Chapter 2

REVIEW OF LITERATURE

There is a growing interest in entrepreneurship, particularly women entrepreneurship, the world over. A number of studies have been undertaken in other countries as well as in India to investigate the various aspects of women entrepreneurship. These studies clearly indicate that women entrepreneurship is indispensable for the overall development of the nation.

2.1 Studies on Women Entrepreneurship in Other Countries

Several studies conducted in the West have highlighted the different aspects of women entrepreneurship. The core area covered by individual researchers and institutions includes: reasons for women entrepreneurship, characteristics and status of women entrepreneurs, scope of activities of women entrepreneurs, involvement of various agencies in the development of women entrepreneurship and problems of women entrepreneurs.

2.1.1 Reasons for Women Entrepreneurship

Schwartz (1979)\(^1\) in an exploratory study of 20 female entrepreneurs found that their prime motivations for starting a business were the need to

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achieve, the desire to be independent, the need for job satisfaction, and economic necessity.

Sinfield (1981)\(^2\) observed that with high levels of long-term unemployment in various ‘female sectors’ of the economy, proprietorship is becoming an important means of employment for many women.

Goffee and Scase (1983)\(^3\) feel that those women who are economically marginalised because of the lack of opportunities for paid employment may have no option but to start their own businesses as a source of earnings.

Huntley (1985)\(^4\) used a case study approach to explore the life events and experiences that had influenced women to choose entrepreneurship as a career alternative. Most ventured into entrepreneurship because of a desire to be independent and to be in control of their lives. They defined their own measurement of success, i.e. succumbing to social expectations and definitions. They were looking for a balance of personal and professional interests and admitted to career satisfaction which transcended other aspects of their lives.

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Shane, Kolvereid and Westhead (1991)\(^5\) observed that women were driven by entrepreneurship more by the need for achievement than by monetary reasons.

Allen and Truman (1999)\(^6\) pointed out that the alternative options in the mainstream labour market could be very limiting for women while entrepreneurship may be a positive escape route.

Shaver, Gartner and Gatewood (1995)\(^7\) stated that ‘Women decide to become entrepreneurs for such reasons as self-fulfillment and as a way to actualise personal goals that focus on family’.

Meanwhile, Morrison, White and Van Velsor (1987)\(^8\) who had a different view about the reason for women entrepreneurship, observed that in the West, women were increasingly turning to entrepreneurship as a way of coping with the ‘glass ceiling’ that seems to prevent them from reaching top managerial positions in organisation.


\(^7\) www.ebst.dk/publikationer

2.1.2 Characteristics and Status of Women Entrepreneurs

Swatko (1981)\(^9\) found that non-traditional females preferred enterprising vocations and aspired for occupations employing a greater percentage of males than traditional females. But, Peter Berger and Richard J. Neuhas (1978)\(^10\) in their study ‘The Role of Small Business’ have stated that when the business women have been organised by voluntary organisations in such countries as India and the Philippines, they have developed leadership and other skills of great value to their families and their communities. In the search for social and economic equity it may well be these organised businesswomen who will be the impetus for change.

Aldrich and Sakano (1995)\(^11\) in a study of five industrial nations in the late 1980s have found that men simply do not include women in their business advisory circles, only 10 per cent of the people mentioned by men as being relied upon for advice and assistance were women. Nearly 40 per cent of the advisor networks of women business owners were women. Thus, men were involved in mainly same–sex networks, dealing almost entirely with other men, whereas women were involved in mainly cross-sex networks, dealing mostly with men, but with a high proportion of women as well.

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Alsos and Ljunggren (1998) and Ljunggren (1999)\textsuperscript{12} have identified the following differences between men and women in connection with their initial deliberations on establishing a self-owned enterprise. In the survey, the persons were observed for 12 months up to the start of the enterprise. No significant differences were found between women’s and men’s activities when weighing the reasons for and against the establishment of an enterprise. Women were slightly more active in asking for loans from public sources. The total decision-making process from the time when the idea was conceived to the time when the project was started was almost the same for men and women. The women spent longer periods of time between each step and activity in the decision-taking. The women prepared a business plan and started marketing much later in the process than the men – but they applied for loans much earlier than the men. The women were less willing than the men to engage staff.

Aurora (formerly Busygirl) and Korn Ferry / Future Step conducted a research study on ‘Vanishing talent: Risk, reward and recognition’ (2002)\textsuperscript{13} by taking a sample of 350 + UK executives to find out if more women than men were leaving corporate organisations for entrepreneurial ventures, and if so, what choices they were making about women’s views on corporate life and entrepreneurial ventures. Across the findings, women heavily sought recognition, reward and re-invention. The research indicates that women enjoy

\textsuperscript{12} www.ebst.dk/publikationer

\textsuperscript{13} www.auroravoice.com
calling the shots in business. Women who took the leap from corporate life to start a business venture say they are extremely satisfied. They found that 99 per cent of women entrepreneurs cite being able to fulfill their personal vision as extremely rewarding while for men it is a combination of time for family, recognition for accomplishments, taking risks without repercussions, and not needing to fit in. However 85 per cent men and 88 per cent women cite the `lack of a benefits package’ as a less satisfying aspect of leaving corporate life to start their own business. Other top reasons for both men and women entrepreneurs leaving corporate life are to take risk with new ideas and to test personal limits, and to have more strategic input into decisions. Men identify money as the second most popular reason to change jobs, along with opportunities for strategic input, whereas women rank it fifth, behind risk, recognition and spending more time with the family.

Palmer (1985) found that most assistance (credit, technical assistance and training) has been directed to men, or male dominated activities where the income generating activities of women have been ignored, they have often been seen, implicitly or explicitly, as having only marginal importance.

Mac Donald (1986) conducted a study to compare the perceptions of successful women entrepreneurs with those of the less successful ones. Conclusions drawn were: net profit is a factor of success in the opinion of

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more successful women entrepreneurs and not in that of less successful ones, length of time in business is a prediction of success; both successful and less successful women entrepreneurs perceive the same traits and characteristics necessary for success; Having entrepreneurial parents does not influence the success of the women entrepreneurs.

