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## **CHAPTER-2**

### **REVIEW OF LITERATURE**

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Review of literature means summarizing the current status of research work already done. Review of the pertinent past work and contradiction, pitfalls and other failings of the earlier work, mainly to substantiate the need of another research study. Previous research studies are abstracted and significance writing of authorities in the area under study is reviewed. Such review provides a background for the development of the present study and brings the reader up to date. A brief summary, indicating areas of agreement or disagreement in findings or gaps in existing knowledge, should be included.

This chapter presents a detailed review of literature on the various variables that the researcher intends to study in the research on “Empowerment of women through entrepreneurship: a study of national and international and state level status of women”. Entrepreneurship is an extraordinary task, which is fraught with struggle, entailing both risk and effort. No one can truly understand the triumphs, trials and tribulations of an entrepreneur other than the person involved. While women have to go through the same stages of setting up an enterprise as do men, and have similar challenges, irrespective of gender, women do have a distinct set of factors that first obstruct their entry as entrepreneurs, and later their survival as successful business-women.

**The review of literature divided into three parts**

#### **2.1 International level studies**

- Status of women
- The global fund for women-Status of Women around the World
- The International Labour Organization study of women entrepreneurs
- Characteristics of minority and non - minority female entrepreneurs
- women Entrepreneurs and Career Choice
- Factors Involved in Being a Successful BusinessEntrepreneur in Western Wisconsin

- Critical factors of Women in Entrepreneurship Development in Rural Bangladesh
- Entrepreneurial training on creativity and innovation assisted in the development of business of Northern Greece
- A survey on women's entrepreneurship and innovation

## **2.2. National level studies**

- The status and role of women in Indian family had been inferior to men
- Status of women entrepreneurs in India
- Women's work and family interference report
- Characteristics of women entrepreneurs and executives
- Ways to help women entrepreneurs to successfully develop and manage new enterprise
- Women-Empowerment through Women Entrepreneurship
- Entrepreneurial Start-Up and Growth
- Problems of women entrepreneurs
- Factors of women entrepreneurship
- Entrepreneurial competencies and gender wise variation
- Entrepreneurship and Development principle primary and policies
- Psychological factors contributing to the Success of entrepreneurs
- Socio-economic background of women entrepreneurs
- Women-Owned Businesses: Obstacles and Opportunities
- Women Entrepreneurs from India: Problems, Motivations and Success Factors
- Successful Women Entrepreneur –their identity, expectations and problems

## **2.3 State level studies**

- Contribution of women in work
- Challenges and Constraints Faced By Female Entrepreneurs to Develop Business in Gujarat
- The new Indian express ,the Gujarat government's announcement of revision of its recruitment norms
- The whole truth about women in Gujarat
- District wise distribution of women

## **2.1 INTERNATIONAL LEVEL STUDIES**

### **THEME BASED REVIEW OF LITERATURE**

**2.1.1 Inter-agency report, 2012 by UN women** “Status of rural Women and the Millennium Development Goals, produced by the UN Inter-Agency Task Force on Rural Women, unless other sources cited. - See more at: <http://www.unwomen.org/en/news/in-focus/commission-on-the-status-of-women-2012>

**Poverty and Hunger:** Gender inequality is a major cause and effect of hunger and poverty: it is estimated that 60 percent of chronically hungry people are women and girls. (Source: WFP Gender Policy and Strategy.)

- On average, women make up about 43 percent of the agricultural labour force in developing countries. Evidence indicates that if these women had the same access to productive resources as men, they could increase yields on their farms by 20 to 30 percent, raising total agricultural output in these countries by 2.5 to 4 percent. This would reduce the number of hungry people in the world by around 12 to 17 percent.
- Almost 70 percent of employed women in South Asia work in agriculture, as do more than 60 percent of employed women in sub-Saharan Africa. This highlights the importance of developing policies and programmes that address their needs, interests and constraints.
- Less than 20 percent of the world's landholders are women. Women represent fewer than 5 percent of all agricultural landholders in North Africa and West Asia, while in sub-Saharan Africa they make up an average of 15 percent.
- Women in sub-Saharan Africa collectively spend about 40 billion hours a year collecting water. Per week, women in Guinea collect water for 5.7 hours, compared to 2.3 hours for men; in Sierra Leone women spend 7.3 compared to 4.5 hours for men; and in Malawi this figure is 9.1 compared to 1.1 hours. This significantly impacts women's employment opportunities.

- Research indicates that when more income is put into the hands of women, child nutrition, health and education improves. In South and Central America, rural children are about 1.8 times more likely to be underweight than their urban counterparts. Other regions do not fare much better.

**Education:**

- Women make up more than two-thirds of the world's 796 million illiterate people.
- According to global statistics, just 39 percent of rural girls attend secondary school. This is far fewer than rural boys (45 percent), urban girls (59 percent) and urban boys (60 percent).
- Every additional year of primary school increases girls' eventual wages by 10-20 percent. It also encourages them to marry later and have fewer children, and leaves them less vulnerable to violence.
- While progress has been made in reducing the gender gap in urban primary school enrolment, data from 42 countries shows that rural girls are twice as likely as urban girls to be out of school.
- In Pakistan a half-kilometer increase in the distance to school will decrease girls' enrolment by 20 percent. In Egypt, Indonesia and several African countries, building local schools in rural communities increased girls' enrolment.
- In Cambodia, 48 percent of rural women are illiterate compared to 14 percent of rural men.
- Rural women's deficits in education have long-term implications for family well-being and poverty reduction. Vast improvements have been seen in the mortality rates of children less than 5 years old since 1990, but rural rates are usually much higher than urban ones.
- Data from 68 countries indicates that a woman's education is a key factor in determining a child's survival.

- Children of mothers with no education in the Latin American and Caribbean region are 3.1 times more likely to die than those with mothers who have secondary or tertiary education, and 1.6 more likely to die than those whose mothers have primary-level education.

### **Employment**

- In most countries, women in rural areas who work for wages are more likely than men to hold seasonal, part-time and low-wage jobs. Women also receive lower wages for the same work. (Source: FAO, 2011. “The State of Food and Agriculture: Women in Agriculture, Closing the Gender Gap for Development.”)
- Men's average wages are higher than women's in both rural and urban areas. Rural women typically work longer hours than men, due to additional reproductive, domestic and care responsibilities.
- In Benin and Tanzania, women work 17.4 and 14 hours more than men per week, respectively.

### **Decision-Making**

- A large gender gap remains in women's access to decision-making and leadership.
- Women make up fewer elected representatives in most rural councils. In Asia, this ranges between 1.6 percent in Sri Lanka and 31 percent in Pakistan.
- Women's participation as chairs or heads in rural councils is also much lower than men's, as seen in Bangladesh (0.2 percent) and Cambodia (7 percent).
- Educated women are more likely to have greater decision-making power within their households.

### **Maternal Health**

- Between 1990 and 2008, the proportion of rural women receiving prenatal care at least once during pregnancy grew from 55 to 66 percent.

- However, only one-third of rural women receive prenatal care compared to 50 percent in developing regions as a whole. (Source: United Nations, The Millennium Development Goals Report 2010 and 2011, available from [www.un.org/millenniumgoals/reports.shtml](http://www.un.org/millenniumgoals/reports.shtml).)

### **Violence against Women**

- More rural women experience domestic violence, and yet few seek services, according to a multi-country study by the World Health Organization (WHO). In Peru, less than 5 percent of the total amount of rural domestic violence survivors (60 percent) sought help, compared to approximately 16 percent of urban women (out of 49 percent).

### **HIV and AIDS, Malaria and Other Diseases**

- Rural women understand less about how HIV spreads compared to urban women; WHO figures from 25 countries indicate the margins of understanding between the two to be between 20 and 50 percent. Bolivia, Egypt, Indonesia and India are among the countries with the wider of such gaps.
- HIV exacerbates property insecurity, especially for widows whose husbands have died from AIDS-related causes, but who may not have rights to inherit or own their land.
- The burden of care is also carried by women. Women and girls account for 66 to 90 percent of all AIDS care givers; conditions are most difficult for women and girls in rural areas, and this can increase their own vulnerability to infection.

### **Environmental Sustainability**

- There is still far less access to clean or improved water sources in rural areas than in urban areas. In 2008, an estimated 743 million people living in rural areas relied on unimproved sources for drinking water, compared to 141 million in urban areas.

- People in the least developed countries rely on open fires and traditional cooking stoves (for example, wood, crop waste and charcoal) to earn a living and feed their families. It is usually women who walk the long distances every day to collect fuel (and water). (Source: UNIDO, 2011. Contribution to the LDC IV Conference on Energy Access.)
- Environmental degradation has an impact on natural resources and can affect rural women differently from men. For example, since rural women tend to have fewer occupational options and less mobility than men, many rely on natural resources from forests.
- Natural disasters, climate change and conflict can undermine the health, education and livelihoods of rural women, differently to men. For example, although women usually manage the small plots of agricultural land in each family for income or sustenance in developing countries, land titles are most likely to be held by the men. This means that following a disaster, many women cannot independently claim state-offered reconstruction funds. Women can also be more at risk of harm during flooding in countries where boys are taught to swim at an early age, but girls rarely are.
- Evidence from 25 developed and developing countries indicates that countries with higher female parliamentary representation are more likely to set aside protected land areas.

**2.1.2 Women in India, Wikipedia,** and the free encyclopedia reported that the steady change in the position of women can be highlighted by looking at what has been achieved by women in the country:

- 1848: Savitribai Phule, along with her husband Jyotirao Phule, opened a school for girls in Pune, India. Savitribai Phule became the first woman teacher in India.
- 1879: John Elliot Drinkwater Bethune established the Bethune School in 1849, which developed into the Bethune College in 1879, thus becoming the first women's college in India.

- 1883: Chandramukhi Basu and Kadambini Ganguly became the first female graduates of India and the British Empire.
- 1886: Kadambini Ganguly and Anandi Gopal Joshi became the first women from India to be trained in Western medicine.
- 1898: Sister Nivedita Girls' School was inaugurated
- 1905: Suzanne RD Tata becomes the first Indian woman to drive a car.<sup>[44]</sup>
- 1916: The first women's university, SNDT Women's University, was founded on 2 June 1916 by the social reformer DhondoKeshav Karve with just five students.
- 1917: Annie Besant became the first female president of the Indian National Congress.
- 1919: For her distinguished social service, PanditaRamabai became the first Indian woman to be awarded the Kaisar-i-Hind Medal by the British Raj.
- 1925: Sarojini Naidu became the first Indian born female president of the Indian National Congress.
- 1927: The All India Women's Conference was founded.
- 1944: AsimaChatterjee became the first Indian woman to be conferred the Doctorate of Science by an Indian university.
- 1947: On 15 August 1947, following independence, Sarojini Naidu became the governor of the United Provinces, and in the process became India's first woman governor.
- 1951: PremMathur of the Deccan Airways becomes the first Indian woman commercial pilot.
- 1953: Vijaya Lakshmi Pandit became the first woman (and first Indian) president of the United Nations General Assembly
- 1954: Ramakrishna Sarada Mission was formed for women monks.



- 1959: Anna Chandy becomes the first Indian woman judge of a High Court (Kerala High Court)<sup>[45]</sup>
- 1963: SuchetaKriplani became the Chief Minister of Uttar Pradesh, the first woman to hold that position in any Indian state.
- 1966: Captain Durga Banerjee becomes the first Indian woman pilot of the state airline, Indian Airlines.
- 1966: KamaladeviChattopadhyay wins Ramon Magsaysay award for community leadership.
- 1966: Indira Gandhi becomes the first woman Prime Minister of India
- 1970: KamaljitSandhu becomes the first Indian woman to win a Gold in the Asian Games
- 1972: KiranBedi becomes the first female recruit to join the Indian Police Service.<sup>[46]</sup>
- 1979: Mother Teresa wins the Nobel Peace Prize, becoming the first Indian female citizen to do so.
- 1984: On 23 May, Bachendri Pal became the first Indian woman to climb Mount Everest.
- 1986: SurekhaYadav became the first woman loco-pilot, railway driver, for India and Asia.
- 1989: Justice M. FathimaBeevi becomes the first woman judge of the Supreme Court of India.<sup>[47]</sup>
- 1992: PriyaJhingan becomes the first lady cadet to join the Indian Army (later commissioned on 6 March 1993)<sup>[48]</sup>
- 1999: On 31 October, Sonia Gandhi became the first female Leader of the Opposition (India).
- 2007: On 25 July, PratibhaPatil became the first female President of India.

- 2009: On 4 June, Meira Kumar became the first female Speaker of Lok Sabha.

**2.1.3 The global fund for women-Status of Women around the World** reported that Grants from the Global Fund for Women support women's organizations working to stop violence against women, increase girls' access to education, advance economic and political opportunity, and improve health.

