2.0 Introduction

Review of the literature relevant to the topic of research “Empowering Disadvantaged Women: An Analysis of Entrepreneurship Development Programmes in Karnataka State” which has been made. The reviews have been discussed in a chronological order under each sub-topic.

2.1 Women Entrepreneurship

In India, women entrepreneurship is a recent topic which started only after the 1970s with the introduction of the Women’s Decade (1975 to 1985) and which mostly picked up in the late 70s. This phenomenon was particularly visible only in the metropolitan and state capitals in India. It took a much longer time to percolate to the other cities and municipalities. Hence researches and publications in India in this new area are limited. The little that is available is the pioneering work done by certain organizations and institutions engaged in the promotion of entrepreneurship in the form of occasional studies leading to publication of an article now and then.

Surti and Sarupriya investigated 40 women entrepreneurs with minimum two years experience. They examined the role of stress, the effect of demographic variables such as marital status, type of family on stress and how women entrepreneurs cope with stress. Results indicated that unmarried women entrepreneurs experienced less stress and self-role distance than married women entrepreneurs. Women entrepreneurs from joint families experienced less stress, probably because they share their problems with other family members. External focus of control was significantly related to the stress role and fear of success was related to result-inadequacy and role-inadequacy dimensions of stress. While many entrepreneurs used intrapersistent coping styles, such as taking action to solve problems, avoidance was more common than approach – oriented styles of coping.
Singh and Sengupta conducted a study on 45 women trainees who were attending the entrepreneurial development programme to determine the characteristics of women who were on the threshold of starting their enterprise, to study the reasons for starting their own business, to identify the motivational factors that lead women to become entrepreneurs, and to establish relationship between their entrepreneurial vision, potentials and policy implication for developing entrepreneurship among women. The study revealed that educationally more qualified women perceived entrepreneurship as a challenge, ambition, and for doing something fruitful, whereas those educationally less qualified entrepreneurs perceived the EDP training as only a tool for earning quick money. The majority of the potential entrepreneurs had clarity about their projects but needed moral support from males and other family members for setting up their enterprise. Women entrepreneurs preferred to combine their need for excellence with emotional dependency. They had an inner uncertainty of their own capabilities and needed a male support to pave their way rather with money, business know how or moral support.

Singh, Sehgal, Tinani and Sengupta conducted a study on 60 successful women entrepreneurs from in around Delhi revealed that, majority of the women entrepreneurs were married, and in the age group of 26 to 35 years. The reasons for the choice of business are in the order of high demand for product, processing skills, ready market, future prospects and creativity. The reasons for women to become entrepreneurs were to keep busy, to earn money on their own, to pursue hobby as an earning activity, by accident and circumstances beyond control.

According to Shyamala entrepreneurial development is a complex phenomenon. Entrepreneurs play a key role in the economic development of a country. Entrepreneurship may be regarded as a powerful tool for economic development of a predominantly agricultural country like India. Since independence, small scale entrepreneurship programmes have contributed significantly to the economic growth. To create entrepreneurship among the students, younger generation, the small scale sector has to be made a vital part of our economy next only to agriculture. The human resource
in Small Scale industries are found to be more helpful in maintaining them on profitable employment opportunities. It may be pointed out that the ideal “Golden Age” of Mrs. Robinson has come only through entrepreneurship development.

Rajeswari and Sumangala⁵ state that “the quest for economic independence and better social status and sometimes sheer need for the family’s survival, force women into self-employment and entrepreneurship” (Pillai and Anna, 1990) In India, economic development has brought about changes in women’s lives in many ways, because of advancement in medicine, availability and access to birth control devices, modern household appliances reducing the time and drudgery of house-hold work “But with the rising cost of living, the middle class family finds it very difficult today to manage with the husbands’ income alone” (Roguradha Reddy 1986) At this critical position, self-employment is the safer way to generate income. In addition, self-employment also changes the position of women from being job-seekers to job givers⁶.

Renuka Vishwanathan⁷ in her article on opportunities and challenges for women in business elaborately has discussed various support services and societal changes that were needed in promoting women entrepreneurship. She has given emphasis on bringing about a curriculum change by incorporating EDP (Entrepreneurship development programmes) from high school level onwards. She has also talked about the constant review of EDPs to make it more relevant and market-oriented. She has gone into the aspect of providing funds, appropriate training, collaborating with NGOs and changing the attitude of society towards women’s occupations and finally, has mentioned the catalytic role played by the women development corporation for developing entrepreneurship among women.

