CHAPTER – 2
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“Woman is the incarnation of ahimsa. Ahimsa means infinite love, which again means infinite capacity for suffering. She as a mother of man shows this capacity in the largest measure. Let her translate that love to the whole of humanity. She will inhabit her proud position by the side of man. She deserves all varieties of leadership quality in Satyagraha”

- Mahatma Gandhi

The review of literature is a fundamental procedure in making inquiries. It accelerates the speed of research about a particular issue. A literature revision is a description of the previous investigation concluded by the academicians or experts in relation to a particular topic or field. It gives an overview of ‘What has been said’, ‘Who are the key writers’, ‘what are the prevailing theories’ so on and so forth. A manuscript summary is a stock analysis of the history of writings and published articles by accredited scholars and researchers in connection to the current theme. This chapter deals with the review of the literature relating to women entrepreneurship. In a social science, the literature profile would be both theoretical and empirical in nature. Therefore, we have made an attempt to review both the theoretical and empirical studies relating to women entrepreneurship and Gandhian perspective of rural women development, which is the theme of our present study.

2.1 Theoretical Review of the Literature

At the outset, it is incredibly significant to note that the concept of women entrepreneurship is of recent origin. However there have been several instances of successful women entrepreneurs in the world. Various school
works have highlighted this information. Some of the reviews of the theoretical studies on entrepreneurship are obtainable underneath.

Joseph Schumpeter, (1950)\(^1\) is one of the founders of innovation theories as well as concept of entrepreneurship. Silicon Valley may be one of the few places where businesses are still aware of the ideas of Joseph Schumpeter. He is an Austrian economist who wrote about business cycles during the first half of the last century. He said “The lifeblood of capitalism is ‘Creative Destruction’; companies rising and falling would set free innovation and in the end, make the economy stronger. Entrepreneurship forces “Creative Destruction” across markets and industries, simultaneously creating new products and business models. According to him, a woman entrepreneur is a person who is willing and able to convert the latest invention into a successful innovation. In this way, creative destruction is largely responsible for the dynamism of industries and long-run economic growth. Despite of Schumpeter’s early 20\(^{th}\) century contributions, “The Traditional Micro Economic Hypothesis” had little room for women entrepreneurship in its theoretical framework. This study was presented at the “Annual Study Group Meeting of the Association of Christian Economists in Cambridge” on 7\(^{th}\) July 2006. Schumpeter has said that “Necessity is the mother of Invention”, women entrepreneurship concept is incorporated during the course of time. Joseph Schumpeter was the Finance Minister of Austria in 1919, at a time when the old Austro-Hungarian Empire was disintegrating following the First World War. Schumpeter has seen both success and failure in his life. His business career incorporated success but he acknowledged himself as bankrupt in 1924.

Klemke E. D., R. Hollinger and A. D. Kline, (Ed) (1980)\(^2\) have jointly observed that, the ‘Behavioral Science’ encompasses all the disciplines; explore the activities and interactions among organisms in the natural world. The Behavioral Science also involves the systematic analysis and investigation of human and animal behavior through controlled and naturalistic experimental
observations and rigorous formulations. Women are now the dominant force in small business ownership and succeeding in industries that were once upon a time unmentionable for women.

Boettke, Peter T. Leeson (2003) observed that the women entrepreneurs may perceive that they are able to solve a problem themselves. Persistence, Perseverance and Pluck are the three characteristics of the world’s most successful women entrepreneurs. They need a high level of tolerance for jeopardy. They have to believe in themselves, sometimes against great odds. They have to be prepared to pick up the pieces and start over again if at first they do not succeed. The study has highlighted that the Theory which describes that Entrepreneurs emerge from the ‘Population on Demand’, is the combination of opportunities and people well-positioned to take advantage of entrepreneurs. Canada is a rich country in outstanding women entrepreneurs, large and small. The economic value created for country by this talented and energetic class of individuals is phenomenal. Economists agree that the Canadian economy relies heavily on a spirit of entrepreneurship, with a predominance of small- and medium-sized companies making up the bulk of the economy. They have aptitude, strength of mind, skill and synergy. They practice their chosen profession to the highest international standards. They operate their own firms, large and small. They serve other companies, providing much needed professional complimentary services to a great extent to many of the Canada’s successful small- and medium-sized enterprises. In this view, the study highlights on both the distribution of information available to budding entrepreneurs and how environmental factors (access to capital, competition, etc.) change the rate of a society’s production of entrepreneurs.

Kaiserfled, Thomas (2006) observed that any investment into the conversion of inventions may drastically lead to latest goods and human services. Total industrial Research and Development, significantly affects long-term economic growth by converting the nation’s portfolio of science and
engineering knowledge into innovations generating latest markets and industries as well as Women Entrepreneurship. The authors also concluded that the ‘existing theories of invention and innovation about an entrepreneur. After the survey of different categories of inventions and innovations, it will establish an arrangement relying on the origins of invention and innovation highlighting individual woman qualities, social environments, resources access and incentives for problem solving. Following this taxonomy, different theories are analyzed and compared. Conclusively historical trends of theories are outlined as well as some preliminary results regarding different points of directions of existing theories. Understanding early-stage technology development is important because a national and global capacity to sustain long-term economic growth is important. The study also highlights about the technological innovation which is critical to long-term economic growth and women empowerment. Most of the technological innovation consists of incremental change in existing industries. As the pace of technical advance quickens and product cycles compress, established corporations have strong incentives to seek opportunities for such incremental technological change. However, incremental technical change alone is not adequate to ensure sustained growth and economic security. Sustained growth can occur only with the continuous introduction of latest goods and services. Radical technological innovations may disrupt markets and create new avenues for industries and women empowerment.

Louise Dignard, José Havet (1995) articulate that, the instances of women entrepreneurial system shows several uniqueness of an entrepreneur’s group. The study analyses the use of institutional facilities for women entrepreneurs. Generally there is a promising belief that men make better enterprises. Whether they make better entrepreneurs than women is a tough call. What we do know from various studies is that men-owned business is on the explosion whereas women-owned business is an evolution. The study says that women have a propensity to launch the service-based businesses. It has
been flourishing in recruiting members and publicizing issues of service-based business but has not yet, achieved the straight success in accomplishing its aspirations.

Lettice Kinunda Rutashobya (2000)\(^6\) examines that ‘how women labour activists have adapted their strategies to the existing national and international institutions and changed their strategies as the processes of globalization have altered the relative power of these institutions’. It also analyses the lack of influence that woman labour activists have traditionally had in party and trade union politics and how changes in these institutions are affecting the way women engage with them. It looks at the alternative way to campaigners’ of entrepreneurs. Especially it goes on to examine the way entrepreneur’s groups are increasingly directing action at international bodies and sharing information and activities with overseas activists.

Andrea Smith-Hunter (2003)\(^7\) observed that the role of women entrepreneurship and an entrepreneurial culture in economic and social development has often been underestimated. Over the years, however, it has become increasingly apparent that entrepreneurship does indeed contribute to economic development. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks. The study also observed that globalization and corporate governance has become multi-layered strategies that are all formulated at a sub-state or state level. Women activists have, in recent years, concentrated their activities at the local state level, or, as shown in section, at the transnational level.

Dina Lavoie (1988)\(^8\), identified that the private sector development and Women Entrepreneurship development are essential ingredients for achieving the ‘Millennium Development Goal’ of reducing poverty. While sound ‘Macro Economic Policies’ and providing market access are crucial, emerging markets need to nurture and develop entrepreneurs who are able to take advantage of
opportunities. It also highlights that the transmission of control to local assemblies has resulted in the entirely pragmatic decision by feminist activists to deliberately target local government. Strategies include joining advisory committees or attempting to aid the election of candidates who will champion feminist causes. Women would be empowered if they entered the decision-making fields from which they were largely excluded.

