Chapter 2
Review of Related Literature

2.1 Introduction:

The field of entrepreneurship is being fast recognized as an important research area in India. Not much research has been done in this direction, apart from a few attempts by sociologists, economists, psychologists, and social scientists. Nor is there much data available on tribal entrepreneurs/entrepreneurship in general and tribal women entrepreneurship in particular. Entrepreneurship, until a decade or two ago, was considered totally a male’s prerogative, but now it is being taken up as a challenge by females. Researcher, in the recent past, has shown keen interest in the study of women entrepreneurs. Comparative studies in nature with those of male entrepreneurs have been conducted. A few research studies have been conducted on tribal women entrepreneurs.

In any case, it is important to review the research literature that is available on women entrepreneurs both in our India and in abroad. It may point out significance of this research and a background for future research.

2.2 Review of Literature:

(1) Amuthalaxmi P., Kamalanabhan T. J in their study was initiated with the objectives of identify the individual characteristics, family environment and external variables that determine women entrepreneurs and working in a below poverty line community. Based on this objective, for this study, only three main factors such as individual characteristics, family environment and external factors were considered to analysis the characteristics of women entrepreneur and workingwomen. The study had shown positive influence of the contribution of both women entrepreneur and working women to the below poverty community development. Although these women took up their roles only as an income-generating partner in their family, they started developing entrepreneurial characteristics through experience. The budding interest of the
B.P.L. entrepreneurs has to be groomed properly through requisite training thereby suitably guiding them to cater to the expectation and the community.

(2) Anna, Chandler, Jansen and Mero ² (2000) proposed a model combining venture efficacy, career expectations, and individual context as determinants of industry selection. Women in traditional businesses had higher venture efficacy for opportunity recognition and higher career expectations of life balance and security and placed more importance on the financial support received from others. Non-traditional owners had higher venture efficacy for planning and higher career expectations for money or wealth.

(3) Antony Valsamma ³ The study of the women entrepreneurs was undertaken with a view to understand the nature and condition under which they are functioning and the problems and challenges faced by them in course of their entrepreneurial pursuits. 45 women entrepreneurs have been interviewed for the study at Tiruchirapally. The study reveals that Textile and tailoring, food processing, gift shop, stationary stores, are the conventional areas that are dominated by women entrepreneurs. Secondly, they were found that banks are coming forward to finance the business ventures for educated women. More women entrepreneurs were found confident and successful. In spite of this, marketing problem was found more serious than financial problems. The study reveals that the women entrepreneurs today are emancipated lot as force to reckon with. They are bound to succeed in the field of business with their intrinsic qualities of human relations, perseverance, cash management technique winning tactics etc. However, the large majority of them are rather skeptical and frightened of the problems they are likely to encounter in the course of entrepreneurship.

   a. Natural entrepreneurs
   b. Created entrepreneurs

(4) Bais, Santosh and Singh Jagannath Kukkudi B. ⁴ have carried out an exploratory study of seven leading women entrepreneurs. As per the study of these women entrepreneurs, about 28 percent of the women entrepreneurs cited interest to do business, as the main reason for their entry into the entrepreneurial world. Some of these entrepreneurs said that business is in their blood and they have a love for the business career. There are certain problems, which women entrepreneurs face before and starting a venture i.e. Lack of suitable and
appropriate environment for promoting entrepreneurship. Lack of confidence to start the venture, Social pressure, attitude of doubting a woman’s capability and restricting her freedom of movement, Close scrutiny by financial organizations and harsh guarantee, Inadequate involvement of financial and other agencies, to tackle problems of finance, marketing, grant of land & building loan etc, but the conclusion of the study reveals that these women have proved themselves very successful as entrepreneurs by engaging in one or two income generating ventures within the confines of their homes. All the women entrepreneurs discussed in this paper were able to overcome the odds to create successful business ventures in their respective fields.

(5) **Beena C. and Sushama B.** focused their study on self employed women in un arranged sector. Objectives of their study were (1) To study the motivational factors responsible to start the enterprise. (2) To study the association between motivational and their perception of success The study is conducted of 30 women entrepreneurs who were financing their own small business without the help of any formal agencies like banks govt. It was observed from interactions with these women that the financial return of these women was a very strong motive not only to start but also to carry on with this enterprise over period of 5 years. 73 percent of the entrepreneurs mentioned that, they are very successful & they are planning to expand their business. It can be said that the contribution of the self-employed women in unorganized sector is enormous to the economy. These small business women facilitate certain important activities in the common man’s life like food, laundry, disposal of junk paper etc. These activities not only made them economically independent but also to be self dependent and confident to face problems.

