CHAPTER I

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CHAPTER I

INTRODUCTION

Entrepreneurship is a typical global phenomenon attracting millions of economists, politicians, and social workers. In developed countries, entrepreneurship has gained attention in the last century. But in developing countries, it has been gained original consideration only in recent decades. In these countries, entrepreneurship development is considered as the way to promote self-employment – the panacea not only for chronic unemployment among the educated youth but also to sustain economic development and to augment the competitiveness of industries in the eve of globalisation and liberalisation. Social scientists and economists are in search of this factor as a competent agency for the coherent integration of resources to stimulate sustainable and balanced socio-economic development. In the industrial and agricultural sectors, threshold of new generation entrepreneurs has been welcomed for they carry out radical and tremendous changes in the arena of production and distribution. In the academic scenario, special importance is being given for the entrepreneurial lessons as a part of curriculum plan and a number of research studies are being conducted to learn the stimulants and inhibitors of entrepreneurship development.

In industrially developed countries, the business environment has witnessed radical changes. The result was restructuring of economic and social systems in a way, which has led to increased
levels of business formation, innovation, new organisational forms and more general shifts in attitude and behaviour. This mirrored a transition from a managerial to entrepreneurial society, which was evident in the USA in 1970s (Alison Morrison 1999). Naisbitt (1982) described this transition as an entrepreneurial explosion. Timmons (1994) viewed this as a silent revolution, which may affect the 21st century as much as, or probably more than, the industrial revolution of the 19th century. This revolution is expected to spawn revitalising economies, generating millions of jobs, and constructing new prosperity.

In the traditional paradigm, it was believed that modern economic growth would be associated with a shift in labour from rural areas to urban industrial centres. Experience of developed and developing countries including Japan, China, Korea, Taiwan, and Philippines show that there is an alternative path for economic growth rather than the migration of rural labour force into the urban sector. (EDI, World Bank 1998). In this alternative path wide spread industries could be organised in a decentralised manner by exploiting not only the physical labour, but also the entrepreneurial ability of the rural people. In developing economies these two vital resources - rural labour force and rural entrepreneurship are not fully and properly utilised. Stimulating rural entrepreneurial skill is the most important prerequisite for the economic development of developing countries, especially for those having population pressures.

In India, Governments at the Centre and States give special attention to the development of entrepreneurship. Special privilege has been accorded for the development of small-scale sector. The Industrial policy of the Government of India announced on 6th August 1991 reflects its attitude towards Small Business Units. The Govt. has initiated several measures to strengthen the competitiveness of small-
scale sector. Most of these measures are related to entrepreneurship development, technology upgradation, modernisation, and assistance for finance and marketing. The State governments also have launched a number of schemes for the promotion of rural enterprises as a measure to alleviate unemployment among educated youth. In Kerala, a number of special assistance programmes have been designed for motivating new entrepreneurs to set up small and medium size enterprises.

**ENTREPRENEURSHIP- The Vital Human Resource**

Economic development is possible only with the help of planned and unrelenting business activities. Entrepreneurs are the human agency at the back of such activities. Entrepreneurship is the skill or quality of such human resource, which is snatching opportunities and organising endeavour for their commercial exploitation. They initiate changes to do ventures in a better way, to get more return from them or to impart more satisfaction to the consumers. Entrepreneurs bring together the productive resources and act as a catalytic agent in the process of economic development. Economic growth of any nation has been attained through the commercial exploitation of inventions by utilising its available resources—both physical and human—especially those that are not utilised so far. Entrepreneurship is the skill and ability, which initiate innovations and undertake the risk. 'Invention' is to find out something new that does not exist so far. 'Innovation' on the other hand is the commercial exploitation of inventions. Developing countries have the history of commercial exploitation of inventions. Industrially and economically developed nations have attained their positions not simply with their resources but also with the support of sufficient and efficient innovative entrepreneurs.
Schumpeter was the first among those who have recognised the importance of entrepreneurs in economic development. To him the personage who is responsible for innovation is called entrepreneur. Innovation is the creative response to situation. The main emphasis in Schumpeter theory of economic development is on the role of innovator. The significance of entrepreneurship to economic development of a country has been emphasised by him when he stated "the labour supply, existing capital and the state of arts only create potentiality for capital production, while it is the entrepreneur who performs the miracle of transferring the potential in to effective productivity" (Schumpeter-1961-The theory of economic development)\textsuperscript{5}

However, such innovators are seldom found in the undeveloped countries. In developing countries, entrepreneurs are essentially initiators for undertaking economic activities or organisers of new enterprises. They initiate development of a number of enterprises result in the wide distribution of resources and activate economic equalities and a balanced growth of different regions and sectors. In a society with the pressure of over population and wider unemployment problem, entrepreneurship is not only provides livelihood for the individuals’ but also for the economic growth of the nation. The entrepreneurship provides opportunity for members of the society to play a part in the economic and commercial progress of their nation.

Capital, labour, and such other physical and human resources are the basic requirements for economic development. But, the rate of growth of the economy will be depending upon the manner in which they are put into use. In the process of economic development, entrepreneurs hold such a crucial position. They select and mobilise the required factors in the most rational manner for the better result. They decide the directions of economic growth of the nation as well as
level of employment and income generation in the society. The manner in which the available resources, both natural and human are put in to use is more important than the quantum of availability. Therefore, the presence of entrepreneurs in economic development is more vital than the availability of resources.

The spontaneity and continuity of the process of entrepreneurship development would depend on the kind of people that can be promoted and groomed in the entrepreneurial career. While initiating the process of Entrepreneurship Development, integrated policy of identification and selection needs to be spelt out (Rajendra P Singh 1997).