Hasegawa, H. and Hook, G. (2001)\(^9\) envisaged that private sector development has been a powerful engine of women empowerment and crucial for quality improvement, economic growth wealth creation and employment opportunities for the poor. There are signs that Parliament and local government are opening up to women and those women who have entered formal politics have tended to have both a high profile and a feminist agenda. The impact of economic globalization in causing the corporations to alter their employment practice, legislators to pass laws facilitating this has been well-documented. Economically, entrepreneurship invigorates markets. The formation of new business leads to job creation and has a multiplying effect on the economy. However, the parliamentary system and the mainstream trade union movement, as well as the homo-sociality of the society, means that formal politics has not been the main means of engagement for politically active women. Socially, Women Entrepreneurship empowers citizens, generates innovation and changes mindsets. These changes have the potential to put together developing countries into the global economy. It also envelopes about the situation of energetic working women.

Stephen Cheng Innovation Theorist (2003)\(^{10}\) uncovers the secret of Thomas Edison, the Wright brothers and numerous great inventors. Their methodology is called ‘Logical Analysis’. Stephen Cheng Innovation Theorist says that “I shall demonstrate that this same methodology may be applied in helping us solve one of our more serious problems, such as ‘why are identical twins alike?’” Every creativity study says you do not need to possess high level
of academic knowledge in order to make an important discovery. Today we can demonstrate how this is done. Scientific discoveries include both inventions (the creation of latest products or methods whose function is designed in from the start), as well as innovations (the discovery of latest abstract concepts). For the sake of brevity, I have coined the phrases “Innovation” (which covers both kinds of discoveries). Four principle methodologies have led to “Innovations” in the past: (1) the application of a known technology or knowledge; (2) exploration; (3) mathematical calculation; and (4) logical analysis. Most innovations can be disused on the bases of one or more of these four methodologies”.

Thomas A. Edison (1931)\textsuperscript{11} has highlighted that entrepreneurship is a kind of innovation, which leaves the bulk of the inventor’s estate. Thomas Edison has made numerous careful studies of sound characteristics. He had hypothesized that every sound (e.g., the phrase “Good Morning”), had its own unique vibration waveform. On this basis, he set about reproducing sound by creating an identical sound vibration waveform. This ultimately led him to the invention of a ‘Talking Machine’ or Phonograph (Machine in which rotating records cause a stylus to vibrate and the vibrations are amplified acoustically or electronically). Only later, with the invention of the oscilloscope, did it become technologically feasible to prove that his hypothesis had been correct. Thus according to him Entrepreneurship is something unique.

Edwards D. Ashmore and Potter J. (1995)\textsuperscript{12} have studied about the History of the Human Sciences and challenges. We need to re-introduce a logical analysis methodology back into our schools and into our research environments. We need to promote logical analysis which is very essential to any woman entrepreneur. When we use logical analysis to uncover latest scientific knowledge, we need to come up with the most suitable hypothesis and verify this idea with experiments. This is contrary to what we are taught in school. Schools teach students that even in social science, ‘What you say must
be proven to be true’. This statement is true when we are applying science to practical use. However, the main purpose of science is to uncover latest scientific knowledge to solve problems. In order to uncover latest knowledge, we need to verify that our idea is true. Yet we cannot prove our idea is true before verification. This statement becomes an obstruction in our effort to uncover latest knowledge. Schools should differentiate between uncovering latest scientific knowledge and applying science to practical use. Since we were taught in school not to say anything that had not been proven to be true, logical analysis has been neglected ever since the establishment of the modern education system.

**Gandhian Model on Women Entrepreneurship**

It is a tragedy for India that we have never given a chance to ‘Gandhian Philosophy’. However, Gandhiji’s views on Khadi and Village Industries, were being followed by appointing the Khadi and Village industries Board since 1946. Adam Smith in the British parliamentary debate had depicted the picture of a prosperous India prior to the colonial period saying that “East India offered a market for the manufacturers of Europe greater and more extensive than both Europe and America put together”. This India was destroyed by British industrialization and its backwash, disintegrating self-assured villages through progressive impoverishment of the peasants and destruction of the artisans.

Gandhi had grasped the history of India very well which he well reflected in his Hind Swaraj where he provided the main constituents of his strategy of India’s reconstruction. Gandhi made it clear that ‘modern civilization’, nourished by British rule, was the real cause of ‘economic distress’. Against that, Gandhi envisaged that the salvation of India was in the revival of its ancient civilization. Under the shadow of ancient civilization, Gandhi wanted to develop a New Social Order which was based on the foundation of non-violence and truth, where economic progress and moral
progress go together and the focus is on the development of man. Life and human relations in society, village and nation in the new social order were envisaged not like pyramids with an apex sustained at the bottom but, as an oceanic circle.

To achieve this New Social Order Gandhi’s development model was evolved around “Village Development through 52aboring52eurship” and it is so much emphasized that it is truly coined “VILLAGISM”. Gandhi’s emphasis on village reconstruction was negatively viewed as an onslaught on the exploitative tendency inherent in industrialism and dominance by urbanization and positively viewed as an attempt to establish a non-violent social order from which exploitation is completely done away with.

‘Rural Industrialization’ was never the term used by Gandhi. However, two basic components of Gandhian development, self-sufficient villages and decentralization of economic and political powers, gave a very important place to development of Khadi and Village Industries. According to a recent study the Khadi movement was not only a mass mobilization movement against anti-imperialist struggle, it was also a social movement of recognizing women’s capacity as economically and politically active beings without whose support the goal of freedom or Swaraj would be unattainable and meaningless. In fact, Gandhi’s well known concept of ‘Living Wage For Spinners’ originated in his realizing the danger of women being paid low wages even by constructive workers.

Gandhi’s clear rationale behind the choice of Khadi was led by his anxiety of “Work to all”. He believed that Khadi and Village Industries were the only alternative. This is evident from his statement of challenge to rulers to whom he stated that, “If the government could provide full employment to all without the help of Khadi and Village Industries, I shall be prepared to wind-up my constructive programme in this sphere”. He said, “Production of Khadi includes cotton growing, picking, ginning, cleaning, carding, slivering,
spinning, sizing, dyeing, preparing the warp and woof, weaving and winding. These, with the exception of dyeing, are essential processes every one of which can be effectively handled in the villages”.

Although ‘Khadi’ is the sun of the village solar system, various other industries, like planets, do have a place in the village solar system and in fact, “Those who do not see Khadi as the centre of village activities, they are welcome to concentrate their efforts on these other industries”, because a village economy can not be complete without essential industries such as hand grinding, hand pounding, soap making, paper making, metal making, tanning, oil processing, etc. Gandhi had anticipated a complimentary relationship between Khadi and Village Industries. He believed that these industries come in as hand made to Khadi. They can not exist without Khadi and Khadi will be robbed of its dignity without them.

Gandhi had not perhaps conceptualized the Khadi and Village Industry except once when he stated that ‘Khadi of my conception’ is that hand spun material which takes the place entirely, in India, of mill cloth……..and indirectly explained what is Khadi. If men and women will not take to hand spinning as a sacred duty, that is, the same person will not do carding, slivering and spinning, there is little hope for Khadi. Similarly conceptualization of village industries was left to Kumarrappa who provided the conditions to consider the industry as a village industry.

1. Those that produce essential commodities in villages for villages.

2. Using the local raw materials and using simple processes which are within the easy reach of villages.

3. Requiring only such tools and implements which can be acquired within the financial capacity of the villages.

4. With the aid of human or animal power since they are easily available in the villages.
5. Meeting the demand of local or immediate surrounding population.
6. That which does not cause displacement of labour.

These characteristics widened the scope of village industries and at the same time ensured the absence of concentration, violence, exploitation, inequality and anti-nature industrialization.

The question of market, method of production by machine tool or technology and credit etc. which have occupied a major significance in the post-independent period of rural industrialization, did not have a place in the initial stages, but came into the picture during the post independence period and Gandhi’s stand on the issues have undergone change.