(6) **Bliss and Garratt, (2001)** In Poland, the transition from a centrally planned economy to political pluralism and economic transformation was seen as a platform for increasing numbers of women entrepreneurs. In addition, a study of the establishment of the Polish Association of Women, entrepreneurs concluded that the understanding of the social and economic impact on women of a planned economy and the unique needs of female entrepreneurs in the transition to capitalism were keys to developing effective support organization.
C. Arvind and S. Renuka 7 The study conducted to examine the profile of women entrepreneur, motivation and facilitating work home role conflict faced by women entrepreneurs. The researcher found that the important factors which motivated the women towards entrepreneurship are self interest in that particular area of enterprise and inspiration from others success. The facilitating factor that had an impact in maintaining the enterprise successfully were self experience, interest, family’s help and support. The researcher realize that the women entrepreneurs in general face conflict in work and home roles, as well as conflict in work role pertained to in abilities to expand the enterprise and optimum utilization of available skill. Study concludes that women entrepreneurs require a congenial entrepreneurial climate which motivates and facilitates women to take up entrepreneurial career.

Cooper A. and Goby 8 (1999) in their descriptive study of female business owners in Singapore reported characteristics similar to those of other studies from around the world. Women were reported as motivated by the desire to become their own bosses. They were educated, had prior work experience, and desired freedom and flexibility to meet the combined responsibilities of work and family. They owned small service and retail businesses that they had started largely with personal capital and loans from family and friends.

Dhameja, S. K. Bhatia, B. S. Sain, J. S. 9 with a view to add to the existing small body of knowledge in the area of women entrepreneurship, the study was taken up in the state of Haryana. Study was initiated taking into consideration two main objectives i.e. firstly, to study the extent of fulfillment of expectation of women entrepreneurs with regard to various support agencies and secondly, to study the attitude of women entrepreneurs towards various support agencies. For the study, a selected of 75 women entrepreneurs was selected using statistical random sampling technique. After comprehensive study, researcher found that there was a lack of information and knowledge regarding schemess of assistance launched by the government of India through various support agencies including those exclusively for women entrepreneurs.

Du Reitz and Henreson 10 (2000) In Sweden, Du Reitz and Henreson analyzed sales, profitability, employment, and orders to conclude that women-owned firms were smaller and had a smaller customer base. Only the underperformance in sales was supported. The conclusion was that women-
owned businesses were only “under performing” only because the growth preferences of women were lower than those of men.

(11) **Eleanor Brantley Schwartz’s** 11 (1976) Pioneering article, “Entrepreneurship, A New Female Frontier” was based on interviews with 20 female entrepreneurs. She combined exploratory and descriptive research in her efforts, to identify individual characteristics, motivations, and attitudes that these women had in common. She concluded that the primary motivators for the women in this selected were the “need to achieve,” job satisfaction, economic payoffs and independence.

(12) **Gundry and Welsch** 12 (2001) compared women-owned businesses that exhibited high levels of growth with low or no growth businesses in order to understand the relationship between strategic choices paths and the firms’ growth orientation. High-growth women entrepreneurs differed from low-growth women entrepreneurs along the following dimensions: selection of strategies that focused on market expansion and new technologies, greater intensity of commitment to business ownership, and willingness to incur greater opportunity costs for the success of their firms. High-growth women entrepreneurs provided more organization structure; planned earlier for growth; used a team-based approach to the business; were concerned about reputation and quality; had adequate capitalization; and used a wider range of financing services for business growth.

(13) **Hisrich and Brush** 13 (1983) launched the first longitudinal study of women Entrepreneurs in the US. This research covered the characteristics of the individual women, their motive for start-up, social support systems, barriers and challenges, and the characteristics, growth and performance of their businesses (Hisrich & Brush, 1984). The findings from their analysis of 463 women yielded the first composite description of the “average” women entrepreneur: first born, middle class, college graduate with a major in liberal arts, married, with children, and a supportive spouse in a professional or technical occupation. Most of the women had created their businesses in traditionally female industries (retail, hospitality, services). This research also provided details of the financing challenges the women faced, including acquiring knowledge of finance and accounting and gaining access to start-up capital. Women reported they had strong idea generation capabilities and well-developed people skills. Women’s
education was most often in the liberal arts area, rather than business or technical areas, even though women were found to be generally better educated than their male counterparts. The researcher concluded that women should work to gain more education in financial areas and that they should learn more about the financial needs of their businesses including aspects of working with money, banking requirements, loan processes; and how to talk to bankers. They also concluded that females should be encouraged to study non-traditional fields such as engineering and science in order to prepare them for a broader range of industry choices, noting that many of the non-traditional fields offered higher growth potential and greater rewards.

