CHAPTER II

REVIEW OF LITERATURE

REVIEW OF FOREIGN LITERATURE

Olawale et al. (2010) in the article “Obstacles to the growth of new SMEs in South Africa: A principle component analysis approach” in the Academic Journal stated that the business environment can be divided into the internal and external environment. The internal environment consists of factors that are controllable by the business. The internal environment includes factors such as finance, managerial competency, location, investment in technology, cost of production and networking. The external environment includes factors such as contractual and informational frameworks, macroeconomic and microeconomic environment, social factors (i.e. crime, corruption and ethics), technology and the regulatory environment.¹

Chivukula, Raman and Ramachandra (2009) in their article on “Influence of socio demographic factors on entrepreneurial attributes and success” in the South Asian Journal of Management suggested that entrepreneurial success has been defined using financial and non-financial measures. Financial measures are more widely used to measure success. In a study on the influence of socio-demographic factors on entrepreneurial attributes Chivukula et al. (2009) used growth in total sales and growth in employment as the financial measures in their study and non-financial measures of support received by the entrepreneur, work experience of the entrepreneur and involvement of the entrepreneur in the running of the business.²

Alexandra L. Anna, Gaylen N. Chandlerb, Erik Jansen c and Neal P. Merod (2008) in their thesis entitled “Women business owners in traditional and non-traditional industries” stated that traditional women business owners

might have different factors that contribute to their success than non-traditional owners. Specifically, for the traditional owners, venture efficacies for opportunity recognition and economic management as well as the career expectation of autonomy and money (or wealth) were positively related to sales. For the same group efficacy towards planning and the need for security were negatively related to sales. For the non-traditional women, venture efficacy towards planning and the career expectation of autonomy were positively related to sales while the expectation of money or wealth was negatively related.³

**Delmar and Wiklund (2007)** in “The effect of Small Business Managers’ Growth and Motivation on Firm Growth” in “Entrepreneurship Theory & Practice” suggested that the business environment has a significant impact on the growth of a new small business. The business environment can be defined as all those variables both inside and outside the organization that may influence the continued and successful existence of the organization.⁴

**Gitile et al. (2006),** presented a paper on “Global Imaging Markets” at a Conference in Delhouse University, Nova Scotia, Canada and stated that for many of the younger women (under 20), the “search for independence” was associated with freedom from misery of unemployment and recognition that self-employment offered the only way out. Self-employment was therefore, seen as a long-term career option. These entrepreneurs believed they could create their own career path and liberate themselves from the indignity of poverty and unemployment.⁵

⁵ Gitile Naituli, Francis N. Wegulo, Bertha Kaimenyi, Entrepreneurial characteristics among micro and small-scale Women owned enterprises in North and Central Meru districts, Kenya. Paper presented at the Global Imaging Markets Conference at Delhouse, University, Nova Scotia, Canada.
Nabi and Holden, (2005) have stated in the “Theory of Planned Behaviour model” that there are three components of entrepreneurship intention in Shapero’s model. These factors are mentioned as perceived desirability, perceived feasibility and a propensity to act. The perceived desirability indicates the attractiveness to start up a business (i.e lack of personal desire) (Krueger, 1993). Perceived feasibility, on the other hand, indicates the degree an individual feels that he/she is capable in starting a business (e.g: lack of finance or entrepreneurs’ skills) the propensity to act indicates the individual’s willingness to act on decisions (i.e to actually start up).6

Minniti M., Arenius, P. and Langowitz, N. (2004), presented a “Report on Women and Entrepreneurship, Global Entrepreneurship Monitor” at Babson College and London Business School, Babson, London stating that self-employment is especially important for women who have difficulty finding employment because of limitations imposed by education, age, social marginality or language. The establishment of independent businesses has been shown to increase the rate of development of national economy in countries that encourage it.7