Hisrich and Brush (1986)\textsuperscript{16} stated that in order to get a full picture of the personality and motivations of the women entrepreneurs, a comparison of entrepreneurial characteristics with those of the typical woman executive is a must. The person making a career as a company executive usually has experience or expertise in her specific area, is conservative, cautious, logical and averse to risk; these attributes are necessary for performing the more “custodial” tasks required within an organisation, such as controlling cash, people or assets. In contrast, the woman entrepreneur is an individualist, creative, enthusiastic, instinctive and adaptable. She must deal with very real and immediate problems like meeting payroll, hiring and firing employees and pacifying creditors often in the face of little cash, instability and few assets. An entrepreneur is not a cog in the wheel and cannot take the time to make lengthy studies or spend weeks seeking advice before making a decision. Her concern is for growth and creating assets. The rewards can be great both financially and psychologically, but the drawbacks can mean sacrifices personally, emotionally and financially. A high energy level is essential for the

women entrepreneurs’ need to inspire and motivate her employees. This calls for self-confidence, flexibility, persistence, independence and determination to succeed, etc.

Sextan and Kent (1981) reported the results of a study comparing the characteristics of female entrepreneurs and executives. The study was conducted on 45 female executives and 48 female entrepreneurs. The results show that female entrepreneurs are marginally less educated than female executives; though the younger female entrepreneurs are better educated, they tend to place slightly higher emphasis on their job than their family. The executives view their ability to work with people as the greatest factor of success, while the entrepreneurs tend to view hard work and persistence as more important. Entrepreneurs tend to follow their fathers who are engaged in business, although they do not acknowledge their fathers as role models. In contrast executives do not follow in their fathers’ footsteps. Executives tend to be older and have demonstrated more job stability than female entrepreneurs and executives tend to be more similar than dissimilar.

Hisrich and O’Brien (1982) studied how the characteristics of women entrepreneurs varied according to the type of business. Female entrepreneurs

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in the non-traditional business areas (finance, insurance, manufacturing and construction) differed from their counterparts in more traditionally female business areas (retail and wholesale trade). The latter group had particular difficulty in gaining access to external financial sources - from banks, informal investors or venture capitalists.

Hisrich and Brush (1986)\textsuperscript{19} made a comparison of the motivations, business skills, occupational backgrounds and personality traits of male and female entrepreneurs from research evidence and data. They found that in some respects, women entrepreneurs possess very different motivations, business skill levels and occupational backgrounds which are very different from their male counterparts. The start-up process of a business for women entrepreneurs is also different from that of males, especially in terms of support systems, sources of funds and problems. Men are often motivated by the drive to control their own destinies to make things happen. In contrast, women tend to be motivated by a need for independence and achievement that results from the frustration they feel at not being allowed to perform in the job at the level they are capable of. Both men and women entrepreneurs feel that their best solution to these problems is to venture out alone. The typical woman entrepreneur resembles her male counterpart in most personality characteristics like being highly energetic, independent, competitive, self confident, perfectionist,

flexible, very goal-directed and generalist. However, women entrepreneurs see themselves as only moderately social which probably reflects the view that overly social behaviour can be detrimental to a woman’s business image. Sociable woman is often considered less serious about her business, whereas the sociable man is often considered just good. Women entrepreneurs also see themselves as far less anxious than their male counterparts, probably because, unlike their male counterparts, they are not the sole support of the family, and have both emotional and financial support from the spouse. Men, however, have been found to be more confident and less flexible and tolerant than women, which could result in different management styles.

Brydon and Chant (1989) observed that overall status, bargaining position and income of women who are wage earners, self-employed traders, artisans or farmers are higher than those of women who are confined to domestic or subsistence activities. But even when women bear the costs and risks of setting up an enterprise, they may not control the benefits. Thus, it is not enough to increase the capacity of women to generate income; they must also be able to control their returns and protect their sources of income and assets.

Sundin and Holmquist (1988), Carter and Allen (1997) have described the features of enterprises established by women. It is stated that in

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21 www.ebst.dk/publikationer
women-owned enterprises the management style is more feminine, participative and open in the internal communication, and with less hierarchy than in traditional enterprises. Women-owned enterprises are highly structured, built up formally, and planning oriented. It is also found that women-owned enterprises have other types of goals – including success goals – quite different from male-owned enterprises.

Epstein Scarrlett (1990)\(^{22}\) stated that female petty-entrepreneurs are reported by Metraux for the Meribal Valley, Haiti, where there are a large number of young girls or women who set up their stand along roads or paths, in a hut or at the foot of a tree, to sell thread, matches, candies, fruits, vegetable cereals, spices and tobacco.

Williamson (1986)\(^{23}\) conducted an indepth study of Joyce Eddy, a successful female entrepreneur, with the purpose of gathering biological material of a successful female entrepreneur to provide a role model for existing and would be female entrepreneurs. It is found that Joyce was successful, despite her shortcomings and in regard to personal characteristics and requirement often equaled entrepreneurial success. The study concluded that there is no formula for entrepreneurial success. But, Taylor (1988)\(^{24}\) in his


study found that self-confidence and a drive for autonomy are the major part of the make-up of an entrepreneur. The drive for autonomy seems to be the common characteristic of all successful entrepreneurs, including women.

Marlow (1997)\textsuperscript{25} demonstrates that as a consequence of their background, Scandinavian women set up business in the service sector with little use of advanced technology, with relatively small preliminary expenses, relatively low prospects of income, and lower growth potential.

BT/Aurora women entrepreneurs and ICT research (2004)\textsuperscript{26} conducted an online survey researching their knowledge, usage and attitudes towards computers and technology over 2,000 women entrepreneurs. They found that female entrepreneurs are a tech savvy bunch. 66 per cent own a portable data device, 99 per cent know exactly what broadband is and what it can bring to their businesses. 28 per cent of women in business use friends, family and other women for their technology and telecom advice. 17 per cent women business owners use consultants, 17 per cent use the Internet, and 8 per cent use Business Link. 87 per cent of women surveyed said broadband would be vital to their business growth.

Tripp (1992)\textsuperscript{27} made a study in the United Republic of Tanzania about self-employment amongst women. It is revealed that there has been a tremendous increase in self-employment amongst women. The upper and middle

\textsuperscript{25} www.ebst.dk/publikationer.
\textsuperscript{26} www.auroravoice.com/research.asp.
\textsuperscript{27} Tripp, BRIDGE, Briefings on Development & Gender, Report No.15, p.29, Dec., 1993.
income groups of women working in this sector were earning up to ten times the amount that lower income women were able to earn.