The entrepreneurial talent is a very scarce resource for the developing countries and hence they cannot afford to waste this key performer of economic development. The environmental facilities created to augment the supply of this catalyst and physical facilities created to improve chances of success must be so coherent, well knit, and integrated to encourage and induce new generation entrepreneurs to contribute to the speed of economic development. In India, increased attention has been given for the proper integration of "Entrepreneurship" to productive resources and economic growth. Consequently, entrepreneurship Development Programmes is being organised in India with a view to identify potential entrepreneurs and to motivate them to launch new undertakings.

WOMEN AND ECONOMIC DEVELOPMENT.

A need to accord special place to the role of women in the course of development, take due recognition of their potentials and give them a privileged position in the society, are well recognised at International levels. The UN General Assembly had declared the decade 76-85 as the UN Decade for Women. In 1995, The Beijing Women’s Conference (the fourth World conference on women 1995)
framed a Platform For Action (PFA), - a package for the upliftment of Women all over the world. The 23rd special session of the United Nations General Assembly took place during 5th to 6th of June 2000 to review the implementation of PFA.

The Constitution of India not only grants equality to women but also empowers the State to adopt measures of positive discrimination in favour of women for neutralising the cumulative socio-economic, educational, and political disadvantages faced by them. To uphold the Constitutional mandate, the State has enacted various legislative measures intended to ensure equal rights, to counter social discrimination and various forms of violence and atrocities and also to provide support for working women. There are about 16 special enactments to protect and promote the interest of women in India.

Through concentrated efforts over the last few decades commendable there are material gains for women - in terms of life expectancy at birth, the levels of literacy access to employment, formal education, etc. In the political field, the 73rd and 74th amendments to the Constitution reserve 30 per cent seats in Panchayati Raj for women. It not only grants representation in the grass root level, but also opens new opportunity for women for their upliftment in general and improves their status in the society predominantly. Department of Women and Child Development in the Central Secretariat is the nodal agency to focus on the problems of Women and Child at the national level. The National Commission for Women, Women's Development Corporations, Rashtriya Mahila Kosh, and a number of other organisations are created at the centre and state levels for focusing on issues of women.

Many economists and social scientists have the view that, Women throughout the world have been assigned lower positions than that of men. The activities, which are associated with prestige,
power, and authority, have been allocated to men folk (Napasri Krisonwasdi -1989).\(^7\)

Some of the social scientists have put forward physical and biological features of human body as the reason for this type of division of labour. Conventionally women were given the responsibility of bearing and rearing of children as well as the management of the household. It is not implicit in this perspective that women are not required to participate in any economic role, but what it maintains, is that women are expected to give priority to household work and to show commitment to their family (Cose.R.L and Rokoff 1977)\(^8\). Perhaps, it was due to this reason that women worked under the guidance, supervision, and control of men. It simply means that women were not required to seek independent economic status even though they were capable of doing so. Therefore, this division of labour was not purely based on the biological and physical characteristics of women but was the outcome of some cultural definitions.

According to some other school of thought, due to the difference in fitness and mind-set of men and women, activities demanding mechanical aptitude and the exercise of authority and leadership came under the domain of men. Since women folk were shy, insecure, and docile, and they lacked leadership qualities, they could not assume the roles of leaders. This view has been heavily criticised by modern sociologists to whom men and women differ simply because they are trained differently. In other words, women have the equal amount of potentialities to undertake any work and they can assume any position, provided they are given opportunities. Studies reveal that the stereotype of notion regarding women that they lack in the abilities and personality traits required of managers and chief executives has been widely held and this has contributed
much to the lack of progress of women as leaders and chief executives. Traditional women were suffer from several things including the ‘anti success syndrome’, ‘fear of success’, ‘fear of failure’ etc (Smith and Smith -1970)⁹. The artificial barriers based on attitudinal and organisational bias sometimes prevent qualified women from advancing upward in their organisation in to senior management levels (‘glass ceiling’). Combinations of individual interpersonal and organisational factors are there in constructing the glass ceiling for women. The “glass ceiling” is still unbroken in many areas. “Despite various statutory provisions for making all jobs equally open to both sexes, the aggregate data available about the women participation in modern professions, and more particularly in the science and engineering professions, reveal that the equality of opportunity of the sexes is more a theoretical proposition than a concrete reality” (R.P. Jaiswal 1993) ¹⁰

In most of the developing countries, women are expected to work only if necessary for the maintenance of her family. The poorer the family, the greater will be its dependence on the earnings of women. Efforts to increase the employment opportunities will be important to enable poor women to generate income. If women obtain better access to resources, education, and technology, they can and will create their own jobs or make their jobs more productive and remunerative. This will ensure a better participation of women folk in the process of economic growth of the nation. Therefore, measures to develop entrepreneurship among women are critical, because such efforts, even at a low rate, will definitely improve their status in the society.

One of the most promising features of the scenario related to women’s development in India over 80s has been the increasing role of Non- Government Organisations. Their sphere of actions has been
spanned to a wide variety of levels; such as programme implementers, facilitating agencies at the grass roots, directors and stage managers for providing training and orientation to women workers and prospect entrepreneurs, undertaking field research to identify the beneficiaries for various state schemes, critiquing departmental policies and strategies relating to formulation and implementation of developmental programmers, conducting entrepreneurship Development Programmes for potential entrepreneurial groups so on and so forth. However, the lower level bureaucracy and local level politicians are not prepared to welcome this type of NGO participation. Very often, the NGOs are agencies for the implementation of projects and they are involved in the process of project design and planning for their implementation. In spite of all these obstacles, many NGOs have collaborative relationship with the Government while retaining their independence, flexibility, and grass root orientation (World Bank - Study 1991)11 The general impression gathered about these developmental programmes, especially, those drawn up for the development of rural women folk is that they are not implemented with proper care and sincerity. Even after implementing schemes worth crores of rupees through successive plans, both by the Central and State Governments, the situation of the downtrodden has not improved to the desired extent (K.T. Balakrishnan 1998) 12