It has been clearly indicated by Barwa (2003) on his study on women entrepreneurs, “Impact of Start Your Business (SYB) Training on Women Entrepreneurs in Vietnam” that women face additional handicaps due to the prevailing social and cultural gender-based inequalities and biases. For instance, the barriers that women entrepreneurs face in accessing credit from formal institutions is magnified in view of their limited access to formal education, ownership of property, and social mobility. Other aspects of unequal access to opportunities and markets include business experiences, limited knowledge of marketing strategies, weak business associations, lack of networking facilities, and poor access to education and training programs.8

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Hookimsing and Essoo (2003), presented a paper on “Promoting Female Entrepreneurship in Mauritius: Strategies in Training and Development” at International Labour Office, Geneva and identified four main obstacles faced by women entrepreneurs in Mauritius: a) the hassle of getting permits; ii) the lack of market; iii) the ability to raise capital; iv) not being taken as seriously as men.9

Basu and Altinay (2002) published an article on “The interaction between culture and entrepreneurship in London’s immigrant businesses” in the “International Small Business Journal” and found that Indians who went to East Africa from Gujarat were mainly traders and hence it was not surprising that they engaged in trade enterprises in East Africa.10

Rogerson (2001) in his book “In search of the African miracle” debates on successful small enterprise development in Africa. He pointed out that the ability to compete is embedded in an individual’s education which is related to knowledge, problem-solving skills, self-confidence and behaviour that allow entrepreneurs to identify and market opportunities and gather resources required to set up the new business.11

Squire and Ntshaliki (2001) conducted a study on survey of agricultural enterprises owned by women farmers in Botswana and revealed that 53 per cent of the respondents belonged to 41 and above age group, 25 per cent were in the age group of 31-40 and 22 per cent of the respondents were in the age group of 21-30 years. They reported that 42 percent of respondents had secondary school level education, 40 percent had primary educational level and only 4 percent of the respondents never attended school.12

Gordon (2000) presented a research paper at the 50th World Conference of the International Council for Small Business (ICSB), Washington on the topic “A Profile of Women Entrepreneurs in a War Torn Area.” It examines the key issue facing new and growing women-owned enterprises in the United States including access to capital, access to information and access to networks. In Korea, women business owners experience financing and the effort to balance work and family as their most difficult tasks. Indonesian women entrepreneurs on the other hand, have difficulties in exporting their product overseas and in increasing the volume of production, both of which are of importance for their competition in the global market in becoming entrepreneurs.13

Izyumov and Razumnova (1999) published an article on “Women entrepreneurs in Russia: learning to survive the market” in the “Journal of Developmental Entrepreneurship.” They found out that owning a business is one way for women, as well as other marginalized groups, to climb out of poverty.14

Stewart (1998) in an article cited in “Journal of business venturing” reported that entrepreneurs were higher in achievement motivation than both corporate managers and small-business owners-managers.15

Buttner and Moore (1997) in their article cited in the “Journal of small business management” have given more importance to women’s motivation to start their own businesses (self-fulfillment and personal goal attainment, etc.) as the major reason for women’s low quantitative performance (such as jobs creation, sales turnover and profitability) as compared with men.16

Birley and Westhead, (1996) in their article on “A Taxonomy of Business Start-up Reasons and Their Impact on Firm Growth and Size in the Journal of Business Venturing” stated that financial incentives, the desire to gain more and achieve financial success is the most important motivating factor.\cite{17}

Fischer, Reuber, and Dyke, (1995) in their article on “A theoretical overview and extension of research on sex, gender, and entrepreneurship in the Journal of Business Venturing” stated that self-realization, achievement of the entrepreneurial goals is one of the motivational factors.\cite{18}

Lee-Gosselin and Grise (1994) in their article in “Journal of small business management” found that in general, the most common start-up problem seems to be lack of capital. Also important was lack of confidence in female business owners, abilities on the part of banks, suppliers, and clients alike, as well as family issues. Additional problems, such as marketing and labour difficulties and disagreement with associates, may arise after the start-up phase.\cite{19}