Centre for Women’s Business (2000) in a study pointed out that in Washington DC –women-owned firms established within the past decade are making substantial contributions to the economy and are poised for continued growth in the future. They have reached the same level of business achievement as women-owned firms started in the past, and are more likely to be oriented toward future growth than their predecessors. Thirty-eight per cent of women business owners who have started their firms within the past decade have already achieved at least $500000 in annual revenues.

According to Nina McLemore, (2000) Chair of the Center for Women’s Business Research and President of Regent Capital, ‘The new generation of women entrepreneurs appears to be narrowing the business revenue gap; it appears that among business started within the past decade, there is no significant gender difference in the share of firms with $500000 or more in revenues. Women-owned businesses established in the last decade are making significant economic contributions, at the same overall level as their predecessors.’

28 www.auroravoice.com
29 Nina McLemore, Center for Women’s Business Research, National Association of Women Business Owners, Orange County Chapter P.O. Box 1714, Tustin, CA 92781, 2000.
Sharon Hadary (2004)\textsuperscript{30} gathered through the Center’s extensive research initiatives almost three-quarters of those who expanded their business achieved or exceeded their goals. Women-owned business with $1 million or more in revenues is more likely than smaller business owned by women to have large corporations and Government as their customers. Women-owned businesses are just as financially strong and creditworthy as the average US firm, with similar performance on bill payment and similar levels of credit risk, and are just as likely to remain in business.

2.1.3. Scope of Activities of Women Entrepreneurs

Hirata and Humphrey (1990)\textsuperscript{31} have found in their study that older married men with children tend to resist entering informal sector occupations and continue to aspire to formal sector jobs. This might be in quite separate spheres of women where there is no possibility of direct competition with them. Again, Jockes, (1991)\textsuperscript{32} observed that over 80 per cent of self-employed women are in agriculture and sales, compared to only 50 per cent of men, with them engaging a range of other informal sector activities.

\textsuperscript{30} www.womensbusinessresearch.org
\textsuperscript{31} Hirata and Humphrey, BRIDGE, Briefings on Development & Gender, \textit{Report}, No.15, p.27, December, 1993.
\textsuperscript{32} Jockes, BRIDGE, Briefings on Development & Gender, \textit{Report}, No.15, p.27, December, 1993.
In the meantime, ILO Report (1994)\(^{33}\) pointed out that in Asia, women commonly dominate in hawking and trading activities. More recently, there has been an increase in their involvement in micro and small scale production activities and home-based activities, as self-employed or piece rate workers.

2.1.4. Involvement of Government Agencies and Financial Institutions in the Development of Women Entrepreneurship

Van der and Romijn (1987)\(^{34}\) made a study on small enterprises run by women. They found that business association and service agencies set up for supporting small enterprises also limit women access to their services.

Lycklama A. Nijeholt (1987)\(^{35}\) in a study ‘The fallacy of integration: The UN strategy of integrating women into development revisted’, states that programmes have nevertheless declared themselves in favour of integrating women into overall development. She points to a misperception, since women are in fact integrated in society, though not always into development programmes. The failure lies with the programmes, not with the women.


Hilhorst Harry Oppenoorth (1992)\textsuperscript{36} conducted an exploratory study on ‘Financing women’s enterprises-Beyond barriers and bias’. The epilogue highlights the need for more information on the effectiveness of financial interventions for poor women. It is emphasised that for any economic gains, financial interventions have to be selected according to the potential of women for making improvements in their position with respect to decision-making. Financial intervention in household based production is to be preceded by location, specific analysis, and taking gender into account. It is also stated that women must be able to control their returns and protect their sources of income. It is suggested that persons who design and implement the programmes that make credit available to women, should also be aware of effects on women’s status and visibility and specifically the influence on the extent of their decision making role. A flexible approach is to be exercised in the administration of credit for women.

Haan (1994)\textsuperscript{37} stated that in Africa and Asia, the community based training approach of the ILKO for self-employment and income-generation provide them with new skills of particular usefulness in secondary activities to supplement the household income. It increased their income, level of nutrition and involvement in community affairs among women.


Mayoux (1998)\textsuperscript{38} in her research paper ‘Women’s Empowerment and Micro Finance Programmes: Approaches, Evidence and Ways Forward’ states that Micro Finance schemes have improved the perception of women’s contribution to household income and family welfare and increased women’s participation in decision making in the household, resulting in overall improvement in attitudes towards women in the household community.

2.1.5. Problems of Women Entrepreneurship

Schwartz (1979)\textsuperscript{39} in an exploratory study of 20 female entrepreneurs found that the major problem encountered during start-up was credit discrimination and the subsequent problem was underestimating operating and/or marketing costs.

Hisrich and Brush (1984)\textsuperscript{40} conducted a nationwide indepth survey of 468 women entrepreneurs. They found that the biggest business start-up problems of the ‘typical’ woman entrepreneur were finance, credit and lack of business training. Her greatest operational problem was lack of financial planning experience.

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\item \textsuperscript{39} E.B. Schwartz, ‘Entrepreneurship: A Female Frontier’, \textit{Journal of Contemporary Business (Winter)}, 1979, pp.47-76.
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Buvinic and Berger (1990)\textsuperscript{41} in their study stated that to restrict financial support to manufacturing means imposing an additional barrier to the economic participation of women, given their predominance in trading activities.

Tovo (1991)\textsuperscript{42} observes that self-employed women face several problems common to all small-scale entrepreneurs, which include limited access to capital, inputs and markets. Often a large number of small enterprises share one market segment, causing competition to be fierce and prices to be low. The products of small enterprises can be extremely dependable on a limited number of suppliers and wholesalers. This renders the entrepreneur economically vulnerable and often exposes her/him to exploitation.

Berik (1987)\textsuperscript{43} in his study states that the tasks and influence of women who work in family-based enterprises are determined by local customs including gender roles, their age groups, position in their family, which includes specification of their bargaining power. Their participation in decision-making is often weak and their work is undervalued, even though women contribute significantly to the household income. He also states that working

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in family based-enterprises could limit the time available to women for more profitable self-employment.

Van der and Romijn (1987) made a study on small enterprises run by women. They found that business headed by women is consistently worse off than others. Women generally have fewer resources than men, and are impeded by lower levels of education and literacy, and by restricted physical and occupational mobility. They have limited access to profitable activities, and their skills are often common to large numbers of other women, so that work in these areas is generally competitive, oversubscribed and poorly paid. Women have little contacts and less bureaucratic know-how and bargaining power than men, which limits their productivities and profitability.