The question of a market for Khadi was not significant to Gandhi. In the sense, that Khadi was conceived with a much more ambitious object i.e. to make our villages starvation-proof. He believed that, “This is impossible unless the villages will wear Khadi themselves, sending only the surplus to the cities. The singular secret of Khadi lies in its salability in the place of its production and use to the manufacturers themselves”. However, finding problems for a market for Khadi, Gandhi in 1946, accepted “Commercial Khadi” as a “go-cart”. He said, “We ourselves are responsible for the creation of this problem, we did not know the science of Khadi, we do not know it fully even now. Therefore, like children, we stumble again and again and thereby learn to work. In order that we may not fall so as never to rise again we made use of a go-cart and are still using it”. In so far as the village industries are concerned Gandhi believed that the question of demand does not arise as the expansion of village industries is related to demand which did exist in the villages. He said, “Given the demand, there is no doubt that most of our wants can be supplied from our villages”.

Gandhi insisted on “Primitive methods” of production in the village industry and explained that, “I suggest the return because there is no other way of giving employment to the millions of villagers who live in idleness”.

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Mechanization he regarded as evil in view of more hands than required in work. However, in the later periods, Gandhi accepted the role of small equipments, machines, tools and technology, which should not replace labour but reduce the cost and drudgery of labour and increase efficiency of labour. Thus, Gandhian design of rural industrialization was developed in the passage of time.

**Review of Ideology Based Approach Practised in India**

There are three basic evidences of accepting Gandhian rural industrial approach in India. First, right from the industrial policy of 1948 till the New Small Enterprise Policy of 1991, we have placed Khadi and Village Industries as the prime instrument of promotion of rural employment and rural economy. There are specific studies which analyzed the role of village industries as expressed in all the industrial statements. These statements have become the guide lines of the plans relating to K.V.I. As early as 1953 we established an exclusive institution of Khadi and Village Industries Board and later established a Khadi and Village Industries Commission in 1957. It was asked to assume responsibility for initiating, assisting and financing Khadi programmes on a much wider basis, make it a part of the whole development programme of the country and an essential constituent of a planned economy in the making.

The first plan had adopted a complete ‘Gandhian’ perspective in development of KVIC as it was decided to be developed ‘with processing of local raw material for the local market with simple techniques (1951). As an appropriate method of protection a “Common Minimum Programme” was formulated, which was mainly related to reservation of production, restriction on capacity expansion and continuation of research. A multi-institutional approach was developed by establishing a separate institution like the KVIC Board, Hand-loom Board, Handicraft Board and Small Scale Industries Board for their development.
The Second Five Year Plan gave a very strategic place to village industries to generate marketable surplus as consumer goods to support heavy industry development without inflation and also gave a task to liquidate unemployment as quickly as possible. The basic approach for the KVIC was worked out by the panel of economists appropriate to the development of these sectors. The Kurvey Committee of 1955 led to the establishment of KVIC and it also suggested distribution of 2-5 million ambar charkhas—technologically improved hand spinning equipment. The Zaman Committee advocated the decentralization of Khadi work, recognition of large certified institutions and formation of co-operatives (1959). The Gyanchand Committee appointed to evaluate Khadi, pointed out the vicious cycle of low output, low wages and even falling wages as the central problem. It advocated that the yarn production through the traditional charkha to provide relief to distressed persons should be separated from the economic problem for Khadi production as an employment generation activity. The Nathu Committee in 1962 recommended that the policy of production and sales should be reoriented to effect at least 40% of sales within the district and 80% within the state and export to other states should not exceed 20%. The Ashok Mehta Committee on KVIC in 1968 attempted to evolve a fresh approach to development based on the three basic components of producing salable articles, providing employment to people in backward areas, tribal and inaccessible areas, famine and drought stricken areas and also the backward and less privileged section of the population and to create self-reliance and community spirit among rural people.

Apart from suggesting specific target groups, it also recommended minimum wage for spinners at a level equal to off-season agricultural wages and a seven year programme for progressive improvement of techniques was recommended to achieve viability defined in terms of minimum earning of the artisan without any protection. It also recommended that the Khadi programme of the new model charkha should be developed on a commercial basis, keeping the element of grants and subsidies to the minimum. However, without an
ensured market, at a given level of output, it created a problem of unemployment for traditional spinners and weavers, though marginally subsidy element could be reduced.

However, our efforts to implement the recommended approach in various Plans, are the feeble exercises initiated in the Second and Third Plans to integrate Khadi and Village Industries with larger programmes of rural development, came to an abrupt end with an abandonment of the Community Development Programmes and the dismantling of block machinery in most of the states. Programmes like Crash Scheme of Rural Employment and Drought Prone Area Programme were introduced to battle the rising unemployment, they remained and continue to remain land based activities oriented to agriculture. KVIC with its character of skilled based activities and artisans was by and large not drawn in these special employment programmes.

In the policy packaged for KVIC in the Eighth Plan there was nothing notable except, (a) encouragement for modernization and technological upgradation and (b) to set up a monitoring agency to ensure the genuine credit needs of this sector and also insurance to review all the statuettes, regulations and procedures to ensure that their operation does not militate the interest of the small and village industries. It also stated that it is possible to dovetail the programmes of Khadi and Village Industries, Handlooms, Sericulture and Handicrafts to integrate local areas of development programmes for villages for poverty alleviation through increase in employment. However, no steps are suggested to implement this policy in practice.

We find that during the Second Plan period KVIC was given great significance which went on declining. Its approach changed and the direction of the change was pointing towards sacrificing the ideological character of KVIC envisaged by Gandhiji in the name of a pragmatic approach. The diminished significance of KVIC is reflected in the allocation of the resources in various Plans.
Gandhiji’s approach to rural industrialization and entrepreneurship development was evolved over a period of time. Our success in its implementation was less than desirable. However, it should not lead us to believe that we must get rid of this as a burden of ‘Gandhian Legacy’. We should keep in mind the following words of Pandit Nehru in his famous Gandhigram Speech, “I begin to think more and more of Mahatma Gandhi’s approach. It is odd that I am mentioning his name in this connection: that is to say, I am entirely an admirer of the modern machine and want the best machinery and the best technique. But taking things as they are in India, however rapidly we advance in the machine age—and we will do so—the fact remains that large numbers of our people are not touched and will not be touched by it for a considerable time. Some other methods will have to be evolved by us for a considerable time. Some of the methods have to be evolved so that they become partners in production even though the production apparatus of theirs may not be efficient as compared to modern techniques, but we must use that; otherwise, it is wasted”. This statement is self-explanatory and in favour of more sincere and sustained efforts to develop rural industries and rural women development through entrepreneurship on Gandhian lines.

2.2. Review of Empirical Studies

The review of empirical studies related to entrepreneurship and relevance of Gandhian approach on small scale industries, cottage industries and entrepreneurship skills are presented here below.

Ganesan (2003)\textsuperscript{13}, has concentrated on the scientific research. His study brings out the truth about women entrepreneurship. The author has proved that the data available on the number of women entrepreneurs is totally wrong. It has been proved that most of the “Women entrepreneurs” in the official list are not either women or entrepreneurs. The study is introducing the concepts of surrogate entrepreneurs and false entrepreneurship. The study also discusses the
empirical factors which motivate women to enter into entrepreneurship and the factors which influence them to become successful. Numerous social, economic and family factors have been identified and analyzed with the help of meticulously collected primary data. The review of literature on the subject matter provided in the study is treasure house for those who research in issues connected to women entrepreneurship. The observation, on the working of women entrepreneurs and the suggestions made to improve the general conditions of women entrepreneurship are worth seriously pursued by relevant authorities.

Disha Mittal and Shakuntala Gupta(2007)\textsuperscript{14}, have observed that, Entrepreneur groups are increasingly working with their counterparts overseas both to share information and also out of a feeling of national responsibility towards the situation of entrepreneurs in Asia. ‘Although the changes are making electoral politics more nearby than before, most of the campaigners for entrepreneurs continue to contemplate on activities within entrepreneurs groups. Their aims are typically to raise public awareness of entrepreneurs disadvantage in the workplace and to campaign for tighter regulation of companies. There is a perception within these groups that India’s high degree of involvement with international organizations and the positive view in India of internationalization can work to entrepreneur’s advantage. This is to some extent a correct perception as India’s equal opportunities legislation and increased public awareness of entrepreneur’s rights are strongly associated with the United Nations and the International Labour Organization proposals.