Violence Against Women and Girls- Gender-based violence against women - female infanticide, sexual trafficking and exploitation, dowry killings and domestic violence - causes more death and disability among women in the 15 to 44 age group than cancer, malaria, traffic accidents and war combined. [Center for Women Policy Studies, 2003] Over the past 30 years, 30 million women and children have been trafficked for sexual exploitation. [United Nations, 2003] An estimated 130 million women worldwide have undergone Female Genital Mutilation and 2 million more are mutilated every year. 98% of Somali women have been mutilated. [Center for Reproductive Rights, 2004] Up to 47% of women report that their first sexual intercourse was forced. [World Health Organization, 2002] 41% of women in Columbia report having been physically abused in a current relationship. [International Planned Parenthood Federation, 2002]

Health Status: More than half a million women die from complications related to pregnancy and childbirth every year. 99% of these deaths occur in the developing world. [World Health Organization, 2004] Providing basic maternal and newborn health services to developing countries would cost an average of \$3 per capita per year. However, once complications develop, saving the life of a mother or infant costs about \$230. [United Nations Population Fund, 2003] Of the estimated 40 million people worldwide living with HIV, about 2/3 are in sub-Saharan Africa, and young women are 2.5 times more likely to be infected as their male counterparts. [BBC News, 2003] The former Soviet bloc has seen a 50-fold increase in HIV infections, the most dramatic rise in the world, in the past 8 years. [Reuters, 2004]

Access to Education Of an estimated 115 million children who currently do not attend primary school, girls make up 57% [United Nations, 2003] Of the world's 979 million illiterate adults, two-thirds are women. [UNDP Human Development Report, 2003] A recent study shows that increases in women's education made the greatest contribution

to reducing the rate of child malnutrition, accounting for 43% of the total reduction. [United Nations Population Fund, 2002] More than 24 million girls in Africa are not in school and the overall gender gap in sub-Saharan Africa has widened in the last 10 years. [UNESCO, EFA [Global Monitoring Report, 2002] Political Power In 2003, at least 54 countries had discriminatory laws against women. [Amnesty International, 2003] Some countries still do not have universal suffrage. Among them are Brunei, Kuwait, Oman, Saudi Arabia and United Arab Emirates. [Women in Politics 2003] Women hold only 6.4% of the seats in Arab states' Parliaments, 14.4% of seats in sub-Saharan African, 17.6% of seats in Europe and 18.5% of seats in the Americas. [Women's Learning Partnership, 2002]

Economic Status: Only 1% of the world's assets are in the name of women. [Women's Learning Partnership, 2003] Over \$7 trillion worth of women's work goes unpaid. [United Nations Platform for Action, 2002] 2.1 billion women live on less than two dollars a day, and 330 million women live on less than a dollar a day. [Center for Women Policy Studies, 2003] In the Middle East, North Africa and South Asia, only 40 women per 100 men are economically active in the formal economy. [US News Center, 2004]

#### **2.1.4 ILO (1979)**

The International Labour Organization (ILO) notes that the value of unpaid housework constitutes 25-39% of the gross national product in developing countries. The role models of women and their contribution in agriculture and allied occupations and household activities have however, been underestimated and undervalued and they remain excluded from a host of processes which advance human life on grounds that they are biologically unsuited to the world of science and technology. In both the industrially advanced and less development countries, women are burdened with cumulative inequalities as a result of socio-culture and economic discrimination practices which, until recently, have been taken for granted as though they were part of the immutable scheme of thing established by the nature. It is seen that women have been denied equal opportunities all over the world for personal growth and social development. In India, it is still worse because of the sex-segregated character of society, the condition of poverty and the traditional value system (D'souza, 1975). The fact is the rural women as partner of men have great potentials as food producers

and income earners from non-frame activities. Improved agricultural production is basic to both economic and social development, in this case, the wives of farmers and women head of house hold, have great influence on agricultural development and welfare of the nation. Their role is important in rice-based agriculture particularly in planning, harvesting and processing. To ignore them is to ignore half of the system in which economic and production decision are made. Although it is now will know that rural women in India provide significant economic contribution in crop and animal production, very few programs have directly targeted them as user of technologies. This is due to the convention assumption that the male head of the household is the sole decision maker in the farm household. We must now realize that this not always true. In many cases as production environment become more difficult, the role of the housewives is becoming more significant; women tend to become the sole decision-maker in the farm household.

**2.1.5 Dr. Carlo and Lyons (1979)** had described that Made a comparison of selected personally characteristics of minority and non - minority female entrepreneurs. The samples of the study consisted of 122 black, white, Hispanic and American Indian women entrepreneurs. The responses of both the minority and non - minority entrepreneurs differ significantly from those of women in the general population (non - Entrepreneurs) in test measuring achievement, autonomy, aggression, conformity, independence, benevolence and leaderships. Differences were also obtained between minority and non-minority women entrepreneurs with minority women entrepreneurs reported that they started their business at a later stage than non-minority women entrepreneurs Non-minority women entrepreneurs score higher on ratings of need for achievement and independence, minority women appeared to place greater value on conformity and benevolence.

**2.1.6 Huntley, R.L. (1985)**, studied that women Entrepreneurs and Career Choice, Dissertation Abstracts, Ann Arbor, Mich.: University Microfilms International (Part A), this research used a case study approach to explore the life events and experiences that had influenced women to choose entrepreneurship as a career alternative. Data were collected from 31 subjects who completed a demographic questionnaire and an instrument designed to assess personality characteristics of entrepreneurs. Results indicate that the subjects were determined, hardworking and self-confident. In spite of

having faced hurdles, their determination, courage and optimism helped them to overcome these four hurdles. Most ventured into entrepreneurship because of a desire to be independent and to be in control of their lives. They were looking for a balance of personal and professional interests and admitted to career satisfaction, which transcended to other aspects of their lives.

**2.1.7 Hisrich, R.D. and Brush, C.G. (1986)**, studied that the Woman Entrepreneur: A Comparative Analysis, Leadership and Organization Development Journal, states that the study was conducted to assess the characteristics of women entrepreneurs in the United States, Puerto Rico, the Republic of Ireland and Northern Ireland. The data was collected through a survey on demographic, educational level, type of business, the entrepreneurs' perceptions of their personality traits and management skills. The results of the study indicate that women in republic Ireland tended to be younger and have a lower educational level than women from the other areas; the US women were concentrated in the service industry, the researchers concluded that many of the differences between characteristics of women entrepreneur of different countries can be attributed to individual economic achievements.

He also Compared & evaluated various research studies done on entrepreneurship including women entrepreneurship. It summaries various studies in this way that female entrepreneurs are relatively well educated in general but perhaps not in management skills, high in internal locus of control, more masculine, or instrumental than other women in their values likely to have had entrepreneurial fathers, relatively likely to have first born or only children, unlikely to start business in traditionally male dominated industries & experiencing a need of additional managerial training. Women network report on Women in Business & in Decision Making focus on women entrepreneurs, about their problems in starting & running the business, family back ground, education, size of business unit. Some interesting facts which came out from this report are less educated women entrepreneurs are engaged in micro enterprises, have husband & children but have no help at home. Most of the women establish enterprises before the age of 35, after gaining some experience as an employee somewhere else. The motivational factors were desire for control & freedom to take their own decision as well as earning handsome amount of money. Dedication of more than 48 hours in a week with the family support to their

enterprises gave them a sense of self confidence. However, to maintain balance between family & work life is a major challenge before women entrepreneurs especially for those who have children & working husband.

**2.1.8 Swatko (1981)** found that non-traditional females preferred enterprising vocations and aspired for occupations employing a greater percentage of males than traditional females. But, Peter Berger, Richard J and Neuh as (1978)<sup>10</sup> in their study 'The Role of Small Business' have stated that when the business women have been organized by voluntary organizations 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 organized businesswomen who will be the impetus for change.

**2.1.9 Fabowale, L., Orser, G. And Riding, A (1995),** Gender, Structural Factors and Credit Terms Between Canadian Small Businesses and Financial Institutions, this study was conducted to determine if the terms of bank credit between female and male entrepreneurs. The findings indicate although the bank issuance of credit is not gender-based, the women entrepreneurs felt they had been treated disrespectfully and unjustly. These finding have been supported by the findings of previous research. The discrepancy between the practice of the banks and the perception of the female entrepreneurs can be explained by the fact that bank loan officers base credit issuance on the structure of the business itself and women entrepreneurs have smaller business, lower sales volume, a narrower range of collateral, than men entrepreneurs.

**2.1.10 Perry-Smith and Blum (2000)** Undertook a study of 527 US firms and found that organizations with more extensive work family policies had higher firm-level performance. It was further found that the relationship between work family policies and firm performance was stronger for older firms and for the firms employing greater proportions of women. Maxwell and McDougall (2004) found that work life balance initiatives helped in the management of stress and also improved performance. The results indicated that individuals who accessed work life balance policies were more motivated at work, more loyal to the organization and repaid through increased commitment and improved performance.

**2.1.11 Kulas Amanda (2000)**, Factors Involved in Being a Successful Business Entrepreneur in Western Wisconsin, paper submitted to The Graduate College University of Wisconsin-Stout May, this research was conducted to assess the characteristics of successful women entrepreneurs, problems encountered in running business, what knowledge is needed to start a successful business and women's pathways to success. A qualitative research was conducted on ten women entrepreneurs in Wisconsin. The results reveal that the review of literature and the interviews, the skills and knowledge needed to start a successful business ranged from the skills acquired through past work experiences to being eager to learn new and different things. Overall, common obstacles faced by women were the lack of collateral resulting in being rejected for loans, maintaining profitability, managing cash flow, finding quality employees, and gaining access to technology. Some of the more harsh challenges women had to overcome were the constraints imposed on them by society, family and other women. Besides the previous mentioned challenges, some others were having negative attitudes, stereotypes and erroneous assumptions and perceptions. **Deepa Narayan (2000)** Defines empowerment as a process which increased the assets and capability of the poor people and other excluded groups to participate, negotiate, change and hold accountable institution.

**2.1.12 Liao Jianwen, Welsch Harold and Pistrui David (2003)**, had studied Pattern of Venturing Financing: The case of Chinese Entrepreneurs, presented at the annual meeting of the Academy of Entrepreneurial Finance, Chicago, IL, and this study examines the sources of venture financing of Chinese Entrepreneurs in Wuhan, China. Based on a sample of 222, it was found that entrepreneurs in Wuhan mainly rely on venture financing on their own or parties that are within their closed social networks such as parents, relatives and friends. External financing sources are missing. The results also indicate that entrepreneurs who use significantly more personal saving in venture financing are older, female, with high school education or less and have longer working experience. Entrepreneurs who are male with college or higher education and who take time to build their business tend to receive significantly more bank loans. Young male entrepreneurs who have less working experience and within intention to create a business fast tend to rely more on financial support from their inner social network such as parents, relatives and friends.

**2.1.13 Cullen et al. (2003)** Said that some family-friendly policies and practices that have been found to be helpful include: childcare allowances, childcare voucher schemes; paid family, special or career leave, paid paternity leave; enhanced maternity leave and benefits; phased return from maternity leave; job sharing; flexible starting and finishing times; voluntary reduced-hours working; unpaid leave during school holidays; family access to learning resources; guaranteed Christmas leave for employees with families; and home working and teleporting arrangements. These arrangements are beneficial to employers because such policies tend to reduce absenteeism, reduce employee turnover, improve recruiting efforts, and improve employee morale and productivity.

**2.1.14 Kirkwood Jodyanne (2004)**, had studied *One Size Doesn't Fit All: Gender Differences in Motivation on Becoming an Entrepreneur*, A thesis submitted for the degree of Doctor of Philosophy at the University of Otago, Dunedin, New Zealand, 2004, this study's prime objective was to identify and compare the motives of men and women entrepreneurs for choosing self-employment as their career option. This study involved multiple paradigm research methodology. In stage one mailed survey were designed and data was collected from 289 men and women entrepreneurs, no differences were reported in motivation to become entrepreneurs in stage 2 qualitative in-depth interviews were conducted on 50 entrepreneurs to evaluate the motivational drives: work and family. The findings suggest that women and men construct the term 'entrepreneur' differently, and few women participants are willing to apply the term entrepreneur to them. The findings also support the integrated perspective, where women consider their families (especially children and domestic partners) in their decision to become an entrepreneur, whereas men appear to be motivated by a desire to outdo their fathers or prove something to their families. Men are motivated to become an entrepreneur because of dissatisfaction with their jobs, and a desire for independence from an employer. Alternatively, few women had such dissatisfaction at work. Hence women choose to become entrepreneurs for internal factors and men choose to become entrepreneurs for external factors.

**2.1.15 Hill, Mårtinson, & Ferris, 2004**, had studied some families try to create a balance by having one parent work from home. New technology has made it easier for some to work from home, which can allow workers the opportunity to have more



control over and flexibility in their schedules. Referred to as teleworking, telecommuting, flexible work arrangements or flexi place, this arrangement allows employees to perform “work away from the traditional centralized office environment, Modern technological advances have made it easier to work anytime, anywhere, and anyplace” (Shore, 1999, p. 1). Teleworking is an example of a move “away from a ‘face-time’ business culture to a ‘results-oriented’ business culture” **Raju and Sarada (2004)** believed that absence or adequacy of the empowerment can either add or reduce role stress. Enhancement of personal control can facilitate the employees to gain control over their jobs. Such feelings are equivalent to providing empowerment, which helps to reduce role stress.

**2.1.16 Faraha Nawaz (2009)**, had studied Critical factors of Women in Entrepreneurship Development in Rural Bangladesh, it aimed to analyze the critical factors of women entrepreneurship development in rural Bangladesh. The analysis is based on recent theoretical ideas that have been supported by empirical research findings. The paper depicts an analytical framework based on institutional theory, which focuses on three kinds of factors: regulative, normative and cognitive. Regulative factors refer to different rules and regulations of the Government that facilitate women entrepreneurship development in rural Bangladesh. Normative and cognitive factors include norms, rules, regulations and values of society. Based on the analysis of these factors, the paper provides many significant policy implications on how to improve women entrepreneurship development in rural Bangladesh.

