CHAPTER 1

INTRODUCTION AND DESIGN OF THE STUDY

1.1 INTRODUCTION

“You can tell the condition of a Nation by looking at the status of its Women”

- Jawaharlal Nehru.

Over a period of centuries and over a period of many years’ time, the role of women had been well established. It had remained the same and at the same time it had gone through many transitions also. It had taken centuries for women’s roles to unfold into different and various forms, into various shapes and sizes and to move into various new directions. There were some conditions where women had lived in the bygone days, chained and constrained to the social structures and codes and according to the wishes of others who had carved out a code of conduct for them. There were other times where women had struggled to get freedom and define their roles in a changed context and with new occupations and had forged a new path for themselves. The development of any nation had depended upon the participation of women together with men. In the earlier years, a congenial entrepreneurial climate which motivated and facilitated women to take up an entrepreneurial career was absent. Women formed an important segment in the labour force of a country contributing to the economic development of the Nation. They could not be
isolated from the powers of economic development. The socio-economic
development of a country could not be fully realized so long as women were
confined to a subordinate position and their talents had been left unexplored. The
economic development of a nation depended much on innovations as much as on
capital. A country endowed only with capital and human resources was not enough
and it also required high quality Innovators and Entrepreneurs. Entrepreneurs were
the real innovators as they innovated new processes, new products and new
markets to sustain the growth momentum of the country. A high rate of economic
growth strengthened the nation, provided a high standard of living for its people
and also protected the interests of the poor people in the country. Hence,
entrepreneurs could be considered as the pillars of economy of a country.

The economic development of a nation got sparked largely by its
enterprising spirit. The enterprising character usually emerged from the interplay
of human behavior and economic activity. In other words, a healthy business
environment was a prerequisite for developing entrepreneurship. A country might
be rich in Material Resources including Physical Capital but the lack of required
entrepreneurship would result in misallocations and underutilization of its
resources. It could thus be viewed that Entrepreneurs not only created jobs but
also contributed significantly to the increase in the income of a nation.
Women entrepreneurship is one of the characteristic features of the ongoing structural transformation that had been taking place in the developing economies under the aegis of globalization. Women constitute nearly 50 per cent of nation’s population and form a very important segment of the human resource in the development of a Nation. The Participation of women in the sphere of economic activities on par with men is therefore very necessary for the development of mankind. As of now, the growth of the unemployed women had been outpacing the growth of the unemployed men all the world over. To mitigate the negative effects of the structural reforms, women in developing countries had judiciously seized the opportunity to translate the threat of being unemployed into the risk-taking entrepreneurship activity whereby they had become job-providers rather than remain as job-seekers.

In entrepreneurship too, there the gender segregation had been in existence. It was not a new phenomenon as even, historically the labour Market had been a sex-segregated market, knowledge was also segregated and hence the potential to start a successful business venture ought to differ between the male entrepreneurs and the female entrepreneurs. Hence, women had all along been under-represented in entrepreneurship ventures, partly because they had been occupying fewer managerial positions than men; compared to men they had less start-up capital and above all they had been taking up the primary responsibility of looking after their
home and their children. Despite these obstacles, women have been increasingly entering into the risk-taking activity of undertaking entrepreneurship rather than merely seeking jobs in the Labour Market. Viewed in this perspective, women entrepreneurship has emerged recently as a positive motivator of growth and job creation.

To understand the situation of women entrepreneurship in the developing countries in a better way, it would be necessary to analyze and comprehend the employment and the social structures in which women entrepreneurship could develop and grow. In Asian countries like India, the social structures did not allow women to participate in activities outside their homes and hence they did not generally get themselves involved in decision-making relating to non-household outside activities. In recent times however, female literacy, female unemployment and female poverty conditions have encouraged women to venture into entrepreneurial activity. In India, women entrepreneurs constitute nearly 20 per cent of the total number of entrepreneurs in the country as against 25 per cent in the OECD (Organization of Economic Co-operation and Development) countries and more than 33 per cent of the number of the entrepreneurs in the United States of America. The existing literature has revealed that unemployment, feminization of poverty and government’s special programmes for motivating women entrepreneurs by way of providing training, financial assistance and marketing
facilities for the development of women entrepreneurship had been the forces behind promoting entrepreneurship among women for making them economically active and socially responsible.

1.2 STATEMENT OF THE PROBLEM

The Status of women is closely associated with their economic position, which in its turn, depends upon their access to the productive resources of the country and the opportunities available for them for participation in the various economic activities that take place in the country.

Economic independence for all women together with equal opportunities for them would bring out their full potentials as human beings, instead of their being considered as appendages to the male population. Entrepreneurship is characterized as the seed-bed of an economic system, for creating new products, new technologies and for promoting entrepreneurial talents. Entrepreneurship plays a critical role in the growth of any society, particularly in a fast developing society like India. It has been increasingly realized that women entrepreneurs has vast entrepreneurial potentialities which could be harnessed so as to convert them from the position of their job seekers to the position of making them as job givers.

The economic reforms at the structural level had rendered people, especially women workers remain unemployed, due to the stiff competition they had to face...
from big enterprises and also from the multinational enterprises. Modern technology that had been heavily biased towards the use of huge capital had resulted in large scale unemployment. The growth of unemployed women had been increasing at a faster pace than the growth of unemployed men.

Since the mid-seventies, Government of India has been launching several programmes and promoting institutional support to foster women entrepreneurship in India. There has been a steady increase in the levels of female literacy in all the Indian states over a period of time. Despite the Government’s efforts and the increased female literacy, women entering into entrepreneurship ventures have been very few in numbers as compared to their men counterparts. In fact, women are under-represented in entrepreneurship ventures in the midst of incentives and subsidies that had been made available for them. It has given raise to Two Issues: (i) whether the socio-economic environment prerequisite for women to become entrepreneurs had not been created; and (ii) whether women had been consciously avoiding the risk of venturing into entrepreneurship?

The Madurai district has been experiencing a rapid commercial and industrial growth in recent times. The district has been endowed with several facilities for the favourable growth of women entrepreneurs and there were 3750 women entrepreneurs in this District in 2011. This is the maximum number of women entrepreneurs in the district in Tamil Nadu. They are very active in
establishing different nature of industries contributing a good amount of revenue to both state and central governments and providing avenue for employment to different categories in the society.

The women entrepreneurs in Madurai district are motivated by different factors. They are family, self or socio-economic centric factors. The statistical record had also shown a rapid growth in the number of industries of different varieties in recent times. This was one of the reasons for identifying and selecting this district as the most suitable district to study the issues pertaining to women entrepreneurs. The present study attempted to seek answers to the motivational factors among women entrepreneurs within the socio-economic setting of the study area and to analyse the attitudes for facing challenges in the field of enterprise management. In the absence of secondary sources on women entrepreneurship, it was considered as the most desirable to rely upon data collected through a primary survey. Considering the problems involved in collecting reliable first-hand information through a field survey, the present study had been confined to Madurai district in Tamil Nadu only. In a nutshell, there were more number of women entrepreneurs in Madurai district concentrating themselves on different fields of economic activities. In this context five important issues became relevant to the present study.
• A socio-economic profile of the women entrepreneurs in the Madurai District;

• The Inducement factor that had enabled women entrepreneurs to start the Enterprise;

• The Performance of the women entrepreneurs measured by through the SWOT Analysis;

• The Constraints and Problems encountered by the women entrepreneurs; and

• The Attitudes of women entrepreneurs on Enterprises.

The results of the study would make an individual accept the fact that women entrepreneurs are part and parcel of the pillars of progress of the economic development of a country. They had managed their enterprises successfully with lots and loads of constraints and they had faced many challenges in their enterprises such as financial and marketing, difficulties and their performances had been attitude are highly affected by both visible as well as invisible threats such as family, society and the like. The Government should concentrate and promote the development of women entrepreneurs and take concrete and secure steps to increase the number and variety of the women enterprises in the study area and in the country as a whole.
1.3 REVIEW OF LITERATURE

In India, a study on women entrepreneurship had become relatively recent subject of study initiated only after the 1970’s and with the adoption of the Women’s Decade (1975-85). Issues related to women had been attracting the attention of the government and the society especially in the context of the social change and the economic development that had been taking place in the country. A number of studies had been carried out in the area of entrepreneurship, in general, and on women entrepreneurship in particular. A Review has been made of some of the important studies in this section. This section has been divided into three sub-sections. The first sub-section dealt with the Studies pertaining to Entrepreneurship in general and their role in the field of small-scale industries. The second sub-section reviewed the recent literature related to the women Entrepreneurs. The third sub-section discussed about the SWOT Analysis Approach to Women Entrepreneurship.

1.3.1 Studies on Entrepreneurship in the Small-Scale Industries

Berna, 2 in his study on Industrial Entrepreneurship in the Madras State examined the problems in establishing and building up enterprises in and around Madras and Coimbatore. The Study selected 52 medium-scale manufacturing units engaged in various kinds of light engineering production for the purpose of evaluation of their performance as industrial entrepreneurs on the basis of the
firm’s growth, technology employed and the entrepreneurial capability in adapting to the changing circumstances. The study had revealed that the sample industrial units had modest beginnings in their initial stages and their improved status had been achieved only through the sheer hard work of the entrepreneurs. The entrepreneurs had come from different socio-economic backgrounds. A sizable proportion of entrepreneurs were technically qualified personnel as professional engineers. Some of them had obtained even engineering degrees from abroad. The study had noted that the diversification of the industrial activities, the proliferation of the products and the shift towards new lines of activities undertaken by the sample enterprises had displayed the entrepreneurial mobility to keep up with the pace of the changing economic environment. The study had also observed that the sample Enterprises had not employed a modern a technology in accordance with the change of times in their enterprises.

Gaikwad and Tripattì³ in their study on ‘Socio-Psychological Factors influencing Industrial Entrepreneurship in Rural Areas’ had made an attempt to identify the factors that had been responsible for the success of entrepreneurship ventures in the rural areas. The study was based on 11 Entrepreneurs in the Tanuka Taluk of the West Godavari District of Andhra Pradesh. The Analysis made had revealed that agriculturists had become successful entrepreneurs. They had identified eleven contributory factors responsible for the success of
entrepreneurship ventures. According to them, the most critical factors responsible for the success of the agriculturists were agricultural surplus due to their large land holdings, their pragmatic approach to land management, their family support and their timely availability of institutional finance for them.

Owens and Nandhi\textsuperscript{4} had studied about the entrepreneurs in the Howrah Region in West Bengal to identify the forces that had pushed the Vaishya community towards a greater entrepreneurial adoption and their success. They had observed that the Howrah Region had developed because of its secondary industrialization. Most of the small scale firms located were backward linked to the well-developed large-scale units. These firms had efficiently blended both modern and traditional techniques in their firms. The study had concluded that there were no well-defined sets of skills, motives or and social background conditions for the success of entrepreneurship efforts.

Oommen\textsuperscript{5} had studied 92 small-scale entrepreneurs in two towns of the Kerala State in Alleppy and Kozhikode. This Study had revealed that technicians, merchants, former industrial workers and the rural artisans had been the main sources of dynamic entrepreneurship in these towns. The study had observed that social barriers and the influence of tradition had been on the decline in these areas.