Neider (1987) conducted a study on female entrepreneurs in Florida. The study revealed that tension between personal life and career was a major problem for these women. Husbands were generally not much involved in their wives’ businesses and were not supportive of them.

Bequele and Boyden (1988) state that the dynamics and continuity of women’s enterprises are often influenced by household composition and

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the life-cycle, which in turn determine labour availability, financial and kinship obligations and household needs. The presence of child labour, for example, is crucial in terms of the potential to increase household income.

Brush (1992), Cromie and Hayes (1988)\textsuperscript{47} observe that women entrepreneurs’ ambitions as regards their enterprise and their job are affected by their family responsibilities.

McKee (1989)\textsuperscript{48} indicates that poor women prefer to expand only to the limits of their own labour and management capabilities on the assumption that their basic consumption needs have already been met.

Holt and Ribe (1990)\textsuperscript{49} reveal that enterprises run by women tend to be small even by the standards of the informal sector. They are usually run on a part time basis to allow women to attend to their other obligations. Generally extra labour is not contracted, although the enterprise may depend heavily on the unpaid labour of children.

\textsuperscript{47} www.ebst.dk/publikationer


Gianotten et al. (1990)\textsuperscript{50} cite examples where men have reacted with violence to changes in women’s economic status, as when women sought to reduce their unpaid obligations to men in favour of their own work. Husbands may start to obstruct their partners enterprise if the earnings become greater than their own.

Downing (1991)\textsuperscript{51} observes that expansion of enterprise increases the risk. It is only possible to take risk where there is a secure source of income, such as from wage employment, ensuring that the basic consumption needs can be met.

Stolen (1991)\textsuperscript{52} points out that when the man’s contribution to the household decreases, women need assistance to ensure that their husbands become more ‘integrated’ into household production and family life. A reduction in the man’s contribution not only restricts the capacity of the woman to save and invest in her enterprise but also leaves her with the sole responsibility of maintaining her dependents.

\textsuperscript{50} V. Gianotten, Riofrio, G. Bueningen C Van and Van Kooten C. Las mugeres del grupo destinatario: La mujer en programas de promocion urbana en el peru lima, Informe de evaluacion DGIS-CEBEMO,1990, p.68.


Brush (1992)\textsuperscript{53} observes that woman’s domestic responsibilities and limited mobility chances at work, together with other institutional factors such as sexism and patterns of childhood and socialisation combine to produce a different way of approaching business ownership.

Hisrich and Brush (1994)\textsuperscript{54} point out that women also bear most of the responsibility for childcare and home management and these responsibilities often lead to work-family conflicts. This, combined with problems arising from lack of prior employment and managerial experience faced by many women, may result in differences between male and female entrepreneurs in terms of market entry choices, start-up problems and other issues.

White (1991)\textsuperscript{55} in his study states that in West Java, if women’s enterprises grow in scale and capitalisation, quite commonly husbands, who previously played only a minor, if any, role in the enterprise, impose themselves as managers, the women being relegated to the status of unpaid family member.


Lyberaki and Smyth (1990)\textsuperscript{56} observes that many women entrepreneurs decide not to expand their enterprises so as to avoid visibility and various regulations, taxes, etc. In large enterprises, division of labour is more complex and management skill is more crucial. Work also becomes more demanding and less compatible with women’s other activities and obligations and may have to be legally registered. Women want to avoid all these problems.

Tinker, cited by Downing (1991)\textsuperscript{57} points out that most female entrepreneurs appear to select a lateral growth pattern, increasing the number, rather than the size, of the enterprises in which they are engaged. But, Tinker, (1995)\textsuperscript{58} in a study ‘Women in micro-and small-scale development’ points out that credit is not the only barrier to entering business. The literature indicates that feminist or anti-feminist perspectives, management skills, understanding organisational structures and training/re-training issues are hurdles as well.

Khondkar (1998)\textsuperscript{59} conducted a study in Bangladesh about women’s access to credit. It is stated that women run the risk of losing control of the loans to male relatives because they are culturally excluded from participating in markets outside their homes to buy inputs and to sell outputs.

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Ljunggren (1999)\textsuperscript{60} feels that women encounter barriers in the initial phase – and perhaps they are more uncertain about the viability of the project. There may also be fewer women than men who actually want to start their own businesses.

Richard Kibombo and Samuel K. Kayabwe (2000)\textsuperscript{61} who conducted a detailed study on economic empowerment of women through the use of Information and Communication Technologies (ICTs) reveal that there is an overall poor usage of ICTs by women entrepreneurs as a means of communication with the exception of telephone services. They mostly rely on the local network of fellow entrepreneurs to receive information relating to their businesses. It is found that there is the poor usage of ICTs for enterprise development purposes. Entrepreneurs need information regarding credit facilities and as how to improve products/services in order to improve their business.

Bruce (1989)\textsuperscript{62} observes that lack of capital is not the only factor that may impede the growth of women enterprises. Women are more likely to work in low return sectors than men, so their profits are lower; women often

\textsuperscript{60} www.ebst.dk/publikationer
spend a relatively high proportion of their profit on household needs and generally have less access than men to use of household funds for investments.

Aldrich et al. (1989) found significant differences in the sex composition of networks for men and women entrepreneurs in the USA and Italy. They observe that structural constraints found in the work place, in marriage and family roles and in organised social life restricted the social networks of women business owners. Women owned businesses are typically much smaller and limited to a particular sector of the economy, viz. Retail and Services, as well as the lower status position of the job market. Essentially, women appear to be left out of the informal, strong tie networks that provide men entrepreneurs with access to the resources and support needed for the success and survival. Women entrepreneurs are thus left with challenge of meeting their own needs through formal, weak tie-channels.

Moser (1992:97) finds that women in Guayaquil are mainly engaged in selling, dressmaking and personal services, whereas men are engaged in selling, tailoring, carpentry, personal services and mechanics.

Sexton and Bowman-Upton (1990) made an indepth study of the possible disadvantages of women entrepreneurs. Their findings indicate that

64 Moser, BRIDGE, Briefings on Development & Gender, Report No.15, p.27, December, 1993.
men and women business owners differ on only two of nine psychological traits relevant to entrepreneurship. Women entrepreneurs scored lower on risk taking and endurance (energy level).