**2.1.17 M.A. Awwal Sarker, 2006- 136 Women Empowerment through Entrepreneurship Development: Bangladesh Perspective participation in the decision making process Lecturer, Department of Accounting, University of Comilla, Comilla Lecturer of English, Faculty of Business and Economics, Daffodil International University, Dhaka reported that**

Globally women’s empowerment has recently gained considerable importance as an area for policy and policy interventions in most of the organizations of the world. They have recognized the benefits of the empowerment that can be achieved through effective participation of women. And of course, promotion of entrepreneurship plays a vital role in empowering the womenfolk. In the US economy, Women owned businesses are the fastest force, prompting President Clinton to call women business

owners 'the new face of our economy.' And this paper is based on the hypothesis on the empowerment of women through business or entrepreneurship development. There is no denying the fact that developing countries of the world are reclining under the brunt of acute shortage of capital and alarming problems of underemployment. Small entrepreneurs with their built attributes of low capital intensiveness and enormous employment generation potential can serve as propelling agents to break the vicious circle of poverty and can strike the engine of economic development (Srivastva, 1994). Practically, women brings motivation, they have a vision which is different, realistic, modern and enthusiastic. When civil society and social structures leave them on possibility for evolving their careers, women take their own initiative. They are quite naturally drawn to initiative, to creation and to management of businesses promoting. Women's empowerment through skill and entrepreneurship the government of any developing country can ensure freedom of choice and a better quality of social living for men and women. However, about 52 percent of the populations of Bangladesh are in absolute or moderate poverty and about 76 percent of them live in rural areas

**2.1.18 Katerina L S, et al, (2010)** had studied Entrepreneurial training on creativity and innovation assisted in the development of business of Northern Greece. The researchers collected data among, one hundred and sixteen entrepreneurs who own small, medium and very small enterprises from that area. Questionnaires method was used in collecting the data and cross tabulation analysis was used in verifying the data. The result revealed that entrepreneurs, owners of small-medium enterprises, managers of enterprises of micro and small medium enterprises in Northern Greece were aware of the importance of creativity and innovation

**2.1.19 Michelle Bachelet 2012-Women's Empowerment in the Middle East and Worldwide –WomensWeb.in** 20 April 2012

- UN Women Executive Director Michelle Bachelet, statement at the Women's Foreign Policy Group, 20 April, 2012 Washington, DC
- - See more at: <http://www.unwomen.org/en/news/stories/2012/4/women-s-empowerment-in-the-middle-east-and-worldwide#sthash.hD9Ipw7U.dpuf>
- First, women's participation in politics and the economy reinforces women's civil, political and economic rights.

- Secondly, women's participation strengthens democracy, the economy and sustainability. It's not just the right thing to do, having parity and equality make for a healthier society!
- Last month, during the UN Commission on the Status of Women, UN Women and the Inter-Parliamentary Union launched a 2012 global map on women in politics. The map shows that progress remains very slow and uneven and needs to be accelerated to achieve equality.
- Out of 193 countries, only 17 have women Heads of State or Government—up from 2005 when only 8 countries had women leaders.

**2.1.20 United Nations Conference on trade and development: A survey on women's entrepreneurship and innovation had studied** Entrepreneurial motivations and drivers of innovation despite developments made in gender equality, many gaps remain between male and females in realms such as education, employment and entrepreneurship. Beyond being a basic human right, women empowerment and gender equality is also a way to apply “smart economics”, in that can generate broad productivity gains.

1. Empowering women and granting them equal rights in areas such as entrepreneurship and innovation has also positive spillover effects on other development outcomes, such as pro-poor growth and the achievement of the

Millennium Development Goals (MDGs)

2. Over the past two decades, academic research, program evaluations and technical assistance projects have shed more light on women entrepreneurship. While many gaps in knowledge remain, it is known that women entrepreneurs constitute approximately one fourth to one third of the world's formal sector. However, women are less likely than men to develop small firms into larger enterprises. Moreover, according to the Global Entrepreneurship Monitor, more women than men start businesses out of necessity and not to take advantage of market opportunity. This may heavily affect their growth orientation.

3. This study targets innovative and growth-oriented businesses. It focuses therefore on a subgroup that usually has not started business out of necessity or lack of alternatives, but to pursue business opportunities.

### **INTERNATIONAL DATA BASED STUDIES**

**2.1.21 Abu Saleh (1995)** In his article “A Profile of the Women Entrepreneurship in Bangladesh” tried to discern the motivation of women entrepreneurs for entering into business and assessed the entrepreneurial skills of the women entrepreneurs. He also tried to evaluate the performance of women entrepreneurs in their business. The study showed that the training the women entrepreneurs received was theoretical and 80 per cent of the sample had no business background or experience. Only 15 per cent had business experience varying from 5 to 15 years. Only 5 per cent had experience in the same type of business and 90 per cent of women entrepreneurs came to business on their own initiative. Only 10 per cent of the women had acquired business through inheritance. The study also showed that the majority of women entrepreneurs (60 per cent) were engaged in production i.e. manufacturing and 25 per cent were engaged in the service sector and 15 per cent in trading. About 45 per cent women employed workers on fulltime basis and 10 per cent did manage their business without outside workers.

**2.1.22 Singh (2001)** In his qualitative study used ‘work/life border theory’ to explore how British and Swedish managers dealt with competing commitments. A sample of 35 managers (18 Swedish, 17 British ; 18 males and 17 females) ranging from directors to project managers, aged between 28 to 59 years, was taken and semi-structured interviews were held on site in UK and Sweden. The study showed a tension between managers’ own needs for more balanced work lives and corporate attitudes to balance - seekers and career choices. Findings suggested that four kinds of strategies were used by the managers for maintaining work life balance. These included accommodating family terms, negotiating with the family, accommodating the organization and staggering commitments. The study showed that managers enact their work life balance strategies with both their employer and their family, particularly their partner, who also enacts boundaries between home and employer, so there are four parties to the negotiation or accommodation of needs. Some managers use their own views as reference points for dealing with subordinates’ need for work life balance.

**2.1.23 The US Small Association Vol. 2, No. 2, July 2007 reported that** Female business owners accounted 37% of new business establishment in 1988. In United

Kingdom between 1981-87 women business owners had increased by 70% (Rahman, 1988). In India and other South Asian countries women are increasingly entering into the field of entrepreneurship by starting small venture. As mentioned earlier, such a trend is also observed among the women community in Bangladesh. Here, the approach of women's empowerment through entrepreneurship development is gaining momentum since women have become aware of their existence, their rights and work situation and their power. A few numbers of studies Daffodil International University Journal of Business and Economics, on the role of women have focused on various areas such as women's role in family, polity, national wealth, and generation, legal and social rights of women [ Jahan, 1995;Anan, 1993; Barakat, 1994; Islam, 1994].From the angle of women empowerment through development.

**2.1.24 Brush et al. (2009) in Germany, The study utilized 5M gender aware framework offered by Brush et al.** Data was based on semi structured interviews with 31 women entrepreneurs and 23 interviews with key experts in Germany. The sample was purposefully chosen four different regions in Germany to maintain maximum diversity in context. The authors found micro and macro environments to be more influence than also environment on the lives, decisions and stronger on opportunity recognition. The findings suggest that there were management related knowledge gaps which were partly because of the institutional environment (macro level) and partly because of their own family context (micro level) which hinders their entrepreneurial potential and opportunity recognition.

**2.1.25empowering women social entrepreneurs in India by social enterprise British council partner zone**

New 'Young Women Social Entrepreneurship Development Program in India is to identify women working in social enterprises and train them to become 'Master Trainers

The economic reforms India launched in 1991 have led to a quadrupling of its GDP, a doubling of hourly wages and the emergence of a new middle class. However, 350 million Indians still live below the poverty line and struggle to access basic education, health care or proper nutrition.

Social enterprises offer a way for more poor Indians to share in the country's growth and provide innovative, sustainable solutions to its entrenched social problems. Hope for the future is also invested in India's women. Currently, only 39% of Indian women are formally employed, compared to 81% of Indian men and 71% of Chinese women. Moreover, India scored second to last, behind Egypt and Morocco, in a Gender GEDI Female Entrepreneurship Index measuring women entrepreneurs in 17 countries. Increasing Indian women's participation in the labour force will enhance productivity and growth. It will also help to reduce the gender-based inequalities and social pressures that restrain female employment and entrepreneurship.

This is the context in which the British Council and partner Diageo launched a 'Young Women Social Entrepreneurship Development Program' in India last month. The program will identify women working in social enterprises and organizations that support women and train them to become 'Master Trainers'. It will assess their development needs and design and deliver a training course for them that use innovative methodologies and draws on UK expertise and best practices. In a second phase, the program will support these Master Trainers as they provide social enterprise training to approximately 1,000 young women in India.

"Our program aims to create a ripple effect and disseminate social enterprise expertise to women in communities across India," said Dr. Guru Gujral from British Council India. He added, "50% of India's population is under the age of 25, and 65% is under 35, so supporting the emergence of a new generation of young women social entrepreneurs is an important investment in the future. They will inspire other women for years to come and support more sustainable and inclusive growth," he said.

Advertisement

**2.1.26Christine Wilson, Head of Society Engagement at the British Council,** said that, "around the world women social entrepreneurs are leading the way for gender equality." In the UK, a recent survey found, 39% of social enterprises have a woman leader, compared with only 19% of SMEs and 3% of FTSE 100 companies. Global research agrees that social enterprise has a higher proportion of female leaders than traditional commercial enterprises. "The British Council recognizes social enterprise as a tool to achieve fairer, more inclusive and sustainable economies and societies,"

said Ms Wilson, noting that the British Council's Global Social Enterprise program has supported and trained over 6,000 female social entrepreneurs between 2012 and 2014.

India is the sixth country in Asia in which the British Council and Diageo have worked together to support social entrepreneurs. The two organizations have also partnered on social enterprise development in China, Indonesia, Malaysia, South Korea and Vietnam.

## **2.2 NATIONAL LEVEL**

### **THEME BASED STUDIES**

Status of Women has kept changing since ancient times. Status of women depended on various parameters, such as caste, place of work and society. Different studies on status of women show that at most times and in most cases they had experienced inferior status and bias.

#### **2.2.1 A study by Ramanamma and Bambawale in 1987** revealed that –

- Women did not have independent representation in factory, but were members of male dominated trade unions.
- Women's special problems were never handled by the union.
- In factories where there was majority of women, there was not much sexual harassment.
- Most of the women were in the lower echelons of the official state.
- If women committed any mistake it was attributed to their stupidity.
- In medium size factories women were paid minimum wage, bonus and perks.
- No crèche facility was there, nor any subsidized transportation.

**2.2.2 Bhagwat in 1998** reports that almost all major feminist writers irrespective of their ideological position, within the feminist movement have devoted much space and time in exposing male bias in conventional social theory. He found that women were mostly treated as sex object. It is argued that the values for women's freedom should be judged by women.

**2.2.3 Zaveri and Mehta in 2000** conducted a research on working women. They pointed out that traditionally the status and the role of women in Indian family had been inferior to men. This was closely related to the urban kinship and economic systems which assigned a subordinate and secondary role to women in the family. They further reported that women typically handled the bulk of family responsibilities



even when both husband and wife had full time jobs.

**2.2.4 Chandra, S. while studying women and economic development in 2001,** reported that growth rate of female employment in urban areas was better than in rural areas, in 1971-81 and 1981-91. The female participation rates had increased in almost all states except Himachal Pradesh and Kerala. Male participation rates were four times greater than that of female participation rates not only at national level but also at sub national level. This reflected the traditional pattern of labour division in the society, exhibiting sort of gender bias. At regional level the proportion of total female workers had shown considerable improvement and the involvement of women in various kinds of economic activity.

**2.2.5 Rao 2002** on the basis of a national sample survey showed that women shared only 14.1 % of total employment. Only 5.6 % of them were employed in government jobs. In rural areas, 56 % of males and 33 % females were in labour force. 66% of females in rural sector were idle or unutilized. This was due to existing social customs, putting men and women on different footings. It was also reported that women were usually not able to take benefit of employment schemes, especially those of self employment because of huge unemployment in male youth. They also pointed out that young unmarried girls were normally not allowed to work independently.

**2.2.6 Ganeshan, S. while describing the status of women entrepreneurs in India in 2003** pointed out that a majority (66.9%) of respondents started their business with an initial investment of below Rs. 25000. This corresponded with the compulsions of women to go small with respect to business they started. The respondents who had initial investment between Rs 25,001 and 50,000 were only 12.9%. 30.6% of the respondents solely depended on borrowed sources for investment. 46% of them invested less than Rs 25,000 from their own sources. 68.6% invested only their funds for their enterprises. The first year turnover of 77.4% was less than Rs 25,000. The entrepreneurs who claimed that their ventures were profitable in first year were 32.3%.

**2.2.7 In 2005, Chowdhury** while studying the women's work and family interference reported that more and more women were joining the labour force. But it was found that they were lacking strong internal commitment to work and deliver the services as

expected. Women contributed to two thirds of work hours to the world economy without being properly remunerated. There were evidences of working women's experiences at work and in family, which had given enough reasons to view family as problematic. Further, it posed far deeper serious issues like erosion of family values, increase in individualism, domestic violence and issues of protection and reproduction.

**2.2.8The first national convention of women entrepreneurs held in new Delhi in November, 1981** recommended to give more priority to women entrepreneurship particularly In the allotment of lands, sanction of power supply on education highlighted the significance of educations a strategy for achieving a basic change in the life of a women. Further, the new industrial policy underscores the need for conducting special entrepreneurship development programmers for government of India declared the women to enter into business. The government of India declared the year 2001, as the year of 'empowerment of women'. The nation policy on women empowerment, 2002 recommended creating an environment for equal access to women in all fields by eliminating all kinds of discrimination in order to improve women's bargaining power

Women's empowerment consists of four dimensions, each is equally important but none sufficient by itself to enable women to act on their own behalf (Stromquest, 1995).

1. There are the cognitive (Critical understanding of one's reality).
2. The psychological (self-esteem),
3. The political (awareness of power) and
4. The economic aspects (capacity to generate income).

Amartyasen's work on human capabilities stresses empowerment as both a means and an end. It is a process of developing individual's men and women to fight for a better quality of life (Amartyasen, 1990 and 1995). Nailakabeer(1994) Emphasizes collective grass root participatory action to boost women entrepreneurship with the power to work with others, to frame agenda and to make collective decisions. Deep Narayan (2000) defines empowerment as a process which increases the assets and

capability of the poor people and other excluded groups to participate, negotiate, change and hold accountable.

**2.2.9 Mrs. Indira Gandhi (1975)** the then Prime Minister spoke at the dawn of International women's year firmly, "Since time immemorial woman has been discussed about mainly as a decorative objective. But when she has stepped out of this niche, by and large response has been one of cynicism and derision. Women liberation is not a luxury for India but an urgent necessity to enable the nation to move ahead to a life which is more than satisfying materially, intellectually and spiritually.