Setti⁸ has discussed the importance of developing entrepreneurship among women especially among the poor. It also highlights the potential women who are to be encouraged to take up entrepreneurial activity. It presents the model for developing agricultural enterprise for farm women. It analysed the Bangladesh rural advancement
committee in providing finance to rural women. The author also stresses the need to focus on skills of marketing, the products produced by the entrepreneurship development programmes candidates and self-help groups.

2.2 Entrepreneurship and Women’s Empowerment

Ajit Kanitkar⁹ has studied entrepreneurs and micro enterprises in rural areas by selecting 86 entrepreneurs who belonged to 22 villages of Bihar in northern India, West Bengal in East India and, Uttar Pradesh, Madhya Pradesh from central India and found that 88 per cent of the business entrepreneurs were not from families with business background and 48 percent had parents who belonged to the farming group.

Amin, Becker and Bayes¹⁰ have split the concept of women’s empowerment into three components each measured separately:

Inter-Spouse Consultation index, which sought to represent the extent to which husbands consulted their wives in household affairs;

Individual autonomy index which represented women’s self-reported autonomy of physical movement outside the house and in matters of spending money; and

The Authority index which reported on actual decision-making power (which has traditionally in the hands of the patriarch of the family). These indices were similar to those used by Balk¹¹ in her 1994 study. Comparable components of empowerment have been included in the eight indicators by Hasemi¹² mobility, economic security, ability to decide small purchases, ability to decide on larger purchases, involvement in major decisions, and relative freedom from domination by the family, political and legal awareness, and involvement in political campaigning and protests. Several different efforts have been made in recent years to develop comprehensive framework delineating the various dimensions along which women could be empowered¹³

Hashemi & others¹⁴ found that the membership in the Grameena Bank had a significant positive effect on women empowerment. Goetz and Sengupta [1996] have used a five point scale to measure the level of control. Women exercise over loans and have arrived
at the conclusion that micro credit had a negative impact on women’s empowerment. They found that less than 18% of the women in the sample studies retained full control over the loans they availed from credit programmes. Thirty-nine per cent of the respondents were judged to have very little control over the loans.

**O D Heggade**\(^{15}\) has discussed the development of rural women entrepreneurship, trends, and patterns of growth by various types of economic activities and the problems faced by them. The government schemes such as DWCRA/TRYSEM and other income generating activities in the group and by individual entrepreneurs have enlightened the process involved in the promotion of self-help groups, networking of the bankers/NGOs/village panchayats/departments/societies in organizing and promoting self-employment ventures by these women. The study has revealed that the marginalized groups like SC/STs, religious minorities like Muslims/Christians are very negligible whereas the rural women belonging to Hindu forward groups are substantial. Activities selected by these women were purely village based, lacked tapping the avenues of wider markets due to gender bias of the promoters, their restrictions in mobility, constraints of market expansion ideas by taking additional working capital. The author has failed to comment on the personality growth of these women, and mode of inculcating risk taking, decision making, and capacity building aspects.

**Malhotra, Anju, Schuler Sidney and Boender Carol**\(^{16}\) have provided an excellent review of this debate. They have reviewed the many ways that empowerment could be measured and have suggested that the researchers should pay attention to the process in which empowerment occurred.

**According to Femida Handy and Meenez Kassam**\(^{17}\) although the notion of women’s empowerment had long been legitimized by international development agencies, what actually comprises empowerment, and how it has measured, have been debated in development literature.
Deepa Narayan\textsuperscript{18} has given different meanings in different socio-cultural and political contexts on the terms such as self-strength, control, self-power, self-reliance, own choice, life of dignity in accordance with one’s values, capacity to fight for one’s rights, independence, own decision-making, being free, awakening and capability. The empowerment having intrinsic and instrumental value was relevant at the individual and collective levels, which could be economic, social or political, expansion of assets, capabilities of poor people to participate in, negotiate with, influence, control and hold accountable to institutions that affect their lives. The framework of empowerment had four elements/principles such as: a) access to information, b) inclusion and participation, c) accountability, and d) local organizational capacity.