(14) Hisrich and O’Brien 14 (1982) drew a selected from the American Management Association database to test their hypotheses about the relationship between industry choice and access to resources. The driving question for this paper was whether women in businesses considered “traditional” (retail, personal services, food and catering) were different from those in non-traditional industrial sectors (construction, manufacturing, technology). The Authors found that indeed, there were some differences. The women entrepreneurs in the more non-traditional areas were older, had more education, and were more likely to have self-employed parents. While both groups reported using their personal savings to finance their businesses, those in the non-traditional areas were more concerned about the lack of external financing sources – possibly because their industries required larger capital investment.

(15) Holliday and Letherby 15 (1993) conducted a study of how women integrate the business and social lives. The researcher drew heavily on sociological theory to interpret women’s roles in small businesses, particularly those roles related to authority. Using an ethnographic approach, they found examples of both compassion and support for women, but also evidence of sexual harassment. The relationship between work-family connections and economic success confirmed support for gender similarity rather than for a gender difference model.

(16) J. Jayalatha. 16 The study aims at understanding the women entrepreneurs’ problems among the entrepreneurs residing in Palani. The study is based on a selected of 60 women entrepreneurs applying convenient sampling technique. The study reveals that production, marketing, financial, government
assistance, financial problems, in addition to that being women entrepreneurs 5000 personal problems. All these problems have to be faced by women entrepreneurs. Researcher suggests some remedial measures; e.g. financial assistance by the government by way of subsidies and concessions to women entrepreneurs etc.

(17) Kalleberg and Leicht 17 (1991) conducted a study analyzing the relationship between the owner’s gender and personal characteristics, choice of industry, choice of organizational structure, and the survival and success of the business. The authors found that women-led businesses were no more likely to go out of business or be less successful than those led by men and there were no gender differences in earnings growth (1991). This study stands in contrast to those show businesses had lower sales volumes and lower incomes as a result of positioning in less profitable industries, as well as lack of access to capital, and inability to secure government contracts.

(18) Kamraju S. 18 carried out an exploratory study to examine the challenges facing rural woman entrepreneurs in Orthanand Taluka in Tanjavar district. The study was conducted on 120 women entrepreneurs from five Panchayats namely Vadeseri, Kannagud Papa, Thodaramapaattu and Orantharayan, Kudikadu. The women were engaged in various kinds of entrepreneurial activities like dairy farming, tailoring, food products, petty shop, grocery shop, flourmill & wet grinding, typewriting institute, mat making, soft drink, rice mill, fertilizer shop, catering, oilseeds processing & cattle rearing etc. Researcher findings revealed that women entrepreneurs were facing certain problems like lack of finance, lack of entrepreneurial skills, insufficient arrangement for marketing and sale, dual role, gender bias, low mobility, social attitude etc. He conclude, the entrepreneur in Orathed Taluka were not aware of the support schemes and Central government and bank mainly because of ignorance. The govt. should give more attention for the promotion of business conducted by women.

(19) Kole Swapna, Aryakumar 19 Researcher develops an integrated approach towards promotion of women entrepreneurship in the rural economy. The study reveals that to make rural women as strong as economy drivers, government and non-government organizations have taken a number of initiatives. However, much remain to be done by way of an integrated approach.
in the direction to optimize the resource allocation, so as to accelerate the process of rural women entrepreneurs. This would be one of the key strategic approach for achieving accelerated economic growth and overall sustainable development.

(20) Manikavasagm, Kasthuri and Jaynathi P. The study has been undertaken by investigator as an attempt to find the details about the enterprise set up by the entrepreneurs in Pollachi, Koimbtur District. The study was conducted to acquire a better knowledge about, firstly, the socio economic background of the families of the women entrepreneurs and secondly to identify the problems faced by them and the solutions they have developed to deal with the problems. 50 women entrepreneurs 10 trend and 40 untrained were selected on the basis of random sampling from the D.I.C. The study revealed that there are a good number of factors which decides the success women entrepreneurs self sphere system, resources system and support system help them to get success in their deeds. Apart from this entrepreneurs education, training, knowledge, abilities, traits influence, their performance, the motivational pattern, family backgrounds and also have a close association with success. The recourses system, technical and marketing assistance, managerial consultancy and financial support also determine the success of the enterprise.