2.2 Studies on Women Entrepreneurship in India

Considering the importance of the discipline, quite a large number of studies covering different aspects of women entrepreneurship have been undertaken by individual researchers and institutions in India.

2.2.1. Reasons for Women Entrepreneurship

Beena and Sushma (2003) conducted a study on ‘Women Entrepreneurs Managing Petty Business: A Study from the Motivational Perspective’. The study reveals that the reasons for starting their enterprises are monetary returns and need to support family. Krishnaveni Motha (2004) in a study on women entrepreneurship in rural areas of India also observed that the majority of women entered the entrepreneurial field to supplement family income and due to other reasons such as economic necessity, non-availability of government jobs, etc.

Mohiuddin Asghari (1983) conducted a study on ‘Entrepreneurship Development Among Women’. The study observed that women became

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entrepreneurs due to the following reasons: (i) economic needs, (ii) as a challenge to satisfy some of their personality needs (power, achievement, novel experience, etc.), (iii) educated women like to utilise their knowledge gained, (iv) family occupation and (v) as a leisure time activity.

Shah and Hina (1987)\textsuperscript{69} analysed the application forms of 300 women who undertook entrepreneurship development programme and 60 women trainees who later became entrepreneurs to find out their motivations for becoming an entrepreneur. Among the motives to become an entrepreneur are economic needs, utilisation of own experience and education, the support and interests of the husband and family, availability of free time and finance, desire to be independent, personal ego and satisfaction of doing something on one’s own.

Singh and Senguptha (1985)\textsuperscript{70} conducted a study on 45 women who were attending the entrepreneurial development programme held in November-December 1983 to identify the factors that prompted women to start their own business. The study observed that more educationally qualified women perceived entrepreneurship as a challenge, ambition fulfillment and for doing something fruitful, whereas those less educationally qualified perceived entrepreneurship as a tool for earning quick money.

\textsuperscript{69} Shah and Hina, \textit{Fostering Women Entrepreneurs in India}, Mittal Publications, Delhi, 1987.

Seenivasagalu (2001)\textsuperscript{71} conducted a comparative study on ‘Women Entrepreneurs and Executives’ in Chennai city. It is revealed that women entrepreneurs are mainly motivated by ‘education and previous experience’. It is recommended that promotion of women entrepreneurship is a better solution for unemployment and involvement of women in economic activities.

Singh, Sehgal, Tinani and Senguptha (1986)\textsuperscript{72} in an exploratory study of successful women entrepreneurs examined their motivations. The study reveals that the five dominant motivating factors rankwise for women entrepreneurs venturing into entrepreneurship are to keep busy (rank 1), to fulfill ambition (rank 2), to pursue one’s own interest (rank 3), by accident or circumstances beyond control (rank 4) and to earn money (rank 5).

Paramjeet Dhillon (1993)\textsuperscript{73} conducted a detailed study on ‘Motives and characteristics of successful women entrepreneurs’ by selecting a sample of 40 women entrepreneurs who got assistance from the SISI, Okhla and AEPC and Nehru Place. It was found that women entrepreneurs had varied motives for establishing an enterprise. The most important motives were ‘fulfillment of ambition and pursuit of own interest’.


Lokeswara Choudary (1999) carried out a study on women entrepreneurs of Vikram Sarabhai Industrial Estate in Chennai city. It is revealed that the factors which motivated the entrepreneurs to undertake business are: (i) previous experience, (ii) to work independently, (iii) to supplement family income and (iv) to get economic independence. But, an exploratory study on women entrepreneurs of Hyderabad and Secunderabad cities conducted by Aravinda and Renuka (2001) revealed that the most common motivational factors influencing the women entrepreneurship were: (i) self-interest in that specific area of enterprise, (ii) inspiration from other success or achievement, (iii) self-respect, (iv) advice of family members and (v) economic necessity. The facilitating factors in the maintenance of the enterprise were: (i) self-interest, (ii) experience, (iii) family-help and (iv) support.

Sumi Guha (1999) in a study ‘Entrepreneurship and empowerment of women’ examined the economic and social background of women entrepreneurs. The study revealed that the main reason behind the inclination of women towards self-employment is the lack of job opportunity and increasing cost of living.

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Nirmala Karuna D’Cruz (2003)\textsuperscript{77} conducted a study titled ‘Constraints on Women Entrepreneurship Development in Kerala: An Analysis of Familial, Social, and Psychological Dimensions’. The study reveals that it is not the aspiration of women that has made them entrepreneurs; they have taken up this career in the absence of any other means of contributing to family income. Again, most of them started business only after all their attempts to secure a regular, secure and salaried job failed.

ESCAP study (1991)\textsuperscript{78} on occupation pointed out that geographical relocation of industries from developed to developing countries in recent years has been a prime factor in facilitating the increased participation of women, as gathered from the UN report.

\textbf{2.2.2 Characteristics of Women Entrepreneurs}

Singh and Senguptha (1985)\textsuperscript{79} conducted a study on 45 women who were attending the entrepreneurial development programme held in November-December 1983 to determine the characteristics of women who were at the threshold of starting their businesses. The conclusions drawn from the study were majority of the potential entrepreneurs had clarity about their projects,

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but needed moral support from male and other family members for setting up their enterprises. Women entrepreneurs preferred to combine their need for excellence with emotional dependency. They had inner uncertainty of their own capabilities and needed male support to pave their way either with money, business know-how or moral support.

Jayasree (1997)\textsuperscript{80} studied the entrepreneur’s access to household resources in Madras and Pondicherry by selecting a sample of 140 women entrepreneurs. She found that the major and foremost source of finance mobilisation was from family and personal saving only. Members of the family played greater roles in decision making, starting and checking the work routine and financial management.

Krishnaveni Motha (2004)\textsuperscript{81} in a study about women entrepreneurship in rural areas of India observed that many women themselves were running the enterprises effectively and belonged to low socio-economic groups. The study also revealed that women entrepreneurs who received family support could manage the enterprise more effectively.


Shah and Hina (1987)\(^{82}\) in their study on women entrepreneurship observed that the distinctive feature of women entrepreneurs is need for achievement, self-sufficiency in terms of internal and external resources awareness, initiative taking, problem solving and risk taking.