Subramaniam et. al\textsuperscript{6}., had examined about the entrepreneurship in the small-scale industries of Madurai city and its environs. They had found that
entrepreneurship had been much more an outgrowth of economic factors than the social factors than that of caste stigma. Nevertheless, the Study had observed that the entrepreneurs had their family support for their imitative-cum-innovative activity with occasional risk shifting techniques adopted by them.

Moulik, et. al.,\textsuperscript{7} had examined the motivational factors and constraints on rural entrepreneurship in the Anand Taluk of the Gujarat state. The Study had identified that the entrepreneurs had been involved in the fields of Manufacturing, Processing and Trade. They had observed that the rural entrepreneurs were conscious of seizing the opportunities and were strongly motivated and emotionally committed to their entrepreneurship efforts.

Deivasenapathi \textsuperscript{8} had analyzed the motivational factors for the success of entrepreneurship efforts. He had used some psychological tests to assess the viability of 53 healthy units and 45 sick units in the Ambathur Industrial Estate of Tamil Nadu. The Study had concluded that there were hardly significant differences between job satisfaction and levels of aspiration between the healthy and the sick industrial units.

Babu \textsuperscript{9} had studied about the small scale entrepreneurs in the Ernakulam District of the Kerala State. The Study had identified that the social factors that had been favourable for the entry into entrepreneurship ventures had been due to
the government policy and Education did not have any positive impact on the success of entrepreneurship efforts.

Ramasamy\(^{10}\) had examined the behavioral pattern of 30 entrepreneurs with regard to modernizations in respect of tanning of leather in the North Arcot District of Tamil Nadu. The study had observed that the entrepreneurs who happened to be early innovators, had taken the risk of modernizing their units and the others were found to have avoided the process of modernization.

Nadar\(^{11}\) in his study had examined some pre-entry background of entrepreneurs the in the Coimbatore region. According to his Study, the favourable demand for their product, the location of the units near the residence of the entrepreneurs, their previous employment as workers in large-scale units and their capacity to invest an initial capital of upto Rs.10, 000/- were the factors that had which influenced entrepreneurial development in the Coimbatore region.

Thangamuthu and Manimegalai\(^{12}\) had studied 25 new entrepreneurs of an ancillary industrial estate in Thuvakudi in the Tiruchirapalli District. They had examined the socio-economic background of the new entrepreneurs in respect of developed plots in the Industrial Estate, the relationship between the socio-economic background of these entrepreneurs and their performances and the organizational problems faced by them. They had concluded that the infrastructural facilities extended by the Industrial Estate had resulted in the development of the
entrepreneurs from their traditional business activities. They had made better use of these facilities and had achieved better performances with the help of their social connections and prior field experience.

Christopher\textsuperscript{13} had studied about 61 entrepreneurs in the Twin cities of Hyderabad and Secunderabad, to probe into the reasons for the starting of their industries. Though the economic gain was found to be the predominant motive, the high demand for their products was found to be the immediate reason for the choice of producing a particular product. Capital shortage and Government red tape were found to be the discouraging factors at the time of starting the industrial unit. Young age, formal education, urban background and experience in the industrial field had helped the entrepreneurs; whereas, technical education, high monthly income and contacts with influential persons as well as membership in various organizations had not been found to have been associated with entrepreneurship.

1.3.2. Studies on Women Entrepreneurs

Devi\textsuperscript{14} in her study on Women Entrepreneurs stated that next only to agriculture, a large employment potential for low skilled and semi-skilled women workers existed in handlooms, handicrafts and in the rural industries. They had a vital role in providing work opportunities to use the skills of the entrepreneurs. Women Entrepreneurs had established themselves securely in some of the non-
traditional fields, such as working as leading consultants, in acting as wholesale distributors as exporters of machinery, manufacturers of electric goods, publishers, exporters of garments, interior decorators and as garment designers. These fields were especially suited to their temperaments and tastes. She had observed that unless and until women were able to participate fully in the economic and social development of the country, the problems of unemployment and poverty in the country could never be solved.

De Carlo and Lyons\textsuperscript{15} had made a comparative study of selected personality characteristics of the minority and the non-minority female entrepreneurs. The sample of the study consisted of 122 Black, White, Hispanic and American Indian women entrepreneurs. The response of both the minority as well as the non-minority entrepreneurs had differed significantly from those of the non-entrepreneurs. Differences were also found between the minority and the non-minority women entrepreneurs. The minority entrepreneurs had reported that they had started their business at a later stage than those of the non-minority women entrepreneurs. The non-minority female entrepreneurs had scored higher in the ratings of need for achievement and independence, whereas the minority women entrepreneurs had appeared to place a greater value on conformity and benevolence.
Hirsch and O’ Brien\textsuperscript{16} had conducted a Study on women entrepreneurs from their business and sociological perspective. The Study was conducted among 21 female entrepreneurs with the purpose of exploring their demographic characteristics, their motivations and their business problems. They had observed that female entrepreneurs had experienced varying business problems, particularly problems due to weak collateral positions, obtaining credit and overcoming the society’s belief that women were not as serious as men in doing business.

Devi\textsuperscript{17} in her study had tried to show that employment per se had played a crucial role in raising the status of women against age, education, family type, place of residence and the like. She had carried out the analysis on the status of women entrepreneurs within the family, in the office and in the wider society at large. Employed women had more power and influence in the family as well as outside the family than unemployed women. The potential capacity of women could express itself better when this was utilized while in employment and this would also contribute in raising their status high in the Society.

Rao\textsuperscript{18} in her study had tried to take stock of the existing positions of women in the different regions. Some of the important questions raised by her were: Where do our women stand in the great task of national development? What is the status of the Indian women in the social, economic, legal, educational, moral and political spheres? How far have our women progressed in their quest towards equal
status and equal opportunities? The study had also shown particular interest in women belonging to the weaker sections of the society.

Suri and Sarupriya \(^{19}\) had carried out a study entitled “Psychological factors affecting women entrepreneurs”. They had examined the roles of experience, the effects of the demographic variables such as marital status and type of family and the manner in which women entrepreneurs had coped up with the stress involved in undertaking business. Forty women, each with over two years of experience in running their business were selected for the study. The results had indicated that unmarried women had experienced a lesser intensity of stress compared to married women. Women from joint families had tended to experience a lesser intensity of stress than women entrepreneurs from nuclear families.

Mahiuddin\(^{20}\) had made an attempt to study the reasons for the development of entrepreneurship among women. This study had revealed the reasons for women choosing to become entrepreneurs. Some important reasons identified by him were the family occupation, the desire for economic independence; a desire to satisfy some of their personal needs, the desire among some of the educated women to utilize the knowledge gained by them, and to utilize their leisure time in a productive way.

Panadikar\(^{21}\) in an article on “Women Entrepreneurs: problems and potentials” had observed that efficient management involved a futuristic outlook,
that is, the capacity to plan properly for the future. Like male entrepreneurs, the women entrepreneurs by nature, had the innate capacity of nurturing and indulge in futuristic planning with some aggressiveness. Such women entrepreneurs had achieved a great amount of success in the production of T.V. capacitors in Orissa and also in the manufacturing of solar cookers in Gujarat.

Singh and Gupta\textsuperscript{22} had conducted a Study entitled “Potential Women Entrepreneurs: Their profile, Vision and Motivation”. Forty-five women, who had attended the entrepreneurial development programme held between November and December 1983, were selected for the study. Some of the objectives of the study were; to study the factors that had prompted women to start their own business and to identify the motivational factors. The conclusions drawn from the Study were: (a) the profile of a woman entrepreneur was not dominated by either education or lack of education or any other similar characteristics; (b) women, who were more educationally qualified, had perceived entrepreneurship as a challenge, as an ambition and as a fulfillment for doing something fruitful; whereas the less educationally qualified entrepreneurs had perceived it as only a tool for earning quick money.

Mohiddin\textsuperscript{23} had studied about entrepreneurship among rural women in the states of Andhra Pradesh, Kerala and Rajasthan. In Kerala, women entrepreneurs were successful due to the high literacy rate of the state as well as the matriarchal
system of law prevailing in their society. In Andhra Pradesh, due to illiteracy, the rural women had chosen the family-based enterprises such as like weaving, tailoring and basket making. In Rajasthan, the women’s participation in the Integrated Rural Development Programmes was taken into consideration. He had suggested that the rural women entrepreneurs of the small and tiny units should carefully prepare their feasibility reports and plans for expansion, which would enable them to receive the required financial assistance from Banks and the necessary Approvals from the Government offices.

Vinze\textsuperscript{24} in her study on Women Entrepreneurs in India had examined the problems faced by the women entrepreneurs by selecting 50 respondents from the industrial estates of Delhi. In the event of a failure in obtaining the required information from the formal interview method, she had adopted the method of holding informal discussions with the Respondents for collecting the required information. She had given a detailed account of the development of women entrepreneurship during the decade of women development 1975 –1985 as the background for the study. Her study had revealed that the sample women entrepreneurs had mostly hailed from the low and middle income groups of families but with some level of Education and a moderate experience in certain specific lines of Manufactures. She had also observed that there was a need for constant interactions between women entrepreneurs and the financial institutions
on matters pertaining to financial discipline, though the financial assistance from
the banks had been instrumental for these entrepreneurs to operate their
enterprises. The study had made a number of suggestions such as the streamlining
of the assistance required, the coordination among different agencies operating in
the field, evolving a better code for the agencies and simplifying the rules and
procedures for promoting the entrepreneurship culture. Over and above all these
she had pointed out that the success of the women entrepreneurs depended on an
efficient management system.

Shah\textsuperscript{25} had carried out a study entitled” Fostering Women
Entrepreneurship”. He had analysed the application forms of 300 women who had
underwent an entrepreneurship development programme, to find out their
motivations and their behavioural patterns. The analysis had revealed that in the
low-income group, 82 per cent of the women had become entrepreneurs due to
their economic needs and to make use of their own experience.

Jaya Anand\textsuperscript{26} had conducted a study on “Women Development Programmes
in Kerala”. Her Study had revealed that subsidy had often killed the initiative to
produce and sell qualitative goods. Another observation made by her was that the
concept of Self Help Group (SHG) had worked wonders in the Alappuzha District
of the Kerala State.
Azad\textsuperscript{27} in his study on the development of entrepreneurship among women had analysed the motivating factors underlying women entrepreneurship. The study had also made a critical evaluation of the differences between the male and the female entrepreneurs and had analyzed the different psycho-social factors impeding the growth of entrepreneurship among women in our country.

Anna\textsuperscript{28} in her Ph.D. Thesis on “Women Entrepreneurship in the Industrial Manufacturing Sector of Kerala” had pointed out that economic independence and a better social status had forced women to undertake self-employment and entrepreneurship. In her opinion, women were fully aware of their talents and abilities in business matters and industries. The study had briefly narrated the pattern and extent of the supply of women entrepreneurs and had also examined the entrepreneurial support system.