Mishra S.P. (1996)\textsuperscript{15} in his study on, “Factors Affecting Women Entrepreneurship in Small and Cottage Industries in India”, observed that, in order to exploit women entrepreneurship potential and for Women Entrepreneurship and development, it is necessary to formulate appropriate strategies for stimulating, supporting and sustaining women entrepreneurship efforts in this direction. Such a strategy needs to be in congruence with field
realities and should especially take cognizance of the problems of women entrepreneurs. The study also examines the socio-cultural, educational and legal barriers to entrepreneurship in India. It also includes profiles of most of the key agencies involved in promoting entrepreneurs, entrepreneurship and recommendations for policy-makers aimed at enhancing the economic empowerment of women throughout the country.

Reddi,(1991)\textsuperscript{16}, highlights that entrepreneur is the key factor of entrepreneurship and now women have been recognized as successful entrepreneurs as they have qualities desirable and relevant for entrepreneurship development. In the process of entrepreneurship, women have to face various problems associated with entrepreneurship and these problems get doubled because of her dual role as an entrepreneur or wage/salary earner and a homemaker. He also highlights about the sex ratio of the population is 48.1 percent and is rather skewed in favor of males. The most favorable sex ratio in the country is in the state of Kerala at 50.9 percent, while the Union Territory of Lakshadweep has the worst sex ratio at 40 percent. Life expectancy at birth for woman is 58.7 years and for men it is 57.7 percent. The overall literacy rate is 52.2 percent. Literacy among men is 64.1 percent and among women it is 39.3 percent. Women composition is about 28 percent of the labour force. These overall figures show considerable disparities between men and women, which arise from traditional views of men being superior to women.

Mohiuddin (1983)\textsuperscript{17} found that women became entrepreneurs due to following reasons: economic needs, utilizing the knowledge gained; continuing family occupation, as a leisure time activity and so on. It is a great challenge for women to be successful in any career. It is much greater challenge to be successful entrepreneur. There are several factors which have contributed to women entrepreneurship growth but at the same time there are certain factors which hinder Women Entrepreneurship growth. The problems such as socio cultural barriers, financial constraint, lack of information system, lack of
training support and family support and so on hinders women entrepreneurship growth. Therefore there is a need for provision required for women in terms of providing financial, marketing, technical support and a good environment at home and at society to overcome women entrepreneurship problems.

Chetana Kalbagh (2008)\textsuperscript{18}, rightly observed that Globalization has surely impacted upon entrepreneurs activism in India. However, the strategies pursued by followers of India’s women workers are also partly formed by the institutions of India’s governance. These institutions include a political party and trade union system, which is constituted in such a way that women are successfully excluded and a homo social normative order, which dictates that activism, is usually structured along gender lines. This study also scrutinizes how female labour activists in India have adapted women entrepreneurship strategies to the existing national and international institutions and changed women Entrepreneurship strategies as the processes of globalization have altered the comparative power of these institutions. It examines the lack of influence that women labour activists have traditionally had in party and trade union politics and how changes in these institutions are affecting the way women engage with them. It observes the way entrepreneurs groups are increasingly directing action at international bodies and sharing information and activities with activists overseas.

Kamala Singh (1992)\textsuperscript{19}, particularly criticizes the pressure of radical feminism in India — a brand of feminism, she claims that has encouraged India feminists to keep a distance from the patriarchal state. Campaigning for equal labour rights, in the 1950s to the 1970s, is appeared to have a lower profile than anti-nuclear and environmental entrepreneurs’ movement. This was because, as India’s entrepreneurs labour market participation at this time was less than in Europe and the US, India’s women were less conscious of the gender —based division of paid labour than their Western counterparts. The study also suggests that the Government should improve the basic infrastructure which is necessary
for the growth and development of entrepreneurship. There is a need to establish forward or backward linkages as they have less exposure and contact. This is in terms of ensured supply of raw materials, marketing support and technological support.

Dhameja S. K (2006)\textsuperscript{20}, observed that the life for a woman entrepreneur having a small scale industry is not a bed of roses. The individual woman entrepreneur single-handedly faces a plethora of seemingly endless problems. But despite these numerous barriers and tangible obstacles, women are, today, entering the field of business in increasing numbers. This study was undertaken with a view to find out the entrepreneurial performance and problems of women in business in North-Western India. There is a need to bring entrepreneurial awareness among women through workshops, entrepreneurship development programmes, seminars etc. Lack of information is also one of major problem of women entrepreneurs. There is a need for generation of effective information dissemination system through the government or the non-government organization. As the credit market is very discriminating towards women. There is a need for liberal credit by banks and the financial institutions towards the women entrepreneurs to a great extent. There is a need to maintain gender balance in decision making. Training in entrepreneurial attitudes should start at the high school level through well-designed courses which build confidence through behavioral games. This curriculum should include simple project work designed to give hands on experience of assessing the marketability of a commodity or a service.

Shaw (1987)\textsuperscript{21} analyzed the application forms of 300 women who undertook an entrepreneurship development programmes organized by NISBUD at Delhi, analyzed with the purpose of drawing a demographic profile of different target groups of women entrepreneurs and to find out their motivations and their behavioral patterns. In addition to that, it is identified that the women entrepreneurs have some unique futures to become an
entrepreneurs. According to them, “Even though I strappingly consider that the commercial success strategies are not dissimilar for women or men, I also believe that women do have traits that help them in starting and running a business. After all, most successful entrepreneurs have a few things in common such as courage, vision, intuition and persistence. From a very early age, most girls are bombarded with lovely dolls. They learn to care and support their siblings and family. I am not saying that this is wrong; yet, I am recognizing these early roles equip women with some characteristics that can help us manage businesses”.

Seth (1988) has conducted an empirical study to explore some of the psychological characteristics of women entrepreneurs vis a vis their non-entrepreneurs in terms personality self concept and sex role orientation, the sample comprised twenty women entrepreneurs who were running their own factories in Delhi. All respondents were within the age group of 35-55 years, had ten or more year’s experience and had an income of more than Rs. 5000 per month. It can be noted that there is an increased need of economic independence for women. Their participation in remunerative work in the formal and non-formal labour market has increased significantly in the past decade. Income of the woman is becoming very necessary to households of all types in the wake of globalization and changing economic scenario. Many of the enterprises in which woman hold and controlling the share are being run by women; they are able to create a successful business out of something as mundane as cooking. Despite being untrained, they were able to make their business a success because of their discipline and commitment. The conclusions drawn from the findings of the study were that women entrepreneurs differ significantly from their non entrepreneurial peers; personality characterizes self concept and sex role orientation.

Samantha R.K., (2005), emphasizes that, in most of the developing countries stress on the need for development of women and their active
participation in the main stream of development process. It is also widely recognized that apart from managing household, bearing children, rural women bring income with productive activities ranging from traditional work in the fields to working in factories or running small and petty businesses. They have also proven that they can be better entrepreneurs and development managers in any kind of human development activities. Therefore, it is important and utmost necessary to make rural women empowered in taking decisions to enable them to be in the central part of any human development process. The empowerment of women also considered as an active process enabling women to realize their full identity and power in all spheres of life.

Kailash K. Mishra (2003)\textsuperscript{24} has prepared a study on ‘social entrepreneurship’ where women are given utmost importance. The major benefit of entrepreneurship education is that it decreases the chances of failure by stressing a consistent and proven set of practices. The principal objective of the entrepreneur development program is to train the entrepreneurs to become capable of developing and managing the latest technology based ventures. This paper also explains the meaning and significance of alternative development by citing the case studies, mainly from all the eighty seven studied villages by the IGNCA investigators and the successes and failures of the approach and the functioning of the indicators taken to achieve an alternative development. The role of Self-Help-Groups (SHGs) and cooperatives as the measures of self-help, mainly among women and on aspects of cooperation and so on and so forth are discussed.