REVIEW OF NATIONAL LITERATURE

M. Rajanikanth’s (2011) research “From Darkness to a New Dawn: Journal of Rural Women - A Case Study on Mulukanoor Women’s Mutually Aided Milk Producers’ Cooperative Union Limited” is based on the secondary data only and he described the successful story of the collective efforts of the women’s producers’ union from 2002. He found out that the women’s participation in the society’s management in a five-year period has led to a

\begin{thebibliography}{99}
\bibitem{18} Fischer, Eileen M., Rueber, A. Rebecca, & Dyke, Lorraine S., A theoretical overview and extension of research on sex, gender, and entrepreneurship, Journal of Business Venturing, 8(2), 151-168.
\bibitem{19} Lee-Gosselin and Grise, as cited in Maysami, Cooper et. al., Female Business Owners in Singapore and Elsewhere: A Review of Studies, Journal of Small Business Management, 37 (1).
\end{thebibliography}
great success on a limited scale in the village. He concluded that the last five years had been a testimony that the rural women, if given opportunity and enough support, could handle large community enterprises like this one.\textsuperscript{20}

\textbf{Dr. G. Vadivalagan (2010)} has made a survey titled “Marketing Problems of Women Entrepreneurs in Namakkal and Karur Districts, Tamil Nadu” and he studied the problems faced by the women entrepreneurs with their socio, cultural and economic backgrounds. For this study, 120 women entrepreneurs were selected as samples. As these districts are industrially backward areas, this survey gains in importance. He perceived that the survival and success of women entrepreneurs are not easy and they have to struggle a lot more than men entrepreneurs. As they are females, they have to meet the needs of their families. He studied their marketing practices. In his study, Dr. G. Vadivalagan proved a hypothesis that there is a significant relationship between the family system of women entrepreneurs and the motivating factors. He has also dealt with their perception of their feminine status and he finally found out that the majority of women entrepreneurs felt difficulty in managing their business. His survey has disclosed that the women entrepreneurs are undertaking their business with courage and a positive attitude. A majority of them are first generation entrepreneurs so that they need proper entrepreneurial training in their lines of business. And, free subsidies may further be granted to them. These are the immediate requirements for their success and survival.\textsuperscript{21}

It is evident from the above reviews that most of the researchers have concentrated on women entrepreneurs and state that major problems faced by the women entrepreneurs were lack of adequate skill, non-availability of marketing facilities, inadequacy of finance, non-availability of raw materials and lack of family co-operation. Hence in this research the researcher has given importance to both male and female respondents of which male respondents are greater in number than female respondents.


H.G. Joshi (2009) made his survey titled “Enterprise Domain and Venture Capital Experiences of Women Entrepreneurs: A Study of Sikkim Women Entrepreneurs”. In Sikkim the women entrepreneurship is a new concept even today. The researcher pointed out that the women entrepreneurs are at their beginning stage in the entrepreneurial venture. In his view the women engage in two lines of business viz., conventional and non-conventional.

The main objective of the study was to identify the dominant factors that prompted women to take up entrepreneurship. The author took 54 sample women entrepreneurs for his study. Among them 25 were running grocery shops, 24 restaurants and food centers and 5 bar and restaurants. The varieties of business highlight the ability and business acumen of women in East Sikkim. Traditionally, what is uncommon in other parts of India like women running bar and restaurant is also found in East Sikkim. This is a striking factor reflecting the entrepreneurial talent of Sikkim women. The survey reveals that a majority of respondents continue their family business and they have sought finance from their relatives. 81 percent respondents are not aware of the Government’s assistance to their entrepreneurial venture. He found out that the role of supportive agencies in bringing about a change cannot be undermined. They are the prime leaders in transforming the economy to prosperity. And he concluded that the promotion of women entrepreneurs requires a multi-pronged approach. There is a need for a commitment to the cause of helping women with ground level support of NGOs in order to overcome the hurdles.22