Anna (1989)\(^{83}\) in an exploratory study on women entrepreneurship in industrial manufacturing sector of Kerala states that no single community group is engaged in all the different trade lines. But Christian women have proved to be more enterprising. More than 50 per cent of women entrepreneurs of the sample group are housewives. The older the units, the lower the educational level of entrepreneurs and most of them are from semi-urban areas and belong to the middle class. It is also found that most of the units were tiny in terms of capital investment, labour employed and the sales turnover.

Dharmaja, Bhatia and Saini (1999)\(^{84}\) in their article ‘Women Entrepreneurs- Perceptions, Attitudes and Opinions’ pointed out that the majority of women entrepreneurs started their business units in the age span of 26 to 35 years, which indicates that this age group is most suitable for venturing into self-employment. The majority of women had no previous

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experience in business. Most of them had good educational background and had no income before the establishment of the enterprise, but belonged to urban background. They feel that women belonging to non-business family background are also not lagging behind. Women possess in good measure the qualities of endurance and sustained efforts to nurture their enterprise. A majority of the women had set up manufacturing units. There was a lack of information and knowledge regarding various schemes of the Government for women entrepreneurs.

Radhika Sachdev (1999)\textsuperscript{85} in her article stated that a typical profile of a woman owned enterprise is low-risk venture, less employment generation, low-capital investment, operations restricted to a saturated market and product selection and extension of a domestic activity.

Seenivasagalu (2001)\textsuperscript{86} conducted a comparative study on ‘Women Entrepreneurs and Executives’ in Chennai city. The conclusions drawn from the study were: the majority of women units are registered manufacturing units which are sole proprietorship firms, less than 3 years old. The majority of the women entrepreneurs are doing business in rented buildings and very few supply their products to Government departments. Women entrepreneurs face medium and sometimes high competition and have achieved normal increase in capital
investments, sales turnover and net profit over the establishment year. It is revealed that women executives are educationally and economically better off than women entrepreneurs, whereas women entrepreneurs are participating more in socio-cultural activities.

Mathialagan (2002)\(^{87}\) conducted a socio-economic study on women entrepreneurs of Chennai city. He stated that socio-demographic and economic variables play a significant role in shifting the women folk into a new stream of life. Women entrepreneurs prefer service sector. Of all the communities, backward class tops the first list.

Small Industries Extension Training Institute, Hyderabad (1974)\(^{88}\) in a study cited that younger age, formal education, urban background, experience in industry, high level of aspiration, taking and adoption of inclination were some of the characteristics that were positively associated with the quality of entrepreneurism.

Nagendra P. Singh and Rita Sen Gupta (1985)\(^{89}\) conducted an exploratory study on ‘Potential Women Entrepreneurs, Their Profile, Vision


and Motivation’. It is revealed that women are as effective as men in business and industry.

Paramjeet Dhillon (1993)\(^9\) conducted a detailed study on ‘Motives and characteristics of successful women entrepreneurs’ by selecting a sample of 40 women entrepreneurs to get assistance from the SISI, Okhla and AEPC, Nehru Place. It was found that the most important factor for the success of the entrepreneur is ‘commitment to work’. The women entrepreneurs are willing to take high personal risks, but moderate risk in delegation of authority and responsibilities to employees and they have a high need for achievement, independence, orientation, ability for decision making, future planning and good time-management in a better manner than in male-dominated manufacturing industries. The competition between men and women in male-oriented entrepreneurial activities is on unequal terms, rendering success for women difficult.

Lokeswara Choudary (1999)\(^9\) carried out a study on women entrepreneurs of Vikram Sarabhai Industrial Estate in Chennai city. It is found that hardwork, achievement, motivation, self-confidence, etc. played a major role in keeping the entrepreneurial job successful.


Saraswathi Amma and Sudarsanan Pillai (2000)\(^92\) in a study on women entrepreneurs in garment industries in Kerala pointed out that all successful women entrepreneurs had strong family support and enjoyed personal freedom and majority of the women were concentrated in urban areas. They emphasised the need for EDP for helping women in non-traditional, high-skill and male-dominated activities.

Mathialagan (2002)\(^93\) conducted a socio-economic study on women entrepreneurs of Chennai city. Risk taking, innovation, self-confidence and achievement motivation are considered as the more vital attributes for the success in entrepreneurship.

Chittawadagi (2004)\(^94\) in his study ‘women entrepreneurship in cooperative banking sector’ observed that women entrepreneurs with professional competence and leadership qualities are able to mobilise deposits and invest the same profitably.

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2.2.3. Scope of Activities of Women Entrepreneurs

Anil Kumar (2004)\textsuperscript{95} made a study about enterprise location: choice of women entrepreneurs by selecting a sample of 120 women entrepreneurs in Haryana state, India. It was found that most of the women entrepreneurs wanted to operate their businesses ‘near the homes’ followed by ‘near the market’.

Choudhury, Shashi Baijal and Asokan (1997)\textsuperscript{96} in a study on ‘Banks and Women’s Enterprise Development-A Comparison of Approaches in India and U.K.’ found that women entrepreneurs preferred service and retail trading activities.

Savitri Ramamurthy (1988)\textsuperscript{97} in a pilot study on women entrepreneurs in Delhi pointed out that 40 per cent of them had ventured into non-traditional areas such as engineering, consultancy, chemicals, circuit-breakers, amplifiers, transformers, microphones, etc.

Kerala Women’s Commission (2002)\textsuperscript{98} conducted a study on ‘Status of Women in Kerala’. It was noted that women entrepreneurs have started owning IT centers and electronic items manufacturing units/firms, printing


press, hollow bricks production units, etc in recent times. It is stated that women entrepreneurs have started shifting to modern lines of activities/enterprises.

Beena and Sushma (2003)\textsuperscript{99} made a study on ‘women entrepreneurs managing petty business: A study from the motivational perspective’ by taking a sample of 30 women entrepreneurs of Andhra Pradesh. They found that women entrepreneurs were engaged in activities like selling vegetables, leafy vegetables, flowers, etc. perhaps due to the following reasons: agricultural activities are predominant in our country, these women have migrated from villages where they were involved in farming, familiarity of the products and their potential making them opt for this business. Selling fruits, flowers and vegetables requires minimum technical skill, but requires high lungpower. Laundry, selling snacks and tea are skill based and are determined by caste and tradition.

2.2.4. Involvement of Government Agencies and Financial Institutions in the Development of Women Entrepreneurship

Some studies stressed the need for effective implementation of development policies by the Government agencies.