**2.2.10 Schwartz (1979)** In an exploratory study of 20 female entrepreneurs found that their prime motivations for starting a business were, the need to achieve, the desire to be independent, the need for job satisfaction and economic necessity. These female tended to have an autocratic style of management. The major problem encountered during startup was credit discrimination and the subsequent problem was underestimating operating and marketing costs.

**2.2.11 Sextan and Kent (1981)** reported the results of a study comparing the characteristics of women entrepreneurs and executives. The study was conducted on 45 women executives and 48 women entrepreneurs. The results show that women entrepreneurs are marginally less educated than female executives though the younger female entrepreneurs are better educated and they tend to place a slightly higher emphasis on their job than their family. The executives view Dr. Carlo and Lyons P.R - "A Comparison of selected personality characteristics of minority and non-minority female entrepreneurs", Swatko," Breaking in Experience in Male dominated profession women and theory their ability to work with peoples as the greatest factor in 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, while executives do not follow their fathers' footsteps. Executives tend to be older and have demonstrated more job stability than women entrepreneurs. Taken as a whole, the results indicated that female entrepreneurs and executives tend to be more similar than dissimilar.

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**2.2.13R. Hisrich and C.G. Brush (1982)** found that female entrepreneurs proved to be visionaries and catalysts, whereas male entrepreneurs were more traditionalists. Female entrepreneurs tended to place more of an emphasis on the balance of important life factors in measuring success.

**2.2.14Mohiuddin (1983)**In his study of educated urban women, has looked at the reasons why women become entrepreneurs. These emerged as:

1. economic needs;a challenge to satisfy some of their personality needs (power, achievement, novel experience and so on);
2. educated women like to utilize their knowledge gained;
3. family occupation; and
4. As a leisure time activity.

Women entrepreneurs face the same difficulties as faced by men.

**2.2.15Goffee and Scase (1983)** feel that those women who are economically marginalized because of the lack of opportunities for paid employment may have no option but to start their own businesses as a source of earnings.

**2.2.16Hisrich and brush (1984)** reporting the results of a nation - wide in-depth survey of 468 women entrepreneurs profiled the "typical women entrepreneurs". According to them a woman entrepreneur is generally the first born child of middle

class parents, with a self-employed father and a mother who does not work outside the home. The typical women entrepreneurs after obtaining liberal arts degree marries a college educated man, who works in professional or technical occupation has children and works as a teacher, administrator or a secretary. Her first business venture is most likely in a service area and begins after she is 35 years. Her biggest business startup problem is finance, credit and lack of business training. Her greatest operational problem is lack of financial planning experience.

**2.2.17Singh and Gupta (1984)** in the study on ‘potential women entrepreneurs – their profile, vision and motivation’ found out the reason of women for becoming entrepreneur. ‘Economic Gain’ ranked first as the reason of greatest importance followed by ‘keeping one-self busy’. ‘Fulfillment of one’s ambitions’ ranked third followed by ‘wanted to become independent’. In order to find out the motivational pattern of sample respondents, a sentence completion test on achievement motivation was given.

**2.2.18KarunakaranPillai G. (1984)** reported that in a paper on Women Entrepreneurship units have emerged in Kerala due to financial assistance from the state Govt. marketing assistance from the state Govt. in the form of subsidies and functioning of vocational training centers for the benefit of unemployed women. In an article “Women Entrepreneurs” Surekha Panandikar observed that efficient management involves a futuristic outlook and the capacity to plan for the future. The women by nature have such futuristic outlook and future planning so successful managers of nurturing and futuristic planning with male aggressiveness. Such women entrepreneurs have achieved success in production of T.V. capacitors in Orissa, running of small foundries in Maharashtra and manufacturing of solar cookers in Gujarat. The author also points out the problems faced by the women entrepreneurs.

**2.2.19Singh and Sen Gupta (1985)** studied the characteristics of 45 educated urban women who were on the threshold of starting their own businesses. The findings of the study are listed:

1. The profile of a woman entrepreneur is not dominated by either education or lack of it or any other characteristic.

2. Women entrepreneurs who are more educationally qualified have perceived entrepreneurship as a challenge, ambition fulfillment and for doing something fruitful whereas those less educationally qualified women entrepreneurs perceive it as only a means for earning quick money.
3. A majority of potential women entrepreneurs have clarity about their projects but need moral support from males and other family members for setting up their enterprise. Women entrepreneurs have an inner uncertainty of their own capabilities and need a male support for money, business know-how or moral support.

**2.2.20Singh et al. (1986)** explained in an exploratory study of educated, urban, successful women entrepreneurs examined their identity, expectations, motivations, type of problems encountered by them earlier and the occupational problems they are presently facing. The sample comprised 60 successful women entrepreneurs from Delhi and its satellite towns like Gurgaon, Ghaziabad and Noida. The descriptive analysis indicated that there was quite a large variation in age, educational qualification, marital status, and type of family, age of children and occupation of family members of these successful women entrepreneurs. The five dominant factors, rank-wise, for women entrepreneurs venturing into entrepreneurship are

1. To keep busy;
2. To fulfill ambition;
3. To pursue one's own interest;
4. To become entrepreneurs by accident or circumstances beyond control; and
5. To earn money.

**2.2.21Acharya (1987)** reported that there exists large regional participation range than 10% in Punjab to over 30 to 40 % in Maharashtra. The rural variation in participation rate is partly due to the different land system and social customs prevalent in different part of the country. Women's work participation has been found to be relatively high in paddy growing areas where women are especially engaged in transplanting and similar monotonous and low paying occupations. If a total range of

women's actual economic activities were long hours, women work in market economy, and more obviously in the rural India. The job done by women are often physically arduous, time consuming and under hazardous working condition. **Sinha, in (1987)** had study employed a sample of 280 housewives in Patna who were also mothers? The results revealed that the working housewives in general were suffering from role conflict more than unemployed housewives. Working women perceived more conflicting role expectations. This was found due to absence of proper care of the family as well as job resulting into more grievances. They were also suffering from more intra individual conflict and their husband's attitude towards their job was often unfavorable. The results further revealed that the working wives were more burdened with than non-working housewives.

**2.2.22 Vinze (1987)** in his research study "Women Entrepreneur in India – A Socio – Economic Study of Delhi" conducted that the socio-economic background and the factors that contributed to entry into business of women entrepreneurs in Delhi. Corroborating with above findings, she highlighted the cultural aspects and found that enterprises set up by these women entrepreneurs were in different fields. Here in Delhi people with low and middle income groups with some education and moderate experience set up small scale industries in large numbers and as such entrepreneurship was largely acquired. It is harder for women to take 'calculated risks' that are essential to entrepreneurship, as they are the custodians of society in the maintenance of cherished values, habits and accepted norms of conduct. Women Entrepreneurs opined that financial assistance from banks has been important but procedure and formalities need to be more flexible.

**2.2.23 Swaminathan, (1988)**

The basic reason for such neglect is dearth of specific data on women's involvement. There has been no attempt to quantify the economic contribution made by women to their families, to their communities, and to the national economy. By convention and tradition, development policies and programs have focused on the problems, needs and interest of men. Hence, it is required the following specific objectives for further extending the women's contribution:

1. To analyze the patterns of decision-making by rural women with reference to various farm and home aspects.
2. To explore the nature and type of physical participation of rural women in various farm and home activities.
3. To assess the extent of physical participation of rural women in relation to men in agriculture production and home making.
4. To examine the rural women's knowledge level on modern crop production and home making practices.
5. To focus the adoption behavior of rural women with respect to new agricultural and for non-making technologies and to find out the reason if any for non-adoption.
6. To highlight the utilization pattern of saving in the family.

Thus the sexual division of labour, the effects of the widespread adoption of new technologies on production role of women and men are important. Women also need access to appropriate information, technologies, and agriculture services, since responsibility for the operation or management of contemporary farming especially in case of male migration for urban jobs, may increase women's responsibilities and workload in family farming. Women play a pivotal role in farm operation from the time a seed is to the time a grain is consumed on the one hand, on the other they tend to be bypass by research, training and extension agencies.

**2.2.24Hisrich (1989):** suggested six ways to help women entrepreneurs to successfully develop and manage new enterprise:

- Acquire some experience in dealing with money by applying for some loan and repaying it back even if not required, filing tax returns, managing the finances for family, etc.
- Conduct honest self-appraisal to identify the strength and the weak areas, seek family and friends help for the same.
- Gain occupational, work experience rotate to various job profiles to gain experience of marketing, finance and planning.
- Prioritizing responsibilities identify and delegate responsibilities at home and in business, organize and prioritize work.
- Establish a support system a strong network of family, friends, clients and



business associates should be established.

- Be determined and professional in the business is very important, it help in gaining respect and confidence from employees, customers financiers and other professional associates.

#### **2.2.25 Narendra S. Bisht, Ramesh C. Misra and Anil K. Srivastava (1989)**

In their book “Entrepreneurship: Reflections and Investigation” state that the problem of entrepreneurship is considered to be one of the most acute problems confronted by the under-developed economies, and the death of entrepreneurs as possibly the most potent limiting factor on their industrialization. In our country, village and small scale industries are treated as an integral and continuing element in the economic structure. However, women entrepreneurship is an area, which has been very much neglected in academic studies and research in India.

#### **2.2.26 Samiuddin (1989)**

In his book “Entrepreneurship Development and empowerment in India” states that an entrepreneur is primarily one who owns a business, has initiative and skill for production by use of an invention to produce a new product or old one in new way by new or old materials. An enterprise is an undertaking and the entrepreneur is one who organizes and manages it and takes its risk. Initiative, risk bearing, coordinating of factors of production, use of innovation and provision of capital are the basic elements of entrepreneurship. Lack of entrepreneurship is a limiting factor for acceleration of process of industrialization in India.

#### **2.2.27 B.E.V.V.N. Murthy (1989)**

In his book “Entrepreneurship in Small Towns” presents the story of the entrepreneurs in two small towns in coastal Andhra, who used their traditional culture and recently acquired skills to respond to new structures of economic opportunity in the process of improving their social status and initiating a process of economic change. The entrepreneurial spirit in India was displayed during pre-independence period by a few groups and sections of the society. Community-wise, Parsis and Marwaris have distinguished themselves and have set the pace for economic leadership. The history of growing entrepreneurship in India leaves many questions unanswered.

**2.2.28Alpander, Carter & Forsgren's (1990)** Study which identified ten critical problem areas for entrepreneurs in their first three years. Specifically, they identified the following areas:

1. Finding new customers,
2. Obtaining financing,
3. Recruiting and hiring new employees,
4. Recruiting and hiring new managers,
5. Dealing with current employee problems,
6. Product pricing,
7. Planning for market expansion,
8. Handling legal problems,
9. Determining and maintaining product quality and
10. Dealing with government agencies.

**2.2.29HarinarayanRao (1991)**Conducted a study to assess the factors that impede and slow down the process of entrepreneurial development among women in backward manadals of Ananthapuram district of Andhra Pradesh, poor financial study lack of family Support, illiteracy, lack of managerial skills, sense factors influencing women entrepreneur. The important conclusion of the study was that the men folk have to be greatly inflamed to extent support to women entrepreneurs

**2.2.30Vasant Desai (1991)** published a book on Entrepreneurship and Development principle primary and policies. The purpose of the study was to describe the essential feature of an entrepreneur and entrepreneurship to provide a sense of direction for Planners and policy makers on the one hand and the emergency both men and women, educational uneducated, Professional and non- professional to reap immense benefits and decide the future course of action, on the other hand.

**2.2.31 Ravichandra (1991)** Investigation was made from the point of view of Psychological factors contributing to the Success of entrepreneurs. The focus of the research was move on the entrepreneur rather than on the enterprise. The investigation was limited to 60 entrepreneurs dividing into two group's premiers. Performance was Judged on the basis of different criteria related to Psychological and managerial factors. The finding of the Present study suggest some Characteristics for successfully be Identified and Selected and a person to be a Successful entrepreneur requires a very Careful understanding of oneself, others and things. Personal attributes of individuals are very Crucial in determining entrepreneurial Success such as Self-Confidence and people willing to take moderate amount of risk. Besides important personal attributes for a person to be Successful entrepreneur it is necessary that continues to achieve knowledge and skill. **Rita Sood (1991)**, studied Women who belong to lower middle income and lower income families are normally taking up job essentially due to economic necessity. Some of the women employees expressed the view that they are working for their emotional satisfaction rather than due to economic necessity.

**2.2.32 Sudha Deshpande and L.K. Deshpande (1992)** took up a study to observe the influence of New Economic Policy on female employment. The study is done in three sections. The first section begins with a discussion of feminization as a process indicating the underlying causes. The second section examines the database for studying the process and shows the form it can take in an urban labour market like Bombay. The renal section analyses the future pattern of female employment in the context of New Economic Policy. **Sogra, KhairJahan, (1992)** stated that for female managers in Bangladesh who are young, highly qualified, motivated first generation working women, the need at the work place is affiliation.

**2.2.33 Vyas and Singh (1993)** study is based on the specific role of family; social and psychological factors are even fewer. In this area apparently not much work has been done for the State of Uttar Pradesh. Singh (1997), the gap in research on this topic is striking since studies on entrepreneurship in general attribute great importance to psychological factors and to the role of the family and society in shaping individual motivation and behavior. It is found that through the motivational route personality influences entrepreneurial behavior.

**2.2.34Terpstra David, Olson Philip D. (1993),** Entrepreneurial Start-Up and Growth: A Classification of Problems, this study was conducted to develop a classification scheme of the types of problems encountered by emerging organizations using an open-ended questionnaire. The final sample consisted of 115 firms. The classification scheme that emerged appeared to be more comprehensive and exhaustive than previously developed schemes. The classification might provide a better basis for theory and research related to the types of the problems associated with specifically new and rapidly growing firms.