Anna\textsuperscript{29} in her study on the socio-economic background of women entrepreneurship had examined the socio-economic profile of the women entrepreneurs in Kerala so as to identify the motivating factors behind women being entrepreneurs. She had drawn a sample of 102 women entrepreneurs, by giving an equal representation to all the fourteen districts in Kerala. The study had revealed that women entrepreneurs, by and large, did not belong to a particular community, thereby disproving the notion of entrepreneurial traits leading to entrepreneurship. In fact, the family background had played a supportive role as far
as the women entrepreneurs under the study were concerned. Further, it had been
brought out that most of the women entrepreneurs had previously been housewives
and hence did not have much exposure to the entrepreneurial activities in which
they had been engaged later. However, they had hailed mostly from the business
and middle class societies.

Pillai and Anna\textsuperscript{30} had conducted a study on “The Entrepreneurial Spirit
among Women in Kerala”. In this Study the authors had highlighted the ambition
of women entrepreneurs to start an industry. The first and foremost ambition was
to get an independent economic status followed by the desire to earn more money.
The facilitating factors of women entrepreneur ship had also been examined in the
Study. Encouragement by the members of the family had been rated as the highest
among all the various facilitating factors followed by the various success stories
of various entrepreneurs.

Sundari and Kamalambai\textsuperscript{31} had conducted a study on “Women and
TRYSEM” in the Thanjavur District of Tamilnadu. One hundred and two women
beneficiaries had been selected at random for conducting the study. After
undergoing Training, they were provided with financial assistance from the
nationalized banks as per the direction of the Government of India. Out of the 102
women beneficiaries studied, 62 women had been given loans by the state bank of
India, 17 by bank of Madurai, 14 by The Indian Overseas Bank and the rest by the
Union Bank of India. The study had revealed that there were some special problems faced by the women beneficiaries such as the inadequacy of the amount of loan advanced the lengthy time lag between the completion of the period of training and the disbursement of loans, the short duration of the training period and distance of the training centres from their places of residence.

Sahoo\textsuperscript{32} in his analysis of the development of women entrepreneurship had pointed out that women owned less than one percent of the world’s property, while they formed fifty percent of the world’s population. Hence women entrepreneurs had to be encouraged and developed with institutional support and sufficient incentives. They should also be helped in the selection of their projects and should be provided with Technical Consultancy Services. They should also be given long term concessional finance with long periods of time for repayment of their loans.

Kalbagh\textsuperscript{33} had studied about “Women Development” and had made an attempt to study the dual role of women in Production and Reproduction. It should be treated as complementary and interactive. In order to realize the women’s potential for their complete participation in the production and in the decision making processes, there was the need not only for a sharing of the practical responsibilities but also for institutional provisions which would benefit the children and the families. Women should have the right, the requisite knowledge and the resources to regulate their production capacity. However, without
economic independence women could not achieve the goal of equality. Therefore, measures to improve their economic status and the provision of necessary infrastructure to them should be treated as an important and integral part of the national and international development strategy.

Chandra in her study on “Development of Women Entrepreneurship in India” had discussed about the public policies and public programmes affecting women entrepreneurs. The suggestions made in her study were that the Government should analyse the current status and the potential role of women in the process of industrialization in order to bring about a positive change, which would result in the sharing of the responsibilities and the benefits by both the Sexes. The Author had further stated that effective and adequate legislation should be made regarding social facilities; health provisions, Maternity and social security benefits which would enhance the process of women’s involvement in the development of the country.

Stevenson in his study on “Against all odds: The Entrepreneurship of women” had stated that the women coming into business ownership appeared to have different educational and work backgrounds. They were less likely to have the full support of a married partner, which was often cited by men as very important for entrepreneurial success. Women should also assume the roles of mother and also of family and household cares which limits the time and energy
they have at their disposal to attend to their business. Women appeared to have lower levels of support generally for their business ideas and for their development plans; yet, their businesses appeared to have very high survival rates, which might call into question some common assumptions about the nature of small business and entrepreneurship. Further research was needed to find out as to what “pushed or pulled” women into business, and the problems and opportunities they had perceived, and the types of business they could start and the ways by which they could manage the business successfully.

Varshneya36 in her study on the “Development of Entrepreneurship amongst women” had stated that it was only when women came forward, the family moved and the nation moved. As rightly pointed out by our late Prime Minister, Smt. Indira Gandhi, ‘Women’s liberation is not a luxury for India but an urgent necessity to enable the nation to move ahead to a life which is more than satisfying materially, intellectually and spiritually’. The emergence of a large number of women in the economic scenario as entrepreneurs would be a significant development in the efforts towards the emancipation of women and for securing a place for them in the Society which they had all along deserved.

Kamala Singh37 in her study on women entrepreneurs had examined the performances and problems of the women entrepreneurs in the Haryana State. Her study was based on sixty four women entrepreneurs. She had followed the
stratified method of sampling in the first and the second stages of the sample selection procedure and in the third Stage, she had adopted the ‘Snow Ball’ method by which she had physically identified and located the women entrepreneurs. In the first stage, the State of Haryana was divided into three zones and in the second stage, one District was chosen from each of the zones. For the purpose of the study, she had identified sixty four women entrepreneurs of whom 24 women entrepreneurs were from the Faridabad District and 20 each were selected from the Districts of Hissar and Gurgaon. In an effort to understand the nature and the extent of the institutional support that was available for the women entrepreneurs, she had also made an attempt to explore the institutional support in terms of coordination among the various agencies for financial and technical assistance to the sample women entrepreneurs in the study area. For this, she had adopted the proportionate random sampling method to draw samples from each category of officials in the agencies involved in assisting the women entrepreneurs. She had drawn 102 respondents of whom eighteen respondents were chosen from the managerial cadre, thirty five from the intermediary level and 49 from the field personnel level. She had observed that the majority of the women entrepreneurs had opted for the trading type of enterprises rather than those of the manufacturing and the services’ types. Most of the women entrepreneurs had belonged to the middle age group and the middle castes of Baniyas and Punjabis. A large
proportion of them had availed of institutional support in terms of financial assistance and technical know-how and many had also reinvested their profits for the expansion of their units. The study had further observed that the sample entrepreneurs had all the essentials of the entrepreneurial traits required. However, she had found that the women entrepreneurs had often faced problems such as dual role-conflicts and male dominance in the family front, the lack of knowledge about the various government schemes, limited working capital, poor managerial capacity in Resource Management, market competition from the already established Enterprises, untimely supply of raw materials and the lack of communication and coordination between the different supporting agencies.

Dhillon\textsuperscript{38} had conducted a Study entitled “Women Entrepreneurs- Problems and Prospects”. This study had given a comprehensive view of entrepreneurship qualities particularly of women entrepreneurs and their role in economic development. The author had collected Data related to 40 successful women entrepreneurs and had also examined their motives for the setting up of an Enterprise, the problems encountered by them, their risk taking, the need for achievement, decision making, future planning and their time management activities.

Jyothi and Prasad\textsuperscript{39} had conducted a study on a “Profile of Potential Rural Women Entrepreneurs”. The study had determined the characteristics of the
potential women entrepreneurs in rural India and their perceptions and the factors influencing the idea of entrepreneurship. For the purpose of conducting the study, data were collected from 30 women who had completed their training at the National Institute of Small Industry Extension Training (NISIET) in the Guntur District of Andhra Pradesh. The study had revealed that there had been no significant relationship between the occupational background and the entrepreneurial character of the Respondent. The study had also observed that the financial freedom and the desire to be Independent had emerged as the most significant motivating factors to make them undertake entrepreneurship activities.

Thenmozhi\textsuperscript{40} in her study on women entrepreneurship in the Coimbatore District had made an attempt to identify the motivational factors related to women entrepreneurs and the problems and constraints faced by them. She had adopted the proportionate stratified random sampling method to draw 200 Sample entrepreneurs from a Total of 1862 women entrepreneurs in the Coimbatore District of the Tamil Nadu State. The Sample consisted of 67 women entrepreneurs engaged in manufacturing activity, 67 in Trade and 66 engaged in the Services. The Study had relied on primary data collected through a structured interview schedule and from informal discussions with the women entrepreneurs. An analysis of the motivational factors had revealed that the social status, the Economic Independence, the family background and the desire for self-
employment, among others, had been the most important influencing factors in promoting the levels of motivation among the women entrepreneurs. A very large proportion of the women entrepreneurs had been observed to have hailed from the entrepreneurial communities such as the Naidu and the Kongu Vellala Gounder communities. In the case of producing traditional products like pickles and papads and engaging themselves in flour mills, wet grinding, tailoring, producing face powders, detergent powders and the like, the women entrepreneurs could manage their enterprises independently whereas while taking up non-traditional activities, they had to depend upon their family support. She had also found that the entrepreneurial performance of the women entrepreneurs had depended upon a host of factors, like family background, education, previous experience, caste, institutional support and the like. The study had also brought out the fact that the problems and constraints that women entrepreneurs had faced had centered around lack of awareness about the available institutional support including the Government Schemes, the work-home role -conflict and the lack of adequate working capital.

Sethi had conducted a study entitled “Women Entrepreneurship in India”. Random samples of more than 200 women entrepreneurs from four metropolitan cities had been selected for conducting the study. The study had revealed that a very large proportion of women had relied heavily on their own funds for their
initial venture to get started. The study had also mentioned certain specific barriers rooted in the customs and traditions among the people in the society which women had to face in obtaining the formal credit, such as the property that had been registered in the names of the male members, their lack of education, lack of experience, lack of information and the unfriendly attitude of the Banks towards women entrepreneurs.

Sankaramalingam and Vijayalakshmi\textsuperscript{42} in their project entitled “Credit Facilities for Women; Accessibility, Availability and Utilization in Tamil Nadu” had analyzed the levels of awareness among women engaged in home based self-employment activities with the support of institutional credit. The study had also analyzed the availability of credit and the utilization of credit by the women entrepreneurs. An attempt had also been made to study the special problems faced by women in the utilization of the credit facilities made available to them.

Sarangadharan and Begam\textsuperscript{43} in their study on “Women Entrepreneurship” had made an attempt to assess the institutional support provided to women enterprises in Kerala. The problems faced by women entrepreneurs at various stages in operating the business units had also been ascertained and incorporated in the study by holding interviews with a number of selected owners of the Women Enterprises. Women’s participation in economic development needs arrangements to enlighten them on economic and socially productive work to a greater extent.
This required an identification of opportunities for women to carry on business and a conscious effort in promoting the development of women entrepreneurship.

Rani⁴⁴ in her study on women entrepreneurs had examined the functioning and the performance of the women enterprises in the Visakhapatnam city of Andhra Pradesh. She had chosen 100 sample women enterprises using criteria such as women’s participation in equity and management and enterprises with a total investment of more than Rs.50,000 and with a minimum number of two employees. The sample units consisted of thirty manufacturing enterprises, thirty six trading enterprises and thirty four service enterprises. A semi-structured questionnaire was administered to collect information pertaining to their socio-economic profile, motivational factors and the functional areas of the Women entrepreneurs. This study had also looked at the issues such as strength, weaknesses, opportunities and threats that the women entrepreneurs had often to meet in the realm of economic activity using the SWOT analysis. In addition, she had constructed an Entrepreneurial Economic Success Index (EESI) so as to assess the performance of the women entrepreneurs considered under the study. An analysis of their socio-economic profile had revealed that a very large proportion of the majority of the women entrepreneurs were middle-aged women belonging to the Hindu forward community and hailing mostly from the Visakhapatnam and the Krishna Districts. The analysis had also shown that the educational, the
occupational and the economic backgrounds of the families had been the motivational factors for the educated women to emerge as business entrepreneurs. The SWOT analysis seemed to have disproved the stereotype nature of women in economic activities. An analysis of the attitudes, aspirations and achievements had also pointed out that women entrepreneurs could achieve their aspirations through participation in economic activity to a large extent. The study had found that a very large proportion of the women entrepreneurs’ had experienced work-home role conflicts in varying degrees. An analysis of the Entrepreneurial Economic Success Index had brought out clearly that the women entrepreneurs in the Visakhapatnam District had not performed relatively well than those of the entrepreneurs of other areas partly due to their aversion to borrowing and risk-taking attitudes and partly due to their consideration of entrepreneurial activity as a Secondary activity compared to the family commitments.