Dr. S. Mathivanan and Dr. M. Selvakumar (2009) explored the functional aspects of the small industries in their research article titled ‘The

Management of Small Scale Industries by Women Entrepreneurs - A Study with Reference to Virudhunagar District”. The authors identified the research problem and they rightly pointed out that the general attitude of the people to women was that they were makers of pickles, papadas, masalas and other household goods. They perceived that the women entrepreneurs had been facing difficulties in getting finance. For this research, 200 sample women were selected from among the 1012 registered women entrepreneurs in Virudhunagar district, an industrialized district in Tamil Nadu. The survey found out that the lending practices of the banks and Government are too restrictive. The women use their personal savings to start their business. And the authors indicate that the high proportion of women have faced socio-personal problems from their husbands and families.

The survey has revealed that their performance is so good and it has been influenced by so many socio-economic and personal conditions of the women. The authors have suggested that there should be a re-orientation of the educational system for women. And there should be a change in curriculum along with proper carrier guidance in women’s educational institutions.23

An empirical study of Sujata Mukherjee (2009) titled “Women Entrepreneurship Development” explores the catalytic role of women entrepreneurship in two districts of Mumbai and Pune in the state of Maharashtra. The study takes the three phases such as creating, nurturing and nourishing of women entrepreneurship as the problems of the study. She focused on the barriers/constraints faced by 125 women in the service, retail and manufacturing sectors and the efforts of the Non-Governmental Organisations (NGOs) to overcome the constraints. Two NGOs, providing support services to the women entrepreneurs in the two districts were taken as sample units. Her study listed 40 items as constraints identified by the entrepreneurs and the factor analysis helps to arrive at 13 factors. After

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clubbing the overlapping factors, she classifies the factors that inhibit the growth of women entrepreneurs in the micro enterprise sector as (a) Financial accessibility, (b) Lack of technical assistance (c) Marketing of the Products (d) Access to training (e) Socio-psychological factors and (f) Follow up and guidance. The outcome categorises the factors that describe the role of NGOs in sustaining entrepreneurship form the entrepreneurs’ perspective. Based on the findings of the study, the author suggests that the organisations, especially the NGOs at the grassroots level should approach entrepreneurship with a professional outlook by focusing on it as an alternative form of employment to tackle the existing underemployment problems among women in low income group and concluded that for promoting women entrepreneurship from the low income group efforts have to be made to formulate and launch a consortium of Non-Governmental and Governmental organizations working for women entrepreneurs.24

D. Fennala Agnes Iylin (2008) in the article titled, “Women Entrepreneurs can Build Better Business”, lists the Governmental and Non-Governmental assistances to the women entrepreneurs. She has suggested that permission should be granted to women to run their enterprises from home especially the non-polluting enterprises. And she insists that the programmes should be started to make them aware of the new technologies so that they can improve their skills.25

Dr. K.N. Ramanujam (2007) in his article titled “Women in Management and development” analysed developmental factors. He has taken the issue of women in the management of business. According to him an exclusive industrial estate on vast areas for women may be established by the Government in important metropolitan cities and their outskirts. And he gave more practical suggestions to bring the women entrepreneurship to a hundred

percent success. He recommended that a package of assistance covering product selection, market information and marketing outlets, training in management is required to accelerate formation of indigenous organizations.  

Gangaiah et al. (2006) conducted a case study on impact of self help groups on income and employment generation in Kurukshatras and revealed that 67.3 per cent of the selected women members belonged to the age group of 26-40 years and 11.9 per cent belonged to the age group of upto 25 years.

It could be inferred from the above studies that a majority of the women entrepreneurs belonged to young age group.  

Anitha (2005) in her study of entrepreneurial behaviour and market participation of farm women in Bangalore rural district revealed that a majority of the respondents belonged to young age group.