DFID’S study\textsuperscript{19} clearly shows that poor women need training to develop skills and self-confidence to allow them to operate and to survive in the informal sector. Access to credit is important but not sufficient for the poorest women. The projects studied have revealed many examples of women who would have been unable to develop their businesses and increase their incomes without training, especially in basic business skills. However, the impact of training and of increased income on other aspects of their business, viz., access and control of resources, status and quality of life, were not clear cut. Not only did the impact vary in strength but it could also be negative as well as positive. The link between training, women’s economic and social empowerment is, therefore complex. The study has found that where training was well designed and delivered it lead to increased income which, in turn, lead to improved self-esteem and in some cases improved status in the household and the community. This was especially the case where the training had provided a gender analysis and confidence-building component. A particular benefit of the training was that it developed enhanced survival strategies in women, so that they could cope better in times of crisis. Training provided to the groups in a participatory mode was on empowering, liberating experience for women, as it allowed for the sharing of ideas, information and experiences. This in turn, developed both self-confidence and entrepreneurship. Business skills appeared to be more effective than training in technical skills, which were more context-specific and not easily adapted to
new circumstances. It helped women to adopt more positive attitude towards productive work and allowed women to see what they were doing as a potential business. In terms of policy recommendation for development agencies, the study has suggested the need for greater recognition of the role of training in improving the economic and social status of poor women, improved quality in the design and delivery of training programmes.

2.3 Entrepreneurship and Economic Empowerment

Leelamma Devasia\textsuperscript{20} has stated the empowerment of women pre-supposed a drastic, dynamic and democratic change in the perception of and expectation from women to attain economic independence to become the mistress of their own body and author of their own decisions.

Sujatha Viswanathan\textsuperscript{21} traces the history of gender planning in India, which started with ‘welfare approach’ and culminated in ‘empowerment approach’ which, along with ‘practical gender’ and ‘strategic gender’, needs give women a voice in decision-making. The strategy of self-help groups was used to empower the vulnerable and powerless poor women through DWCRA. Awareness programmes and group activities were provided and emphasis was made on setting up of local “skill exchanges” that helped women to improve their economic status. The author cited \textit{Indira Mahila Yojana} which had the basic principle in its scheme that would lead to economic empowerment which would improve the family relationship and domestic work culture leading to social empowerment, more equitable participation of women in family decision making helping them acquire leadership qualities and political empowerment. But the author has failed to focus on the lack of training component in the above schemes with respect to development of entrepreneurial skills, leadership qualities and risk taking and decision making abilities. The existing programmes need introspection in terms of its content which has not been stressed by her.

Seethalakshmi and Shanthi\textsuperscript{22} emphasized the need for fostering self-employment for women through ‘collective endeavor’ in forming groups especially the poorer women.
They have highlighted the difference between the better-off and the down-trodden women by comparing better opportunity for better-off women to venture into business when compared to poorer women as they have not possessed the basic credit worthiness to obtain loans.

2.4 Entrepreneurship and Social Empowerment

Medha Dubashi Vinze 23 studying the women entrepreneurs of India has reported that women lacked confidence to study their own ventures: social pressure restricting freedom of movement and financial organizations not encouraging the women entrepreneurs have the reasons for women’s unwillingness to come forward to take up entrepreneurship.

In India women entrepreneurship is a recent topic which started only after the 1970’s with the introduction of the women’s decade (1975-1985) and which mostly picked up in the late 70’s and 80’s. This was particularly visible only in the metropolitan and the state capitals in India. It took a much longer time to percolate to the other cities and municipalities. Hence research and publications in India in this new area are absent. The little that is available is the pioneering work done by certain organizations and institutions engaged in the promotion of entrepreneurship. There were three research studies on a comparatively large sample, whose main emphasis was with some aspects of women entrepreneurship. Vinze’s study 24 related to the impact of women’s international decade on development of women entrepreneurship in Delhi. Nadkarni 25 in her socio-economic study made a modest attempt to understand in perspective how the new opportunities and the traditional disabilities in the case of women could be understood. Natarajan 26 tried to develop an index to measure performance over a period of time and also to identify the factors which contribute to the success or otherwise of the women entrepreneurs.