Bharath and Krishna\(^45\) in their study on Women Entrepreneurship in the rural areas had examined the factors that had been responsible for the success of the rural women entrepreneurs and the various problems faced by them. They had followed the multi stage random sampling method to select 128 sample women entrepreneurs who were involved in small and tiny business activities from 30 Mandals of the Karimnagar District of Andhra Pradesh under the Development of Women and Child in Rural Areas (DWCRA) Programe. The success of the rural
women entrepreneurs had been assessed with the help of income generation that had been realized during the year 1995-96. The sample entrepreneurs had been classified into three categories, namely, high income, middle income and low income levels of income generation. They had identified five most important factors affecting the development of rural women entrepreneurs, such as, the choice of the business activity by themselves, the younger age groups of the previous entrepreneurs, their previous experience, their higher educational level background and their family support. They had also found that the problems faced by the rural women entrepreneurs were their lack of assistance from the various financial institutions, lack of awareness about opportunities and the absence of institutional support from various Government agencies, the work-home role conflicts and their lack of entrepreneurial knowledge in non-traditional economic activities. The study had suggested that rural women entrepreneurs should be given intensive training by adopting the, ‘learning by doing’ approach to upgrade their skills and to improve their ability to use modern equipment in their enterprises.

Prasad and Rao\textsuperscript{46} in their study on the socio-economic background of Women Entrepreneurs: A Case Study of Andhra Pradesh; had examined the socio-economic background and the motivating factors of the women entrepreneurs. They had followed the purposive random sampling approach to select 125 women entrepreneurs from the Andhra Pradesh State. The sample of Tiny and Small
enterprises consisted of 44 women entrepreneurs from the food processing activities, 32 from the garments and textiles sector, 15 from handicrafts and 26 from the technology based sector. They had observed that the first generation women entrepreneurs had not been very successful. Self-esteem and family background had been found to be the most important factors for the success of the women entrepreneurs. Most of the successful women entrepreneurs happened to be in the middle age group and were, married as also technically qualified. The study had found that the institutional support in the spheres of finance and technical know-how had been very inadequate.

Agadi, Shivaji and Rao\textsuperscript{47} in their study on Women Entrepreneurship in India: The role of Women in Cooperative Dairying in the Gulbarga Milkshed area had assessed the contributions made by the rural folk women in the development of the Dairy Cooperatives. The Gulbarga Milkshed area of the Karnataka State consisted two revenue Districts, namely Bidar and Gulbarga. The study had randomly selected five Women Dairy Cooperatives and five Men Dairy Cooperatives to understand the performance of the women cooperatives in relation to Cooperatives managed by men and to assess the relative contribution of women in the field of cooperative dairy development. The data required were collected from the Secondary Sources such as the Annual Reports of the Cooperative Dairy societies for a period of Five Years from 1991-92 to 1995-96. They had observed
that the women Dairy Cooperatives had been well organized and well managed. The performances of the Women Dairy Cooperatives had been relatively better than those of the Men Dairy Cooperatives with regard to the levels of milk procurement, milk sales, membership participation and active involvement. The study had found that better leadership, better membership coverage, active participation, sense of cost consciousness and the non-politicizing behaviour of the women members had been the crucial factors for the success of the women Dairy Cooperatives as compared to the men Dairy Cooperatives.

Iman and Phukan48 in their study on “the Motivational Aspects of Women Entrepreneurship in Assam” had examined the motivational factors of the women entrepreneurs in Assam. They had followed the random sampling lottery method to select a sample of 100 women entrepreneurs from a Total number of 400 women entrepreneurs enlisted in the District Industries Centres of Dibrugarh and Tinsukia Districts of Assam. The sample consisted of 34 women Enterprises from the Manufacturing Sector, 32 from the Trading Sector and 34 from the Services’ Sector. The Study had found that family support and an easy access to finance had been the most important motivating factors among women for their becoming Entrepreneurs. However, a Statistical Investigation related to the issue of motivational factors based on Cramer’s Coefficient of Non Parametric Test had disclosed that there had hardly been any relationship between entrepreneurship and
the motivational factors. The study had also further revealed that most of the women entrepreneurs had been engaged in the trade and the services’ sectors rather than in the manufacturing sector. Similarly, they had found that the women entrepreneurs did not have any valid reason for selecting a particular type of an Enterprise. The choice of the enterprises by a large proportion of the women entrepreneurs seemed to have been driven by the profit considerations, their self-confidence and modern technology-based local products. With regard to financial support, the authors had found that nearly two-thirds of the sample entrepreneurs had relied upon family sources and eleven per cent of them had availed themselves of the financial support extended by Government agencies. Moreover, the study had also observed that factors such as nearness to market and nearness to sources of raw materials, and the infrastructural support and the like had been instrumental in the location of the sample women enterprises under study. Over and above all these, the economic opportunities such as a high profit margin and easy access to finance had been found to be the motivating factors for women belonging to the higher income groups.

Chidambaram and Thenmozhi, in their study on “Constraints for Women Entrepreneurs” had studied about 300 women entrepreneurs in Coimbatore. They had examined the various constraints encountered by the sample entrepreneurs. A very large proportion of the women entrepreneurs had suffered from the support
system constraints and they had concluded that the existence of constraints had affected the emergence of women entrepreneurs in large numbers and also their performances in their enterprises. Therefore effective steps had to be taken to mitigate and ultimately overcome the constraints.

Aparajita and Barua\textsuperscript{50} in their study of “Women Entrepreneurship in North-East India” had observed that the constant endeavor to bring out the hidden talents of the women entrepreneurs of the north-eastern region was worth mentioning. But then, the women entrepreneurs of that region needed a special attention. Only a fraction of the trained women entrepreneurs had entered into the real world of carrying on business. The remaining women participants had enjoyed such Programmes as a leisure time activity only without any follow up action on their part. In this context, monitoring cells had to be set up by the State Governments in the respective regions to assist and guide all types of women entrepreneurs in getting financial assistance.

Yadav\textsuperscript{51} in his Study on the “Problems of Women Entrepreneurship in Eastern Madhya Pradesh” had analysed the performances and problems of the women entrepreneurs in the Chhatisgarh region of Madhya Pradesh. The study had selected a random sample of 50 entrepreneurship development programme participants from the compiled list of the EDP trained women during the year 1995-96 and 50 sample women entrepreneurs from a total population of 229
women entrepreneurs registered in the District Industries Centres of seven Districts. The criterion that had been used to select the sample women entrepreneurs for the study was the role played by women in decision making and in running of the enterprises. The Analysis made had revealed that 80 per cent of the sample women entrepreneurs had failed to set up their proposed enterprises due to lack of funds and lack of family support. A very large proportion of them had been married and belonged to the business community. All of them had a good educational background. Nearly two-thirds of them seemed to have been the beneficiaries of the EDP and had set up their work units in the areas of services and business ventures. Nearly three-fourths of the sample women entrepreneurs had employed 3 to 5 workers while some of them had employed more than 20 workers. One-third of the sample women entrepreneurs and nearly one half of the EDP Trainees were found to be the successful women entrepreneurs. The study had further pointed out that the success of the women entrepreneurs had depended on four attributes, namely, marriage, caste, EDP training and family support. The study had attributed the failure of the women enterprises to the failure of the coordinated approach in the multi-agency approach in the entrepreneurial development programmes.

Mishra and Bal\textsuperscript{52} in their study on “Women Entrepreneurs in Orissa” had studied the profile, the motivation and the constraints of the women entrepreneurs.
The study had administered questionnaires to about 100 women entrepreneurs drawn from the list of entrepreneurs furnished by the Bhubaneswar District Industries Centre but only 54 women entrepreneurs had actually responded to the questionnaires issued. An analysis of the profile of the women entrepreneurs had revealed that almost all of them had a good educational background and had belonged to the middle age group of 30 to 40 years of age. Four out of every five women entrepreneurs had been married and had their family support to run and manage their enterprises. It had also been observed that most of them had hailed from the non-business communities like Brahmins (35.2 percent), Karans (29.6 percent) and Khandayats (11.1 percent) and they had preferred to carry on their enterprises in the form of proprietorship firms. A very large proportion of the sample entrepreneurs were found to have been engaged in the fields of non-traditional industries such as high-tech area, engineering goods, chemical products and in services. Two-thirds of the sample women entrepreneurs had enterprises with a total investment of more than Rs. one lakh. The small size of the various enterprises had also accounted for the limited employment opportunities with less than 10 employees in these Units. As regards income generation, nearly 80 per cent of the sample Women Entrepreneurs had generated incomes of less than Rs.10000 per month. A major constraint for Women Entrepreneurs was their lack access to finance. The strong desire for economic independence and an attractive source of
income had been found to be the most important factors among the various motivational factors for women to become entrepreneurs. The women entrepreneurs had been faced with social constraints such as their work-home conflict, male dominance, lack of proper education, lack of information and lack of experience and the like.

Yadav\textsuperscript{52} in his study on Women Entrepreneurship had examined the impact of the socio-economic factors on women entrepreneurial development. The study had drawn twenty units from a universe of 54 women entrepreneurs including twenty two sick units in the six districts of Saurashtra. It had observed that most of the sample women entrepreneurs were married and belonged to the age group of 20 to 30 years. None of them were technically qualified, nor did they have any post-graduation level of education. Most of them were from the Hindu community like Jains but were not from the joint families. Nearly three-fourths of them were found to have undergone entrepreneurial development training programmes organized by the Centre for Entrepreneurial Development. The family background of a large proportion of the sample women entrepreneurs was found to have motivated them to become women entrepreneurs. The study had also noted that the desire to have an economic independence seemed to be the driving force for many of the women entrepreneurs. It had further concluded that socio-economic factors like caste, religion, family background, motivational factors, personality development
through training, age and education and the like had a positive impact on development of women entrepreneurship in the Saurashtra region of Gujarat.

Punitha, Sangeetha and Padmavathy\textsuperscript{54} in their Article on ‘Women Entrepreneurs: their problems and constraints’ had focused their attention on the emergence of women as entrepreneurs in the labour market. According to them, it was a positive aspect in the process of economic development of a country. It would increase the opportunities for demonstrating their skills and talents and might contributes to their empowerment. Most of the women entrepreneurs in the rural areas had owned manufacturing enterprises, while those in the urban areas had largely concentrated themselves on the trading sector. Among the rural enterprises, the major problems faced by them had been the competition from the efficiently managed firms, irregular labour-force and difficulty in getting finance from Banks. The urban entrepreneurs had to cope up with major constraints such as competition from better qualitative products, difficulty in getting loans, low prices and low profit levels. Of the socio-psychological constraints faced by the rural and urban entrepreneurs, the conflict due to their dual responsibility had been mentioned as the most dominant constraint.

