial for women in rural areas as it will enable them to add to the family income while sparing them time to attend to their farm, home and livestock centered tasks. Rural women possess abundant resources to take up an enterprise. She has the benefit of easy availability of farm and livestock-based raw material. Hence she can effectively


undertake both production and processing oriented enterprises. What they need is awareness, motivation, technical skill and support from family government and other agencies. With the proper backing of these factors they can strengthen their capacities thereby making substantial contributions to the family income and national productivity.

Tapti Dasguptha, Alanu and Chattopadhyay\(^73\)(2006) in their treatise unfold the tale of struggle and strife experienced by the tribal women in the rural areas of south west Midnapore, West Bengal and give a realistic tone to the role of women entrepreneurs in a stringent manner. The main problems of rural entrepreneurship in India are sensitization of women and enlistment of women according to a discriminating work pattern. Lack of adequate training, non-availability of finance and marketing facilities discourages women to take up the profession. Social attitudes decide that certain crafts or small industries are suitable for women i.e. sewing, knitting, teaching, basket making, weaving, etc. But repairs and maintenance of these machines are never taught to them. By and large, women do not possess any property in their name and they cannot avail of the benefits of mortgage to get finance for starting some business. They can be really empowered if they are entrusted with some real responsibilities and are given opportunities to solve their own problems.

Asha Patil, Anuradha Mathu\(^74\)(2007) in their book makes an attempt to turn each reader into a potential entrepreneur. The book is intended for trainers, who want to make their trainees efficient entrepreneurs. It says that in spite of all the facts and figures to the contrary, entrepreneurship for women can be planned and developed and all efforts for generating and providing proper awareness, necessary skills and training and competencies amongst majority of them would prove helpful and would lead to and promote women entrepreneurship, which would be of vital importance. Women today are duty-bound to supplement the family income, using\footnote{Tapti Das Gupta, Alanu. K Roy and R.N.Chattopadhyay, ‘Gender Entrepreneurship in a Rural Scenario; A Case Study of South West Midnapore, West Bengal’. Journal of Social Science, Vol.12, No 2, March, 2006.}
\footnote{Asha Patil and Anuradha Mathu, ‘Women and Entrepreneurship, Issues and Challenges’, Kalpaz Publications, Delhi, 2007.}
their potential and the skills that they have acquired. These skills and competencies may further be sharpened by means of training. Thus women in India, no longer need to struggle for employment outside home or in an organized sector. They can successfully start their self-employment ventures and earn their livelihood. Entrepreneurship would solve two great problems – mass poverty and widespread unemployment. India will have to pay a lot of attention to these possibilities and promote entrepreneurship especially in the small scale sector, which involves low capital and high labour intensity. Facilities are provided by governmental and non governmental agencies to motivate and to impart training to develop entrepreneurial skills in women. But most of the women keep away or kept away from such developmental programmes owing to decadent social norms, values, attitudes towards women. Entrepreneurship is also considered a life giving force behind any economy. It is also believed that without entrepreneurial activities the process of industrialization will remain an unfulfilled dream. Women entrepreneurs are confronted with problems related to finance, scarcity of raw material, stiff competition, limited mobility, family ties, lack of education, male dominated social structure, inability to take risk, inadequate infrastructural facilities, shortage of electricity or power, high cost of production , little need for achievement and socio-economic constraints.

Rajashree Saxena, Prof. R.K Tripathi, and Rashmi Saxena\(^\text{75}\) (2008) their book is a discourse on selected issues with special focus on women’s research for self identity and their struggle for survival with dignity, development and empowerment. It deals with the changing identity of women in social and economic arena and the problems confronting women in the business world. It subsumes a comprehensive discussion and study of seminal issues related to women entrepreneurship upholds women’s interests and rights and further seeks to defend the process of their socialization, entrepreneurial development and empowerment. Women entrepreneurs can overcome the obstacles in their way and appropriate to the economic opportunities open to them. The survey brings out the need to create awareness

among women entrepreneurs regarding a positive and creative attitude towards employees as a crucial human resource. Despite many social, psychological and economic barriers, women have come to the forefront in different walks of life and are competing with men. Thus, the women entrepreneurship has effectively and successfully expanded in the Indian social horizon.