(21) Maniklal N. & Ganesan R. The study has been conducted with the members of the Federation of Indian Women Entrepreneurs during the 7th global conference held at Delhi in Feb. 2000. The study is based on the primary data collected from 34 entrepreneurs. (In short span) The study is initiated with main objects, firstly, to examine the nature of entrepreneurial activities taken up by the global entrepreneurs and that the problems faced in running the enterprise and secondly to identify the motivational factors of become entrepreneurs. It is observed that there is a great difference in developed and developing countries, among motivational factor, to be independent, safe identity, to earn social status etc. have been the motivational factor which more of non economical factor where as for less developing country there are more of economic factors like to earn money. for developing countries, secondly it is found that nearly 88 percent of entrepreneurs have to face marketing problems followed by working capital. Hence efforts may be taken to address the working capital need without collateral security considering lack of asset ownership enterprises of women in
the communities. Emphasis on marketing strategies, strategies in business is properly introduced to the women entrepreneurs and overcome marketing crises is to be educated by means of training.

(22) Marlow\textsuperscript{22} (1997) indeed gendered effects on the way men and women small business owners feel about their entrepreneurial experiences outlined gender-specific feelings that women entrepreneurs might hold: thwarted in their careers, having A more gender-specific study in the U.K cons credibility problems based upon gender, ambitions based upon a different socialization model, and the pursuit of self-employment as a solution to dual domains of work and family The author felt that these feelings are “tainted by patriarchal expectations”. In some instances, country context has a significant effect on entrepreneurship.

(23) Masters and Meir’s Applications of the Brockhaus\textsuperscript{23} (1980) Study of entrepreneurs and managers supported Bronchus’s earlier findings of no significant difference between entrepreneurs and managers on risk taking. The authors also reported no significant difference in risk-taking propensity between male and female entrepreneur.

(24) Mirchandani\textsuperscript{24} (1999) Applications of feminist perspectives to entrepreneurship suggested new links between social stratification and business ownership, organizational structure, and industry choice. Researcher who took a feminist point of view noted that women had historically been excluded from the entrepreneurship literature and argued for the need to understand entrepreneurship as a gendered activity. They focused on two issues: the construction of the category of “the female entrepreneur” and exploration of the unique ways in which the connections among gender occupation, and organizational structure affect female and male business owners.

(25) Naik Hiraman\textsuperscript{25} The study is conducted initiating the main objectives, firstly to identify the factors influenced to undertake their present venture and secondly to identify problems faced by them as a women in the society. The primary data have been collected from the women entrepreneurs who have been participated in the exhibition. The study reveals that women entrepreneurs have to face basically marketing problems and problems as a woman. Women expected that the government should supply the required materials and inputs at reasonable rate. They expect less formality in setting up
the units and they also expect market support by selling their products through the
government show rooms.

(26) Rajan S. The researcher had been studied the role of rural women 
entrepreneurship. The study reveals that if the rural women entrepreneurs are 
encouraged to start their own cottage enterprise with minimum stake it would 
help in making them self-sufficient and even contribution to their might to the 
overall economic development of the country. The survey was conducted in 
Vishakhapattanam district. It was found that in some of the remote tribal 
mandals women to be found to be enthusiastic in starting their own venture. 
With support from government agencies and voluntary organization, substantial 
number of women entrepreneurs have come forward and are successfully 
runtime a wide variety of business like handicrafts, rice mill etc. But in spite of 
all these efforts it is observed that the rate of growth of entrepreneurial activities 
among women in the country is still limited and not as much as desired.

(27) Scherr, Sugrue, & Ward, (1993), Coleman reported that 
lenders did indeed discriminate, but on the basis of firm size, preferring to lend 
to larger and more established firms, thereby limiting their involvement with 
women-owned firms which were generally smaller.

(28) Scott (1986), building on Hisrich and Brush’s questionnaire, used 
two separate surveys to explore “glass ceiling” issues. They found, the desire for 
increased flexibility to handle family responsibilities is possible motivators for 
women. She reported gender differences in reasons for starting a business; men 
stressed the desire to be their own bosses and women reported being concerned 
with personal challenge and satisfaction.