Umesh\textsuperscript{55} in his Study on “Women Entrepreneurs in the Informal Sector – a study of Kerala” had divided the women owned enterprises into two categories, namely the organized sector and the unorganized sector. This study had revealed
that the first and the foremost problem faced by the women entrepreneurs was that of finance. The other drawbacks of the women entrepreneurs were the non-availability of expert advice, lack of marketing facilities, shortage of raw materials, power shortage problems and lack of co-ordination.

Raji Jain\textsuperscript{56} in her study found that women did not have land or other assets in their names and therefore were unable to offer any immovable securities to the banks. Moreover, the repayment schedule and the collection methodology of the banks were not conducive to the growth of women entrepreneurs. This study had revealed that women were dependable, good re-payers of the loans taking by them and on time and were capable of managing assets and finance.

Khajuria and Sinha\textsuperscript{57} in their study had chosen a total number of 36 sample women entrepreneurs from the Jammu region who had been successful in one-way or the other. The study had shown that the trend of women taking to entrepreneurship had been growing manifold in the region during the past three decades. Most of the women who had entered into entrepreneurship ventures were found to be first generation women entrepreneurs and there had been an upward trend in their profit and turnover during the 1990’s.

Pillai and Amma\textsuperscript{58} had conducted a study entitled “Constraint Analysis of Women Entrepreneurs in Kerala”. They had highlighted the constraints faced by the women entrepreneurs in starting as well as in managing the enterprise. Twenty
five women entrepreneurs from the Trivandrum and the Ernakulam Districts had been selected on a random basis for the study. The study had revealed that among the various constraints, the economic and knowledge constraints had been generally quite common among the women entrepreneurs.

Anitha and Laxmisha\textsuperscript{59} had conducted a Study on “Women Entrepreneurship in India”. This study had stated that the emergence of women entrepreneurs in a society depended to a very great extent on the economic, religious, cultural, social, psychological and such other factors. The emergence of women entrepreneurs had to be viewed as a socio-economic attempt towards the emancipation of women. They had observed that the inequalities inherent in our traditional social structure based on caste, community and class strata had a significant influence on the low status and the lack of self-confidence among women in the different spheres of activities. Thus, the main issue had been the right kind of strategy that had to be evolved in raising their status and their participation in the process of economic development.

Radhakrishnan and Selimmale\textsuperscript{60} had studied on “Micro-Women Entrepreneurs and Socio-economic Empowerment”. The study had made an attempt to analyse the role of women in generating income through micro entrepreneurial activities in the fishing community. It had also aimed at building the relationship between women entrepreneurs and socio-economic empowerment

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of women in the community. By using the simple random sampling technique, the researcher had collected primary data from 40 respondents out of 400 fishing families in the Kalapet region of Pondicherry during the year 1999. They had concluded that the micro women entrepreneurs had generated more income than their male counterparts owing to the dynamism of the women in selling the captured fish in the open market. They had suggested that identifying and promoting the export market network would further boost the fisher women’s socio-economic status in the Society.

Savadi\textsuperscript{61} in her study on “Women Entrepreneurs in India” had stated that the growth of women entrepreneurship had socio-economic significance in a country like India where the economic participation of the women entrepreneurs had been very low. They had concluded that by opening a large number of small industrial ventures, women entrepreneurs could strengthen the industrial base of the country, provide employment opportunities to many and help to achieve the goal of Balanced Regional Growth. Thus, this emerging economic face of the women entrepreneurs could contribute a lot to the Industrial Development of the country.

Pandian and Mariappan\textsuperscript{62} in their article on “Information Technology and Women Entrepreneurs” had highlighted the status of women entrepreneurs in the developing countries. They had argued that though women had very little access to the new technologies, there was much scope to improve their living conditions and
that of their families by adopting the recent advancements that had been made in science and technology. They had also emphasized the fact that the developments in the field of information technology had offered many new possibilities for achieving women’s economic, social and political empowerment.

Banmu\textsuperscript{63} had examined the problems and prospects of women entrepreneurs in the Hubli-Dharwad Industrial Estates based on the data obtained from 15 Women Entrepreneurs. The study had revealed that a very high proportion of the women entrepreneurs had preferred their business to be in a small-scale, which got reflected in a low turnover, low capital investment and providing on a small scale employment. The study had revealed that social and domestic problems such as low labour mobility, social responsibilities, social attitudes, stiff competition, low ability to bear risk, shortage of power and high cost of production had been the major problems faced by the women entrepreneurs. The study had recommended for special considerations to be given to women entrepreneurs and the creation of a separate commission for the development of women entrepreneurs.

Ramya\textsuperscript{64} in her article on ‘Problems of Women Entrepreneurs’ had emphasized on the need for improving the status of women and on the need for promoting women entrepreneurship and for enlarging the functions of women entrepreneurs. Her article had mainly concentrated its attention mainly on the problems that had affected the women entrepreneurs.
Sindhu Vijayakumar, in her study on ‘Sources of Finance for Small-Scale Units’ had chosen 129 women entrepreneurs from seven types of industries in the Kozhikode District of Kerala. The study had examined the sources of finance for the women entrepreneurs and the problems faced by the women entrepreneurs in getting loans from those sources.

Valasamma Antony, in her study on ‘Women Entrepreneurs on the Upbeat’ had chosen 45 women entrepreneurs in the Tiruchirappalli area with in urban limits for her study. The study had examined the nature of business indulged in and the socio-economic conditions of the women entrepreneurs chosen for the study. The study had suggested that short-term computer courses could be arranged for women entrepreneurs to promote and develop their skills.

Suri and Sarupia had written an Article on “Psychological factors affecting women Entrepreneurs-some findings,” using the data collected from a sample of 40 women entrepreneurs with an experience of two years and more in the Ahmadabad city. Their findings had shown that married migrant women entrepreneurs hailing from nuclear families had achieved a greater amount of success than the unmarried local women entrepreneurs who had come from Joint families.
Medha dubhashi vinze\textsuperscript{68} in her study on “Women Entrepreneurs in India” had studied about the women entrepreneurs in Delhi and the organizations involved in promoting women entrepreneurs in Delhi.

K.sundaravalli\textsuperscript{69} in her study entitled “A study of women entrepreneurs in Tiruchirapalli Region”, had evaluated the effectiveness of Government and voluntary agencies in the service of women entrepreneurs. She had also studied about the environment which was conducive for women entrepreneurs in the small-scale industries.

Gloria Daya Samuel, Sunanda and kamala Singh\textsuperscript{70} in their project entitled “Managerial Efficiency of Women Entrepreneurs in food processing units of Madurai District in Tamil Nadu” had studied 56 women entrepreneurs and 10 men entrepreneurs in the urban areas of Madurai district. The study had also tested the managerial performance of the women and men entrepreneurs which had revealed that there had been no significant difference in the managerial performances in terms of earning profits between the male and the female entrepreneurs.

A study conducted by the Centre for Entrepreneurship Development located at Chennai\textsuperscript{71} had revealed that a few odd characteristics in the social status of women entrepreneurs or in the social status of the women entrepreneurs were inevitable. They related to their, psychological dependency on their family in their
decision making process, sharing of family responsibility, Personal traits in communicating with others and the lack of proper training in market orientation.

Kamala Singh\textsuperscript{72} who had made makes a study on “women entrepreneurs” had measured Entrepreneurial Performance using the relationship that $EP=EA+ME+PP$, where EA denoted the Entrepreneurial Ability, ME the Motivation Extent and PP the perceived profitability. In her Study, she had found that the Entrepreneur’s educational and financial support had influenced their positive performance.

The Indian Institute of Management, Ahmadabad\textsuperscript{73} had conducted a Regional Workshop on “The development of women entrepreneurship in 1992, which had strongly recommended the development of micro enterprises among Indian women, since the merit of such enterprises was the fact that women themselves were held responsible for running their owned business and according to their ability and capacity.

Lalitha Iyer, \textsuperscript{74} in her Project on “Women Entrepreneurs: Challenges and Strategies” had provided an over view of women entrepreneurs engaged in Small Scale Industries, with special reference to the association of women entrepreneurs of Karnataka (AWEK). She had also brought out the most important problems
faced by the women entrepreneurs and had provided certain techniques, which could be used by women to become successful women entrepreneurs.

Paramjit Kaur Dhillion’s\textsuperscript{75} Article entitled “Women Entrepreneurs: Problems and Prospects” had brought out clearly the motivational aspects of women entrepreneurs who were achievers in their respective fields. She made a comprehensive analysis of variables such as, motives for starting enterprises, difficulties, autonomous orientations and dispositional aspects relating to risks and prospective planning and management.

Madhulika Kaushik\textsuperscript{76} in her study entitled, “Entrepreneurial Competencies and Gender-wise Variations” had discussed about the concept of entrepreneurial competencies as determinants of entrepreneurial success and had also traced the gender-wise variations in entrepreneurial competencies. Her findings had indicated conclusively that, on the whole, successful male entrepreneurs were significantly different from the successful female entrepreneurs. Gender therefore could not be considered as a determinant of the competency levels, and in turn, as a determinant of entrepreneurial success.

Baldev Singh, Shakuntalagupta and Disha mittal\textsuperscript{77} in their study on “Women Enterprise in the Informal Sector in Punjab’. They analyzed the activities of Women enterprise in the informal sector. The activities had been classified into
three categories, namely, Manufacturing, Trading and Services. In their study they had found that 2906 women enterprises had functioned in the informal sector in 1998 in Punjab and the share of the women owned enterprises which had functioned in the informal sector in 1998 was just 0.023% as against a total number of 1,27,902 enterprises functioning in the various Punjab Cities. They had suggested that Government organizations and women’s organizations could arrange for training programmes for skill up gradation, for promoting managerial skills and for the development of production and marketing efforts and the like for women.

1.3.3 SWOT Approach to Women Entrepreneurship

Banerjee\textsuperscript{78} in his study entitled, “Status of women workers in the Unorganized Sector. Application of swot analysis-The Calcutta experience” had made use of 100 samples of workers to find out the strength and the weaknesses of the women workers.

Ramala M. Bayamusa\textsuperscript{79} in her study entitled, “Assistance for Women Development from National Agencies:- Employment Programmes” had made use of the SWOT analysis approach and she had found that there had been a large number of external threats which had interfered with the functioning of the
national agencies. Hence the national agencies could not carry out the various programmes in a useful and successful manner.

Hegade, D. Odeyar\textsuperscript{80} in his study on “Women Laws in India: Will Law be a strength or weakness for women”. The SWOT analysis approach was used and he had studied 500 samples and found out that most of them would be strength to Indian women.

Stevenson Presented a Paper on “Identification of Economic Opportunities for Women’s Groups and Communities”. A Gender Promotion Programme was organized by the International Labor Office; Geneva\textsuperscript{81}. They had discussed in terms of SWOT analysis and found that women’s strength was more when they had formed themselves into a group. The tools of analysis for their paper were: The chi-square Test, Factor Analysis and the SWOT analysis approach. The size of the sample was 200 Women.