Women constitute almost one-half of the total population and form an important section of the total labour force. But their social, economic, and political status is lower than that of men in many countries, including India. The social status of women in the society depends upon the part played by them and the social attitude of the society towards them. The status of women is intimately connected with their socio-economic contribution, which depends on opportunities for participation in economic activities. “The position of
women and their role are predominantly important, not only because women represent one-half of the human resources and their contribution to economic growth is inevitable but to uplift their position in the society. Women must be enabling to function as equal partners and participants in development and not merely as beneficiaries of various schemes.” (Anita Gaur 1998)\textsuperscript{13}

In spite of the fact that women in developing countries are massively involved in key areas such as agriculture, food, production, trades etc. their work is not fully recognised and valued.” The contribution of women in the informal sectors is totally ignored. Women working in the organised sector do not have adequate access to credit, appropriate scientific and technical information; training and policy supports” (C.K Kalbagh 1992)\textsuperscript{14}.

An important feature of women backwardness is their dependence on opposite gender for resources and opportunities. Most of the employed women are often placed in the bottom level of organisation and they have a little role in decision-making in the enterprise. Therefore, the potentials of women are not fully utilised for the benefit of the community.

Empirical studies show that women are capable of undertaking all types of jobs, even heavy manual work with high degree of endurance. Intellectually too, women are capable as men. Their ability in taking decisions and executing them cannot be questioned. Even though, Women constitute half of the world’s population and perform nearly two thirds of its work hours, they receive only about one tenth of world’s income and own less than one hundredth of its property (UN Report 1980).\textsuperscript{15}

Women traditionally were playing a crucial role in the family as well as in the farm. But their contribution was not duly acknowledged. However, now in all civilized societies women are recognized with an
equal status. With the worldwide acceptance of the role of women in economic development, planners and policy makers are giving equal thrust to women participation in development process. Hence, economic participation of women has been recognized as an essential input for development.

**WOMEN ENTREPRENEURSHIP**

The involvement and participation in the process of development is essential for the upliftment of women and to raise their status in the society. 'Wage Employment' and 'self employment' are the two potential sources for the deployment of human resource. Since the employment opportunities are less, 'Self-employment' is the most potential source. Self-employment refers to starting a self-owned business. It is a task of converting job seekers to entrepreneurs. A number of schemes and programmes are there to promote self-employment among women. In this context, promotion of entrepreneurship among educated women is the extreme need of the time. A number of State and Centre Government institutions and Non Governmental Organisations are engaged in the field of promoting entrepreneurship among women.

Till 1987, there were 1.6 million small-scale entrepreneurs in the country and women entrepreneurs constitute only 6.2 per cent of the total; and a major portion of self-employed women was confined to traditional activities such as weaving garments, handicrafts, and food processing. Their performance in the industrial sector was found not impressive. (Anna.V., 1989). Entrepreneurship development programmes (EDPs) organised by governmental institutions and the activities of other agencies in the grass root level has provided a great momentum in the entrepreneurship development among women. The policies of the Central and State Governments, conferring a wide variety of concessions, subsidies, incentives, rebates, tax relieves,
financial assistance etc. are attracting more and more educated unemployed youths to start new enterprises. A number of special schemes are also designed exclusively for women. As a result of the efforts made by the Government, the work of NGOs and due to the changes going on in the socio cultural and educational background, the size and structure of women entrepreneurs in the country have been totally changed.

STATEMENT OF THE PROBLEM

Because of the quite laudable efforts and promotional and protectionist policies, women enterprises have emerged as a vital and dynamic sector of the economy. It has widened its operational ambit by entering to various non-traditional areas and there is a substantial increase in the number of women enterprises. In Kerala about 80 per cent of the women enterprises were promoted during the period 1991-2000. The total number of women enterprises in the state increased from 6967 in 1989-90 to 38364 in 1999-2000. However, the fact is that most of them are not sustainable. In order to utilise this potential and to keep their growth continuum, it is necessary to formulate strategies suitable for stimulating, supporting and sustaining the development of women entrepreneurship. Such a strategy needs to be in congruence with realities, and especially take cognisance of the problems that women entrepreneurs face within the current economic system of liberalisation and globalisation.

In Kerala, we have the highest rate of female literacy and the figure of educated female job seekers outnumbers the men job seekers. The number of job seekers on the live registers of the employment exchanges continues to be very large, with the latest figure being 41.86 lakhs in 2000; consist of 23.135 lakhs women and 18.72 lakhs men. About 75 per cent of the job seekers have educational qualification of S S L C or above, and 54.8 per cent of the
job seekers are women. Even though women constitute above 50 per cent of population, the participation of female in the labour force estimated at only 37 per cent. In 1999-2000, an amount of Rs. 16.43 crores has been disbursed as unemployed assistance in the State. In 1998-99 an amount of Rs. 5.33 crores had been paid for self-employment assistance. During 99-2000 on 17142 applications an amount of Rs. 91.9296 crores was sanctioned against self-employment projects and an amount of Rs. 48.8759 crores had been disbursed to 8965 applicants. However the number of women comes forward to the self-employment scenario is quite unsatisfactory. In 1991 out of 73522 small-scale industries registered in the state share of women were only 9.27 per cent.\(^1\) By the end of March 2000, the number of women industries increased to 38364 i.e. 17.5 per cent of total SSIs registered in the State.