Dileep Kumar M. (2001)\textsuperscript{25} observed that the women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Like a male entrepreneur, a
woman entrepreneur has numerous functions. They should explore the prospects of starting new enterprise; undertake risks, introduction of latest innovations, coordination administration and control of business and providing effective leadership in all aspects of business. Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. Unfortunately, the ‘Government Sponsored Development Activities’ have benefited only a small section of women. The large majority of them are still unaffected by change and development activities have benefited only a small section of women i.e. the urban middle class women. The large majority of them are still unaffected by change and development. The reasons are well sighted in the discussion part of this article. It is hoped that the suggestions forwarded in the article will help the entrepreneurs in particular and policy-planners in general to look into this problem and develop better schemes, developmental programmes and opportunities to the women folk to enter into more entrepreneurial ventures.

Manimegalai (2000)\textsuperscript{26} has conducted a field study on “The performance of SHGs in Selam district of Tamilnadu” to analyze and appraise the performance of SHGs. In a sense it was found that the SHGs women were mostly engaged in retail marketing of agricultural and rural products both within village and urban centers. Some of the interesting finding of the study includes of the members of SHGs, the large section of women belong to Schedule Caste, Schedule Tribes and other backward communities. The role of Self-Help-Groups (SHGs) and cooperatives as the measures of self-help, mainly among women and on aspects of cooperation through khadi, bhoodan, gramdan and other initiatives are discussed in their essence. The second part of the presentation speaks about the mechanisms of identifying the indicators of cultural development in quantitative phrases and tabular style for the planners, administrators, government officials, NGO professionals and the commoners.
Thus women of lower caste were able to take active part in keeping accounts linking SHGs with bankers, seeking subsidy from ‘Panchayat Raj Institutions’ and striking gender equality in decision making at their household level.

Mallika Das, (2007)\(^{27}\) has conducted the study on ‘Women entrepreneurs who own and manage small to medium sized enterprises in two states in southern India- Tamil Nadu and Kerala’. He examines the problems faced by the women during the setting up and continued operation of their businesses and the work-family conflicts that these women faced. Further, the improvement needed areas are identified as practical exposure in the contemporary business, meeting the successful and un-successful entrepreneur to understand the causes for the success and failures in the business. In addition to skill development, the entrepreneurs and management development institutes should necessarily initiate the steps to motivate and to provide them the practical management inputs. The training evaluation or feedback assessment study helps the trainer organizations, trainers to know the contemporary needs of the trainees and to facilitate them accordingly and hence to attain the goals of the successful Women entrepreneurship. It also looked at their reasons for starting a business and the self-reported reasons for their success. The initial problems faced by these women seem similar to those faced by women in western countries. However, Indian woman entrepreneurs have faced lower levels of work-family conflicts and seem to differ in their reasons for starting and succeeding in business.

Parthasarathy and Kalyani (1995)\(^{28}\) have jointly conducted a study on “the economic impact of woman’s thrift and credit societies in Cudappah district of Andhra Pradesh. They observed that the governments with the help of NGO’s and financial institutions have taken numerous steps to promote the socio-economic status of rural women in the district. To create a platform of integrated development for women in all areas of concern, innovative as well as practical measures were adopted in every possible area. Accordingly, rural
women are motivated to realize their inalienable social, economic and political rights. They are encouraged to utilize the social and community support services in areas of education, health, family welfare, immunization and nutrition, drinking water, legal aid, etc. The rationale of these initiatives is clear. Boys and girls are born out of the same mother’s womb. They breathe the same air, share the same food and water and wear the dress made out of the same fiber. Girls are endowed with the same intelligence and abilities as are boys. Women are endowed with the same, if not better, ingenuity, resourcefulness and capacity for hard work as are of men. The study was focused on the economic impact of the thrift societies to study access to credit, cost of credit, savings, production and quality of life. These credit associations can serve the interest of the people as they are playing an important role in poverty alleviation in rural areas on democratic lines.

Dadhichi (2001)\(^{29}\) has made a study on “The performance of Oriental Bank Group Project (OBGP) SHG linkage Programme”. The SHGs are homogeneous in gender, economic status, religion and social background. The programme had reduced the borrowers transaction costs compared to the bank loans under ‘Subsidized Programme’ sponsored by the government. The study argued that those women who had taken subsidiary occupations improved their incomes, which resulted in their economic and social empowerment. The economic empowerment of women is not a woman’s issue, it is a developmental issue. This induces that the repayment pattern of the people was as high as cent percent because of the positive incentive for higher loans in future. In fact, woman’s legal status, such as their right to own land, can become a gateway out of poverty. To set free the economic potential of women in the economy, the Bank has launched a ‘Gender Action Plan’ to collaborate with development partners to increase the productivity and earnings of women producers and their access to formal financial services. The Plan will also help women start agri-businesses and boost their access to essential infrastructure services like transport, water and energy.
Chethana Kalbagh (1991)\(^{30}\) has studied on ‘Women and Development’. He made an attempt on ‘two facts of the role of women in production of goods and services and reproduction. These two facts should be concerned as complimentary and interactive’. In order to realize woman’s potential for fuller participation in the productive and decision making processes there is a requirement, not only for a sharing of practical responsibilities but also for institutional provisions which would benefit children and families. Women should have the right to get the required knowledge and resources to regulate their production capacity. However, without economic independence women cannot achieve equality. Therefore, measures to improve their economic status and the provision of the necessary infrastructure should be treated as a vital and integral part of national and global growth strategy”.

Mandau Mayoux’s (1998)\(^{31}\) studied on ‘Participatory learning for woman’s empowerment in Micro Finance Programme’. According to him Participatory Approach for integrating Woman’s Empowerment is the only alternative to enhance the speed of progress of women in India. It concerns into on-going learning Programme, which itself would be a contribution to empowerment. Micro-Finance Programme for women is currently promoted not only as a strategy for poverty alleviation but also for Woman’s Empowerment.

Leelamma Devasia and V.V. Devasia (1994)\(^{32}\) have jointly studied on “Empowering Women for Sustainable Development”. The study Illustrates empowering women in the context of sustainable, development and actual experiments at empowerment in Nagpur slums since 1985, through informing, motivation, training, encouraging concretizing and Community action for Development. In addition to that it is identified that ‘what better way to improve living conditions than by empowering women’. After all, countries’ successes are also the success of their women. In Nagpur where 45 percent of workers in the garment sector are women, the industry’s exports constitute some 54 percent of annual total foreign exchange earnings. It is estimated that
agricultural activity could be raised by as much as 20 percent if agricultural inputs were more uniformly distributed sandwiched between gentleman and women.

Neena Joseph(2001)\textsuperscript{33} in her study on “Gender related problems of women and Woman’s Empowerment and Panchayats Raj” rightly observed that while empowering women, a leader should not forget to adopt a proactive approach as well as a reactive approach. Reaction is something that a person does in response to a stimulus external to herself. Study observed that there has been no systematic comparative study of contextual and programme factors affecting the contribution of micro-finance to different dimensions of empowerment. These have been very important in challenging current complacency about automatic benefits of targeting women in micro-finance programmes. Nevertheless, methodologies and analyses have been continually contested on the grounds of identification, measurement and weighting of indicators and choice of samples and control groups. In the process of empowerment, women will have to react against violence, against the scarcity of drinking water, dowry harassment and so on and so forth.

Indira Devi. M (1987)\textsuperscript{34}, conducted a study on “Women Education Employment Family Living”. The study also related to emerging Hindu wives in urban India. The information regarding this is focused on the present study. It is on the emerging conjugal relationships in ‘Hindu Nuclear Families’ in an urban setting. To be specific, it aims at examining whether the education and employment of spouses has resulted in promoting equalitarian conjugal relationships in ‘Hindu Nuclear Families’. The most powerful advantage of women to become entrepreneurs is that women have is the development of our “Intuition Muscle”. This is the most important skill for numerous successful entrepreneurs — following their gut instinct. Women have got an idea, nobody believes you in women, people try to reason with women and stop women from doing it. Yet, women ignore all the nay sayers and move ahead, following
women instinct. It is argued that women should go for latest business idea by using limited local available natural resources.