The UNDP\textsuperscript{82} Learning Resources Centre, Newyork had made a “Gender analysis among Women Entrepreneurs”. They had used the SWOT analysis approach. This tool was designed to help the people to identify the internal strengths and weaknesses of their organization or group, in relation to the opportunities and threats present in the external environment. The questions that were taken up for discussion were the following:
i. What major external opportunities do we have?

ii. What major external threats do we face?

iii. What are our major internal strengths?

iv. What are our major internal weaknesses?

This formed part of a process of strategic Planning, one of whose essential components was to examine the relationship between the internal and the external environments. This should give the various organizations and groups the basis for identifying the strategic issues, and to develop appropriate strategies.

Norad\(^8\) had conducted a study on “Strengthening Women Entrepreneurs in Uganda” He analyse the efficiency of women entrepreneurs in Uganda, about strengthening women entrepreneurs in Uganda and about the sustainability, relevance, lessons to be drawn and the future challenges of Uganda women entrepreneurs. He had made use of tools such as factor analysis and SWOT analysis. Rural groups required a different methodology compared to the urban, and the individual entrepreneurs. Services and training should be carried out simultaneously practical training should be localized and adapted to the particular circumstances existing in the village. Facilitating and fostering sustained change was a long term process. Rural groups, even the most accomplished entrepreneurial groups had still a long way to go. Attitudinal change was the key for entrepreneurship development, but continuous follow-up action was necessary to
make it very effective. A business like attitude in the provider was very important for effectiveness. Organizations should themselves have an entrepreneurial outlook and they should be Dynamic and un-bureaucratic.

Lois Stevenson and Annette St-Onge\textsuperscript{84} in their study on "Support for Growth-oriented Women Entrepreneurs in Tanzania" had discussed about the SME sector in Tanzania, the state of women’s enterprises in Tanzania, the support for SME development in Tanzania, the integrated framework for development of women entrepreneurs, promotion of women’s entrepreneurship, Women’s access to micro-finance and such other forms of credit, Barriers to financing women entrepreneurs, training in business management and promotion of technical skills, Business support and information, Business premises, Business Environment Issues, Women Entrepreneurs’ Associations and capacity-building-using the SWOT Approach. They had found that external opportunities such as loans and credit were available. But internal weaknesses and threats such as lots of formalities and family problems had been the major problems for the women entrepreneurs.

Erlend Sigvaldsen\textsuperscript{85} in his study entitled “An integrated framework for the development of women entrepreneurs; Strengths and weaknesses of Swiss contact” had collected 150 Samples through the Direct Interview Method. He had analysed the women entrepreneurs’ performances using the SWOT approach. He had found
out that the women entrepreneur strength had been strongly affected by the external threats.

Irudayaraj\textsuperscript{86} in his “SWOT Analysis of the Indian Textile Industry” had discussed about the Government of India’s cluster development initiatives, involving technical assistance, subsidies for technology up gradation and marketing support and had stated that they had strengthened the competitiveness of the SMEs, and had also consolidated their position in the global value chain. A case in point had been the initiative undertaken by the textile committee under the Ministry of Textiles, which had undertaken the cluster-based development programmes for capacity building in the textile and in the clothing SMEs in about 20 clusters in the country. Finally he had found out that the strengths were self-reliance, Manufacturing flexibility, Abundance of raw material production, Design expertise, Availability of cheap labour, the growing economy and the growing domestic market and the progressive reforms. Weaknesses were found to be low productivity and high dependence on cotton; the opportunities were increased disposable income, emerging mall culture and of retail business expansion; threats were pricing pressures, local disadvantages and stiff competition from developing countries; especially from China.
Dr. Shivani Sharma, in her “Marketing Strategies for Women Entrepreneurs of Punjab: A SWOT Analysis” had focused on women in business as a recent phenomenon in India. By and large, they had confined themselves to petty business and tiny cottage industries. Women entrepreneurs had engaged themselves in business due to certain push and pull factors, and had encouraged women to have an independent occupation of their own and stand on their own legs. Women entrepreneurs defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India had defined a women enterprise as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women. Just like a male entrepreneur a woman entrepreneur also has many functions to perform. Women entrepreneurs should explore the prospects and strategies for starting new enterprises; undertake risks, undertake the introduction of new innovations, bring about coordination with regard to administration and control of business and provide effective leadership in respect of all aspects of business activities. Thus keeping the above facts in view, the study had been carried out with certain specific objectives. It had attempted to study the marketing strategies adopted by the selected women entrepreneurs through a SWOT analysis and to develop a package for marketing their products to become successful entrepreneurs. The
study was conducted in three cities of Punjab, namely; Ludhiana, Jalandhar and Amritsar. Amongst the different identified enterprises, those enterprises were selected in which women’s participation had been to the maximum level. The selected enterprises were; beauty parlors, Boutiques, Food Processing units, Training schools and Direct Marketing units. The results of the study had shown that supplementing family income and the support and cooperation extended by their husbands had been reported as the biggest strength for the women entrepreneurs; whereas, the lesser level of education and the lack of their business background had been their main weakness to manage their enterprises. Increased production due to advanced machinery the satisfactory levels of raw material supplies and the availability of the basic amenities had been the major opportunities perceived by the women entrepreneurs; whereas the major threats felt by the respondents had been the burden of dual responsibility of managing house and the enterprise.

Mrs. Dan Liang\textsuperscript{88} had conducted a “SWOT analysis on present Small Scale Industrial Structure in Germany” She had made use of 150 samples. The tools for the study had been factor analysis and the SWOT analysis. Finally she had concluded the small scale Industrial women entrepreneurs had succeed to a greater extent compared to the large scale women entrepreneurs.
Asha Dhar\textsuperscript{89} had conducted a study on “SWOT Analysis Prospects of Industrial Development in West Bengal”. She had found that by strengthening the entrepreneurial competencies, management, and business performance the Industrial Development could be accelerated. These improvements should be visible in the form of behavioral changes: The entrepreneur should be able to do something differently after undergoing the Training than before. This was often called "soft impacts". A key efficiency question was to find out as to how well these soft changes had been turned into "hard impacts", such as creating new jobs or turnover growth.

Nanditha\textsuperscript{90} had studied on “SWOT Analysis- Infrastructure for Industrial Development Incentives in Chhattisgarh state” She had concluded that Infrastructure development only could strengthen the country’s trade and national income which would create and enhance the employment opportunities.

Maswamay\textsuperscript{91} had conducted a study entitled “SWOT analysis of Chhattisgarh State - A socio-economic Profile of women entrepreneurs” His findings were that factors such as age, caste, community, education, family structure, and their earnings had strengthened their entrepreneurial capacities. Out of 2435 women entrepreneurs 250 entrepreneurs were selected on a random sampling basis and factor analysis and the chi-square test had used as the tools of analysis.
Swaminathan\textsuperscript{92} had studied about “Women Entrepreneurs in Maharashtra”. He had studied about the entrepreneurial performances in with the help of a SWOT analysis. This study had also looked at the issues like strength, weaknesses, opportunities and threats that the women entrepreneurs had often faced in the realm of economic activity using the SWOT analysis method. In addition, had constructed an Entrepreneurial Economic Success Index (EESI) so as to assess the performance of the women entrepreneurs included in the study. His analysis of the socio-economic profile of the sample entrepreneurs had revealed that a very high percentage of the women entrepreneurs were in the middle-age group and mostly belonged to the Hindu forward community and had hailed mostly from the Visakhapatnam and the Krishna Districts. The analysis had also shown that the educational, occupational and the economic backgrounds of the family had been the main motivational factors for the educated women to emerge as entrepreneurs. The SWOT analysis seemed to have disproved the stereo type patterns of women in carrying on their economic activities. An analysis of attitudes, aspirations and achievements had also pointed out that women entrepreneurs could achieve their aspirations through participation in various economic activities to a greater extent.

S.Inigoedward raja\textsuperscript{95} in his Study entitled “Women Entrepreneurship in Madurai city - SWOT Analysis” had chosen 100 samples entrepreneurs. The direct interview method had been adopted by him. He had found out from his analysis the factors
that had been considered by the women entrepreneurs as their major strengths, weaknesses, opportunities and threats. Contacts with others and commitment and dedication to the enterprise had been considered as the major factors of the strengths by women entrepreneur followed by their planned and systematic approach as their next important strength. Women who had regarded contacts, commitment and dedication as their major strength head proved that they had been positively oriented towards the tough task they have taken on them. Personality, Intuition and the availability of loan easily and on concessional terms had not been considered important at all by the women entrepreneurs. This analysis of the women entrepreneurs had revealed that the strengths and opportunities were found to be in a greater degree than the weaknesses and threats. This was a positive indication that women entrepreneurs had been confident of overcoming their minor weaknesses and threats and had utilised their major strengths and opportunities that they had possessed.

L. Ruban Dennis joel⁹⁴ in his study entitled “An economic study of Women Entrepreneurs in Madurai District with reference to Small Scale Industries” had applied SWOT Analysis to find out the entrepreneurial performances of the women entrepreneurs. His findings were that women entrepreneurs’ opportunities were well connected with their birth, family, upbringing and then society as there was much difference between men and women in the roles that they had to play. The
various opportunities that were available to women were listed and the women entrepreneurs were asked to rank the opportunities according to the importance of the opportunity in their entrepreneurial career, by standing whether it is strongly applicable or applicable or partly applicable or not applicable at all. The above rankings were given weighted scores of 3, 2, 1 and 0 respectively. The weighted score of each and every opportunity for all the entrepreneurs of a sector was divided by the number of entrepreneurs in each sector which gave the average score per entrepreneur per sector. Contact was very essential for every entrepreneur and more especially to the women entrepreneurs, to know about the marketing strategies about the business trend and to obtain all kinds of information that was related to their business. Women entrepreneurs had considered commitment and dedication as their second major strength. Sacrifice and hard work had been described as important role and job requirements of entrepreneurship and hence were denoted as cross culturally validated entrepreneurial qualities. The major threats facing the women entrepreneurs were found to be the competition from the small and the big units and necessity of having to give up the enterprise due to family reasons and due to Government’s non-acceptance. Women entrepreneurs did not seem to have any important threats connected with their sex, other than the necessity to give up enterprise due to family obligations. All the other Threats were those which were common to all the small scale industries generally.
The Researcher had made use of the observations and findings of the authors in their previous research studies. Most of the studies had attempted to look at the social background of the women entrepreneurs. Besides, some studies had attempted to probe into the dual role of women entrepreneurship without considering the investment decisions, other economic problems, labor management problems, motivating problems related to financial mobilization.

In general, the studies already made had not given full justice to problems related to women entrepreneurship with the help of reasonably large samples. The present study attempts to fill this gap in the existing literature on women entrepreneurs. This Study had concentrated its attention on the women entrepreneurs in Madurai District, regarding the performance and the attitudes of the women entrepreneurs towards their enterprises and the challenges faced by the women entrepreneurs in the Madurai District. In this respect, the present study had become important as compared to the earlier studies which had been carried out.