As a result of spirited efforts of Govt. and Non Govt. agencies, there was a phenomenal growth in the number of women enterprises in the state during 90s. The irony of the situation is that, a good number of the women entrepreneurs, who have set up their small-scale enterprises with great optimism, are not able to achieve their aspirations. A plethora of problems they have to face in the course of promotion and development of their units. They are facing a number of constrictions and obstructions in their pursuit of surpassing the teething troubles. Studies show that in addition to the problems experienced by male counter parts, the women entrepreneurs have to face some more unique problems. Stiff resistances from family members, lack of financial resources and accessibility to credit are some of such problems. The state Government has designed special packages of additional benefits and incentives to attract and assist women entrepreneurs. The new economic policy lead to liberalisation and globalisation was expected to bring new opportunities. But in
spite of all these, a large number of them are not functioning or found sick for several reasons. This envisages a study of real factors responsible for the poor conditions of women enterprises and evaluates the functioning of women entrepreneurs, in order to suggest urgent measures to solve this problem. The problem to be investigated in this study— "A STUDY ON WOMEN ENTREPRENEURSHIP IN KERALA" is proposed to undertake an in-depth study on the real problems leads to the high rate of sickness and mortality among women enterprises and to evaluate the impact of new economic policy on women enterprises in Kerala.

The present study has been undertaken to seek answers to the following questions:

1. What is the role of socio economic factors prevailing in the state for growth of women entrepreneurship?

2. What is the impact of new economic policy on women entrepreneurial sector?

3. What is the extent of growth of women in the entrepreneurial sector in Kerala?

4. What is the real position of women enterprises in the state?

5. To What extent the institutional network and promotional measures support the sustainability of women entrepreneurs?

6. What are the real problems add to the high mortality rate of women enterprises?

**OBJECTIVES OF THE STUDY**

The overall objective of the study is to examine the major concerns involved in entrepreneurship development among women, and examine the factors that inhibit and obstruct women from
advancing in the field of entrepreneurship and from availing of the opportunities open to them. The problem to be investigated is designed with the specific objectives demarcated below:

1. To assess the effects of socio-economic environment on the development of women entrepreneurship in the state

2. To assess the impact of new economic policy on women entrepreneurial sector.

3. To assess the development of entrepreneurship among women in Kerala

4. To assess the status of women enterprises in the state

5. To study the efficacy of institutional support system for the Entrepreneurship development among women in Kerala.

6. To identify the weakness and shortcomings in the working of women enterprises

7. To analyse the problems faced by women to promote and run their units and to suggest possible solutions.

HYPOTHESES

Keeping the above objectives of the study and on the basis of the researchers' own experience the following hypotheses were formulated:

1. Governmental supportive measures are not sufficient for the sustainable growth of this sector.

2. Lack of real entrepreneurial traits and management ability is one of the major causes of failure among women entrepreneurs.

3. The Entrepreneurship Development Programmes (EDPs) offered for women entrepreneurs are not sufficient to promote managerial ability among them.
4. Formal education has no significant impact in the level of managerial abilities of entrepreneurs.

5. Women entrepreneurs in Kerala are not fully aware about the policies, strategies and supportive measures of the Government.

Sample Design

Women entrepreneurs are mostly found in the self-employment small-scale sector. Registration of a small-scale unit empowers it to get various benefits and supports offered by the Government. Women entrepreneurs offered special benefits and assistances. Therefore, all the women entrepreneurs will register their units with the District Industries Centres. Hence, an exhaustive list of units registered with District Industries Centres would represent women enterprises in the State. Therefore, the study has been made on the basis of the small-scale enterprises registered by women according to the records of District Industries Centres.

As on 31st March 2000, 38364 small-scale units were registered by women with the DICs in all the 14 districts of the state. Out of this, 14521 units were registered between 1990-91 and 1995-96. These units form the Sample frame for this study.

The study has been conducted on the basis of a multi stage sampling. The sample was comprised of 330 women enterprises. Selection of the units was done in two stages. In the first stage, three districts, Thiruvananthapuram, Kottayam and Thrissur, districts were selected by judgment on the basis of secondary data. These districts did not possess any extra ordinary scope or constraint and represent the average environment for entrepreneurship development. During 1991-96 in all 4088 units were registered in these districts out of which 1570 units were in Thiruvananthapuram, 1361 units in Kottayam, and 1157 units in Thrissur. To ensure proportionate
representation in the sample 120, 110 and 100 units were selected from the three sample districts respectively. Here deliberate attempt had been made to include units representing all the major product groups. For this purpose, units registered in each of the district were classified in to 11 product groups, where women have active participation as per the WIP register, Directorate of Industries and Commerce. Address and details of the units had been obtained from Register of Permanent Registration, WIP inclusion register, and grant disbursement register of the relevant District industries Centres.

**Methodology and Data Base**

In pursuance of the above objectives and hypotheses, the following methodology was used for this study. The objectives of the study were achieved through collection and analysis of both Secondary and primary data.

**Secondary Data.**

The Secondary data has been mainly drawn from various records and publications of Directorate of Industries and commerce, State Planning Board, District Industries Centres, Khadi and Village Industries Board, Centre for Management Development, Kerala State Industrial Development Corporation, Kerala Financial Corporation, Small Industries Service Institute, Kerala State Women Development Corporation, Periodicals and Websites of Government and Non Government Organisations and Data from financial and other records of enterprises run by women.