A. Kadharlal & Dr. N. Premavathi [2008] studied the government initiatives and policies and other support systems available for the betterment of women entrepreneurial development in Tamil Nadu and the type of business in which women are largely concentrated. The conclusion is those existing entrepreneurial development programmes is adequate and appropriate and greatly help women entrepreneurs in bettering their lot. A new entrepreneurial culture is developing among women entrepreneurs, based on values and strengths, such as creativity, flexibility, openness to cooperation, a human approach to business relations, and attention to social and cultural as well as financial goals in business.

Madhu Rathore and Dr. Suman Singh [2008] have tried to analyze the concept of women entrepreneurship. They observed the various strategies, the requirements of women entrepreneurs, remedies to solve their problems, training need for empowering women entrepreneurs, various stages in the process of entrepreneurship etc. About 66 per cent of the female population in the rural sector is idle and their potentialities go unutilized. This is mainly due to the hostile role played by the existing social customs. The young girls and women are not allowed to work independently. Now the scenario is changing fast with modernization, urbanization, and development of education and new awareness. Today, no field is unapproachable to well trained and qualified Indian women. The women force will get another dimension, if the entrepreneurial skill is developed with a view to achieve human resource development and strengthen the nation’s economic development. Entrepreneurship of women will, not only enable them to get better jobs and economically self-sufficient or independent, but the society also will

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greatly benefit there from. Their education must be practical and well-suited to their needs, especially in relation to health, nutrition and legal rights. With the increasing realization that the entrepreneurs are important, many state level and National level organizations and institutions are promoting entrepreneurship by conducting training programmes aimed at their specific requirements. In the present global competitive business and industrial situation the women entrepreneurs can play a greater role and emerge themselves, in yet another new dimension of the entire universe.

Shoba Rani and Koteswara Rao’s (2008), article, ‘Perspectives of Women Entrepreneurship’, consists of two parts; (i) Initiatives taken by the Governments at national and state levels, and the role of women – specific associations in a selected number of states, and (ii) An analysis of three main aspects of women entrepreneurship based on the findings of five empirical studies carried out in Andhra Pradesh, Haryana, Maharashtra and North Western India. The prospects covered are (i), Socio-demographic attributes of women entrepreneurs (ii) factors creating the motivation in women to become entrepreneurs, and (iii) selection of enterprises in industry, service and business. A review of the findings of the studies provides some practical suggestions for accelerating the pace of promoting women entrepreneurship in the country and highlighted the prerequisites, and the steps needed to be taken to groom younger aspiring women into entrepreneurs. In terms of motivation, the main inducements for getting self-employed are to establish oneself in family and society, and to achieve a definite goal set by her. This is particularly true with middle income and well educated women. Supplementing the family income and acquiring a reserve to meet eventualities are the main motivations with the aged and the low-income category women. Discouraging factors need to be overcome with the cooperation of the family members and by institutional support.

In the selection of the product line/service activity, multiple factors play a vital role. Here again, it is necessary to make sure that the background of the person in terms of education, experience, and interests should get due weight age.

Anjuly Sharma and Vandana Kaushik (2008) their study was conducted in Udaipur district as a survey work to analyze the entrepreneurial profile of rural women. A total sample of 200 women (10 and 100 NEW) was selected for the purpose. The profile of women was studied under various dimensions that had a bearing on entrepreneurial activities of individual woman. It was done with the help of a self-developed scale – “Entrepreneurial Profile Assessment Scale (EPAS)”, The personal dimension had physical, mental and emotional sub-dimensions. The personal qualities of EW were better than NEW, which could lead to further growth of the undertaken enterprise. The entrepreneurship among women will help them in earning money and becoming economically independent. The social network will enable women to develop self-confidence, awareness and ability to marshall environmental support. This will lead to an improvement in not only the women in terms of better health, education and skill but an improvement in her living condition also by being able to use cleaner fuel, better house, better sanitation facilities and infrastructural facilities. All these will enable them to save much time and energy and bring about an overall improvement in the quality of their life.