**2.2.35Dhillon and Malhotra (1993)** conducted a study to explore entrepreneurial characteristics among women entrepreneurs, like risk-taking propensity, achievement orientation, responsibility, decision-making, and so on. The study also examined the prerequisite of successful entrepreneurs as perceived by the women themselves. The study was conducted in and around Delhi on 40 educated women entrepreneurs. The data was collected through a questionnaire and a scale on prerequisite for successful entrepreneurship. The TAT was not administered to measure the need for achievement. The findings indicated that the women had achievement orientation and stressed decision-making for successful entrepreneurship. It was found that the majorities of women were married, lived in nuclear families and were first generation entrepreneurs in the age of 25-40.

**2.2.36Kaushik (1994)** In this study entitled entrepreneurial competencies and gender wise variation, discussed the concept of entrepreneur competencies as determinants of entrepreneurial success the findings of the study conclude that successful female entrepreneurs were more like the successful male entrepreneurship and were significantly different from un successful female entrepreneurship gender may therefore not be a determinate of competence levels and in turn entrepreneur success.

**2.2.37Hussain (1994)** conducted a study on women entrepreneur in Bangladesh. He portrayed the constraints faced by women entrepreneur in relation to their characters tics and the model for success in entrepreneurship to make the climate congenial for women entrepreneur and all the systems like socio sphere system support system, resource system and self-sphere system supportive it was suggested that the support agencies should be staffed with female workers this according to author, will help to

improve women Entrepreneur's access to support system, there by favorably changing the existing self-sphere system and resources system directly and indirectly.

**2.2.38Srivastava (1994)** Conducted a study on women entrepreneur in India engaged in wide variety of new traditional business activates. The study revealed that these women were well equipped with education and experience and were highly motivated to do their business so as to gain enhanced economic and social status. The author opines that this is indicative of healthy foundation of small business entrepreneur with high growth prospects. The conclusion of the study was that give suitable and timely infrastructural support by the government and its various agencies small women entrepreneur can contribute significantly to the enlistment of India's economy.

**2.2.39Yadava (1995)** has studied the relationship between women's status and fertility. He observed statistical significant association between women's status and caste, socio-economic status of household, educational and occupational status of husband. Positive association between women's status and use of contraception is found. The author stressed to improve the educational level of girls is told that they could play a more active role in family planning and managing resources. Education and job opportunities should be created for females. These two factors alone may play a major role in increasing the status of women and hence in reducing fertility. He has also highlighted those responsibilities indecision-making process should also be given to family.

**2.2.40Mukhul Mukherjee (1996)** has conducted a study on occupational data of women employment in labour market. The extent of opportunities available to women in the labour market is indicated by employment diversification of women. The level of occupational diversification of women labour force is noted to be very high in the developing countries, where majority of women are engaged in agriculture and allied activities. Larger diversification for employment of women is essential for diverse skills, more wages and most importantly better access to development. Empowerment of women can be achieved if only they overcome the inequality in the society. The study suggests the requirements for the economic achievement of women employees.

**2.2.41 Rani (1996)**, Women Entrepreneurs, APH Publishing House, this research was conducted in Vishakhapatnam, which examined the socio-economic background of

women entrepreneurs, analyzing their motivational factors, major strengths and weakness against their environmental threats and opportunities. It also investigated the degree of work-home conflict and its effects on enterprise performance. The sample of 100 entrepreneurs showed that women entrepreneurs belonged mostly to nuclear families. Irrespective of the fact that they had supportive families/husbands which made home management easy, the women seemed to give priority to their families rather than to their enterprises. They tended to prefer micro-enterprises as they could be managed together with discharge of their domestic responsibilities. Such factors force women to make compromises even when the environment offered opportunities for growth and diversification. Irrespective of family structure, number of children and economic status of the family, the work-home conflict was found to be present. He has examined the socio-economic background of women entrepreneurs; some motivational factors (not measured environmental threats and opportunities. She also investigates the degree of work-home conflict and its effects on enterprise performance. The sample of 100 entrepreneurs shows that women entrepreneurs belonged mostly to nuclear families. Irrespective of the fact that they had supportive families/husbands which made home management easy, the women gave priority to their families rather than to their enterprises. They tended to prefer micro-enterprises as they could be managed together with their domestic responsibilities. Such factors forced women to make compromises even when the environment offered opportunities for growth and diversification. Irrespective of family structure, number of children and economic status of the family, the work-home conflict was found to be present.

**2.2.42Brush, C.G. (1997)**, had studied women-Owned Businesses: Obstacles and Opportunities. In this study it was conducted that to identify the obstacles and opportunities encountered by women in running a business. The data was collected through a written survey and focus group meeting. The most important obstacles emerging from the study were; not being taken seriously, child/ dependent care, growth/ expansion capital and entrepreneurship education/ training. The most significant opportunities identified were technology, management style and employee policies.

**2.2.43Gain (1997)** wrote that the development initiatives for the women changed from welfare approach to development and there to participation during the course of last few decades. The author analyzed four case studies where women have carried out group activities successfully. The women have been able to increase their incomes and stand up against exploitation. The author gave a conclusion that the group approach is a workable approach in the process of economic and social empowerment of women.

**2.2.44AnupaSiddhu (1997)** wrote in the book “Sustainable Entrepreneurship in Communities” the national economy of India today is in a phase where due to globalization, business opportunities have become extensive, so also the challenges. As a result, organizational and technological innovations, superior quality and customer satisfaction with resource optimization would be seen as vital. Experiences of last few decades both in India and abroad clearly show that it is possible to develop entrepreneurship through planned efforts.

**2.2.45Shalini and Sharma (1997)** conducted a study on women entrepreneur of Agra with the objectives of analyzing the problems faced by women entrepreneur and to suggest the remediate measures. The important suggestions made by the study were providing financial support and formulating a proper policy by the government for the benefit of women entrepreneurship.

**2.2.46Kaza P. Geetha (1997)** explained women Entrepreneurs and Bank Credit – Problems and Perspectives, in this study it was investigated that why banks were not able to meet their targets for women enterprises in Baroda. He also found the over-riding importance of family for women and instances such as marriage, childbirth or even a crisis in the family led to closure of enterprises of women. Financial institutions are therefore hesitant to give loans to women entrepreneurs; they might quit even a well-running business for the sake of their families. This factor also leads women to locate their enterprise near their homes even if it means compromising on business.

**2.2.47Charumati (1997)** Attempted to perform SWOT analysis on women entrepreneurs taking a sample of 50 women entrepreneurs in Tamilnadu. The study focused on the major strengths, weakness opportunities and threats of these women.

The study concluded that there is a positive indication that women entrepreneurs were Confident of overcoming the minor weakness and threats utilizing the major strengths and opportunities that they possess.

**2.2.48 Sundaran (1998)** reported case studies of eight women who owned enterprise. The reasons for starting the enterprise were reported as: limited opportunities as an employee, daughter needed a service which was nonexistent, no prospect for growth in jobs, profit using ideas, loved craft and used contacts job in bank-wanted to get in to designing business, desire for large architectural firm and desire to build a high profit business. The strategies used were pointed out as follows,

- Focused on a niche, personalized approach to customers, close contact with developers.
- Stress on stable customer base, quality service, controls costs.
- Created growth in declining business through innovative service, good cost control.
- Own skill in purchasing unique items, discounts on purchasing, gives credit to supplier, does supervision.
- Educated customers, developed stable/small clientele, personalized service.
- Individualized quality service, stable, loyal, niche, aggressive.
- Problem solving approach, perfectionism.
- Customization of service marketing strategies.

**2.2.49 K.V. Irniraya (1999)** reported in “Development of SSI Sector and Women Entrepreneurs: Role of Central Government” revealed that with the help of policy initiatives, incentives and facilities by the Government of India, the small scale sector will continue to grow at a faster rate facing the challenges posed by liberalization and globalization and contribute substantially to the Indian economy. Since women entrepreneurs also constituted an inseparable segment of SSI sector, promotion and empowerment of women entrepreneurs was implicit in the expectation.

**2.2.50 Sounderpandian, (1999)** suggested that for entrepreneurship development in India, there was a greater need to emphasize on research relating to process and enhancement of entrepreneurship. The problems of women entrepreneur are listed as follow:



- Stiff competition from male entrepreneurs
- High price of raw materials required
- Financial constraints
- Managerial constraints
- Technical difficulties
- Low ability to bear risks
- Low level of favorable family background
- Lack of entrepreneurial initiative

**2.2.51Berkovitch and Moghadam, 1999; Golley, 2004; Valiente, 2009)** Najafizadeh (2003) points out that this empowerment process operates at two levels: (a) the micro level, where women gain more control over their lives through knowledge and support within the family; and (b) the macro level, where women gain recognition from the law about their issues and rights, enabling better access to higher level positions.

**2.2.52Selvaraj (2000)** In his study attempted to explain the behavior process of becoming entrepreneurs. He maintained that individual feels the need to become an entrepreneur because of social and personal factors such as need to attain status, dissatisfaction with present position, motives for high power achievement, innovation etc.

**2.2.53Muthuraja (2001)** has discussed and proved that efforts to improve women's position need to focus on economic factors. Women as head, Thirty-five per cent of Indian households are below the poverty line and thus, in most cases they depend exclusively on women's income, as per the sharamshakti report. Even where there is a male earner, a woman's earning forms a major part of the income of poor households. Moreover, women contribute a larger share to basic family maintenance, better health and nutrition of the family particularly her children. The women empowerment is the final goal, but it cannot be achieved quickly since it has to bring out a change in the perception of male-dominated society so as to accord the same dignity and honor to women both at family and social levels as to men.

**2.2.54Deepak Walokar, (2001)** tried to examine the socio-economic background and different aspects of entrepreneurial activities taken up by women. The study examined

the positive and negative consequences of entrepreneurial activities on women entrepreneurs and their families. The data collected from 192 women entrepreneurs from Nagpur showed that majority of the entrepreneurs who have professional/vocational qualification are engaged in entrepreneurial activities which are related to the training they have undergone. Most of them got support from their family. Providing financial support to the family, using one's own potential and having independent income are perceived to be the most important achievements by majority of the women entrepreneurs. Some highly ambitious women entrepreneurs succeeded in growing their business rapidly by adopting somewhat different strategies.

**2.2.55 Lisa Gundry and Harold Welsch (2001)** examined the strategic growth intentions, commitment level, opportunity costs, structure and success factors that distinguish the business of highly successful women entrepreneurs from those of less successful entrepreneurs. They pointed out three differences between these two groups. High growth oriented entrepreneurs are:

- 1) More likely to select strategies for their firms that permit greater focus on market expansion and new technologies.
- 2) More determined to own their businesses and
- 3) More open to greater opportunity costs for the success of their firms.

High growth entrepreneurs are usually ambitious and adopt more structured approach to organize their business.

**2.2.56 Colette Dumas (2001)** Studied on the Centre for Women and Enterprise Community Entrepreneurs Program (CEP). This case analysis was an attempt to determine the initial outcomes of the community entrepreneurship program. He indicated that training provided to low-income women has indeed accomplished its goals—to help participants launch their own businesses, to empower them to achieve self-sufficiency through entrepreneurship and to advance the economic health of Boston's inner city neighborhoods through micro enterprise and job creation. **Das (2001)**, Women Entrepreneurs from India: Problems, Motivations and Success Factors, studies profiles of women entrepreneurs who own and manage small to

medium sized enterprises in two states of southern India – Tamil Nadu and Kerala. It examined the problems these women faced during the setting up and continued operations of their businesses, and the work conflicts that these women faced. It also looked at their reasons for starting and succeeding in business.

**2.2.57 Talib and Murtaza (2002)** looked at the personality aspects of the rural women entrepreneurs in India and identified several important personality aspects for an entrepreneur to be successful. These included personal achievements, strong will, motivation, self-confidence, risk-taking and profit orientation. They also recorded that rural women's personality traits need to be studied and weak spots identified, so that training can be given for success. The study was conducted through interviews and discussions with different groups of rural people, including both entrepreneurs and non-entrepreneurs. The number of people and area are not mentioned and testing through reliable instruments was carried out.

**2.2.58 Chattopadhyaya and Ghosh (2002)** Conducted a study in Kolkata on 25 men and 25 women to test their hypothesis on individualism, collectiveness, task orientation, locus of control and entrepreneurial status of the traditional/first generation entrepreneurs, primarily to see whether the above factors are efficient predictors of entrepreneurial Success in the study was measured in terms of the annual profit of the enterprise and their sales turnover. The data were collected on task motivation by using the sentence-completion form and information was sought on achievement value of the respondents through the interview. The TAT was not used as an instrument to score and measure the need for achievement. A major finding was that task orientation and conscious achievement values are linked with the success of micro-enterprises.

**2.2.59 Kjeldsen John and Nielsen Kent (2000)**, The Circumstances of Women Entrepreneurs, Danish Agency for Trade and Industry, November, this research was conducted to identify and assess the circumstances, barriers and potentials of women entrepreneurs and the relation of banks to women entrepreneurs. The data was collected in three phases; in the first phase data was collected through a quantitative survey followed by qualitative interviews and finally the results were also tested through focal group meetings. The most relevant results include: a) the most important motives for starting business were "the need for new challenges", the wish

to “be one’s own boss” and a “better organized working life”. b) The barriers to establishing business include

**2.2.60Dangwal and Saklani (2002)** Studied women entrepreneurs in the hill region of Uttar Pradesh with the objective of studying the profile of the economic activities of women in hill regions. The study covered the attitudes of women towards entrepreneurship and the motivating factor in the development of women as entrepreneurs. Data was collected from 90 respondents of eight villages from eight blocks of Chamoli district. Data was collected through the interview method based on a structured questionnaire and also from entrepreneur records. It was found that small enterprises based on local skills (agriculture, animal husbandry and food production) attracted women for entrepreneurial activity. The study finds that ‘sheer economic necessity is the reason of entering into entrepreneurial activities’ (Dangwal and Saklani, 2002:60). The study also indicated that the indifferent attitudes of others and male superiority create hurdles in the path of choosing, starting and running the enterprise by the rural women.