Anwar (2004) in his article in Southern Economist evaluated entrepreneurship development programmes and revealed that entrepreneurs who applied for loans under the PMRY were not serious about the training in entrepreneurship development. Only because the training is compulsory for fulfilling the criteria those candidates spend some days with the training institutes. They thought that was useless and beyond their understanding. And the study also revealed that the institutions conducting entrepreneurship development programmes do not have much concern for proper identification and selection of entrepreneurs for training.

It could be inferred from the above studies that training in entrepreneurship development did a commendable job in moulding the behaviour of entrepreneurs.

Nandagopal and Chinnaian (2004) in their article in Southern Economist made a study of entrepreneur’s perception about success factor and

revealed that a majority (66%) of the entrepreneurs had business background followed by 18 per cent who depended on employment in private or government sector. Remaining 16.00 percent of them were from agricultural background.\(^{30}\)

**Suresh (2004)** in his thesis submitted at Acharya N.G. Ranga Agriculture University, Hyderabad indicated that a majority of respondents had medium level of risk taking ability. It is evident from the above studies that a majority of the respondents had medium risk bearing ability.\(^{31}\)

**Anilkumar (2003)** conducted a study in Delhi on women entrepreneurs. The results revealed that 40 per cent of the respondents belonged to the age group of below 30 years.\(^{32}\)

**Beena and Sushma (2003)** published an article on “A study on motivational perspective of women entrepreneurs managing petty business” in Southern Economist and revealed that 73 per cent of the entrepreneurs were very successful followed by 24 percent successful and 3 per cent moderately successful.\(^{33}\)

**Bhagyalaxmi et al. (2003)** conducted a research at Acharya N.G. Ranga Agriculture University, Hyderabad and revealed that a majority of the respondents (75.36%) had medium risk orientation followed by low (15.56%) and high (13.33%) risk orientation.\(^{34}\)

**Jayalatha (2003)** published an article on “A study on impact of commercial bank schemes on the growth of entrepreneurs” in Southern Economist and revealed that a majority of the entrepreneurs had business background followed by 18 per cent who depended on employment in private or government sector. Remaining 16.00 percent of them were from agricultural background.\(^{30}\)

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Economist and revealed that a majority (65.22%) of the respondents used advertisement by banks as main source of information at middle level. Nearly 21.14 percent and 35.71 percent of them used the same source at high and low levels respectively.\footnote{Jayalatha, J., Impact of commercial bank schemes on the growth of entrepreneurs, \textit{Southern Economist}, 42: 19-22.}

\textbf{Sarah and Atchuta (2003)} conducted a study on problems faced by farm women in managing enterprises in Guntur district of Andhra Pradesh and revealed that 92.50 percent of the respondents faced financial problems, 78.33 percent of them expressed inaccessibility of place as a constraint followed by improper marketing facility, lack of guidance and non availability of raw materials. Only 22.50 percent of respondents expressed lack of competition and lack of experience as their constraints and 13.33 per cent of respondents expressed lack of family cooperation as a constraint.\footnote{Sarah, K.T. and Atchuta, R.K., Problems faced by farm women in managing enterprises. \textit{MANAGE Ext. Res. Revw.}, pp. 74-78.}

\textbf{Krishnamurthy (2002)} in a case study on impact of training programmes on entrepreneurship development in Hyderabad revealed that training programmes and institutions involved in training did a commendable job in moulding the behaviour of small scale industry’s entrepreneurs, the end result was not upto the desired level. In spite of their efforts, the sector was plagued by many ills and weaknesses.\footnote{Hyderabad, R.L. and Krishnamurthy, B., Impact of training programmes on entrepreneurship development: A case study. \textit{Small Enter. Dev. Manag. Extn.}, 29(4): 24-26.}