Narasaih and Ramakrishnaiah (2000)\textsuperscript{100} made an evaluation of DWCRA programme in Cuddapah district by selecting a sample of 9 DWCRA groups in Rayachoty. They found that the DWCRA members were confronted


with many serious problems in the areas of production, finance and marketing. The entrepreneurial development programmes to enhance the entrepreneurial skills were not properly implemented and no concrete efforts were made to identify suitable and viable training programmes for women entrepreneur development.

Seenivasagalu (2001)\textsuperscript{101} conducted a comparative study on ‘Women Entrepreneurs and Executives’ in Chennai city. It was found that lack of awareness, inadequate Government assistance and lack of favourable women entrepreneurship environment were the causes for poor responses in the case of women becoming entrepreneurs.

Sulochana A. Nadkarni (1981)\textsuperscript{102} conducted a study on ‘Women, Entrepreneurship and Economic Development’ in Pune city. She found that the development plans and supportive services had generally overlooked the need to devise plans to help women to overcome constraints and difficulties.

Aruna Prasad, Shashi Raja Gopal, Tara Appachoo and Narayan Prasad (1984)\textsuperscript{103} in their research paper ‘A Review of the Economic Schemes for the

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Development of Women in the Past Decade with Special Reference to Karnataka State’ highlighted some of the aspects relating to the various schemes introduced specially for women. They found that the utilisation of both the economic schemes and the welfare schemes by the women is rather poor because of lack of awareness. They suggested that schemes for the economic development of women could really achieve their target only when there is efficient implementation, periodical evaluation and follow-up and there should be readiness to introduce changes in them according to the expressed needs of the beneficiaries.

The first national conference of women entrepreneurs held at New Delhi in November 1987\(^{104}\) emphasised the need for developing women entrepreneurs and for priority to women in the allotment of land, factory sheds, sanction of power, licensing, etc. which in turn facilitate the overall development of the country.

Shanta Kohli (1991)\(^{105}\) has found that there is a presumption that government must analyse the current status and the potential role of women in the process of industrialisation with a view to bringing a positive change, which would result in sharing responsibilities and benefits by either sex. It is


emphasised that adequate legislation for social facilities, health provisions, maternity and social security benefits would enhance women’s involvement in the development process of the country.

Tara S. Nair (1996)\textsuperscript{106} in her study ‘Entrepreneurship Training for Women in the Industrial Rural Sector: A Review of Approaches and Strategies’ made an attempt to review the strategies and approaches followed in the country over the past four decades. It is revealed that development strategies targeted at women cannot hence be fitted coercively into conventional, one-dimensional and deterministic moulds like the anti-poverty paradigm that a typical state-sponsored sectoral programme cannot take care of such a synergistic approach. It is emphasised that the ‘over aggregative’ and ‘misleading’ categories of income and class are to be rejected and the importance of gender as crucial parameter not only in analytical exercises, but also in policies and programmes is to be recognised.

Saraswathy Amma and Sudarsanan Pillai (1998)\textsuperscript{107} in a study/observed that many schemes and programmes are now available to attract women as prospective entrepreneurs sponsored by governmental and non-governmental


agencies. They made proposals and suggestions to incorporate the effect of the advances in technology and changes in economic policies of the Government in entrepreneurship development programmes.

Dharmaja, Bhatia and Saini (1999)\textsuperscript{108} in their article ‘Women Entrepreneurs- Their perceptions about business opportunities and attitudes towards entrepreneurial support agencies (A study of Haryana State)’ stressed that there was a lack of information and knowledge regarding various schemes of assistance launched by the Government of India.

Anjaneya Swamy and Deepak Raajan (2003)\textsuperscript{109} in their working paper on women entrepreneurs pointed out that a multi-pronged approach needs to be adopted to motivate the women to pursue entrepreneurial activities.

Sosamma (1999)\textsuperscript{110} Secretary, Small Industries Department, Chennai, pointed out that the Government was keen on the development of women entrepreneurs and a variety of schemes were available to them for setting up an industrial venture. Besides concentrating on setting up ‘Traditional Units’, typically meant for them, women should go in for other areas too.


\textsuperscript{110} D.P. Sosamma, ‘Margine Money Assistance for Women May be Enlarged’, Chennai, Documentation on Women’s Concerns, p.70, April-June, 1999.
Kerala Women’s Commission (2002)\textsuperscript{111} conducted a study on the ‘Status of Women in Kerala’. In this study the status of women in development programmes in Kerala was also analysed by taking a sample of 412 different entrepreneurial development units of Kannur district. It is revealed that the encouragement of officials in the case of Government programmes and the encouragement from the responsible field staff of NGOs programmes were the most influential factor that prompted the idea of starting the enterprises by women.

Choudhury, Shashi Baijal and Asokan (1997)\textsuperscript{112} in a study on ‘Banks and Women’s Enterprise Development-A Comparison of Approaches in India and the U.K.’ found that in both India and the U.K., commercial banks continue to be the major source of finance for small firms. In India, compared with the U.K., the share of women entrepreneurs is not significant despite various women-specific schemes and incentives. In the U.K. clearing banks do not have women specific schemes/incentives. But in India, banks have ‘women wings’ to cater exclusively to the needs of women entrepreneurs.

Chittawadagi (2004)\textsuperscript{113} in his study ‘Women Entrepreneurship in Cooperative Banking Sector’ observed that the bank is playing a vital role in the

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integration of women for their economic emancipation and for developing women entrepreneurship.

2.2.5. Problems of Women Entrepreneurship

Lokeswara Choudary (1999)\textsuperscript{114} carried out a study on women entrepreneurs of Vikram Sarabhai Industrial Estate in Chennai city. The study observed that most of them had the following constraints, viz. lack of proper training, experience, lack of encouragement from the society, inadequate Government assistance, more competition, inadequate knowledge and experience in management of various factors.

Singh, Sehgal, Tinani and Senguptha (1986)\textsuperscript{115} in an exploratory study on successful women entrepreneurs examined the types of problems encountered by them to reach the level of success and to identify the operational problems they are currently facing. 18.7 per cent women entrepreneurs perceived no operational problems, whereas 81.3 per cent indicated problems of varied nature, like managing works (23%) marketing (20.5%) recovery of dues (17.9%), financial (10.2%) and mobility (13%), etc. Only 44 per cent felt that women had to fight harder in the entrepreneurial world to succeed. Only 35 per cent experienced role conflict, as these women had children between 10 and 15 years and were not able to fulfill their role as a mother.