**Primary Data**

Primary data for the study had been collected from three districts of Thiruvananthapuram, Kottayam, and Thrissur with the help of an interview schedule. Officials of District Industries Centres, Department
of Industries and commerce and Economic and Statistics, Office bearers of Kerala Small Scale Industries Association, entrepreneurs, and academicians were consulted before finalising the schedule. The interview schedule was pre-tested by interviewing 25 entrepreneurs in Kottayam District. The interview schedule was again modified in the light of findings of the pilot study. The interview schedule is given in Appendix-III. According to the Suggestions of Officials and Entrepreneurs, the interview schedule had been made in the regional language and got printed in a comprehensive but compact style. Giving proportionate representation to each of the districts and all the product groups a sample was made with 330 units. These units were personally visited to collect information. Hence, data required for this study has been collected from 330 units by direct interview. The interviews were conducted in the premises of the entrepreneurs and interview timings were scheduled on the basis of advance appointments from respondents. The data had been collected between September 2000 and May 2001

Techniques and Tools of analysis

Data collected from various sources have been analysed with the help of computer software and statistical tools. Mathematical and Statistical techniques like Averages, Standard Deviation, Chi-square, Z - Test, Indices, and Compound growth rate Correlation and ANOVA test have been employed for data analysis.

While ascertaining preference of the respondents, wherever the variables were more than three scaling techniques have been used. While presenting the data, preferences were converted in to scales by giving due weight ages after considering their significance. Significance weights were attached to the first preference by giving a weight of five and in succeeding cases weights diminished by unity.

Tables, Charts and Graphs have been used to present the data.
Following techniques of analysis are applied.

1. Percentages and annual growth indices were used to assess the rate of growth

2. Averages and Percentages were used for comparison of attributes

3. For the purpose of comparison of different attributes, averages, percentages, and index numbers were used.

4. Chi squire was applied to Test hypotheses.

5. Entrepreneurship Quotient (ESQ) has been used to evaluate the level of entrepreneurial traits among different groups. In order to develop the ESQ, Essential qualities required as suggested by Small Business Administration (U.S.), McClelland .D.C (1961) and Janet. W. McDonald (1987) for a successful entrepreneur has been considered and individual entrepreneurs were awarded scores.

6. Co efficient of Correlation was used for ascertaining relationship between variables.

7. Significance of difference has been tested by One way ANOVA table

Problems of women entrepreneurs have been analysed to identify major tribulations to promote a unit as well as to run the unit. Efficacy of governmental support and effectiveness of EDPs were also tested in the context of sustainability.

The working status of women in the small-scale sector has been analysed on the basis of their performance and working result for the last five years. Units making loss for the last three consecutive years were considered as non- sustainable. Working status of these units has been analysed with reference to the type of organisation, religion,
economic background, business tradition, educational qualification, entrepreneurial traits and managerial ability of entrepreneurs (ESQ).

**Period of reference**

The study covers a period of ten years from 1990-91 to 11999-2000. Secondary data for 1990-91 to 1999-2000 has been used to evaluate the economic environment, to study the impact of liberalisation and globalisation and to assess the status and growth of women enterprises in the state. The primary data has been collected from units registered between 1990-91 and 1995-96 on the basis of their performance up to 31st March 2000. The data has been collected between September 2000 and May 2001.

**Relevance of the study**

The study covers a period of 10 years from 90-91 to 1999-2000. Between the period of 31 March 1991 and 31 March 2000, the number of small-scale units in the organised sector promoted by women increased from 6871 to 38364. In other words during the decade of 90s the number of women enterprises increased by 508 per cent. About 80 per cent of the women owned small-scale units in Kerala as on March 2000 were launched during the period of study between 1990-91 and 1999-2000. More over 90s witnessed significant and tremendous changes in the economic, industrial, and fiscal arena. New Economic, Industrial and Trade Policies were taken place according to Globalisation and Economic liberalisation during this period. The efforts of UNO and other agencies working at the national and international levels for the empowerment of women by entrepreneurship and sounding their involvement in economic activities have contributed to a drastic change in the scenario. Hence, the study covers the period of 90s that may be referred as the ‘decade of women entrepreneurship’. The present study is endured to analyse the real entrepreneurial and managerial traits of women, to find out
the real causes of their problems, and to suggest possible solutions. The topic is much relevant and timely as it is envisaged to study the women entrepreneurship under the changed environment in the context of new economic policy.

**REVIEW OF LITERATURE**

In Indian universities, the field of entrepreneurship is being fast recognised as an important area of research. Not much research has been done in this direction, especially in the area of women entrepreneurship. Not much data is available on characteristics that constitute entrepreneurial personality, particularly women entrepreneurial personality. Importance of development of entrepreneurship as an essential ingredient of economic development has been recognised as early as 1950s in India; however purposeful efforts and substantial amount of research has gone in to this sphere only after one or two decades. Researchers in the recent past have shown keen interest in the study of entrepreneurs, particularly focusing their attention on women entrepreneurs.

Questions addressed to female entrepreneurs are the same as those addressed to male entrepreneurs. The studies are comparative in nature with those of male entrepreneurs, executives, managers, and people in other professions. A review of literature, though scanty, would point out the relevance of the study and provide a background for future research.

Winch (1969) made a study to assess the entrepreneurial behaviour among women and found that older entrepreneurs would take 'no risk' option more frequently than the younger entrepreneurs.17

Gaikwad and Tripathi (1970) the main object of the study was to examine the pre-requisites for successful entrepreneurship. They
found that all the entrepreneurs selected for study had basic characters of initiative, drive, and habit of hard work, but they did not have sufficient technical knowledge or awareness about the policy of the Government. The investigators found that unawareness and lack of sufficient fund are inhibiting factors in the development of industrial entrepreneurship in rural areas. 18

**Pathak (1972)** the study was conducted to examine the nature of entrepreneurial problems during different stages in the life cycle of a small-scale industrial enterprise – stages of inception, normalisation, and expansion. The study exposed the impact of factors such as education personal contacts and financial capacity on entrepreneurial success. The study reveals that more attention is required during the inception stage as compared to the other two stages of – normalisation and expansion19.