**2.2.61Iyer (2003)**, had studied women Entrepreneurs of Uttar Pradesh, the study was conducted on 100 successful women entrepreneurs who had undergone the Entrepreneurship Development Training Program at the Institute of Entrepreneurship Development, Uttar Pradesh, though data obtained from the pre-training, post-training and training phases. It was seen that most women started their enterprises after the age of 35. Most of these successful women were highly educated but came from lower middle class families. A majority of them were married and enhancing their family status motivated them to start an enterprise. They had less fear of failure, and more of self-confidence, internal locus of control, initiative and problem solving capacity but were dissatisfied with their lives and suffered from high fear of success. The activities of their enterprises were more of trading, job work and service and less of manufacturing. A majority had commenced their enterprises with very low capital that they have substantially increased. Despite being extremely successful they are not able to earn respect in society and this is their major problem. On the basis of the study, certain prescriptions were suggested to increase the success rate of women entrepreneurs in the State

**2.2.61 Nancy R. Lockwood (2003)** had studied “Building a strategic business case for work/life initiatives requires hard data documenting positive results on the balance sheet. There are several key factors to be considered in measuring ROI of work/life programs: the audience, the culture, designing the data collection process, integrating findings and making projections, and identifying the company’s primary goals. For many organizations, however, quantifying the data presents the greatest challenge.”

**2.2.62 Day and Essoo (2003)** had studied Promoting Female Entrepreneurship in Mauritius: Strategies in Training and Development, the study focus on female entrepreneurship in Mauritius, more specifically the role of training and human resource development in promoting female entrepreneurship. The study begins with a situational analysis of female entrepreneurship in Mauritius based on national statistics and trends, and then investigates the *raison-d’être* for encouraging women to become entrepreneurs. It then focuses on training and human resource development with emphasis on the national policies and various training initiatives by different institutions. A very important component of this study is a survey on female entrepreneurship in Mauritius carried out among 25 women entrepreneurs.

**2.2.63 Greene et. al., (2003)** Evaluate the research & publication contribution in the area of women entrepreneurship. The study categorized various journal & resources of research on the basis of certain parameters concerned with women entrepreneurship like gender discrimination, personal attributes, financing challenges, business unit, context and feminist perspectives.

**2.2.64 Mohanty Aliva (2004),** had studied women in Management of Micro-enterprise: Problems and Prospect, motive of this study to be conducted was to identify the problems and prospects of women entrepreneurs in micro-enterprises in 3 districts of Orissa namely Phulbani, Sambalpur, and Cuttak following a stratified multistage random sample survey of the women entrepreneurs under various self-employment schemes. The majority of them indicated that raising the level of family income was the motive behind starting a business, followed by it was economic independence for self. Majority of them did not encounter problems while interacting with funding bodies, in process of registration and application of their schemes to the authority. The women seeking loans from SSI found difficulties in sanctioning and disbursement of loan. Beneficiaries under KVI and SSUY reported shortage of loan in

meeting project expenditure. The other problems reported by women entrepreneurs under various schemes are: a) shortage and inadequacy of raw material, high prices and high transportation costs, b) marketing: the problems included are sale limited to local markets and through direct markets, practicing credit sale.

**2.2.65Mukherjee (2005)**, had studied Changing Role of Women: A Study of Small Manufacturing Enterprises in India, in this study it can be seen that women's position in the labour market is quite vulnerable and they face widespread discrimination, especially in the informal sector. This position is changing, both quantitatively and qualitatively, and there is a marked trend towards feminization of work force. This paper focuses on this changing position of women in the informal manufacturing sector in India over the 1989-200 periods. The share of women in total employment is declining in the sectors traditionally labeled for women and increasing in the non-traditional sectors. Distribution of women employment is becoming more evenly spread across both activity groups and regions. Widespread actualization emerges to be a prominent phenomenon. Poverty, literacy and per capita income are identified as important determinants of incidence of women employment. In recent years women's participation seems to be less distress driven. Regulations regarding minimum wage, mass literacy campaign along with vocational and on the job training are some of the policy suggestions.

**2.2.66Renuka Devi, (2005)** had studied women's economic empowerment is absolutely essential for raising their status in society. Women's prime aspiration for independence motivated them to take up entrepreneurship. The significant interactions with rural and urban women and questioning them about their needs always elicited the same answer: 'give us finance and we can do the rest and best'

**2.2.67Schumpeter, (2005)** had studied Entrepreneur is a person who possesses enterprising capacity to allocate, organize and manage doctors of production more efficiently so as to maximize the profit and minimize the cost. Entrepreneurs are the innovators who introduce something new into the economy through new combination of resources and new methods of trade and commerce. The government of India has defined a women Entrepreneurship as "an enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 percent of the employment generated in the enterprise to women."The first

National Convention of Women Entrepreneurs held in New Delhi in November, 1981 recommended giving more priority to women entrepreneurship particularly in this allotment of lands. Sanction of power supply, industrial licenses and adequate capital etc.

**2.2.68 Sukumar, (2005)** had studied In 1986, the National Policy on Education (NPE) highlighted the significance of education as a strategy for achieving a basic change in the life of women (further, the New Industrial Policy (NIP) 1991 underscores the need for conducting special entrepreneurship development programmes for women with a view to encourage women to enter into business. The government of India declared the year 2001, as the year of "empowerment" recommended creating an environment for equal access to women in all fields by eliminating all kinds of discrimination in order to improve women's bargaining power.

**2.2.69 Chanamba Nalini S. (2006)**, had studied Women Entrepreneurship in North Eastern Region of India: Problems and Prospects, it was conducted to identify the problems that women entrepreneurs of North-Eastern regions of India face. The primary data was collected through questionnaire and several structured and unstructured personal interviews. The data was collected from 50 women entrepreneurs. The results indicate that most of the women entrepreneurs start their business in traditional industry, the motive for starting business is increasing level of education, there was lack of adequate training received by them, they find difficulty in obtaining loans, they face social problems and amongst the functional problems: marketing and production are important problems.1-s **David, Robbins (2006)** "CEO of Baxter International, Producer of medical products Mr. Harry Kraemer identifies benefits the company has received after implementing work life balancing initiatives in the company. He mentions the company has hit earnings targets every quarter, nearly doubled their profit goal, with revenues and profits rising at double digit rates, grown to more than 48000 employees and successfully acquired five major companies in a span of 16 months."

**2.2.70 John Ivancevich (2006)** "The organizations that have developed work life balance programs have found happier and more productive employees apparently, many firms and managers believe that bringing about work life balance is personal problem and not an organizational issue."

**2.2.71OzaBharti V. (2007)**, had studied *The Role of Banking to Encourage the Entrepreneurship in Women*, in this study it was conducted to assess the role of banking in fostering entrepreneurship amongst women. The data was collected from 40 women entrepreneurs through survey based on estimated their new units and 85% were satisfied with bank procedures like the repayment period, rate of interest, legal formalities, recovery procedures and total service of bank.

**2.2.72RenukaViswanath (2008)** Analyzed about the various problems faced by the women in various business fields like finance, marketing etc. she wants the women entrepreneurs must be encouraged by providing adequate training programs right from the school level to make them a powerful entrepreneurs, and this program must also include some technical exposure. She also discussed about various financial institutes and also explained the marketing problems of women entrepreneurs. It means that a market survey to select the product should be made part of all training programs.

**2.2.73JaiswalNeerja, (2007)**, had studied *What Motivated Women Entrepreneurs to adapt an Entrepreneurial Career?* A study, in *Women and Entrepreneurships; Issues and Challenges*, in this study it was conducted to identify the motive responsible for opting was collects from 113 women entrepreneurs from the city of Baroda through a pretested interview schedule. The major findings reveal that economic independence emerged as the dominant motive among the respondents for taking up the entrepreneurship as their career and achievement in life was the strongest motive for running the business enterprise. Opportunity to exercise creativity was the prime motivator amongst the women entrepreneurs to select their business line of enterprise.

**2.2.74RaoKamalamani, (2007)**, had studied *Women Entrepreneurs in Lower Middle Class Families and Their Problems*, In *Women and Entrepreneurship; Issues and Challenges*, this study was conducted to represent the profiles and the problems of women entrepreneurs in lower middle class families. The data was collected through a questionnaire method from a sample of 25 women entrepreneurs from Rajkot, India. The outcomes reveal that women entrepreneurs from the lower middle class families are role of family responsibility and entrepreneurship. They should ask for support from their family members for further growth.



**2.2.75Darrene, Harpel and Mayer, (2008)** performed a study on finding the relationship between elements of human capital and self-employment among women. The study showed that self-employed women differ on most human capital variable as compared to the salary and wage earning women. The study also revealed the fact that the education attainment level is faster for self employed women than that for other working women. The percentage of occupancy of managerial job is found to be comparatively higher in case of self employed women as compared to other working women. This study also shed light on similarity and dissimilarity of situations for self-employed men and self-employed women. Self-employed men and women differ little in education, experience and preparedness. However, the main difference lies in occupational and industry experience. The percentage of population holding management occupation is lower for self employed women as compared to self-employed men. Also the participation levels of self employed women are found to be less than of self-employed men in industries like communication, transportation, wholesale trade, manufacturing and construction. Das, 2000 performed a study on women entrepreneurs of SMEs in two states of India, viz, Tamilnadu and Kerala. The initial problems faced by women entrepreneurs are quite similar to those faced by women in western countries. However, Indian women entrepreneurs faced lower level of work- family conflict and are also found to differ from their counterparts in western countries on the basis of reasons for starting and succeeding in business. Similar trends are also found in other Asian countries such as Indonesia and Singapore. Again the statistics showed that the proportion of business setup and operated by women is much lower than the figures found in western countries.

**2.2.76Singh, (2008)** identifies the reasons & influencing factors behind entry of women in entrepreneurship. He explained the characteristics of their businesses in Indian context and also obstacles & challenges. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting & pulling to grow & support the winners etc. The study advocates for ensuring synergy among women

related ministry, economic ministry & social & welfare development ministry of the Government of India.

**2.2.77Lall&Sahai, (2008)** Conduct a comparative assessment of multi-dimensional issues & challenges of women entrepreneurship, & family business. The study identified Psychographic variables like, degree of commitment, entrepreneurial challenges & future plan for expansion, based on demographic variables. Through stratified random sampling & convenience sampling the data have been collected from women entrepreneurs working in urban area of Lucknow. The study identified business owner's characteristics as self-perception, self-esteem, Entrepreneurial intensity & operational problem for future plans for growth & expansion. The study suggested that though, there has been considerable growth in number of women opting to work in family owned business but they still have lower status and face more operational challenges in running business.

**2.2.78Jayachandran and Pande (2009)** had studied 'Empowering Female Entrepreneurs in India? A Field Experiment on Business Counseling', it is a study in which different factors are examine constraining the success of female-run micro enterprises in the developing countries using a field experiment that provided a short business training course to female entrepreneurs in India. In the field experiment, half of participants were randomly assigned to a two-day course aimed, first, at building entrepreneurial skills and second, at focusing the women on specific goals for their business; the course taught basic medium-term goal for improving her businesses or finances and her plan for achieving it. It was found that the intervention had a significant impact on participants' financial activity. Participants were more likely to take out new loans, despite the training's advice to finance investments with savings rather than debt. Somewhat surprisingly, the most common use for the loan (and the most common goal set) was home improvement rather than business expansion. The study did not find a significant increase in business income, suggesting that the skill-building did not have an impact on growth, at least in the short run.

**2.2.79Carwile (2009)** had studied in a qualitative enquiry carried out in depth interviews with women entrepreneurs to explore their experiences during the first four years of their business ownership. Self-directed learning theory served as a theoretical framework. Carwile (2009) found that women entrepreneurs engage in variety of self-

directed activities, including trial and error experimentation with variety of motivations for learning ranging from personal to business requirements. The past industry experience and existing level of education hindered the openness to new experiences and commitment to learning. Essentially, “just-in-time” approach was found to prevail among women entrepreneurs regarding learning. Moreover, heavy reliance on other people including family, friends, paid professionals and, former coworkers. Apart from education field some studies from the management field are also discussed here.

**2.2.80 Akhter and Ward (2009)** indicate that empowering women requires “access to resources and decision-making capacity” (pp. 142–143). In the last few decades, women in the Middle East have taken considerable action to improve their situations in society. The focus of these changes has been on women’s rights, mobilization and advocacy through increasing social and gender-based consciousness, and engagement in opportunities that are important for access to resources. These processes have led to women feeling empowered

**2.2.81 Cohoon, Wadhwa & Mitchell, (2010)** had studied Present a detailed exploration of men & women entrepreneur’s motivations, background and experiences. The study is based on the data collected from successful women entrepreneurs. Out of them 59% had founded two or more companies. The study identifies top five financial & psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of startup culture, a long standing desire to own their own company and working with someone else did not appeal them. The challenges are more related with entrepreneurship rather than gender. However, the study concluded with the requirement of further investigation like why women are so much concerned about protecting intellectual capital than their counterpart. Mentoring is very important to women, which provides encouragement & financial support of business partners, experiences & well developed professional network.

**2.2.82 Ettle and Welter (2010)** explored how female entrepreneurs acquire business related knowledge. The preliminary analysis of the results showed that female entrepreneur perceives knowledge gaps as they progress in their business. Mostly, critical events (such as hopeless professional or personal situations) open a window of

opportunity for them to start their business. The macro level environment in this case had greater influence in terms of gender related issues as German society still restrict women to enjoin entrepreneurship. Sectoral environment also triggers learning as female entrepreneurs have to leave their traditional female behavior in male dominated sector. In another study, Ettle and Welter (2010b) explored entrepreneurial learning and opportunity recognition in relation to gender and context (country and regional) by employing qualitative methodology.

**2.2.83 Madhavi, S.P. (2010)** had studied and did a comparative study of rural and urban women entrepreneurs in Ahmednagar District of Andhra Pradesh. Sampling and Garret's ranking technique were used in comparing the rural and urban women entrepreneurs. The finding disclosed that women from rural area were not doing well due to lack of financial support and inadequate demand from customers.