N. Rajani (2008) in her article, “Management Training Needs of Women Entrepreneurs”, an attempt has been made to examine the quality of micro enterprise management by women in the socio-cultural milieu and to project the management training needs of women entrepreneurs. Entrepreneurial talents and capabilities are latent in all communities but their translation to innovative action depends on appropriate stimuli and environment and these stimuli can be generated through proper training. Training women for entrepreneurial and managerial capabilities should be conceived as one of the most important factors for accelerating growth. Efforts are being made along these lines; however they are effective to bring apart changes quantitatively, not qualitatively. Hence appropriate training and interventions are needed to bring qualitative changes in the situation. It is a welcome sign that realizing the need for training, governmental agencies have

started introducing several programmes. Keeping in view the findings of the study, perceptions of women entrepreneurs and insights of experienced trainers, the following suggestions are made to make such efforts fruitful.

- Confidence building: belief in one’s own abilities and capacity to succeed.
- Competence: having the skill to do the job well.
- Connections: building very business contacts, networking with support systems and co-entrepreneurs.
- Capital: access to finance.

In order to meet the above said entrepreneurial management training needs, the following points need to be kept in mind while designing the Entrepreneurship management training programme.

i. Gender specific training is more essential to suit socio-economic-demographic conditions.

ii. Holistic approach is needed to look at the whole individual in a business perspective in the socio-cultural milieu.

What women need for enterprise management are training, finance, cooperation and encouragement in the sphere of activities, at all levels - home, the society and the government.

Ms. Sujata Kumari & Dr. Vandana Kaushik\(^1\) [2008] made a laudable effort to study the problems of rural women entrepreneurship. It was conducted in the rural areas of Rajasthan with 60 rural women of whom half were engaged in some part of entrepreneurial activity. Information on the entrepreneurial hindrances and the risks in the development of entrepreneurship among women was gathered and analyzed. The study points out that the Government has an important catalytic role in helping rural population mobilize their own entrepreneurship. The most important dusty is to provide a congenial environment for the woman’s organizations to grow and to perform their functions fully and effectively. Often they are unable to function

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effectively for lack of professionalism, technical competence and entrepreneurial skills. The results of the study highlight the presence of a number of risk factors viz. financial crises, accidents, draught, natural calamities and civil disturbance and losses during storage of products. Further de motivators identified in the study are classified into two categories - external and internal factors. The external environment de motivators are lack of participation, group competitiveness and mutual trust. The internal environment de motivators are the problems lie in the collection and the selection of raw materials. Owing to all these difficulties the rural women entrepreneurship is unable to contribute much to the economic welfare of women. Supplying raw materials and other resources, required machinery and equipment, arrangement of credit facilities, training and research as well as marketing assistance can enhance their competitive strength. The survey brings out the need to create awareness among women entrepreneurs for following positive and creative approach towards the employees as a crucial human resource. Under EDPs, women entrepreneurs are found to gain momentum all over the state and the country.

Mir. M Amin (2008), in his article on the subject says that entrepreneurship development among women could prove quite effective in achieving economic empowerment. It discusses in detail the issue of the participation of women in SMEs. The participation of women can be identified in three different roles. Some women are the owners of enterprises. Some work as managers; and some are employees. The industry in which women play a major role are divided into three categories – Agriculture and allied industries, Home based industries and out - home industries. A list of the institutes which assist in the promotion of the entrepreneurship development among women is also given. The study highlights the shift in perception noticed in the various Five Year Plans on women and the problems faced by women entrepreneurs. Much needs to be done on the road to equity and justice to women. It will be a serious mistake to underestimate the vital role women play in the economic development of the country. It is the duty of the

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society to create an environment in which women will come forth and give full expression to their entrepreneurial talents. Ultimately women entrepreneurship must be recognized for what it is. It can contribute immensely to our country’s prosperity. Individually, business ownership provides women with independence that they crave for and with economic and social satisfaction.