1.4 SIGNIFICANCE OF THE STUDY

Industrial Development could be considered to be a major component of the overall economic progress and it envisages entrepreneurial development leading to Industrial development and ultimately bringing about overall economic development.
Entrepreneurship refers to the skill of discovering new economic opportunities, managing the business, taking risks and introducing innovations. A nation has all the material resources in terms of land, capital and other physical inputs but the spark of development and the dynamism in its sustained progress could be provided only by the entrepreneurs in the country. The development of entrepreneurial skills is thus an essential pre-requisite for the rapid economic growth and the economic progress of the country.

Developed nations like USA, UK and Japan had acknowledged the fact that it was the ‘Spirit’ of ‘Enterprise’ among their people that had transformed their small agro-based industries into big industrial giants. These countries had further emphasized on the need to promote entrepreneurship among the people to achieve higher levels of economic growth. The entrepreneurs therefore had to play a key role among the factors of production and they have on enormous potential to galvanize the other productive factors such as land, labour and capital towards generating increased output increased income and increased employment.

The Centrally Planned economies, all over the world, were becoming increasingly liberalized slowly and steadily. Economic liberalization implied the progressive transfer of economic and social activities into private hands from the hands of the public. Privatization, in effect meant, the orientation of the economy, more and more towards local, regional, national and international market forces.
The State should more and more confine itself to public utility services and withdraw itself from the competitive and commercial activities. The Government should play the role of the facilitator to provide the necessary infrastructural facilities appropriate to the various sections, regions and the production lines. Those who had the entrepreneurial potentiality and the achievement propensity alone should make use of the infrastructural facilities and indulge in increased productive activities for the ultimate objective of achieving economic growth.

In India, the term entrepreneurship appeared to connote a much—restricted meaning. It had covered only a limited sphere of enterprising endeavor that is, establishing and running of the factories and industrial enterprises alone. During the post-Independence Era, the number of entrepreneurs had been growing at a faster rate. The Government of India, in its first industrial policy resolution in 1948 and in the successive industrial policy statements had emphasised the need for encouraging the tempo of industrialization by spreading entrepreneurship from the existing centres to other cities, towns and green villages. It had also been viewed as a phenomenon occurring around an individual and benefiting only an individual. It is only recently that entrepreneurship is being appreciated as a factor that could be harnessed to benefit the larger groups of people and the country at large.

India, though a developing economy and had been growing steadily during the past six decades of its planning era has still a long way to go to catch up with
the other leading developed economies of the world. The goal may be distant, but surely the time required to achieve the goal could be cut down by accelerating the pace of economic development. One way of achieving this was by the promotion of the various industrial and business ventures which could be created by the initiative and enterprise of the entrepreneurs alone. On the whole, there is a positive linkage between an economy’s prosperity and the growth of entrepreneurship. The industrial revolution had boosted the development of entrepreneurship in the developed economies. It had not been the same in the developing economies like India, as India was under the colonial rule at that time. Immediately after independence, the country was found to suffer poverty due to its chaotic conditions.

It was only in the late fifties that much interest in the development of entrepreneurship had emerged in India, especially through the development of the small scale industries to achieve rapid economic development. The inadequacy of entrepreneurship was considered to be an inhibiting factor in the acceleration the process of industrialization in the developing countries. although there was no such thing as a zero level of entrepreneurship, the absence of an appropriate industrial and entrepreneurial climate and strong industrial base coupled with lack of access to relevant and appropriate technology has acted as a handicap for countries like India to achieve rapid industrial development. The inadequate availability of
entrepreneurial talent had adversely affected the development of modern small manufacturing and processing enterprises. While the large industries could be set up with expatriated capital and enterprise, the small industries required a strong domestic entrepreneurial base.

The industrial policy of India of 1991 had suggested various measures to strengthen the small scale sector. Besides, the government had proposed to continue the support extended by it to first generation entrepreneurs through training and through extending other kinds of help. Entrepreneur development programmes were also proposed to be built into the curriculum of vocational and other degree level technical courses. In the eighth five year plan, a much greater emphasis was given for private initiate and for entrepreneurship in the process of industrial development. All these measures had helped to develop the spirit of entrepreneurship among engineers, technocrats and educated unemployed youth to set up their own industrial units. Realizing the effective role of entrepreneurship in this process of industrialization in the developed countries, India and the other developing nations too had considered the development of entrepreneurship as an effective instrument to combat their many problems in respect of economic development.

India had also taken planned efforts to develop entrepreneurship and to promote national production, balanced regional development, dispersal of
economic power and provide better employment opportunities to the people. Productivity seemed to increase as individual industrial leadership started replacing corporate leadership slowly and steadily. Due to the ever-increasing size and the complexity of the Indian industrial system, there had come about an increasing level of specialization and delegation of the varied aspects of the entrepreneurial functions to a number of specialists to manage the industries efficiently and profitably.

The present study had been restricted to women entrepreneurs in Madurai district. The women entrepreneurs were a part and parcel of entire entrepreneurship group. The growth of women entrepreneurs in India had been a positive symptom for the achievement of economic development. Though the study had been restricted to the Madurai district alone, the outcome of this study might be a reflection of the entire nation’s problems regarding women entrepreneurs. Further, though this study had been conducted among women entrepreneurs in Madurai, it had thrown much light on the various issues of women entrepreneurs in general. The results of the study would be very much applicable to the entrepreneurial class in general. The present study in addition to being an additional literature on women entrepreneurs would be able to provide the basis for many more further research studies on women entrepreneurs.
1.5 OBJECTIVES OF THE STUDY

- To study the Socio-economic profile of the Women Entrepreneurs

- To examine the inducement factors that had made them become Entrepreneurs.

- To analyse the Performance of the Women Entrepreneurs through a SWOT Analysis;

- To study the challenges of women entrepreneurs to start and retain entrepreneurs;

- To assess the Attitudes of the Women Entrepreneurs on their Enterprises;

- To offer Suggestion to the Policy Makers for promoting, strengthening and enhancing the potentialities of the Women Entrepreneurs in the Madurai district and elsewhere.

1.6 SCOPE OF THE STUDY

The Madurai district has become a prominent trading centre in Tamil Nadu in recent times. The district has a large number of small, ancillary industrial units as also a good number of commercial and trading establishments. women entrepreneurship in the Madurai district has become popular and it has been of
recent origin through women had been engaged in carrying on traditional activities such as selling vegetables and fruits purchased and got from the adjoining rural areas.

Entrepreneurship on new modern lines has been evolved in Industry, Trade and Commerce in the Services’ Sectors also in recent times. Those who had registered their units in the District Industries Centre and women managing any type of business activity, be it trading or services or manufacturing sectors had been chosen for conducting the present study. Only those enterprises which had been big enough and had been promoting managerial and entrepreneurial abilities on the part of women had been considered in the present study.

An attempt has been made in the present study to study about the socio-economic conditions of the women entrepreneur and the factors that had motivated women to become entrepreneurs as also the various constraints and problems that had been faced by the women entrepreneurs in Madurai District.

The study has been limited to the women entrepreneur in Madurai District. In the light of the present study, it is assumed that attempts would be made in a systematic way to study the different aspects of women entrepreneurship in the Madurai District in the further studies in future.
1.7 LIMITATIONS OF THE STUDY

The general tendency of the women entrepreneurs to avoid the disclosing of information to the researchers and the public at large had been a sort of a barrier in carrying out the study. The researcher has faced much difficulty in getting information related to the problems faced by the three categories of women entrepreneurs studied on political problems, caste discriminations and on getting financial assistance, as they had found it difficult to differentiate between the acceptance statements regarding the problems faced by them. The researcher has however patiently explained the differences and had elicited the information in a reliable way.

The unwillingness on the part of the women entrepreneurs to provide information on their capital and income had made the researcher not to undertake any serious analysis using such information. There was a time limit in conducting most of the interviews as the interviews were held mostly in their homes or business premises and the respondents were not completely free from frequent interruptions. However the researcher had persuaded the respondents and had succeeded in conducting the interviews successfully.

At the time of data collection, the women entrepreneurs usually fixed the time and date for answering the interview questions. Mostly, they had postponed
the time and date and even the month also. Sometimes they would take leave of the
research or appoint some other woman to answer the questions. The researcher had
however managed to overcome these difficulties by meeting the researchers at a
time which was most convenient to them and had obtained the relevant information
successfully.

1.8 OPERATIONAL DEFINITIONS

1.8.1 Enterprise

Enterprise is an establishment which a woman or a group of women initiate,
organize and operate.

1.8.2 Woman Entrepreneur

A Woman Entrepreneur is a woman who has organized, co-ordinated and
managed an Industrial undertaking or business or trading activity of any kind or a
service unit.

1.8.3 Entrepreneurship

According to Joseph Schumpeter, Entrepreneurship based on purposeful and
systematic innovation and it included not only the independent businessman but
also the company directions and managers who actually carried out these
innovative functions. These definitions had been considered as the most
operational definitions in the present study also.
1.8.4 Entrepreneurial Decision Making

Entrepreneurial Decision-Making is the extent of the involvement of women entrepreneurs in the decision-making exercises connected with their enterprises.

1.8.5 Institutional Support

Any kind of support or help provided by the Government agencies and other than institutions for any type of entrepreneurial activity could be conceptualized as an Institutional Support.

1.8.6 Entrepreneurial Performance

Entrepreneurial performance is a function of the entrepreneurial activity which consists of the ability to manage investment, returns on investment, amounts invested for a worker and the ratio of working capital to sales.

1.9 METHODOLOGY

Designing a suitable methodology and the selection of appropriate and suitable analytical tools were very important for carrying out a meaningful analysis of any chosen research problem. For the present study, the methodology adopted had been taken to include the choice of the study area, the sampling design, the collection of data, the period of study, the method of analysis and the tools of analysis.
1.9.1 Choice of the Study Area

Madurai District is one of the major districts in TamilNadu and a vast majority of the working population in the district had depended on agriculture. The Government of India had declared almost the entire district as an industrially backward area. Hence, incentives and subsidies were being granted to entrepreneurs encourage the starting of new industries by them in this district.

The NABARD had drafted a potential- linked credit plan for the Madurai district. The Government and more particularly the District Industries Centre had taken up the leading role in this District for inducting women into the various avenues of economic activities such as correcting them as entrepreneurs by framing certain special and suitable policies for them.

By and large, the whole exercise aims at achieving a realistic and attainable growth rate, which would be sufficient enough to accelerate the pace of industrial development in the district. These had been the major reasons for selecting the Madurai District as the study area to examine and evaluate the performance of the women entrepreneurs engaged in the small-scale industries in the area under study.
1.9.2 Sample Design

In order to evaluate the economic performance of the women entrepreneurs in the Small-Scale Industries in the Madurai District, 300 sample women entrepreneurs had been selected by adopting the simple Random Sampling Method. A total Number of 3750 women entrepreneurs had registered themselves in the District Industries Centre, Madurai as in June 2011. The list was collected from the District Industries Centre, Madurai. The Random Numbers were allotted to the entire list of the women entrepreneurs. Based on the Random Number Table, a sample of 300 respondents had been chosen.