**Javillonar and Peters** (1973) conducted a study to examine the socio cultural situation of small-scale entrepreneurs. They found that high need for achievement is positively related to entrepreneurship emerging in open social structures and in situations where there is relative freedom of occupational choice. The study revealed that entrepreneurship among small scale manufactures is a situational phenomenon rather than an individual phenomenon and extended family system stimulate the entry of an individual to the small scale entrepreneurial sector.20

**Okun and Divesta** (1976) in a study of young and old entrepreneurs found that older entrepreneurs tend to select opportunities that would have a higher probability of success.21

**Pareek.** (1978) The study was to analyse the role and significance of financial institutions in lending capital to small scale enterprise and tiny units. He observed that state assistance play a significant role in the promotion of small scale enterprises.
policies of financial assistance required to be coping with changing needs of the sector.\textsuperscript{22}

\textbf{P. Babu} (1978) The study was an attempt to find out the sociological factors that contribute to the development of small entrepreneurs. The study showed that community and family background contributed to the success of prospective entrepreneurs, formal education has not been a positive factor in entrepreneurship development, providing infrastructure facilities alone will not promote entrepreneurship development and the Association of Small Scale Industries has to play an important role in identification and development of entrepreneurs.\textsuperscript{23}

\textbf{Margaret Henning and Anne Jardim} (1979) conducted the study of women at managerial position by analysing the life and career history of twenty-five women at the top management position in business and industry. The study reveals that women can build extremely successful management careers even without legal pressures to aid them. The study further reveals the price they paid - their personal lives were mortgaged to pay for their careers\textsuperscript{24}

\textbf{Aruna Shree P Rao} (1981) made a study on the level of organizational involvement of women in development projects. The study recommends that project personnel should train participants in the skills necessary for planning and implementing project activities and Project should concentrate on activities designed to raise the income of the participants.\textsuperscript{25}

\textbf{Mayers} (1981) conducted a research study to analyse the effect of economic pressure on employment of married women. The study reveals those married women with comparatively low economic background and having more financial burdens are coming for wage employment and undertaking other economic activities.\textsuperscript{26}
Lehrer Sara (1981) studied the effects of a women’s conference on participants attitude towards women’s role in society. It was observed that the conference did not make much effect on changing the attitude of participants towards women’s role in the development of society.27

Alman Aisha Mohammed (1981) the study was undertaken to explore the level of economic development attained by Saudi Arabia from its oil resources and its impact on the socio-economic status of women. The study showed that the economic contributions of women in the agricultural sector, in animal husbandry and in home were undervalued and their participation rate was very low.28

Cary L .C and Marilyn J. D (1982) conducted a study and brought out the working environment of women occupying executive positions in corporate organisations of America. The study reveals that the economic pressures of inflation, the influence of the women’s movement, the psychological need “to develop one’s identity “ are encouraging women to take a more active role and to participate more widely in society.29

Sharma, Kumus (1984) felt the need for inter linked strategies at different levels of Government and the society as the process of changing status of women require both structural and attitudinal transformation to deal with both social and economical inequalities 30

Alphonsa. M. J (1984) has undertaken a study to examine the dimensions of educated unemployment in Kerala. The study finds that the employment opportunity did not increase commensurate with the increase in the supply of educated manpower. The problem is more acute among younger age group and among women31

Sharma R A (1985) notices two mainstreams in entrepreneurial development of India. The entrepreneurs were more evolved from
certain well-known group with some industrial and mercantile backgrounds. The other stream consists of some well-known caste and communities. According to him, strong desire to do something independent in life, technical knowledge and/or manufacturing experience, financial assistance from institutional sources, business experience in the same or related line, accommodation in industrial estates and heavy demand for a particular product or service are the major factors induced the emergence of new entrepreneurial class.\textsuperscript{32}

\textbf{Jose and Abdul Aziz} (1985) They found that IRDP was a failure as an income and employment generating scheme among SC/ST beneficiaries. Small-scale operations, low resource base, lack of entrepreneurial skills and inaccessibility to institutional support had all contributed to its failure.\textsuperscript{33}

\textbf{Donckels and Dupton} (1986) from a study of new entrepreneurs of Belgium report that small firms generate more entrepreneurs than larger firms, and that such entrepreneurs often have an entrepreneurial family background. They also observed that: i) in recent years there has been a substantial increase in the number of unemployed starting their own business ii) Initial investment in these enterprises were comparatively low iii) Govt. provided some support to them but, these efforts had a little impact, iv) almost half of these new entrepreneurs were employed in private enterprises before they start their own units.\textsuperscript{34}

\textbf{Bhanu Shali} (1987) conducted a study on entrepreneurship development in Kolhapur district in Maharashtra. The study lead to the conclusion that persons of minority or marginal groups trained in the art of engineering and having long contact with engineering industry have better capabilities to achieve success status. The study further stresses the need for co-ordination and synchronisation of
various administrative and attitudinal efforts to attain maximum result with minimum waste of time and resources\textsuperscript{35}.

**Wim Vizverberg** (1988) From a case study undertaken in the rural areas of Cote d’Ivoire among self-employed small scale enterprises observed that self-employment is an important mode of activity and a significant portion of the labour force in rural areas makes a living through self employment. The study reveals that the motive behind the starting of a majority of such enterprises is not entrepreneurial but because the market wage offer is low or the chance of receiving, a wage job is remote\textsuperscript{36}.

**Nafziger. (1988)** the study investigated the motivating factors in the context of entrepreneurship development and the impact of education on entrepreneurship development in a society. The study reveals that for younger individuals formal education and working experience are to some extend alternatives for acquiring entrepreneurial skills. Insufficient capital to start up a business is the most important economic barriers to small enterprise development. The switches from wage employment to self-employment are more likely if the individual has more assets at his disposal\textsuperscript{37}.