Shalini Nigam (1994)\textsuperscript{35} conducted a study on ‘Women Entrepreneurship: Profile, Problems and Prospects in India’ —A Review Analysis” to understand the profile of women entrepreneurs and to identify different variables operating in the commercial environment of women entrepreneurs. Some of the other important objectives are; to work out the correlation between various dependent and independent variables, to assess and ascertain the use of communication media sources and training needs of women entrepreneurs in relation to implementation of the commercial enterprises, to analyze and critically examine the problems faced by the women entrepreneurs and to suggest different remedial measures in helping and accelerating women entrepreneurs.

Sinha S. K. (2007)\textsuperscript{36}, has observed that India has vast natural and human resources. It has vast cultivable lands with diversified ‘agro-climatic’ zone and a very large commercial and industrial base. These are supplemented by large pool of intellectual capital of late the Indian masses particularly in rural and semi rural areas have become very conscious of what is happening around them. They are now demanding faster economic and industrial development as well as employment for everyone and transparency in matter of governance. The industrialization through entrepreneurship is now considered the most effective means of achieving economic development not only of a country but also of its various regions in a balanced manner. A country is under-developed mainly because of lack of entrepreneurship. The environment of an underdeveloped country is not favorable for the emergence of women entrepreneurship. The consequent lack of entrepreneurship results in underutilization of resources leading to low level of industrial output which affects economic progress. The study is a collection of research papers contributed by eminent scholars of their respective disciplines. This study is also highlighting issues related to rural women entrepreneurship development in the changed economy.
Mishra S.P. (1996)\textsuperscript{37} has studied the ‘Factors Affecting Women Entrepreneurship in Small and Cottage Industries in India’. The emergence of women entrepreneurs and their contribution to the national economy are quite visible in India. The numbers of women entrepreneurs have grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. In order to harness their potential and for their continued growth and development, it is necessary to formulate appropriate strategies for stimulating, supporting and sustaining their efforts in this direction. Such a strategy needs to be in congruence with field realities and should especially take cognizance of the problems women entrepreneurs face within the current system. The present study report is an effort in this direction. An attempt has been made to document available information regarding the status of women entrepreneurs, against the backdrop of the socio-economic context and the attendant test that they face.

Chowdari Prasad (2004)\textsuperscript{38} in his learning on “Credit Management-with special reference to Bankers’ problem to lend or not to lend” it emphasis of Indian Banks has been able to trim down the level of ‘Non-Performing Assets’ and ‘Women Entrepreneurship’. Still bankers are in dilemma whether to lend to women or corporate sector and follow up the recovery or shift their focus elsewhere. Banks should build up appropriate strategies in terms of risk management lending practices etc. which will help to squeeze NPAs in corporate credit. Quantitative economic impact assessment of Micro-Finance Programmes as whole face well-documented problems of tracing the usage of credit and savings and distinguishing programme impacts from relative factors. These problems are compounded in any attempt to identify the impact of
particular programme features as these may well be inextricably interlinked. Loan amounts, timing and repayment schedules and patterns of savings may be crucial to woman’s ability to control investment within the household.

Krishna Chitanya v, (2006)\textsuperscript{39} in his schoolwork on ‘the revival of the United Bank on India’ affirmed that, UBI was on the sick banks according to the parameters recommended by Verma Committee in 1999. But after reformation, it has shown impressive performance. It also presents the analysis of factors, which encourage credit to all. Borrowers in the management of credit at grass root level and future strategy to their sustainable development.

Suhas Rane and Rajershi Roy (2004)\textsuperscript{40} in their project on “From Non-Performing Assets to Credit Drawing Rights –with special reference to a win-win approach”, confirmed that, rising NPA in the banking industry have given birth to the corporate debt restructuring CDR mechanism where a lender and defaulted borrower came as one and settle their accounts. The study says that women entrepreneurship may reduce the problem of non-performing asset. It is a god-sent mechanism for corporate who genuinely want to straighten their accounts.

Mohanty A.K. (2005)\textsuperscript{41} in his assignment on the “New thrust areas in post banking reforms process”, said that, a changing environment due to globalization and innovation is forcing banks to change their focus to women. There are numerous programs available to assist prospective and existing small business owners. Many are wholly or partially funded by federal or local government entities and can provide services to you at low or no cost. Sometimes staffed by university professors and graduate business students, retired business executives, or small business consulting specialists, these programs are excellent sources of advice. This article also provides a set of four P’s that is, personal computer, personnel, peers and people, on which banks should focus.
Oberai A.S. (1996)\textsuperscript{42} has studied ‘The effectiveness of Women Entrepreneurship’. This study focused on a cross-section of women entrepreneurs, including members of women-specific groups, partly to provide greater visibility for woman’s entrepreneurship and partly to provide role models for potential women entrepreneurs particularly for young women entering the labour market for the first time. It is incorporated the cost-effectiveness and impact of women supporting programmes. It is an area worthy of further research. As the problems of running a small enterprise can be very different from those encountered or inhibit the growth of woman’s enterprises in India. Once it is available, this information should prove to be most useful for Government, donor organizations and indeed for the women entrepreneurs themselves. As the executing agency for this Project, ILO-SAAT is enthusiastic to receive comments, suggestions, or additional information connecting to subject matter of this paper.

Vinze (1987)\textsuperscript{43}, has made a survey on ‘Women Entrepreneurs in Delhi’. She took up an investigation into entrepreneurship among women by emphasizing the psychological correlates, especially values and locus of control. She presented it as a first hand report about the women entrepreneurs’ perception and future prospects, as well as the entrepreneurial problems and their involvement in the enterprise and its effects on family life so on and so forth.

Anjou Deepak (1993)\textsuperscript{44}, in the work titled ‘Value Orientations among Women Entrepreneurs’ said that empirical studies on entrepreneurship have focused on the emergence of male entrepreneurs but not much work has been done on subjects with special reference to women entrepreneurs and in the research work ‘A profile of Potential Rural Women Entrepreneurs’, attempted to derive an accurate profile of entrepreneurial base among the women in rural India.
Shalini Nigam (1994)\textsuperscript{45} conducted a study on ‘Women Entrepreneurship: Profile, Problems and Prospects in India’: A Review Analysis’. The study conducted to understand the profile of women entrepreneurs, to identify different variables operating in the commercial environment of women entrepreneurs, to work out the correlation between various dependent and independent variables, to assess and ascertain the use of communication media sources and training needs of women entrepreneurs in relation to implementation of the commercial enterprises, to analyze and critically examine the problems faced by the women entrepreneurs and to suggest different remedial measures in helping and accelerating women entrepreneurship.

Chant S (1997)\textsuperscript{46} has studied on a perspective on ‘Female-Headed Households (FHHs) in developing countries and their determinants’. The study contains the conceptual context and core debates, woman’s role in development, woman’s role as victims and survivors and life cycle considerations. The study also discourse may offer a more positive view of female heads than the stereotype of solo women as anomalous, isolated and disadvantaged. The author offers a typology of heads that influences how women fare economically and socially including lone mother heads who are differentiated by marital status, stage in the life course, class, race, de facto and de jure status, child support and agency. The study also highlights that there are also female headed extended households, lone FHHs, single FHHs, female dominant households, grandmother FHHs and embedded FHH units.

Deeppayatan (2005)\textsuperscript{47} addresses the needs of women and men, girls and boys equitably and gives full attention to other marginalized cluster like people with disabilities. Human being security also reinforces individual dignity. People’s horizons extend far beyond survival, to matters of love, culture and faith. Protecting a core of activities and facilities are essential for human security but that alone is not enough. Human security must also aim at developing the capabilities of individuals and communities to make informed
choices and to act on behalf of causes and interests in many spheres of life. That is why human security starts from the recognition that people are the most active participants in determining their well-being. The study states that women should be given equal value in all respects.

Tara (2001) traces the origin of the provision of Micro-finance to the world summit for social development held at Copenhagen in March 1995. The study evaluates the relevance of ‘Micro Finance Perspective’ to women entrepreneurs for poverty alleviation. Based on a selected literature review, to use Tara phrase, examines the stats and issues in institutionalizing micro finance with reference to India. The success again depends on having a sustainable policy mix not only for the programmed target group but also for the development organizations own functionaries. Therefore, the combinations of strategic credit policies and credit induced culture among the employees and clients made the programme sustainable.