\textbf{Rajendran (2002)} conducted a study on the entrepreneurial development in Andaman and Nicobar islands and revealed that 40 per cent of the respondents were illiterate, 35 percent were able to read and write in their mother tongue, 20 per cent were literate and 5 percent of them were technically qualified.\footnote{Rajendran, G., A study on the entrepreneurial development in andaman and Nicobar Islands. \textit{Small Enter. Dev. Manag. Extn.}, 29(4): 61-67.}

\textbf{Subramanyam (2002)}, in his thesis “A study on the impact of agricultural market yard committee level training programmes” in Nellore
district of Andhra Pradesh revealed that 75.00 percent of the trained farmers had medium risk preference followed by high (13.34%) and low (11.66%) levels of risk preference Udayakumar and Sreedhara (2002) in an analysis of entrepreneurship development programmes stated that EDPs are an integral part of economic development programmes and they are directed towards developing entrepreneurship with the objectives of increasing the number of entrepreneurs who start new business units.39

Sudharani (2002) in her thesis on SHGs, micro-credit and empowerment in IARI, New Delhi reported that as far as the main occupation of the head of the household was concerned, 54 percent of them were non-agricultural workers, 18 percent were agricultural workers, 8 percent each were workers in the dairy farming and employees in public private/cooperative sector. The rest 12 percent were self employed mainly doing the business of grocery shop.40

Udaykumar (2002) conducted a study on development of entrepreneurs through entrepreneurship development programmes (EDPs) in Tamil Nadu and revealed that EDP has a marginal effect in converting potential entrepreneurs into actual entrepreneurs. Out of fifteen successful entrepreneurs twelve had already decided to set up business ventures and joined the programme only to equip themselves with business skills to run the unit. Only three were motivated to set up business units. Even in terms of managing the units, EDP could not succeed in enhancing the managerial effectiveness of the entrepreneurs because eight out of the fifteen closed down their ventures. Also, those who were able to continue their business do not attribute their success to EDP.41

Aravinda and Renuka (2001) conducted a study on women entrepreneurs in the twin cities of Hyderabad and Secundrabad. The results revealed that a majority of the respondents were graduates.  

Randhawa et al. (2001) conducted a study on production and marketing of dairy and bee-keeping enterprises undertaken by farm women of Punjab and revealed that the lack of cooperative societies was the constraint expressed by 85.45 per cent of dairy entrepreneurs and 54.93 percent by bee-keepers, 90 percent of the dairy entrepreneurs expressed the problem of high cost of feed, while 29.57 percent of bee-keepers felt that there was non-availability of crop for bees to collect honey. About 16.00 percent of dairy entrepreneurs and 21.13 percent of bee-keepers had the problem in the method used for sale. 

Sonawane et al. (2001) conducted a study on utilization of communication sources by the farmers for seeking farm information in Maharastra and revealed that among the personal locality sources friends (90.62%) were the major source of information for the farmers followed by neighbourers (76.56%), relatives (60.15%) and progressive farmers (60.15%), whereas, among the personal cosmopolite sources agricultural assistant (96.87%) was the main source of information followed by university scientists (53.90%), agricultural officers (25.78%) and subject matter specialists (21.87%).

Vijaykumar (2001) in his thesis on “Entrepreneurship behaviour of floriculture farmers” in Ranga Reddy district of Andhra Pradesh indicated that a majority (38.34%) of the respondents fell under low risk taking ability followed by 35 percent and 26.66 percent of them were in medium and high level of risk taking ability categories respectively.