**Annie Phizakka (1988)** Entrepreneurship can be seen as a form of disguised unemployment. It was pointed out that self-employment is not necessarily synonymous with entrepreneurship. In many self-employment units the ‘boss’ manages and controls the affairs with no paid employees, very often, family members constitute the work force, with out having the status of an employer\textsuperscript{38}.

**H.A. Romiju (1989)** the study found that the aim of most of the entrepreneurship Development Programmes in developing countries associated with the sociological and psychological approach is to enhance the entrepreneurial activity in terms of their number by inculcating entrepreneurial behaviour \textsuperscript{39}.
Usha Jumani (1991) conducted a study to analyse the status of self-employed women in rural areas. Economic activities through which the income of the women will be increased have to be identified with great care. They have to be in consonance with time availability with family roles and with their awareness levels.40

Vysalu poornima (1991) undertake an investigation to study the “Credit reach for women- policy practice gap” and found that in the present set up women enterprises do not enjoy full access to credit facilities.41

Kamalun Nabi and Ashok kumar (1992) it was to study the problems behind the backwardness of industrial development in Orissa. The absence of entrepreneurial skill and ability of the people of the state can be attributed to this situation. Besides providing sufficient fiscal assistance and conducting entrepreneurship Development Programmes, the Government should set up machinery to monitor the potential of the trained entrepreneurs and their interest to become true entrepreneurs.42.

Thomas and Padmakumar (1993) conducted a study to analyse the effectiveness of present Entrepreneurship Development Programmes. They found that a large number of individuals attending Entrepreneurship Development Programmes at present are not genuinely interested in becoming industrialists. To inculcate entrepreneurial talents, to identify real potential individuals and to impart entrepreneurship development training through EDP s, and to stimulate them to start new enterprises we have to bring in definite shift in our emphasis and approach 43.

Jaiswal. R.P (1993) the study was to investigate in to the nature and extend of the women’s participation in two of the men dominated areas- science and engineering. The study reveals that the women despite their better educational attainment and relatively good
family background do not hold the same socio-economic status, professional recognition, job placement and work allotment as enjoyed by men in the similar conditions. The study was undertaken to analyse the problems and challenges that the small scale sector has to face in the light of new economic policies. The analysis showed that the small-scale enterprises should be provided with timely adequate credit rather than concessional credit. Availability of credit without adequacy of management results in inefficient use of scarce resources. He suggested appropriate strategic alliances for strengthening the linkage between small-scale suppliers and the purchasers from the large-scale sector.

V. Harikumar (1994) conducted a study on "Sickness in Small Scale industries in Kerala". It was observed that the rate of industrial sickness is high in Kerala and it is more significant in the small-scale sector. Entrepreneurs who lack entrepreneurial culture and heritage organised most of the small-scale enterprises. He suggested that the DICs should undertake the responsibility of co-ordinating the functions of various state agencies.

Arun A.V (1995) conducted a study on the 'productivity of small scale industries in rural areas of Kerala'. He found that small scale industries in Kerala are running on obsolete technology and have a very low productivity. They are very often facing acute competition from well-organised large-scale sector. No planned efforts are there to update the technology.

Shanta Kohli Chandra (1997) conducted a study to examine the role of women in administration. The study found that, when development programmes are of a general nature they never reach the poor women. Even programmes with quota reservations some times do not give women equal opportunities to derive benefits. Therefore,
National development programmes need to be formulated only and exclusively for women. 48.

Masao Kikuchi (1998) made some case studies to analyse and examine how the new export market and subcontracting system resulted in the emergence of a “new generation of rural entrepreneurs” in Philippines. The study found that sub contracting in the export garment sector is not limited to sewing, but also for other related services. Because of the technology used in the garment industry is labour intensive, the spread of garment sub contracting in rural areas has created employment opportunities with low opportunity costs. More fundamentally, the rise of the export garment sector gives an opportunity for new rural entrepreneurs to create a new rural industry.

Moto Shige and Masayuki (1998) have made a study on the working and development of the ‘putting-out system’ in Japan. The study shows how rural labour force with a very low opportunity cost can be capitalised by promoting rural entrepreneurship. The study exposed the alternative route of economic development in which there is movement of the modern production base into the rural sector, rather than migration of the rural labour force into the urban sector. The study support a way of development in which widespread industrial activities could be organised in a decentralised manner by exploiting not only the physical labour but also the entrepreneurial ability of the rural people – the two important resources that were under utilised in the past. 49

Kranti Rana (1998) Strongly recommended a centralised and properly co-ordinated institutionalised arrangement for extending technological backing and for the commercialisation of the benefits of Research & Development for the improvement of women entrepreneurs. The awareness and the use of consultancy facilities
available in the country appear to be virtually negligible among the women entrepreneurs. There is a need to popularise and adopt modern methods to disseminate the information about the technologies and consultancy facilities available for women entrepreneurs.  

Maitreya Dixit (1998) conducted a study to evaluate the economic participation. It was found that women make an important contribution to family income. The lower the socio-economic level of the family, the greater the proportion of total income contributed by women. Most Asian women prefer to work that can be done in or near the home, to avoid conflict between their roles as homemaker and wage earner.  

Sharma, N.K. Nair, and Barman (1999) studied the effectiveness of product reservation as a measure to protect small scale industries. They found that the present policy of product reservation in small scale industrial sector seems to have outlived its purpose. This policy is not in tune with the techno-economic development that taking place throughout the world. In order to encourage healthy competition to deliver value to customers, the policy of product reservation may be progressively eliminated.  

Porus P. Munshi (1999) Glass ceilings and maternal walls are blocks faced by women in organisations. Currently, women in management are handicapped by not having advisers to guide them and canvas for them in the senior management.  