Sajal Kumar Maiti 83(2008), in his treatise titled, ‘Women Entrepreneurs and Emerging Profession; A Study on Women Entrepreneurs Engaged in Home Delivery Catering Services in Salt Lake Area, Kolkata, West Bengal’ expatiates upon the results of a survey conducted on women entrepreneurs who are engaged in home delivery catering services in the Salt Lake area in Kolkata. It provides vital information on the subject. The total sample size, covered for the study, is 40. Women constitute half of the world’s human resources. They are starting business at a rate twice higher than that of men both at the traditional and the new global e-business markets. Various agencies in India are trying their level best to help the women entrepreneurs for attaining self sufficiency. The women entrepreneurs in west Bengal have evolved into a flourishing profession by tapping every opportunity being provided for them. About 70 per cent of them have entered business at an age above 40 years. Setting apart sufficient time for family requirements and the upbringing of children, their spare time is devoted to do business. 90 per cent of them are educated above the graduation level and about 50 per cent of them have from joint families. All the women entrepreneurs take the entrepreneurial profession as a pleasure as well as a source of income to supplement their family income. All of them have both regular and occasional customers. All of them control the quality of their products through their own personal supervision.

Neena Vyas, Savita Balish 84(2009) conducted an investigation to study the involvement of women in direct selling enterprises and their income generation. In spite of the hostile traditional gender role expectations and attitudes in a developing nation like India, women were coming up the field of business in a big way. The

study concludes that it is easy for anyone to join any enterprise, as the membership fee is less than Rs. 5000. Most women were found engaged in enterprises producing typically women consuming products and were motivated by the success of friends in business. They dealt in products meant for home care, personal care, such as cosmetics, kitchen ware, nutritional foods, gift articles and jewellery. Almost all the respondents earned a monthly income ranging from Rs. 5000 to 15,000.

Dr.S.Mathivannan and Dr.S.Selvakumar (2009), in their treatise, ‘The Management of Small Scale Industries by Women Entrepreneurs – A Study with Reference to Virudhunagar District’ attempts to probe the role of women entrepreneurs in the small scale industries of Virudhunagar District in Tamilnadu, which has earned the nick-name ‘kutty japan’ (mini Japan) owing to the massive concentration of printing, matches and fireworks industries in the area. Economically women have made some progress, but men still enjoyed a larger share of the cake. In India, although women constitute approximately 50 per cent of the population, entrepreneurial world is still a male dominated one. Women entering the field of business have to confront numerous barriers, often formidable obstacles. In the study primary data were collected by conducting a survey among 200 sample women entrepreneurs. The eagerness of women from backward communities to come up in life by starting their own enterprises was evident. A woman tries to supplement the family income to maintain a reasonable standard of living. The article concludes that since most of the small scale units in India are unregistered, steps should be taken by the Government of India to make registration compulsory for all small scale industries at respective district industries centre. There should be a curriculum change along with proper career guidance in women’s educational institutions, which will help the girl students to become capable entrepreneurs in future. Awareness should be created through advertisements to become members of trade associations to avail of the benefits of membership. Society should give up its

negative attitude towards women entrepreneurs. Women should be judged on the merits, not on the basis of sex. The Government and other promotional agencies should take genuine interest in marketing the products produced by women. Women entrepreneurs should be encouraged to register their enterprises as joint stock companies rather than as individual or partnership concerns so as to enable them to avail of special advantages of large scale operation.

Raj Kumar Shastri and Avaniya Sinha\(^{86}\) (2010) in their article ‘The Socio Cultural and Economic Effect on the Development of Women Entrepreneurs (With Special Reference to India), attempts to understand the Socio-Cultural and Economic impact on women Entrepreneurs especially in Allahabad district of India. Half of the total populations are women but in industry and other entrepreneurial activities, they are far outnumbered by men. On data analysis it was found that most of the women entered the field of entrepreneurship around the age of 39 and above. This fact indicates that by the time women reach the age of thirties they have discharged their family responsibilities and are left with no work. They need something to get occupied with. Almost all women opted for business related to beauty-parlor and legal flairs. Educational background of the women entrepreneurs was quite impressive, as most of them were graduates. A good many of them were found to have, impede house – hold duties to business without any intermediate job experience. Most of these women entrepreneurs are running some sort of shops which gave them as much freedom as they enjoyed in executing their household responsibilities. Most of these business enterprises were flourishing have spread beyond the local market. The authors feel that these women entrepreneurs deserved encouragement and support from their families, social organizations and most importantly the government. Government should do everything possible to provide ‘financial support’ to this weak but daring segment of the population. The most imperative need of the hour is to impart adequate training so as to enable them to excel in the field of entrepreneurship. They should be encouraged and supported

financially as well as socially by various governmental agencies and philanthropic organizations.