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Dhameja et al. (2000) in a study conducted in Haryana, reported that a majority of the women entrepreneurs were graduates.46

Dilbaghkaur et al. (2000) conducted a study on rural women entrepreneurs in Tamil Nadu and revealed that 37.5 per cent of women entrepreneurs belonged to the age group of 18-30 years, 45.7 percent belonged to the age group of 30-50 years and only 16.8 percent belonged to age group of 50 and above.47

Nirmala (2000) conducted a study on the impact of training on selected home science technologies in Dharwad and revealed that 68.71 percent, 31.25 percent and 38.09 percent of trainees of tailoring, agarbatti making and candle making technology had service as their main family occupation.48

Chaudhari (1999) opined that entrepreneurship development programmes (EDPs) is the novel approach to entrepreneurship development in women and the process of EDP means identification of appropriate candidates to impart necessary skills and knowledge about financial, technical and managerial aspects of business and also for developing motivation and giving infrastructural support for establishing new business enterprises.49

Savitha (1999) conducted a study on the impact of training on knowledge, attitude and symbolic adoption of value added products of ragi by farm women and observed that a majority (85%) of the respondents’ families were engaged in agriculture. Remaining 15 per cent were dependent on non-agriculture activities like job, shops and flour mill.50

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Nagabhushnam and Nanjaiyan (1998) in a study on perceived opinion of trained farm women on institutional training in Hebbal, Bangalore revealed that a majority of trained farm women i.e. 71.70 percent were young, while 20.75 percent belonged to the middle age group and only 7.55 percent of the trained farm women belonged to the old age group. \(^{51}\)

Monica and Talukdar (1997) conducted a study on variables influencing entrepreneurship of women entrepreneurs in Assam. They revealed that 33 percent of the women entrepreneurs had low achievement motivation, 28.30 percent medium achievement motivation and 38.70 percent high achievement motivation. From the above reviews it can be inferred that majority of the trained women had high level of achievement. \(^{52}\)

Ranade (1996) in “Entrepreneurship Development Model for 21st Century explains Entrepreneurs are those who (1) Learn and listen (2) Take risk and responsibility (3) Know their own uniqueness and hence are innovative, creative in their own way (4) Are free from fear of failure or hope of success (5) Always add value to what they produce (6) Above all, are always achieving. \(^{52}\)

Shivalingaiah (1996) in a study on participation of rural youth in farm activities identified that a majority (86%) of the girls had low to medium achievement motivation and in case of boys a majority of the rural youth had medium to high level of achievement motivation. \(^{53}\)

Bhople et al. (1995) in a study on employment generation and socio-economic upliftment through TRYSEM reported that among all self-employed youth the increase in income was more than 75 percent, that is more than Rs.3000/- per annum. The mean difference in income (4.64) was observed to be significant. \(^{54}\)

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Venkatesha (1995) in a study on impact of training under WYTEP on farm youth in Bangalore rural district noticed that 56.67 percent of trained rural youth had medium achievement motivation, 33.33 percent had high achievement motivation and only 10 percent of the respondents had low achievement motivation.55

It is commonly believed that an entrepreneur is basically an intelligent person and has a definite ability to create something new to prove its worthiness.

Ovidiu (1994) conducted a study on major features of the successful entrepreneurs and revealed that personal savings, family money and bank loan were the main sources of finance for the entrepreneurs to start their venture. And the study also revealed that entrepreneurial experience and implementing new ideas were the main factors which contributed to the success of an entrepreneur.56

Winn (1994) in a study on assessing the entrepreneurial environment conditions for female entrepreneurship revealed that, acceptance of women as entrepreneurs, availability of education, training and economic climate were the three main factors which contributed to the success of female entrepreneurs.57

Ghosh (1993) in his performance analysis of TRYSEM reported that income strata classification of families of trained youth showed that 56.67 percent belonged to the income range of Rs. 0-2065 per month, 40.67 percent belonged to the range of 2266-3500 and 2.66 percent belonged to Rs. 3501-5000.58

Shivasankaraiah and Ramappa (1993) conducted a study on the impact of DWCRA on rural areas and found that, out of 105 beneficiaries of DWCRA, a majority (60%) were earning Rs. 3600 to Rs. 5000 per month. Only 10 members were earning more than Rs. 6000 per month.\(^\text{59}\)