Kaladhar (1997) stated that Micro Credit Programme are not relevant for the poorest and the most illiterate as well as women because of their poor ability to bear risks. The study emphasized that the benefit of the programme should be at least as great as the cost of lost working time of households to participate in Micro Credit Programme for women. So these Programmes are helpful for those women in rural areas whom cannot be employed outside home or for those who do not have the ability to join formal labour market. The study states that the poorest were not able to collectively participate in many programme due to lack of continuous supply of credit from the programme, high opportunity cost of lost working time, lack of awareness of the group action rather than individual action.

Upreti and Nandini Upreti (2000) rightly observed that ‘Laws banning gender discrimination have been formulated’. It can be assumed that education along with economic autonomy will help women to achieve a great success. State has taken initiative in providing relief to women against socio-cultural
discriminatory practices. This paper begins by briefing about the marginal position occupied by the Indian woman in the society and also in the political process due to socio-economic constraints.

Sunanda Easwaran (2007)\textsuperscript{51} has observed that the study of entrepreneurship, in spite of its origins in the 19\textsuperscript{th} century, has been rather limited. The study of women entrepreneurs, in particular, is of relatively recent origin. It was probably felt that the contribution of women entrepreneurs to the economy were not significant enough to warrant independent study. With the entry of women into the economic world, things have changed. The boundaries that hitherto sharply defined the gender roles have lost their significance to some extent. The time has come to eliminate determine gender-based differences and small business development.

Jyotsna Kamat (2010)\textsuperscript{52} analysed the ideas of Mahatma Gandhi about women in rural India. The revision has rightly observed that during the Gandhian regime, the Child marriage was very common and widows were in very large number. Only 2\% of the woman had any kind of education and women did not have an identity of their own. In North India, they practiced the purdah (veil) system. It is in this context that we have to recognize the miracle of Gandhi’s work. Gandhi claimed that a woman is completely equal to a man and practiced it in strict sense. Thousands and millions of women, educated and illiterate, house wives and widows, students and elderly participated in the India’s freedom movement because his influence. When Gandhiji assumed India’s leadership the average life span of an Indian woman was only twenty seven years. Babies and the pregnant women ran a high risk of dying young. Indian society is a male dominated one. Gandhiji has illustrated in his autobiography how early in his marriage he too wanted to dominate his wife. He often said that paternal society is the root cause of inequality. In this study, there is a very touching chapter about when he asked his wife to clean a public toilet and the resulting conflict between him and his wife. He has written how
ashamed he was of himself and how he took care, not to hurt her anymore for the rest of his life. Even though there was big gap between him and his wife intellectually, it did not affect their family life. He has said that Kasturba followed her husband more than was expected of her. Gandhiji followed *Bramacharya* (strict discipline of food, drinks and of celibacy) from a very young age but when his wife passed away, Gandhi grieved that without *Ba*, his life would have been meaningless. That was the bondage of his 62 years of marriage. This stresses on the importance of women.

Sita Kapadia (1995)\(^5\) stated that Mahatma Gandhi’s legacy to the world and to India especially, is immeasurable; his life and work have left an impact on every aspect of life in India; he has addressed numerous personal, social and political issues; his collected works number nearly 100 hundred volumes. She quotes the words of Gandhi “From these I have gleaned only a few thoughts about women and social change. Gandhiji’s contribution to the great problem lies in my presenting for acceptance truth and *ahimsa* (non-violence) in every walk of life, whether for individuals or nations”. I have hugged the hope that in this woman will be the unquestioned leader and, having thus found her place in human evolution, will shed her inferiority complex. Woman is the incarnation of *ahimsa*. *Ahimsa* means infinite love, which again means infinite capacity for suffering. Woman, the mother of man, shows this capacity in the largest measure. Let her translate that love to the whole of humanity. She will occupy her proud position by the side of man. She can become the leader in *Satyagraha*- Gandhiji pronounces.

Rajkumari Amrit Kaur (1996)\(^6\) highlights about Gandhiji’s contributions to Indian life and thought, indeed to world life and thought, have been numerous and varied. Women, in particular to Indian women, owe him a special debt of gratitude. Gandhiji was uncompromising in the matter of woman’s rights. Gandhi says ‘I should treat daughters and sons on a footing of perfect equality’. Those who tried to argue with him on the basis of what the
great law-giver Manu is supposed to have said that ‘for woman there can be no freedom’ or what is contained in some texts in the Smritis met with scant attention. Such sayings or texts were not sacrosanct to him. They could ‘command no respect from men who cherish the liberty of woman as their own and who regard her as the mother of the race.’ He upbraided those who on behalf of orthodoxy resorted to quoting such texts as if they were part of religion. He recommended that some authoritative body should ‘revise all that passes under the name of scriptures, expurgate all the texts that have no moral value or are contrary to the fundamentals of religion and morality and present such an edition for the guidance of Hindus.’ While a Sanatanist Hindu in the highest sense of the phrase Gandhiji was wise and good and big enough to realize that ‘The letter killeth but the spirit giveth life.’ He, therefore, had no hesitation in preaching in no uncertain phrases, whether through the woman in the name of law, tradition and religion.

Gangrade K. D. (1998)\(^{55}\), in his article “Gandhi and empowerment of women — miles to go” explains that empowerment has become a fashionable and buzz word. It essentially means decentralization of authority and power. It aims at getting participation of deprived sections of people in decision-making process. Activists want government to empower poor people including women by legislative measures and welfare programmes. Unless capacity is built in those sections in reality, the power is used by others rather than the sections for which they are meant. He says “In my opinion, empowerment may mean equal status to women to develop through her own effort. Man should give woman opportunity and freedom to develop. Man should control the pleasures of senses and not consider woman just a sex object. Sensual pleasures have no bounds. Gandhi said “The mind is a restless bird, the more it gets the more it wants and still remains unsatisfied. The more we indulge in our passion, the more unbridle they become”. Goal of empowerment I believe depends on a threefold revolution. First one is to change people’s heart. Second one is to create a change in their lives. Thirdly, to change the social structure, I do not
aim at doing more act of kindness. I want both man and woman to come out of “psychological trap” in which they have been entangled.

Jaya Jaitly (2009)\textsuperscript{56} observed that Mahatma Gandhi’s vision of Swaraj in all its facets and from different perspectives has saturated the discourse on India’s contemporary history. As the most towering figure in India’s freedom struggle Gandhi’s role will remain unchallenged. All over the world the imprint of his moral philosophy as a workable political ideology has been particularly indelible. Yet Mahatma Gandhi’s positions on social, political and economic matters are transparently evolutionary, a continuing examination of reality, the human condition and truth. Gandhi’s attitudes towards women were as much shaped by his innate sense of comparison and justice as they were by the patriarchal albeit benevolent conservatism that was the sheet anchor of his cultural and social discourse. The contradiction between his liberal feminist pronouncements, his egalitarian, loving and respectful concern for women and his belief in their role in politics and in society are sometimes difficult to reconcile. Yet Gandhi, more than anyone else, struggled with these paradoxes in the existing social milieu. Comparing his vision of women with the current status of women and the ongoing struggle for woman’s empowerment will provide a measure of what has been achieved. She observed, in her writings on ‘women on the milestone of the 50\textsuperscript{th} year of Republic’ that India to examine its problem, progress and paradoxes.

Kiran Saxena (2010)\textsuperscript{57}, describes about Gandhi’s socio-political philosophy is feminist, which addresses to gender equity, constructed on patriarchal values. There is a contradiction in them; however Gandhi based the edifice of his philosophy on this contradiction. Politics and social life are always been associated with masculinity. It is concerned with power struggle, coercion, war, greed, selfishness, domination, bloodshed, hatred, deceit, cruelty and above all violence. They are masculine values and incapacitate women to participate in it as they are against the feminine character. The history of social
and political life is evidence that brute and aggressive people captured power and used it to perpetuate their self-interest. They exploited the poor, the needy and the helpless. In the slave society politics create situations which facilitated the slave owners to ruthlessly exploit human beings converting them as slaves. The desire to acquire land, money and women as property led to war and killing of innumerable human beings. In a feudal society the landlords indulging in wasteful luxuries usurped the fruits of labour of serfs. Hunger of land and wealth and the egoistic desire to dominate others resulted in war, in the killing of millions of people and large-scale destruction. In modern time’s capitalism, imperialism became great sources of dehumanizing colonial people.