**2.2.84 Statistics on Women in India (2010)** "The Government of India has undertaken several initiatives to provide support to working women. Some of these initiatives are: Rajiv Gandhi National Crèches Scheme for the Children of Working Mothers, Working Women's Hostels with Day Care Centers, Swawlamban, erstwhile Setting up of Employment and Income Generating Training –cum –Production Units for Women (NORAD) transferred to the States with effect from 01.04.2006, Support to Training and Employment Program for Women (STEP), Swayamsidha, Priyadarshini, Women's Empowerment and Livelihood Programs in the Mid Gangetic Plains Rashtriya Mahila Kosh (RMK). Several legislations have been enacted since Independence for the welfare of workers and women workers. These are: The Equal Remuneration Act, 1976, The Minimum Wages Act, 1948, The Mines Act, 1952, The Factories Act, 1948 (Amended in 1949, 1950 and 1954), The Beedi and Cigar Workers (Condition of Employment) Act, 1966, The Contract Labour Act 1976 (Regulation and Abolition) Act, 1970, The Employees State Insurance Act, 1948 (with rules until 1984), The Maternity Benefit Act, 1961 (Amended in 1995), Supreme Court Order regarding Sexual Harassment of Women at Work Place and Other Institutions, 1999, The Employment Guarantee Act, 2004, The Domestic Workers (Registration, Social Security and Welfare) Act, 2008, The Unorganized Sector Workers' Social Security Bill, 2007 (Under consideration of Parliament)".

**2.2.85The Thinathanthi, (2011)** had studied Telecommunication and Internet Service has become part of everybody's life. It provides swift information that one can apply immediately. There are many villages without proper telecommunication services that depend on the grapevine, which may not give them accurate information. Entrepreneurs in the village have to be constantly updated of their business. Thus telecommunication services and computer with internet services have to be provided. Local Tamil Newspaper, Thinathanthi reported that nearly 62,443 villages were not having telephone services in India.

**2.2.86Kristen (2011)** had studied "There are several reasons why work family conflict may have a greater impact on satisfaction outcomes for women. For example psychological processes may differ by gender , due to the element of choice in the work role for some women , women's tendency to value different aspects of work than men or because women's inclination to experience more positive emotions from nonwork roles than men translates to greater positive emotions from combining roles . In addition, due to gender role expectations, working women may feel a greater sense of guilt and worry over having multiple life roles than their male counterparts."

**2.2.87ReshmiMajumdar (2011)** had studied "Women today are glorying in marriage, motherhood and career, but on their own terms. It's no longer a choice amongst the three. Rather, it is all about fulfilling the needs of diverse demands. A growing number of women are creating a middle ground for themselves by taking a sabbatical and then trying to reboot their careers with a lot of cooperation from the organization. Flexi-Office engagement model provides the woman with a work-life balance, which over a period of time prepares the women to take up higher responsibilities on a full time basis"

**2.2.88Madhuri Dixit, Sulajja Firodia Motwani (2011)**had studied "Women who are professionals would not be able to succeed without family support. Generating economic value for my country is as important to me as having a happy personal life".**Anjali Prayag (2011)**"In today's day and age, workplace flexibility is no longer just about women and child care, point out Indian women executives. Rather, it is more about enhancing the quality of life for all employees. Ms Rachna Aggarwal, CEO of Indus League Clothing, agrees that the work-life balance is an expectation

that more men and women look for from a workplace. “I have several of my male colleagues who look for flexibility of work because his child or mother is sick”.

**2.2.89 Michelle Bachelet 2012-Women’s Empowerment in the Middle East and Worldwide -WomensWeb.in** 20 April 2012

- UN Women Executive Director Michelle Bachelet, statement at the Women's Foreign Policy Group, 20 April, 2012 Washington, DC
- - See more at: <http://www.unwomen.org/en/news/stories/2012/4/women-s-empowerment-in-the-middle-east-and-worldwide#sthash.hD9Ipw7U.dpuf>
- First, women's participation in politics and the economy reinforces women's civil, political and economic rights.
- Secondly, women's participation strengthens democracy, the economy and sustainability. It's not just the right thing to do, having parity and equality make for a healthier society!
- Last month, during the UN Commission on the Status of Women, UN Women and the Inter-Parliamentary Union launched a 2012 global map on women in politics. The map shows that progress remains very slow and uneven and needs to be accelerated to achieve equality.
- Out of 193 countries, only 17 have women Heads of State or Government—up from 2005 when only 8 countries had women leaders.

**2.2.90 Nachimuthu & Gunatharan (2012)** conducted study on 350 women entrepreneurship in Tamilnadu to measure the strength of SHGs and other form of enterprises in empowering women. Results indicated that women entrepreneurs in SHGs are more empowered than other (Non SHG) entrepreneurs.

**2.2.91 Margaret and Kala (2013)** studied on the significant impact of NGOs on the empowerment and development of the women beneficiaries. They argued that the demographic variables age, education, monthly income and years of affiliation influence the level of empowerment of the women.

**2.2.92 Kirankere & Subrahmanya (2013)** argued that Self Help Groups (SHGs) are successful in the empowerment of women through entrepreneurial finance to rural women entrepreneurs. According to him the SHGs had major impact on social and economic life of rural women. Handy, Kassam, and Ranade (2003) examined women

entrepreneurs in the non-profit sector and various social and cultural factors that influence women entrepreneurs in a particular segment of the non-profit sector in India to determine such self-selection.

**2.2.93 Singh, Thakur & Gupta (2013)** studied on roll of micro entrepreneurship among the rural women. They argued that Micro enterprise is an effective instrument of social and economic development of rural youth. It also helps to generate employment for a number of people and is best tool for rural women as it enables them to add to the family income. Sharma, Dua & Hatwal (2012) examined the impact on women empowerment through micro entrepreneurship development and SHGs. They argued that micro finance play a vital role in the success of SHGs. Thus, from the above review of literature it is evident that quite a number of studies have already been undertaken on women empowerment and related issues.

**2.2.94 Nivedita Dwivedi & Amit Kumar Dwivedi *Women-Empowerment through Women Entrepreneurship (A study of Faizabad Zone of Uttar-Pradesh)*** In present study it is found that this enterprise is appropriate for those women entrepreneurs who are having problem to outside home due to family responsibility or their culture. They can start this venture inside their home. There is no boundati on of caste or marital or age on these entrepreneurs. The reason may be that they have to deal female customers. No basic professional education is needed for this enterprise. Anyone who is able to read and write can do diploma or degree courses for starting this venture. This enterprise can be started with minimum expenditure and which can be expended later on. It is find that as age increases exposure and expertise in the field increases which in turn increases further investment and profit. Thus we can see how this venture can be used as important tool for empowering women.

**2.2.95 Dr. Robita Sorokhaibam : Women entrepreneurship in manipur, north-east India**

The study aims to discuss the development of women entrepreneurs in Manipur Over the past few decades the sex role of women has been breaking the barriers of four walls. Today the roles of women are not confined to the traditional on as a mother/housewife. The role of modern women is much more than, what it was previously. However even after the 61 years of India's independence the bias against

women continues because of the cultural and traditional mores, which has affected lot on the female status and role. A woman has to play multiple roles. Besides playing the role of housewife/mother/daughter, she has to play different roles in community in the social settings simultaneously. Playing all the roles, women sometimes submerged her own self-role and her own real identity.

**2.2.96 Professor Durreen Shahnaz** is a contributor to a landmark Asian Development Bank study of social enterprise in India and the founder Shujog and IIX (Impact Investment Exchange), which facilitate social impact investment in Asia. She said, "As we have seen through the microfinance revolution, even small amounts of credit can empower women to make tremendous changes to the lives of her family members and community. If, now, women are encouraged to create larger business with social impact, these aspiring women social entrepreneurs will change the entire development landscape of India." She said, "it is exciting for me to find out about this programme between British Council and Diageo," and noted that Shujog and IIX "are also committed to working with more women social entrepreneurs and benefitting more women as ultimate beneficiaries through our program Shujog ACTS and our investment platforms on IIX."

### **NATIONAL DATA BASED STUDIES**

**2.2.97 Singh et.al. (1985)** in his study regarding "Successful Women Entrepreneur – their identity, expectations and problems" identified the reasons on motivational factors for venturing into entrepreneurship. Also the study revealed that although women enter business for different reasons but eventually became high achievers and independent thinkers. 70.8% of the respondents were taking male help in running the enterprise and only 29.2% were operating entirely by themselves.

### **2.2.98 Rao, U. (1985)**

Studied women working in Karnataka found that women formed 75 % of the total number of primary and middle school teachers in private sectors. The proportion of unskilled women was much higher in private sector with 26.82 % as compared to 14.69 % in the public sector. The proportion of women in professional was 19.82 % in private sector as category as compared to 13.32 % in public sector. The absolute number of women workers in organized sector in Karnataka showed a steady increase



in the public sector as noted earlier since 1970. The number of private sector women workers had been fluctuating. The proportion of women to total worker had declined from 13.4 % in 1967 to 12.7 % in 1980.

**2.2.99Shah (1987)** has analyzed the application forms of 300 educated urban women who undertook an entrepreneurship development program (EDP). The analysis reveals the following reasons for becoming an entrepreneur:

1. In the low-income group, 82 per cent women have become entrepreneurs due to economic needs whereas the economic need is expressed by only 25 per cent women in the middle-income group.
2. Utilization of own experience and technical education is expressed by science and technology-educated women (75 per cent).
3. Husbands and family's interest and support are expressed by 50 per cent women in all groups.
4. Availability of free time and finance is denoted by 60 per cent housewives.

Desire to become independent and personal satisfaction (of doing something on one's own) is expressed by 51 per cent of women.

#### **2.2.100Government of India, (1988)**

A majority of women work in marginal occupation to supplement family income by collection of wood, fodder, fishes, practicing small animal husbandry and dairying, home/cottage scale industry and marketing of many rural and forest produce, They daily in 14 to 18 hours of productive manual labour. In many areas, women assume exclusive responsibility of farm management in addition to domestic tasks FAO (1983) reports that women constitute over 40% of total agricultural force in 52 or 63.40% of its member countries and 51% of working women's population in farm labour (Moreover, there is enormous diversity in women's work situation in a country as big and heterogeneous as ours. However, assignment criteria of farm work and actual division of labour between sexes are different under different set of socio-economic and agro-climatic variables. There is difference in participation of women in different farm and allied activities from farm acquiring families compared to

women from non-farm families, shared croppers and landless. Management of livestock is one of the important allied agriculture activities in which Indian women contribute a lot, As regards the house work women of all classes have to invariably discharge the unproductive function (refers to domestic child-bearing and child rearing function) alike without much discrimination. Especially the traditional family organization has been characterized by pronounced difference in the function performed by different family members. These functions have also been divided sharply by sex. Women have specialized in child care and home production; men have specialized in market activities. As a result, what has been done so far is to recognize and support the contributions that women can make as a mother. While conceding that this is definitely a significant contribution, it has to be admitted that the economic roles of women have been bypassed so far. The women's role as an active worker-producer of goods and services has not been duly recognized by this male dominated society. In the sense of power and privilege; with certain exception, women have always been relegated secondary position. Even in the society which are called advanced or in which the women are sole bread earners they are still living in a state of subjugation. In India, although the constitution provides for equal right and privileges for men and women, such equal is far from reality. Even the persistent effort by the planners, social welfare agencies and women's own organizations has failed to provide them their rightful place in the society. There are many inter-related factors including biological, socio-culture, psycho-social and economic which have prevented women to attain their due place in the society. As a consequence, on the threshold of the 21<sup>st</sup> century, we find that the condition of our womenfolk, particularly those of the rural community is still very deplorable.

#### **2.2.101 Abdul Moyeen and Afreen Haq (1994)**

Have analyzed the various problems faced by the urban female entrepreneurs of the Dhaka Metropolitan area in their article. They studied 51 female entrepreneurs in respect of the nature of their business management skills, level of education, occupational influences, and demographic information. Their study revealed that the mean age of women entrepreneurs lies between 25 and 40 years. Seventy per cent of the samples were married with children. Sixty per cent attended college or University of whom 27 per cent had Masters' Degree. Their parents were more educated than the

general people and 73 per cent of the women entrepreneurs belonged to the upper or upper middle class. The majority of women entrepreneurs' husbands had business background and 20 per cent of the female entrepreneurs were actively assisted by their husbands. Over 90 per cent of the samples were engaged in the service sector. Only 3 per cent were engaged in manufacturing, 55 per cent of the enterprises were partnership type while 45 per cent were sole ownership type, 60 per cent of the enterprises had been in operation for only five years or less. 60 per cent of these female-managed enterprises had only one to three employees, most of whom were women. The organizational structures were informal. Most of them had no formal training and so they lacked managerial skill needed to run business enterprises. They also faced financial problems during the startup stage. Many of them talked about their personal problems.

**2.2.102Mohiuddin; Moniruzzaman; Mahmud, 1998).**found that Here, about 50% of the total populations (140.0 million) are women, according to the 2001 census. Women's participation in business was conspicuously insignificant for a very long period because there was little opportunity for women to participate in genuine decision making at any level or in any area of life. However, there has been a rise in the number of women starting business in the developed and developing countries in recent years since a new generation of highly educated and motivated women is emerging, and they are creating businesses through their own choice.

**2.2.103Dhameja et al. (2002)**Conducted study in Punjab, Haryana and the union territory of Chandigarh to study the general profile of women entrepreneurs and their entrepreneurial performance as well as the problems and constraints faced by them. The study was conducted by schedule-based interviews of 175 women with a uniform sample of 25 in each of the seven districts. A majority of respondents were married, between 25 to 40 yrs of age, who were in manufacturing, trading and service units from 1982 to 1986 as first-time entrepreneurs and were facing marketing problems. An important parameter was the period of survival in the business. It was found that more than 50 per cent of the respondents who had set up their units more than five years before were running them successfully. The study concludes that the hidden entrepreneurial potential of women have gradually been emerging with the growing exposure to the role and improved economic status in society.