According to Singha Roy & Debal 27 the concept of social development and empowerment of marginalized groups have acquired new connotations in recent years among social scientists policy planners, development activists, politicians in the context
of globalization and paradigm shift, on the one hand, and the resurgence of grassroots mobilization and new collective identity formation of these groups, on the other. A woman in business is a recent phenomenon in India. As education spread and compulsion for women to earn, more and more women have started going out of homes and opt either for wage employment or for self-employment/entrepreneurial career. They have become independent and taking up self-employment and entrepreneurship. Many government and voluntary agencies have carried out many vocational training programmes for improving the socio-economic status of women in family, society and nation. The main aim of government training programmes has been to provide necessary infrastructure for all as participants and beneficiaries of the development process. With the help of training agencies, women’s earning power could be developed. Women should turn from perceived economic liabilities into economic assets and will be possible when women had earning power, which was made possible by women in training for income generation programmes. The most important activity to train women was by using local resources and materials, which they were able to transfer into goods. The development of women’s entrepreneurship has ensured the building up of their confidence and motivation, there - by developing in them the capacity to identify and overcome constraints.

Two recent studies conducted by Nirantar examining their linkages between literacy, leadership and capacity building within Self – Help Groups found a high correlation between literacy levels, leadership opportunities and access to credit. And since the socio-economic/status and education were correlated, leadership tended to get concentrated in the hands of the better-off members. Women’s empowerment is the process through which women, who were most discriminated against achieved gender equity. This would include support for men to change those aspects of their behaviour, and roles and privileges which currently discriminated against women. The ‘extent’ of current disadvantage and inequality meant that women’s empowerment might require support by development agencies.
Jakino\textsuperscript{29} stated that Self-help has often perceived as a valuable, if not essential element to the development programmes. At the same time, as a concept it has generally escaped scrutiny. Two types of claims were made about the benefits of self-help programmes. First, it was suggested that self-help empowered its participants more so than other externally directed or implemented programmes. The second less local claim has the compatibility of self-help with cost-reduction strategies: both in terms of material costs and costs to the prevailing social and economic structure. This article has explored these two claims through a case study of a self-help group (SHG) programme in Tamil Nadu, India. It has argued that although empowering outcomes were stated as the rationale for self-help, these were often neglected in favor of achieving cost-reduction ones. This has an outcome of the concept of self-help being absorbed into the practices and discourses of the dominant development paradigm. Self-help had thus been divorced from its role in enabling self-direction, and had become the rationale for pressurizing the marginalised to take responsibility for improving their own condition within a non-negotiable economic and social structure.

Petra Bergquist\textsuperscript{30} has raised a serious doubt on the extent to which microfinance serves as an adequate strategy for poverty alleviation. He had argued that microfinance should be seen as a pro-poor policy that provided the poor with financial services. This came in the light of a study conducted to analyze the material and symbolic outcomes of microfinance, in a field study of SEWA Bank in Ahmedabad in association with Grameen Bank which had developed an integrated approach to help SEWA women to break the vicious circle of poverty.

\subsection{2.5 Entrepreneurship and Political Empowerment}

According to the World Bank Report\textsuperscript{31} women’s empowerment could be measured by factors contributing to each of the following: their personal, economic, familial, and political empowerment. They have included household and interfamilial relations as they believe in the central focus of women’s empowerment measures should include women’s participation in systemic transformation by engaging in political action.
Shubha, Bhargava and Mangala Nayak\(^{32}\) while referring to the participation of women in the Panchayat Raj Institution, at the grass root level have discussed that despite advocacy on greater participation of women who were excluded from the benefits of development, they still remained the largest excluded group. An expansion in human capabilities was considered as the end of all development efforts, which included promotion of equality and empowerment, ensuring sustainability, improving work productivity, maximizing efficiency and encouraging effective participation. Increased participation in rural governments could never be achieved without capacity building. Successful local leadership involving political and managerial skills depends on the building of local leadership capacity. Necessary training and orientation is necessary to empower the women members to exercise their authority. Empowerment gives women the capacity to influence decision-making process, planning, implementation and evaluation by integrating them into the political system. Exchange programme of Kerala and Karnataka helped elected and potential women share, learn, and understand the process of empowerment. In Karnataka the Self Help Group concept helped for mobilizing women as a support base at villages. Exposure visits made women to understand as learning by seeing is more authentic. A strong information system is essential for participatory democracy and planning the process of empowerment.