Lanyan Chen (1999) The study shows that Chinese women in rural areas have increasingly adopted co-operatives as a form of organisation in their effort to address the problem for their lack of access to resources including land, credit, jobs, training and information and to participate in the main stream economy as an organised force.
Vibha Cathurvedi and B.K Chathurvedi (1999) The survey indicated that the economic contribution of women in production and over all economic growth is significant. Even though their participation in all areas of production is significant, the rural women suffered from lack of motivation and exposure to technical information. In spite of their full involvement in economic activities, the interaction of extension agencies with them was negligible.

Alison Mike and Claire (1999) observed that in management terms, the hospitality, tourism and leisure industries are well along continuum from a managerial approach to one that embraces the qualities of entrepreneurship. Central to this is the role of personal initiative, whether in terms of the founder of a new venture or within existing organisations.

Micheline and Leo (2000) have made an attempt to analyse the individuals’ choice for self-employment and entrepreneurial success. They observed that Entrepreneurial activity is found to be successfully undertaken by individuals who succeeded in increasing their entrepreneurial abilities and reducing the risk of starting a business through a learning process that takes place through ageing, professional experience, and apprenticeship or, alternatively, formal education. The learning process takes place both before and after entry in to the industry, as firm grow into a large size. However, financial constraints continue to play a major restraining role for entrepreneurship and firm growth.

Studies on Women Entrepreneurship in Kerala

Anna.V. (1989) made a study to examine the compelling reasons and stimulating factors that led women to industry. The study revealed that economic independence was one of the stimulating factors and unemployment was the major compelling factor to enter the field. Encouragement of family members and
expectation of state financial assistance motivated them to start industrial unit of their own.\textsuperscript{58}

**Resia Beegam.** (1993) made an investigation into the problems of women entrepreneurs in Kerala. It was found that in spite of sufficient support they obtain from members of the family and government, many of them are running at a loss. She found that more state assistances are warranted for the betterment of their conditions.\textsuperscript{59}

**V.T. Damayanti** (1999). The study was conducted to analyse and evaluate the impact of the DWCRA, a sub project of IRDP programme in Thrissur district. It was found that the programme fails to achieve its desired objective of uplifting the rural poor and bringing them to the main stream of economic development. Despite the low socio-economic impact, the programme has a significant role to play in the uplift of the rural women belonging to the weaker sections of the society\textsuperscript{60}.

The review of literature reveals that research on entrepreneurship, particularly on women entrepreneurship in Kerala is scarce and scattered with only a few in-depth studies. The scopes of the studies were limited to general analyses of the motivating factors and problems of women entrepreneurs, which did not made analysis of the real entrepreneurial qualities in the context of functioning of the women entrepreneurs. Therefore, there is a need for an analytical study of entrepreneurial problems of women in the light of high mortality rate in this sector and changing entrepreneurial environment exposed to women in the context of new economic policies under globalisation and liberalisation.
Limitations of the study

The study has been made on the basis of secondary and primary data. The secondary data has been obtained mainly from the report and publications of Government departments. Therefore, the accuracy of the study based on secondary data depends upon the reliability of data obtained from these sources.

The primary data has been obtained from direct interview. Most of the women entrepreneurs were small or tiny units with small investments. In many cases, they did not have the practice of documentation and keeping records. Therefore, data was given from the memory of respondents. Some of them were hesitant to give details of their turnover, profits, or other financial matters either because of fear to disclose such details or lack of interest in such studies. The accuracy of study based on primary data depends upon the reliability of information provided by the respondents.

Entrepreneurial traits and Management efficiency are qualitative aspects. These basic features were analysed on the basis of actual practices and performance of the entrepreneurs. Indices to analyse the level of real entrepreneurial traits and management performance have been developed on the basis of traits and practices expected for successful entrepreneurs. Since it is an approximation, accuracy of the study depends upon the applicability with individual cases.

In spite of all these limitations an earnest attempt has been made to arrive at fairly objective and representative conclusions by analysing the available data elegantly and tactfully.
Chapter Scheme

The contents of the study have been organised in seven chapters. The introductory chapter presents the subject and significance of the study, the objectives the hypothesis framed to instigate the study, the methodology adopted in the study. The sample design, period of reference and limitations, and a review of the earlier studies in the area have been enunciated in this chapter.

Chapter II is devoted to present the socio economic profile of Kerala in the Context of women entrepreneurship development. Important Socio-economic features and the study of the impact of new economic policy, liberalisation and globalisation are included in this chapter.

Chapter III has been designed to render the evolution and development of women entrepreneurship in Kerala. The policy of the governments toward entrepreneurship development is presented in this chapter. The position of women entrepreneurs in the world scenario and a brief history of evolution and development of women entrepreneurship in Kerala are also included in this chapter.

The Fourth chapter has been intended to present an over view of Government measures and Institutions for the support of women entrepreneurship in the state. An outline of Institutions in support of women entrepreneurs for financial assistance, training, technical consultations, marketing and infrastructure are presented here.

The Fifth chapter examines the real position and status of women entrepreneurs of the State in the small-scale sector. The problems of women to start and run their units and their perception about the unit are presented. This chapter contains a lucid picture of their performance, working result and sustainability.
The Sixth chapter is an analysis of the functioning of women entrepreneurs in the state in relation to their entrepreneurial traits and Managerial abilities. This chapter reveals the real entrepreneurial aptitude of women in the small-scale sector and also their practices in the functional management areas. The Entrepreneurship Success Quotient (ESQ), of entrepreneurs is analysed in the light of primary data.

The Seventh chapter gives summary of the analysis of the study, findings, conclusions, and suggestions for the sustainable development of women entrepreneurship in the state.
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