Surti and Sarupriya (1983)\textsuperscript{116} investigated the psychological factors affecting women entrepreneurs. They examined the role of stress experienced by women entrepreneurs, the effect of demographic variables, such as marital status and type of family on stress and how women entrepreneurs cope with stress. Results indicated that unmarried subjects experienced less stress and less self-role distance than married subjects. Subjects from joint families tended to experience less role o stress than subjects from nuclear families, probably because they share their problems with other family members. External locus of control was significantly related to role stress and fear of success was related to result inadequacy and role inadequacy dimensions of stress. While many subjects used intra persistent coping styles, that is, taking action to solve problems, avoidance oriented coping styles were more common than approach oriented styles of coping.

Gupta and Srinivasan (1992)\textsuperscript{117} pointed out that the failure of many women co-operatives in 1971 engaged in basket making is an example of how the scarcity of raw materials sounds the death-knell of enterprises run by women.

Nirmala Karuna D’Cruz (2003)\textsuperscript{118} conducted a study on the ‘Constraints on Women Entrepreneurship Development in Kerala: An Analysis


of Familial, Social and Psychological Dimensions’. The study reveals that the biggest problem was reportedly in areas of procurement of raw materials and canvassing of orders. Staying away from home for long hours, particularly late in the evening, attending meetings, meeting and discussing with government officials and taking care of family problems alongside all these responsibilities were reported to be a serious burden along with lack of facilities and time to attend to their familial roles, rent payment and additional labour cost.

Papisetty Rama Mohana Rao (2004)\textsuperscript{119} in his study ‘Problems of women micro entrepreneurs in Chennai with special reference to access to credit’ found that inadequate infrastructure, high labour mobility, shortage of electricity and delayed realisation of debtors, etc. were the main problems faced by the women entrepreneurs. It is also revealed that access of credit has been the exclusive privilege of the rich and powerful. Women micro entrepreneurs suffered due to lack of recognition in the community. They have limited access to resources such as credit and improved means of production and marketing skills.

Choudhury, Shashi Baijal and Asokan (1997)\textsuperscript{120} in a study on ‘Banks and Women’s Enterprise Development - A Comparison of Approaches in India and the U.K.’ found that both in India and the U.K., the main difficulty that


\textsuperscript{120} P.K.Choudhury, Shashi Baijal and Asokan M. Op.cit, pp.77-87.
women entrepreneurs face when starting up of the business is the burden of family responsibilities.

Balu and Seenivasagalu (1999)\textsuperscript{121} in a study ‘Innovation, Creativity and Women Entrepreneurs’ found that as women entrepreneurs were doing small businesses, where there was no scope for innovation, their innovative skills were not adequately used, though they possessed such skills. There was a long gap between creativity and women entrepreneurship. Creativity was also not successfully utilised by them.

Mathialagan (2002)\textsuperscript{122} conducted a socio-economic study on women entrepreneurs of Chennai city. Regarding the constraints of women entrepreneurs, the personal factor seems to influence more in the service sector where as the environmental factors influence manufacturing and trading factors.

Mallika Das (1999)\textsuperscript{123} made an exploratory study of women entrepreneurs in Tamil Nadu and Kerala. The study examined the problems faced by women in initiating, running and succeeding in business and differences between the experiences of women from the developing and developed worlds. The study also underscored the difficulties faced by women in getting funds

\textsuperscript{121} V. Balu and Seenivasagalu R., \textit{A Study on Innovation, Creativity and Women Entrepreneur, A Case Study}, Madras University, Madras, 1999.


for setting up business and meeting the working capital requirements. The women in the study differ from western counterparts in family background, marital status, incubator organisations issues and environmental factors (support services).

The Department of Economics and Statistics, Government of Kerala (1984)\textsuperscript{124} conducted a study on women’s industrial programme in Kerala. The main objective of the study was to assess the involvement of manpower in this field and to analyse the difficulties and problems faced by the women entrepreneurs, which impede the growth and smooth functioning of units. It was supported by the views of 275 women entrepreneurs of Kerala. It revealed that nearly 82 per cent of women’s industrial units were functioning throughout the year. Women’s units are still in their infancy and they face the problems of (i) capital, (ii) raw materials, (iii) marketing, (iv) competition and (v) availability of power.

Hariram and Chitra Narayanan (1992)\textsuperscript{125} pointed out that women had only vague ideas about wanting to do something and who were grouping for a foothold. What they need is a pointer towards EDPs, the first step in learning what business is all about. It would help if bankers did not attempt to confuse her further and treat that confusion with contempt.


\textsuperscript{125} Hariram and Chitra Narayanan, ‘Train a Woman and She is Better than a Man’, \textit{Documentation on Women’s Concerns}, July-Sep, p.20, 1992.
Dhanalakshmi (1995)\textsuperscript{126} carried out a study on women entrepreneurship which seeks to examine the problems faced by women entrepreneurs in Madurai. It is stated that women who have interest in business should take the first step and are courageous enough to face the ups and downs, their families should encourage them and the financial institutions should be liberal in financing the venture conducted by women.

Savithri (2002)\textsuperscript{127} made a comparative study of women executives and women entrepreneurs in Chennai city to gauge the stress on women executives and women entrepreneurs and the factors influencing stress, the stress level, its impact on them, etc. It is found that stress played a role in a wide range of common ailments, such as headache, allergy and skin diseases, blood pressure, ulcer, diabetes and heart diseases. Stress affects sleep, productivity and growth. Workload also causes stress. Women entrepreneurs develop stress when there is labour problem, wastage and loss occurring in the organisation, feeling that they do not have enough time to do everything that is required. For women executives stress originates from personality, family and organisation. Both the parties are affected physically, psychologically and then create stress in the family and in the organisation. It is also found that women entrepreneurs in the trading and service sectors have more stress than women entrepreneurs in other areas.


CONCLUSION

On the basis of the review of these studies, it can be deduced that women entrepreneurs are playing a very significant role in the development of a country, but at the same time, they are facing disparate problems which are detrimental to the development of women entrepreneurship. Thus, there is need for more specific studies on women entrepreneurship using structured questionnaires and appropriate tools, so that the various aspects of women entrepreneurship could be understood in the larger context. This can then become the basis of designing interventions to address this problem.