2.6 Marginalized Women & Empowerment

Lalitha\(^{33}\) has focused on the dual disadvantage of gender and poverty and unequal access to economic opportunities to women and has emphasised the need for self-employment especially in the unorganised sector. The credit requirement of women and the exploitation of women by the money lenders followed by the emergence of commercial banks, primary land development banks played crucial role in rural credit to women and weaker sections. The last three decades of women development process has
not yielded any results, later the intervention of NGOS, NABARD helped the thrift and credit activities which clearly indicated that women can manage the finance, repay loan after utilizing for the purpose taken, there by emerged as a decision- maker, self-motivator.

**Usha Jumani**\(^{34}\) has discussed the common economic issues like low income, little scope of getting work opportunities, unskilled, tiring labour work further aggravates on account of non availabilities of land or any other fixed assets. She has provided an original conceptual framework to explain the social and economic dynamics of self-employment specifically in relation to poor rural women. The author highlights the interaction between the working and social roles of these women, the availability of their access to natural resources, infrastructural facilities and its impact upon their perception of themselves and their life situations and was salient on interventions to tackle the problems of poverty through self employment.

**Malini Ghose** and **Nirantar** \(^{35}\) have discussed the link between literacy and women’s empowerment programmes by quoting the findings like 61 per cent of the SHG members surveyed were non-literate; this included those 28 per cent who could only sign. 69 per cent of the women who were in leadership roles were literate. Not having regular access to reading material had serious consequences. Neo literate populations quickly relapsed into illiteracy. It means no access to information, inability to participate in public debates and lack of awareness of one’s rights. In the absence of a literate environment the investments made in making people literate was as good as providing water in leaking glasses.

According to **Aiyadurai**\(^{36}\) a few characters in the social status of women entrepreneurs are inevitable; such as Psychological dependency of the business women on their family members in decision making, to share family responsibility simultaneously along with their entrepreneurial responsibility.
The personality traits of the women in communicating with others

- Lack of interest and proper exposure to the things leading to run enterprises with names of women
- of proper training before entering into the business
- Interested in routine matters only and not involving in innovative ventures
- of marketing orientation in entrepreneurship
- Inability to distinguish entrepreneurial functions from other functions like management, production and speculation

The study suggested that the requirements of women entrepreneurs are:

i) to build up courage and self confidence
ii) to fix priorities in family and business activities by allocating adequate time for both appropriately
iii) must have urge to learn new things and to undergo training on various skills of entrepreneurship
iv) Production orientation must be changed to real marketing orientation, to gain the maximum satisfaction of the maximum number of customers.
v) involving in risk taking and taking effective decisions appropriately
vi) preparedness to accept changes
vii) elimination of unnecessary activities
viii) build good relationship / working atmosphere for the employees within the organization

**Vaid Manorama** expresses that the women entrepreneurs in India represent a group of women who have broken away from the beaten track and are exploring new vistas of economic participation. Their task has been full of challenges and yet they have steered clear of prejudice, oppositions and constraints and have established themselves as successful entrepreneurs. A great many of these entrepreneurs have chosen the commercial world because of a compelling urge “of wanting to do something positive” in their lives. But most have been pushed into it by sheer force of situation and circumstances. These pace and trend setters for women’s economic emancipation have shown courage, tenacity, will-power, farsightedness and vision in handling business ventures independently. By enabling women to become entrepreneurs and participate
fully and more effectively in a wider range of economic and especially industrial activities, it is possible not only to improve their position in society but also to make greater progress towards overall economic and social development objectives, such as increased economic growth, improved productivity, improved distribution of income, reduction in poverty and above all in reduction of unemployment.

Conclusion :

Most studies of women entrepreneurs in India have studied women entrepreneurs their non-entrepreneur peers or VIS-a-vis male entrepreneurs. Many programmes have been implemented by the central / state governments to motivate people to take up self-employment. This researcher work aims to evaluate the government programmes for women’s development especially on the disadvantaged women.
# REFERENCES:


PUBLISHER DAVID R GODINE EDITION 1988


<table>
<thead>
<tr>
<th></th>
<th>Author(s)</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Author(s)</td>
<td>Title</td>
</tr>
<tr>
<td>---</td>
<td>-----------------------------------</td>
<td>----------------------------------------------------------------------</td>
</tr>
</tbody>
</table>


30. Petra Bergquist (2009)-breaking the vicious circle of poverty – (university essay : Lunds University)


<table>
<thead>
<tr>
<th></th>
<th>Author(s)</th>
<th>Title</th>
<th>Publisher</th>
</tr>
</thead>
</table>