(29) Shree Gouri and V. Sawadi The researchers in their work “Women 
Entrepreneurs in India: Scope and Opportunities” have classifieds the women 
entrepreneurs into four groups, depending upon the driving motivational factors

(30) Shrinivasan N. P. and Sreenivasagaly R. The study is on problems 
of women entrepreneurs in Chennai. The objective behind the study was to 
analyze and critically examine the problems faced by the women entrepreneurs 
and to suggest different remedial measures in helping and promoting women 
entrepreneurship. This study was carried out in Chennai city of Tamilnadu, 
selecting 50 women entrepreneurs, doing different types of business. In this 
study It is reveal that financial problems ranked first by women entrepreneurs
and it is followed by marketing problems, production problems, socio personal problems, problems of government assistance and managerial problems. The comprehensive study by both the researchers concludes that the movement of women entrepreneurs development is to skill in a transitorily phase

31 Singh Shailendra and Saxena S. C. in their work related to ‘Women entrepreneurs of Eastern up challenges and strategies of empowerment’ have tried to enlist the challenges experienced by these women entrepreneurs and have also suggested ways & means to empower them to handle these challenges. They found that women entrepreneur’s of eastern U.P. struggle against many odds. They operate in an environment characterized by a relatively traditional culture, low economic opportunity and low spatial accessibility. Added to that, their personal characteristic & social factors also pose challenges. These include shyness, lack of achievement, motivation, low risk taking, low educational level, and unsupported family environment being women, lack of information & experience and problem of liquidity finance. Some major empowerment strategies to deal with these challenges formation of S.H.G., intervention of governmental voluntary organization, intervention of professional bodies of women entrepreneurs, formation of support networks of family and friends, mentors and role models.

32 Sweden, Holmquist and Sundin (1988) used patterned their questionnaire on Hisrich and Brush’s earlier work, using it to identify characteristics of women entrepreneurs in that country. They found, many similarities among men and women entrepreneurs, but also uncovered gender differences. They found that women entrepreneurs were similar to men in their pursuit of economic goals, but the women also valued other goals, including customer satisfaction and personal flexibility.

The researcher also undertook a comprehensive study of the role of institutions in promoting women entrepreneurship. Though study reveals that for the development of women entrepreneurs, motivation through the Government and NGOs is essential.

33 Tripathi S. N. & Dass C. R. The study is focused on the income and source of employment generated by tribal women entrepreneurs in macro level by their engagements in agro based as well as in forest based cottage industries, crafts in a few tribal pockets of Koraput, Phulbani and Kalhandi
districts of Orissa. The study is intended to focus light on tribal women participation in crafts and with emphasize on sericulture in this research, Researcher found that the awareness is developing and the tendency is leaving towards commercial production. The time is ripe to impact crafts training to facilitate the tribal women entrepreneurs in the process of qualitative development and enhancing production through induction of time saving mechanical devices.

(34) Usha Umesh

The study was initiated with the objectives of identifying the problems of informal sector of women entrepreneur in Kerala. For this study an industrial unit, is considered as women industrial unit, only if it is owned or managed by women and women account at least 80 percent of the women of the workers. These manufacturing include food products, readymade garments, printing & bookbinding, paper covers, leather products, plastic goods, candle makers etc. The study reveals the major drawbacks of women owned enterprise are, lack of finance non availability of expert, advice for project preparation, lack of marketing facilities, shortage of raw material, power problem, lack of co-ordination etc. Therefore what is needed for development plan is a positive of liberal approach to women enterprises through alternative policies as suggested and single window system can satisfy these development plans to great extent.

(35) Vel Birley

studies in the UK concluded that women were more like to start a Business in a “traditional” industrial field. A study comparing social networks of entrepreneurs in the U.S. and Italy found similar results in each country (Aldrich et al., 1983). VEL BIRLEY studied briefly on - “Why do some women choose entrepreneurship while others do not?” was one important question driving much of the research. In a paper published in the 80’s, Birley (1989) proposed the application of Cooper’s model of entrepreneurial antecedents in a conceptual paper.

(36) Westhead and Cowling

(2000) In a study of technology-based companies in the U.K., found no impact of any gender-based effects of individual or business characteristics on the firm’s potential to achieve significant growth.
2.3 Conclusion:

Most of the studies mentioned in the review of related literature have been done on women entrepreneurship by Indian and foreign researchers. Moreover, some of the studies have been conducted on *Women Entrepreneurship* focused on problems of women entrepreneurs, Gender difference between male and female entrepreneurship, various schemes of tribal development; e.g. education, rehabilitation, primary health center, ashram schools indebtedness and of bonded labour etc. However, the researcher could not find a single reference of the study on tribal women entrepreneurs. Most of these studies did not throw any light on entrepreneurship of tribal women. To mitigate this considerable research gap and need for further research in this area. On the basis of her genuine interest to probe into the problems and prospects of tribal women entrepreneurs, the study under taken shall surely make a contribution to existing fund of knowledge on the topic.

Researcher hopes that such research study will be useful to our policy makers, planners, academicians, and last but not least existing and potential tribal women entrepreneurs.
Notes & References


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