Dinesh (1992) states that entrepreneurial function does not end with the launching and consolidation of an enterprise. Continuing search for new products, new markets and new technology to ensure sustained growth is essentially entrepreneurial in character.\(^\text{60}\)

Jyothimani and Revathi (1992) in a study on “Development of Women and Children in Rural Areas (DWCRA) of Periyar District” found that out of total 120 beneficiaries studied, 46 earned Rs. 2400/- and below a month. From the same trade some of them received almost Rs. 3000 to Rs. 3500/- while the rest of the beneficiaries got above Rs. 3600 to a maximum of Rs. 6600.\(^\text{61}\)

A study conducted by Kulkarni et al. (1992) revealed that cultivation was the main occupation for a majority (45%) of the families, followed by labour (25%), service (15%) and business (7%) in Aurangabad district of Maharashtra.\(^\text{62}\)

Mangai and Leelavathi (1992) conducted a case study on women entrepreneurs in Coimbatore district and revealed that out of the total 30 respondents, 13 were getting Rs. 1000 to Rs. 3000 a month from their traditional enterprises like tailoring, food processing etc. whereas the units like beauty parlour, computer unit etc. brought fourth appreciable returns to nine entrepreneurs and their income range was Rs. 3000 to Rs. 6000 and above.\(^\text{63}\)


Mundra and Kusumkotari (1992) in a study on the impact of TRYSEM amongst women beneficiaries in Udaipur and Dungarpur district of Rajasthan revealed that women who started various trades took 6 months to 2 years to establish an enterprise. Only 15 per cent women started within six months after the training, whereas 85 per cent women took 6 months to 2 years to start their own trade.\textsuperscript{64}

Premkumar and Rahulkumar (1992) found out in their study on DWCRA that, on an average of additional monthly income of Rs. 280/-, Rs. 395/- and Rs. 280/- accrued to the participants of tailoring, dairy and mat weaving trades, respectively.\textsuperscript{65}

Mahale et al. (1991) conducted a study on “Impact of Tailoring Training Programme on Rural Women of Dharwad District of Karnataka” and reported that 68 percent of trained women belonged to the age group of above 22 years.

The study also revealed that 68 percent of the trained rural women had primary school education, 21 and 11 percent had middle and higher secondary level education respectively.\textsuperscript{66}

Nalini and Asha (1991) conducted a study on “Economic Contribution of Homemakers through Household Production in Nagpur City” and revealed that 51.25 percent home makers were not getting desirable price for their household production, whereas 2.50 percent of home makers expressed great physical and mental exertion. Non-cooperation of family members was the major problem for 12.00 percent of the respondents and 18.00 percent of them expressed difficulty in getting raw materials.\textsuperscript{67}


Sheela (1991) conducted a study on “Improved Dairy Practices in Bidar District” which revealed that 35 percent of the women showed medium risk taking ability whereas 28 and 16 per cent of them had low and high risk taking ability respectively.  

Soudarapandian (1991) conducted a survey in Kamarajar district of Tamil Nadu and revealed that 74.66 per cent of the TRYSEM beneficiaries got wage employment and 11.51 per cent got self employment with financial assistance of banks. The remaining 13.83 per cent of the beneficiaries were still unemployed. Nearly 62.39 per cent of self employed category got employment through village small scale industries (VSI) sector after receiving benefits from the TRYSEM programme.  

Meerareddy (1990) studied TRYSEM programme in Kurknool district of Andhra Pradesh and reported that TRYSEM programme had influence on providing gainful non-farm employment to the rural poor as a part of IRDP. Nearly 27 per cent of poultry trainees, 23.50 per cent of carpentry and 11 per cent of pottery and tailoring had taken up self employment.  

Further probe of the study revealed that 6.5 man hours of work per day in case of electrical and poultry trade, 6 man hours in the case of carpentry, 4.5 man hours in the case of tailoring and 4.0 man hours in the case of pottery was generated.

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