Kamladevi Chattopadhyay (2003) observed that the Indian soil has provided a high status for women. A person resembles closely the soil he springs from. This gives a clue to Gandhiji’s attitude towards women and what his philosophy and way of life have meant for them. The tradition built up from every great personality’s relationship with society and his attitude towards any section of it is largely determined by the balance of social forces prevailing at the time. For, his mission is ever to help every maladjusted constituent part of society to adjust itself with the whole and help society to find its balance in a constantly changing world. A great leader is a force which operates as a lever to the progressive currents. To that extent the leader’s mental bent is likely to be shaped by the existing maladjustments. In Gandhiji’s era, the maladjustment is political as well as social and the two are both interrelated and interdependent. Any outstanding personality under the circumstances has to be both a political and a social leader, if a natural harmony is ever to be restored to the country and the people.

Schumacher, Lillian (2005) articulates that numerous women are saying goodbye to the corporate worm in favor of creating their own through entrepreneurship. This paper explores some of the reasons why women in today’s workforce change from the rise on the corporate ladder path to the
worm of entrepreneurship. Issues such as job stress and one of its most notable offshoots the ‘Glass Ceiling’ are presented. Ultimately, women initiated organizations define the woman’s movement of the 21st century.

Springer Boston (2009)\(^6\), observed that nearly 40% percent of all U.S. businesses are women-owned and by 2025 the Census Bureau projects it will rise to 55%. The trend is latest, dating back just to the 1980s but its impact is already felt. Not only are women achieving empowerment and bettering their lives in numerous different ways but the beneficial effect on the economic well-being of the entire country is also clear. It examines the fundamental problems that face women entrepreneurs globally; identifies, documents and explains how they cope with and solve them; profiles the more successful entrepreneurs today and explains how they got where they are; and delineates the traits of a successful entrepreneur.

Andrea E. and Smith-Hunter (2006)\(^6\), have observed that the age-old problem of female equality and puts the growth of their businesses into the context of woman’s empowerment. The authors also observed the extra special growth of women-owned business and the affects that globalization is having on them. It also focuses on the entrepreneurs themselves. It portrays the process of business formation, the challenges women face and the solutions to problems, often extreme, they have found. Many sections included on evaluating organizations that offer help and a latest viewpoint on the efficacy. A comprehensive resource guide for anyone interested in learning more about female entrepreneurs and a sample business plan to use in seeking financial aid, are included.

India NGO Report (2009)\(^6\) observed that Woman’s activists became increasingly aware of the link between their own situation and the globalization of India’s production. In fact, one of the rationales for opposing the revision of Labour Standards Law was that regulations would be similarly relaxed in India’s companies overseas, as this extract from the 1999 Counter Report to the
UN makes clear. In addition, we are afraid the abolition of the restriction for the protection of female workers will have a bad influence on Asian Women Worker’s working conditions. It is necessary to watch carefully that the working conditions of Asians do not worsen in India’s enterprises.

Unifem Report (2009)\(^{63}\) (United Nation Fund for Women the Multi Media Report) focuses on five key areas where the need to strengthen accountability to women is urgent: politics and governance, access to public services, economic opportunities, justice and finally the distribution of international assistance for development and security. The report acknowledges that not all the issues affecting women were included in the survey. Indeed some criticism has been levelled against the study saying it fails to take into account efforts made towards addressing the gender gap. It is also said that on educational attainment and health, the country has achieved. The position of Eastern European countries that fared well in the rankings may reflect their socialist past rather than any particular efforts to close the gender gap between men and women.

AHDR Report (2009)\(^{64}\) (The Arab Human Development 2005) identified gender inequality as one of the most significant obstacles to human development in the Arab region. Despite the legal guarantees for woman’s right for political and economic participation, stereotypical gender roles are deeply entrenched, limiting woman’s employment and decision-making opportunities, which are still the lowest in the world. Despite substantial efforts by Civil Society Organizations advocating for woman’s political rights, women still lag faraway behind for men in terms of representation. Moreover, women in crisis situations face the double complication of being victims not only of disempowerment but also of violence. In spite of tremendous progress made toward gender empowerment, significant challenges still face women throughout their lives. Out of all of the world’s children who are not enrolled in school, a full two-thirds are girls. Although women account for two thirds of
all hours spent working, their collective income totals only one-third of the world total. Six out of ten of the world’s poorest people are women and girls. Less than two in ten of the world’s parliamentarians are women. This highlights the efforts to increase women and girls’ economic rights and opportunities, promote woman’s entrepreneurship, reduce gender gaps in control of productive assets, reduce the rate of Human Immune Virus among vulnerable women, promote woman’s empowerment in participating in decision making, reduce gender-based violence, provide security for women in time of conflict, integrate woman’s local knowledge in protecting and managing biodiversity and natural resources and addition to building the capacities of women through knowledge-sharing and networking

GGG.Report (The Global Gender Gap Report) (2008)\(^65\), observed that the total of 128 countries, representing over 90% of the world’s population. The Gender Gap Index assesses countries on how well they are dividing their resources and opportunities among their male and female populations, regardless of the overall levels of these resources and opportunities. By providing a comprehensible framework for assessing and comparing global gender gaps and by revealing those countries that are role models in dividing these resources equitably between women and men, serves as a catalyst for greater awareness as well as greater exchange between policymakers

AWID (Association for Women Rights in Development) Report (2010)\(^66\) expressed its deep concern at the exclusion of Afghan women from the high decision-making level of the 28 January London Conference, as well as at “the absence of clear strategies to protect woman’s rights in the process of the discussions leading to negotiations with representatives of the Taliban”. The Committee pointed out that there are two Security Council Resolutions which underscore the importance of woman’s active participation in all peace-building efforts and recovery. “Afghan women, who constitute the majority of the Afghan population, must be full and equal participants in decision-making, at
all levels, in the process of peace-building, reconciliation, reconstruction and development of their country,” the Committee said. “Their voices and views, as well as capacities, are fundamental and necessary for the sustainable establishment of a prosperous and peaceful Afghanistan, based on the rule of law, democracy, justice, human rights and gender equality”.

Foreign Press Center (2001) observed that, in this dynamic world, women entrepreneurs are an important part of the global quest for sustained economic development and social progress. In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. In recent years, the empowerment of woman has been recognized as the central issue in determining the status of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th Amendments (1993) to the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels. But the present work deals with various dimensions of governmental schemes for Women Entrepreneurship in India.

Review of International Study (1999) observed that ‘any plan aimed at economic growth’ will be lop-sided without involving women who constitute half of the world population. Evidence has plainly established that entrepreneurial spirit is not a male prerogative. Women Entrepreneurship has gained momentum in the last three decades with the swell in the number of women enterprises and their substantive contribution to economic growth. The industrial performance of Asia-Pacific region propelled by foreign direct investment, hi-tech innovations and manufactured exports has brought a wide range of economic opportunities to women entrepreneurs.
2.3 Identification of Research Gap

The review of literature presented above reveals that research on rural women entrepreneurship is scarce and scattered with only a few in-depth studies of very limited nature. It also reveals that there is wide scope for research on women entrepreneurship especially in developing countries like India. Till now none of the studies have touched upon Gandhian Perspective of Rural Women Entrepreneurship. Therefore, this study mainly related to Gandhian perspective on the rural women entrepreneurship. It is the right time to study about the progress and performance of rural women entrepreneurs under changing global scenario. So far no studies have taken an integrated view of the concept of rural women entrepreneurship development in regional importance and the positive and negative contribution as a whole by the researchers about the above stated topic even in Karnataka in general and in Mysore district in particular. In order to fill this gap the present study is undertaken.

References


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