Raminder Bhatia and Baljinder Kaur \(^8\) in their treatise, ‘Indian Women Entrepreneurs-Issues and Prospects,’ say the myth that a woman’s place is in the home has been buried once for all. Now they are not only job seekers but job givers too. But, sad to say still Indian women have to play multiple roles in the family (as expected by others), which make it impossible for them to make use of the opportunities created for their empowerment and emancipation. The study under review has its focus on women entrepreneurs vis-a-vis risk bearing, organization and innovation. Women entrepreneurs face two types of problems - general and particular. The studies made by some reputed authors have been reviewed for the purpose of this research. The factors motivating women entrepreneurship comprise both push and pull factors. Push factors are beyond one’s control where as pull factors consists of inducements and incentives which live a person to take up a particular career. No other factor can be as motivating as the success stories of a host of others. A good many Indian women entrepreneurs have braved a perilous sea of different entrepreneurial styles. It argues well that the Indian Government has come forward with various promotional schemes for the benefit of women entrepreneurs. The Government and voluntary agencies should go ahead with effective measures to channelize the strength of the women towards the process of industrial development of India. National and international cooperation can give a boost to the endeavors of women. It is high time the world realized that the immense women potential could be utilized in the wider public interest, instead of confining it within the four walls of the home.

3.3. STUDIES CONDUCTED IN KERALA ON WOMEN ENTREPRENEURSHIP

Entrepreneurship seems to be ideal for women seeking participation in the country’s economic development on considerations, private and public. Emergence

of entrepreneurship is considered to be closely linked to social, cultural, religious and psychological variables and these changes seem to have become acceptable norms in the context of women at work in the Indian situation today being alive to their potential for producing tangible results.

The Department of Economic and Statistics, Government of Kerala\(^{88}\) (1984) conducted a study on women–oriented industrial programmes in Kerala. The main objective of the study was to assess the involvement of manpower in this field and to analyze the difficulties and problems faced by the women entrepreneurs, which impede the growth and smooth functioning of the units run or managed by them. It was supported by the views of 275 women entrepreneurs of Kerala. It revealed that nearly 82 per cent of women’s industrial units were still in their infancy and they faced the problems of

i. capital

ii. Marketing

iii. Raw materials

iv. Competition

v. Availability of power.

Pillai\(^{89}\) (1989) state that a pilot study of women entrepreneurs in Kerala revealed that most of the women entrepreneurs in the state had proper education-collegiate or technical and access to capital. Most of them had high degree of motivation. Even though many of them did not possess business experience and technical knowledge, yet they entered into the business owing largely to the encouragement they received from their husbands and relatives and from ‘Mahila Samajams’ (women’s group) and other similar organizations. Most of the entrepreneurs entertained ambitious plans for expansion and diversification of their enterprises. The desire to do work at the place of residence, difficulty of getting a job and outside the desire for social recognition were the main motivating forces for


choosing self employment. However not a single women entrepreneur in Kerala was found moving from the traditional areas to novel ones involving the use of science and technology.