These 300 respondents were again classified on the basis of their Registration with the District Industries Centre for a particular nature of the enterprise which is presented in Table 1.1
### TABLE 1.1

**DISTRIBUTION OF THE SAMPLE UNITS CLASSIFIED ON THE BASIS OF THE NATURE OF ENTERPRISES**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Nature of Enterprises</th>
<th>Number of Respondents</th>
<th>Percentage to the Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Tailoring</td>
<td>49</td>
<td>16.33</td>
</tr>
<tr>
<td>2.</td>
<td>Beauty parlor</td>
<td>34</td>
<td>11.33</td>
</tr>
<tr>
<td>3.</td>
<td>Toys’ making</td>
<td>13</td>
<td>4.34</td>
</tr>
<tr>
<td>4.</td>
<td>Pickles’ manufacturing</td>
<td>19</td>
<td>6.33</td>
</tr>
<tr>
<td>5.</td>
<td>Computer Sambrani making</td>
<td>11</td>
<td>3.67</td>
</tr>
<tr>
<td>6.</td>
<td>Candles manufacturing</td>
<td>39</td>
<td>13.00</td>
</tr>
<tr>
<td>7.</td>
<td>Plastic wire baskets</td>
<td>31</td>
<td>10.33</td>
</tr>
<tr>
<td>8.</td>
<td>Groceries</td>
<td>44</td>
<td>14.6</td>
</tr>
<tr>
<td>9.</td>
<td>Book binding</td>
<td>19</td>
<td>6.33</td>
</tr>
<tr>
<td>10.</td>
<td>Potato chips and snacks</td>
<td>10</td>
<td>3.33</td>
</tr>
<tr>
<td>11.</td>
<td>Xerox shoppers</td>
<td>18</td>
<td>6</td>
</tr>
<tr>
<td>12.</td>
<td>Browsing centres</td>
<td>13</td>
<td>4.34</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>300</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: District Industries Centre, Madurai

Table 1.1 had clearly shown that the sample enterprises selected had consisted of tailoring enterprises and groceries shops are more; candles manufactures and beauty parlors are the next developing units. Due to beauty conscious the number of parlours will be more.
1.9.3 Collection of Data

The present study had been based on primary as well as secondary data. The personal interview method was adopted for collecting primary data from the sample respondents. For this, a well-designed and pre-tested interview schedule was prepared to enable the collection of the information required for the study by the researcher. Further, the researcher had held preliminary discussions with the officials of the District Industries Centre and a few well informed women entrepreneurs of the small-scale industries’ units registered with the DIC, Madurai. In the light of the information gathered, the researcher had prepared the interview schedule. A pilot study was conducted and on the basis of the experience gained through the pilot study, the final schedule was drafted.

The secondary data were collected from published as well as unpublished reports, Hand books, Action plans and pamphlets of the office of the directorate of industries and commerce, Chennai, District Industries centre, Madurai, Madurai District Tiny and Small Scale Industries Association (MADITSSIA) and such other sources.

1.9.4 Period of Study

The field survey was conducted during the period July 2011 to December 2011 for the purpose of collecting primary data.
1.9.5 Method of Analysis

For analysis, the data collected during the field investigation, had been compiled, processed and interpreted with the help of a number of statistical tools.

The descriptive statistics, namely the mean and the standard deviation of the motivation as scores had been used to classify motivation as high, medium and low level of motivation. The Likert’s type of scaling technique had been adopted to measure the motivation of the women entrepreneurs. In order to ascertain the degrees of opinion towards the problems faced by the women entrepreneurs and the perceptions of women entrepreneurs towards enterprises the opinion of the respondents had been analyzed. The respondents were asked to express their opinions on each of the statements given to them in terms of five degrees of agreement. On the basis of the degrees of agreement, a five point scale was devised. Each point on the scale was given a score. Responses indicating the least favourable answers were given the least scores and the most favourable answers were given the highest scores and they have been specified as in the Table 1.2:
TABLE 1.2
FIVE POINT SCALE AND SCORES AWARDED

<table>
<thead>
<tr>
<th>Five point scale</th>
<th>Scores (in points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>5</td>
</tr>
<tr>
<td>Agree</td>
<td>4</td>
</tr>
<tr>
<td>No opinion</td>
<td>3</td>
</tr>
<tr>
<td>Disagree</td>
<td>2</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>1</td>
</tr>
</tbody>
</table>

To examine the relationship between the Socio-economic profile and the levels of motivation, the chi-square test had been carried out. To identify the factors which had influenced the levels of motivation, the factor analysis method had been used.

The ‘t’-statistics had been employed to find out as to whether there had been any significant differences in respect of problem perceptions among the women entrepreneurs. The multiple linear regression models had been used to find out the profile variables which had influenced the problems faced by the entrepreneurs.

The discriminant analysis had been used to identify the variables which had discriminated the good and the poor performances, the problematic and the non-problematic factors perceived by the women entrepreneurs and the satisfiers
and the dissatisfiers. The zero-order correlation co-efficient was computed to study the relationship between the profile variables and the problem perceptions of the enterprises.

To identify the variables which had influenced the problem perceptions, a multiple log linear regression model had been estimated. The chi-square test was carried out to examine the relationship between the (profile) Variables and the attitudes of women entrepreneurs towards the enterprises. A multiple log linear regression model had been fitted to analyse the impact of attitudes on business performance variables and on overall attitudes.

The SWOT analysis technique had been used to determine the strength of a successful woman entrepreneur. The SWOT Analysis (Strengths, Weaknesses, Opportunities, and Threats) was a method of assessing a business, its resources, and its environment. Carrying out an analysis of this type was a good way understanding a business and its markets in a better way which could also disclose to the potential Investors about all the options open to them and as to how the various options would affect the business at a given time to enable the entrepreneurs to think about them thoroughly.
1.9.6 Tools of Analysis

In order to analyze the objectives of the present study, the following Tools had been used.

The SPSS package had been used for quantifying the variables. The tables had been prepared thereafter. In order to find out the extent of the variations in the levels of motivation of the women entrepreneurs, the co-efficient of variation had been used to with the help of the formula,

\[
\text{Co-efficient of variation} = \frac{\sigma}{\bar{x}} \times 100
\]

\[\sigma = \text{Standard deviation}\]

\[\bar{x} = \text{Mean value}\]

\[
\text{Arithmetic mean } \bar{x} = \frac{\sum X}{N}
\]

\[
\text{Standard Deviation} = \frac{\sqrt{\sum (x - \bar{x})^2}}{N}
\]

The co-efficient of variation had been calculated for all the three different levels of motivation separately. It could be understood that the greater the co-efficient of variation, the greater was its variability and the smaller the co-efficient
of variation, the smaller was its variability which was an index of greater consistency.

Besides, the chi-square test had been employed to examine the relationship between the entrepreneur’s socio-economic factors and their levels of motivation. The chi-square test was a useful method for comparing experimentally obtained data with those that were theoretically expected. It had been calculated by adopting the Formula;

\[
\text{Chi-square} = \sum \frac{(O - E)^2}{E}
\]

with \((r - 1)(c - 1)\) degrees of freedom

Where,

\[
O = \text{Observed Frequency}
\]

\[
E = \text{Expected Frequency}
\]

\[
E = \frac{\text{Row Total} \times \text{Column Total}}{\text{Grand Total}}
\]

\[
c = \text{Number of columns in a contingency table}
\]

\[
r = \text{number of rows in a contingency table}
\]

Here, a null hypothesis had been formulated that the attributes were independent of each other. The calculated value of chi-square was compared with
the table value of chi-square for the given degrees of freedom at the 5 per cent level of significance. If at the stated level, the calculated value (C.V) was found to be more than the table value (T.V), the null hypothesis was rejected and an alternative hypothesis of dependency between the attributes was accepted\textsuperscript{95}

The technique adopted to identify and analyze the important motivational factors of women entrepreneurs was factor analysis. The principal factor analysis method would give mathematically a unique solution to the identified factors.

Most of the analytical methods give results in a form that would be difficult or impossible to interpret. Thurstone had argued that it was necessary to rotate factor matrices if one wanted to interpret them fully and adequately. He had pointed out that the original factor matrices were arbitrary in the sense that an infinite number of reference frames (axes) could be found to reproduce any given ‘R’ matrix. There were several methods available for carrying out factor analysis. But the principal factor analysis method with an orthogonal varimax rotation was mostly used and had been widely applied in factor analysis.

The appropriateness of the factor analysis method was tested using the Bartlett’s Test of sphericity. The null hypothesis for the Bartlett’s Test was that the correlation matrix was an identity matrix. The test statistic for sphericity was based on a chi-square transformation of the determinant of the correlation matrix.
Another useful statistical measure was the Kaiser – Meyer – Olkin (KMO) measure for sampling adequacy.

The multiple regression analysis had been used to find out the impact of the profile variables on the perceptions of problems in enterprising. The fitted regression model is:

\[ Y = a, x_1 b_1 x_2 b_2 x_3 b_3 x_4 b_4 x_5 b_5 x_6 b_6 x_7 b_7 x_8 b_8 x_9 b_9 x_{10} b_{10} \]
\[ \quad x_{11} b_{11} x_{12} b_{12} e^u \ldots \]

\[ y = \text{problem of enterprise} \]

\[ a, x_1 b_1 x_2 b_2 x_3 b_3 x_4 b_4 x_5 b_5 x_6 b_6 x_7 b_7 x_8 b_8 = \text{profile variable} \]

The SWOT Analysis Technique had been used to find out the perceptions of women entrepreneurs towards service and manufacturing. The weighted average score was found out for each of the strengths, weaknesses, opportunities and threats. The scores had been ranked. With the help of ranks we could easily find out the highest strength and the highest weakness of the women entrepreneurs.

1.10 SCHEME OF PRESENTATION OF CHAPTERS

The Thesis is presented in seven chapters. The first chapter entitled “Introduction and Design of the Study” had dealt about the participation of women entrepreneurs in economic development, the increasing trend in the number of
women entrepreneurs in India and abroad. Women entrepreneurs in the Madurai District, Statement of the problem, Review of recent literature, Significance of the study, Objectives of the study, Scope of the study, Limitations of the study, Operational definitions, The methodology adopted for the present study, Tools of analysis and the scheme of presentation of the chapters.

The second chapter entitled “Women entrepreneurship in India — A traditional approach” covered an Introduction, Meaning of entrepreneurship, Meaning of women entrepreneurship, Theories of women entrepreneurship and the growth and development of women entrepreneurship.

The third chapter under the caption “Women Entrepreneurs and Inducement factors” had dealt with an Introduction, Socio-Economic Conditions of Women Entrepreneurs, Details about the enterprises and of the motivational factors, the compulsory factors and the Facilitating factors.

The fourth chapter discussed about the “Performance of women entrepreneurs”. It had included an Introduction, the Perceptions of the sample entrepreneurs on manufacturing, perceptions on services and a SWOT analysis.

The fifth chapter scrutinized the “Challenges of Women Entrepreneurs”. It had included a brief Introduction, the challenges to start the enterprises, the challenges to retain the enterprises, a few individual problems, Problems related to
family and to enterprises, Man power, Capital, Machinery, Materials, Marketing, a few personal problems, Factor Analysis and a brief summary.

The sixth chapter focused its attention on the “Attitudes of Women Entrepreneurs on Enterprises”.

The seventh chapter presented an account of the “Findings, Conclusions and Suggestions”. 