Pillai and Annā\(^9\) (1990) in their paper, ‘The Entrepreneurial Spirit among Women (A Study of Kerala)’, probe the compelling reasons and stimulating factors which lead women to industry. Even though women in Kerala are better emancipated and their literacy rating is high, the number of women entrepreneur is very small. Women are not coming forward to take up the challenge of industrial ventures, which demand initiative and dynamism. Unemployment is reported to be the major compulsive factor that has driven most of the existing entrepreneurs to industry. Other reasons were dissatisfaction with the job held or occupation so far pursued diversification of economic interest and an opportunity for making use of idle funds. The women entrepreneurs are greatly dependent upon the encouragement of the family and, at least, upon the property inherited. Expectations of assistance from the Government agencies in the form of machinery has a greater stimulating effect than the availability of skilled labour, financial assistance from private commercial banks and the allotment of plot or shed in the industrial estates. They are eager to have the units located in the home or near the home, whether the place is suitable or not. They are least bothered about the nearness to raw materials. In about 80 percent cases husbands have played a dominant role in shaping them as entrepreneurs. About 85 per cent of the respondents are satisfied with the present occupation. A good number of the women entrepreneurs think that they get greater security by becoming an entrepreneur.

Annā\(^9\) (1990) in the work pertaining to women entrepreneurs of Kerala finds that industrial entrepreneurship among the women of Kerala has emerged from varied socio-economic, educational and cultural compulsions. The occupational background of father/husband provides an environment, favorable to the growth of entrepreneurship among women. The study indicates that rural agricultural women

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find it, difficult to cope with the changes taking place in the urban and semi-urban areas. The author further finds that highly qualified women are motivated to enter industry in the prime of their age. The special assistance provided to women entrepreneurs by government agencies kindles the entrepreneurial spirit among women, especially among educated ones.

Resia beegam\(^2\) (1993) made an investigation into the problems of women entrepreneurs in Kerala. It was found that in spite of substantial support they obtain from the members of the family and the government, many of the women–run enterprises are running at a loss. She found that more governmental support is needed for the betterment of their condition.

Sarngadharan and Rasiya Beegam\(^3\) (1995) in their article ‘Women Entrepreneurship; Institutional Support and Problems’ discuss the unique qualities of the women of Kerala, compared to their counterparts in other states. Though the entry of women in the entrepreneurial world is a recent phenomenon in the state of Kerala, they have been attracting the attention of policy makers and Governmental agencies by their excellent performances. The growth of industrial units set up by women entrepreneurs is not limited to their number, what appears to be more remarkable is the shift from stereotype household enterprises to specialized pattern of industries. The emergence of women entrepreneurs has been by and large, an outcome of the encouragement; they got from their family members to get self-employed, by availing themselves of the preferences and concessions, extended by the Government departments and agencies. The task of integrating women in development requires simultaneous efforts to improve their working condition from both economic and social angles. Women’s participation in economic development calls for arrangements that would lighten their domestic work load so as to enable them to their energy for other economically and socially productive work. This calls for identification of opportunities for women with more avenues for self-employment, and a conscious effort towards the development of women

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\(^2\) Resia Beegam, “A Study of Problems of women entrepreneurs in Kerala”, University of Kerala.

entrepreneurship.

Saraswathy Amma and Sudharshan Pillai \textsuperscript{94}(2000) in a study on women entrepreneurs in garment industries in Kerala, points out that all successful women entrepreneurs have received strong family support and enjoyed personal freedom and a majority of the women are concentrated in urban areas. They emphasize the need for EDP for helping women in non-traditional, high-skilled and male-dominated activities.

Small Industries Service Institute, Thrissur \textsuperscript{95} Conducted a brief study with a view to highlight the growth and present the state of women run industries in the state. Since SSIs in general were confronting a number of problems that hamper their growth and development, detailed discussions were held with persons engaged in the promotion of women owned industries, women consultants, women’s industries associations and leading women industrialists. By tapping various opportunities available in the country, enterprise entry will not be difficult for the educated women folk in the country in general and those in Kerala in particular. Empowerment of women is the process that facilitates gradual change for taking firm decisions on choosing right path by enhanced knowledge and implement action for the final attainment of the goal. Promotion of both employment and enterprises formation among women is best course of action for women empowerment in the years to come. By generating these opportunities, they not only project themselves to the main stream of the society but contribute to the national economy and the resultant women empowerment too.

Kerala Women’s Commission \textsuperscript{96} (2002) conducted a study on the ‘status of women entrepreneurs in Kerala’. In this study the status of women in development programmes in Kerala was analyzed by taking a sample of 412 different entrepreneurial development units of Kannur district. It was revealed that the


\textsuperscript{96} Kerala Women’s Commission, ‘Status Of Women In Kerala’, Kerala Women’s Commission, Trivandrum, 30\textsuperscript{th} May, 2002,pp.185-233.
encouragement of officials in the case of government programmes and the
couragement from the responsible field staff of NGO programmes were the
greatest inducements to women for setting up business concerns of their own in
Kerala.

Dhanam\textsuperscript{97}, the Business magazine of Kerala had done a study about 100
Women Entrepreneurs of Kerala in 2003 and 2009. The study shows that now more
and more women are taking up the field of Entrepreneurship in Kerala. From
traditional industries they are taking up business in challenging nontraditional
sectors. The main problem of Women Entrepreneur is the conflict they face between
domestic and entrepreneur roles. Fifty principles is given for Women Entrepreneur
to follow in their entrepreneurial life, these principles were formed on the basis of
the interviews of Women Entrepreneurs. The researcher had met the editor of the
magazine and those persons who had conducted the study. This issue gives an idea
about the Women Entrepreneurs of Kerala. They had also given a brief sketch of the
nine leading Women Entrepreneurs of Kerala.

Nirmala Karuna D’cruz\textsuperscript{98}(2003) conducted a study titled ‘Constraints on
Women Entrepreneurship Development In Kerala; An Analysis Of Familial, Social
and Psychological Dimensions.’ The study reveals that it is not the aspiration of
women that has made them entrepreneurs; they have taken up this career under
compulsion - in the absence of any other means of contributing to the family
income. Again, most of them started business only after all their attempts to secure a
regular, secure and salaried job had failed. The biggest problem was reportedly in
the areas of procurement of raw materials, the canvassing of orders and staying
away from home for long hours, particularly late in the evening.

\textsuperscript{97} Danam Vyavasaya Vanijya dwaivarika, Rubber Asia, Aug.31, 2003&2009
\textsuperscript{98} Nirmala Karuna D’cruz, ‘Constraints On Women Entrepreneurship Development in Kerala; An Analysis of
Familial, Social and Psychological Dimensions, Centre for Development Studies, Trivandrum, 2003
Dr. K.S Chandra Shekar and Juby.R\textsuperscript{99}(2010) in their article “Enterprise Development and Sustainability- Need for Entrepreneurship Education for Women” throws light on the need to incorporate women entrepreneurship in the curriculum in schools and colleges, with the main objective of achieving enterprise development and its sustainability in Kerala. This is essential in the present scenario to boost Indian economy into vanguard of world economy. Kerala, a 100 per cent literate state, has the highest rate of educated unemployed in the country with over 40 lakh unemployed youth on the live register of employment exchanges. A large number of women have entered the field of entrepreneurial ventures. But the vast majority of them are petty traders, beauty parlour owners and home level manufacturers of pickles, papads and the like. Only a few have entered the non-traditional areas such as engineering, retailing and exports. With all the socio-economic development going on in Kerala, the entrepreneurial culture has yet to set in. The present educational system has not been able to promote independent thinking, creativity, a spirit of innovation and motivation for setting a challenging and achievable goal. The article gives certain product-oriented suggestions for fostering women entrepreneurship. The article lays particular stress on the fact that the concept of entrepreneurship must reach each and every corner of the country and enlighten the confidence of the entrepreneur.

The review of literature reveals that research on entrepreneurship, particularly on women entrepreneurhip, in Kerala is scarce. There are only a few in-depth studies. The scope of most of the research works was confined to general analyses of the motivating factors and problems of women enterprises, but left out the important aspect, i.e. an analysis of the measures and various incentives provided by Government and financial institutions for the development of women entrepreneurship in Kerala. Therefore, there is a need for an analytical study of the assistances, provided by government and various financial institutions for women entrepreneurs in the state is valid and relevant. As has been stated earlier, the state of Kerala as well as the women in Kerala has several unique characteristics. The

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present study was undertaken with a view to providing information to fill the
existing gap. It is hoped that such a study would be helpful to the planners, policy
makers, administrators, development agencies and social scientists.