**2.2.104Gracie Wee (2004)**“72% of employees felt that the availability of the work-life programs was one of the reasons that attracted them to join the organization and 72% of employees felt their health condition had improved, thus reducing their medical leave. Leave benefits offered by their organization were beneficial to them in helping meet their family needs.”

**2.2.105Dr.G.Vijyalakshmi and B.prajeetha 2005, Empowerment of women through entrepreneurship: An empirical study**

The present study concerned with only those women entrepreneurs who own as well as operate their business in madurai. The women entrepreneurs dealing with the tailoring unit, beauty parlor, computer center and boutique shop are selected 120 samples were selected purposively. The data was collected in 2005.The study found that there is significant contribution by entrepreneurs towards empowerment of women. Self interest is the prime cause for starting all the business enterprises. In general the respondents with the higher qualification enter into innovative type of enterprises .The entrepreneurs who engaged in computer centre earn more income. Majority of the innovator are high income earners and most of imitators belong to low income group.

**A)Personal details**

Most of the respondents belong to middle age i.e. 30-40.the Hindus are the majority followed by Christians and Muslims, majority belong to nuclear family and most of the women entrepreneurs started their enterprise only after their marriage. So the starting of business is closely related to family support or economic necessity of family

**B) Details about enterprise**

A greater proportion of women entrepreneurs belong to imitative type, self interests the prime cause for starting all the business enterprises, in general there is less involvement of family members in the selection of enterprises by the respondents.

### **C) Training and finance**

Formal training has been undergone by majority of the respondents, the owner of beauty parlor as qualified as certificate or diploma holder, boutique shop do not required any formal training two third of tailoring unit are owned by those without formal training.

Capital is not a bother action for 30% of the respondents and they used own funds only, where as 70% dependent on borrowed capital either partly or wholly

Majority of the borrowers from bank have expressed dissatisfaction over bank loan. the level of dissatisfaction is the highest more particularly with regard to the security aspect-66.1%, followed by the loan procedure-61% , and loan adequacy-54.2%.

### **D) Nature of entrepreneur**

The interrelationship between educational level and nature of entrepreneurs shows that respondent with higher qualification i.e. PG and technical were mostly of innovative type.

On the basis of social status majority of the forward class and backward class entrepreneurs-48% and 58% were innovative while most backward class and schedule cast entrepreneurs were imitative-87.5% and 67.7%.

### **E) Income level**

Majority of innovators are high income earners and most of the imitators belong to low income group.

**2.2.106Raskin (2006)** Found that work-family issues accounted for 43% of varies in turnover intent, suggesting that family friendliness and supervisor support for working mothers is most important in predicting turnover into the Working mothers were less likely to in- tend to quit their jobs when they worked at sup- sportive organizations that were sensitive to and responsive to the needs of working mothers.

**2.2.107Kaur (2007)** conducted a study in the cities of Jalandhar and Ludhiana in Punjab. The purposive sample consisted of 107 educated, middle-class women who ran beauty parlors, small manufacturing units and franchises of multi-marketing

companies. The objective of the study were to see the entrepreneurial attributes like innovation, creativity and achievement orientation and to see the relationship of age, caste, religion and family background in the formation of women entrepreneurs. The interview method was selected and case studies were developed as a result. No TAT was administered for measuring the need for achievement. Her major findings were that of higher age, urban-educated families, unmarried and those married in business families display entrepreneurial orientation. Kaur concluded that family members' support as well as belief in achievement by the women entrepreneurs makes a major contribution to their success. However, the findings for power orientation, achievement orientation and so on are not TAT-based measures but on interviews and questionnaire (which have the limitations of self-reportage and socially desirable response).

**2.2.108 Subrahmanyeswari et al. (2007)** conducted a study in Chittoor district of Andhra Pradesh, in a village of three mandals. Through random sampling, a total number of 120 dairy women farmers were chosen. Out of them 61 were small, 35 medium and 24 large rural women farmers engaged in dairying. The study was conducted on entrepreneurial behavior. A total of 15 components of entrepreneurial behavior listed out of constitute an entrepreneurial behavior index, including risk-orientation, achievement values, innovativeness and self-confidence.

The data was collected through a mail questionnaire. The TAT was not administered to measure the need for achievement in women entrepreneurs. It was found that 50 per cent of the dairy women farmers had a medium level of enterprising behavior, and 21 per cent had a low level of the same. It was concluded that achievement value and decision-making ability were the main two components of entrepreneurial behavior.

**2.2.109 Tambunan, (2009)** Made a study on recent developments of women entrepreneurs in Asian developing countries. The study focused mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing countries SMEs are gaining overwhelming importance; more than 95% of all firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints. However, the study revealed that



### **Women Entrepreneurs: Key points of interest**

- A significant chunk (58%) of entrepreneurs had started their businesses between the ages of 20 and 30; interestingly, 25% had started up even before turning 25, that is, probably before holding a job or a very short time after holding one.
- Bangalore led all other in the presence of women entrepreneurs, while as expected other metros such as Chennai, Mumbai, NCR, Hyderabad and Pune accounted for the bulk of the rest.
- Professional services, IT/ITES, Apparel/ accessories and Food & Beverages are the four major sectors in which women own businesses (59% of those surveyed).
- The majority of women-owned businesses are micro-enterprises or small/mid-sized businesses, with 73% reporting a revenue of under Rs.10, 00,000 (Rs. Ten lakh or One million) in the last financial year. Corresponding to this, the majority had fewer than 5 employees (71%).
- What drove women to start businesses? The opportunity to work more creatively and the perceived benefit of being one's own boss were the top reasons chosen.
- 60% of women entrepreneurs started their business with a capital of under Rs.1, 00,000, and personal funds and savings were used to start the business in a majority of cases.
- As for support in their entrepreneurial journey, besides friends and family (the top choices), the growing importance of the entrepreneurial community is reflected in the fact that 26% mentioned other entrepreneurs and entrepreneur groups. 23% also mentioned mentors and advisors.
- On the question of goals, the majority chose growth and profitability related goals (81 and 53% respectively). This may not directly answer the question of whether women entrepreneurs want to scale up their businesses or not, but it does indicate that women's businesses are not just hobbies or 'lifestyle businesses', as sometimes alleged.



- We received a total of 107 responses on what would help them achieve these goals, and the ones listed most often were recruiting skilled people (21%) and funding or financial support (20%).

**2.2.111Dr. Sahab Singh and Dr. Gaurav Thakur and Dr. P C Gupta: 2013 A Case Study on Empowerment of Rural Women through Micro Entrepreneurship DevelopmentIOSR Journal of Business and Management (IOSR-JBM)e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 9, Issue 6 (Mar. - Apr. 2013), PP 123-126**

This article deals with empowerment of rural women through micro entrepreneurship and the roll of micro entrepreneurship among the rural women. Economic empowerment of rural women led to development of family, community, society, state and nation therefore it is very necessary to give keen of our attention over empowerment of women in the rural area for the real development of our country in all spheres.

This study reported that-The empowerment of rural women generally refers to the process of improving the quality of life and the economic wellbeing of women living in relatively isolated and sparsely populated areas. According to the census of India, 2011, the population of India is more than 1.21 billion and out of it 72.20% population belongs to the rural area. Women constitute nearly 50 per cent of population, perform two-thirds of the work and produce 50 per cent of food commodities consumed by the country. They earn one third of remuneration and own 10 per cent of the property or wealth of the country. Women are regarded as the “better half” of the society and at par with the men. But unreality, our society is still male dominated and women are not treated as equal partners both inside and outside the four walls of the house. In fact they are treated as weak and dependent on men. As such Indian women enjoy an unfavorable status in society. Especially Rural Women in India constitute 77.00 per cent of the female population They share abundant responsibility and perform a widespectrum of duties in running the family, maintaining the house hold activities like rearing, feeding, attending to farm labour, tending domestic animals and the like, even then they suffer from being both economically and socially invisible. Within the framework of democratic policy, our laws, development policies, plans and programs have aimed at women’s advancement in different spheres

**2.2.112Gangte (2011),** “ In Manipuri society, women can be categorized into three groups – 1) educated and employed; 2) educated and unemployed; 3) uneducated. The last group is mostly the ones which set up small enterprises to sustain themselves and their families. Although, becoming an entrepreneur did arouse a little dilemma in many Manipuri women who have the potentialities for becoming one. However, to earn quick money was the basic reason for women to start entrepreneurship. They has a deep-seated need for a sense of independence along with a desire to do something meaningful with their time and to have their own identity instead of remaining closeted behind their husband’s nameplate. Women of Manipur with high education view at entrepreneurship as a challenge, while for women with no education background find entrepreneur merely a means for earning money. Those women needed little „pull“ and „push“ for venturing ahead as their circumstances forced them. On other hand, women, coming from good financial background need „pull“ and „push“ as at times they themselves were not aware of their own talents and capabilities and wanted their husbands/ family members to decide the ways it should be utilized. Also the Meitei Women of the upper crust society were hesitating to put forth the idea of taking up a non- traditional one, and sometimes remained stick to those of the traditional handloom and handicraft. Regarding the entrepreneurship of women in northeast India, there are very few data. According to second all India census of small-scale industries (SSI) units (1990) revealed that 12.5% of the units in the northeast India are controlled and managed by women as against 7.7% in the country. However, there is a state wise variation as women entrepreneurs account for 35.4% in Manipur followed by 23.6% in Mizoram and 18.7% in Assam. Nagaland accounts for a mere 0.30%. Though entrepreneurship among women is being vigorously pursued through a number of central and state-sponsored programs and there is a hue and cry for improving the status of women yet the path to success is not easy.

**2.2.113AbantiSankaranarayanan, Managing Director Diageo India,** explained that the program is a part of Diageo's corporate social responsibility program called Plan W. "In India, women have made great strides in the corporate world in the last three decades, yet they face several challenges from all socio-economic segments. The idea is to empower and encourage women in India through social entrepreneurship," she said. Plan W aims to empower two million women in 17

countries in Asia-Pacific by 2017. The initiative aims to reach women of all socio-economic profiles through training and skills development.

**2.2.114** According to a report by the Asia Development bank (*India Social Enterprise Landscape Report, 2013*), India's social enterprise sector is diverse and thriving. Indian social enterprises are working in traditional sectors such as microfinance and agriculture and new sectors including energy, sanitation, affordable housing and health care. In Mumbai alone, non-profit organizations educate more than 250,000 children on a daily basis.

**2.2.115** According to the World Bank, 2012 eliminating barriers that prevent women employment for example reduces the productivity gap between male and female workers by one third to one half and increases output per worker by 3 to 25 per cent across a range of countries (World Development Report, 2012).

OECD (2012), Women in Business: Policies to Support Women's Entrepreneurship Development in the MENA Region. Global Entrepreneurship Monitor (2011), The Global Entrepreneurship Monitor Global Report, Differences and discrepancies between developed and developing countries. Entrepreneurial motivations When asked about their primary purpose for starting their businesses, the survey respondents reported a variety of motivations, most of which are based on market opportunity rather than necessity. However, most of the women business owners interviewed stated that their motivations for starting enterprises included fulfilling a dream, realizing a passion or gaining independence. These findings are congruent with women's entrepreneurship research conducted internationally by the Centre for Women's Business Research.

Men are somewhat more likely than women to report an innovation-related motivation for starting their enterprise. The most popular responses to the question of why they started their businesses were "to fill a need I saw in the marketplace for an improvement in an existing product/service" and "to fill a need I saw in the marketplace for an entirely new product/service". The percentage of men who started their firms with the intention of improving upon an existing product or service is as follows: 72 per cent (Uganda) 58 per cent (Sweden), 48 per cent (Switzerland), 45 per cent (United States). 56 per cent of Brazilian men started their firms to develop and sell an entirely new product or service rather than improve upon an existing

product or service. The desire to make innovative contributions to their communities is also high for women business owners. A majority of women in all six countries said either that “my firm was started with the express purpose of making a significant improvement to an existing product or service” or that “my firm was started with the express purpose of developing and selling an entirely new product or service in my market or community”. This result does not vary significantly by stage of development of each country.

## **2.3 STATE LEVEL STUDIES**

### **THEME BASED STUDIES**

**2.3.1 Mr Modi May, 2012**, had to belittle the Governor of Gujarat because she took steps to appoint the Lokayukta in Gujarat which he did not approve of. So a long drawn battle is being fought in the Supreme Court. If Mr. Modi had only wanted to speak about his contribution for women he could have spoken of village panchayats formed fully by women members. In May, 2012, 422 panchayats were organized through consensus wherein all members were women. Such organizing denies democratic election and it is implied that only those who command village level polity can have their say. One of the women attending the State function held to congratulate their becoming important office bearers in their villages, had told a reporter that her husband asked her a few days earlier to be Sarpanch in his place and he asked her to attend the function, so she had come up to Gandhinagar, Gujarat's capital, Mr. Modi could have proudly spoken of women-headed Panchayats but, unmindful of her status, self-respect or sense of decorum he preferred to take a venomous dig at the woman who holds a high constitutional office in Gujarat. A rabble could greet such comments with claps and laughter, but I believe that you, Madams of FICCI, did not appreciate such remarks. All said and done Dr. Srimati Kamalaji is an octogenarian who commands such respect that she could be rightfully addressed as 'Ma', the mother. But this is how the People are won in Gujarat, by using half-truths and by debunking known persons without caring for their status in public life or without spending a thought on his own personal dignity. As long as the crowds go home laughing he is assured of votes, so why should he care about such silly issues like dignity of the speaker himself. That is how Gujarat is gained. And it is governed to gain accolades for him who got the votes. As long as that is gained, governance in Gujarat does not seem to matter.

Increase in crimes in Gujarat is phenomenal during last decade. Robberies and murders of old people, including women are reported every other day. 235 rapes were registered in 2001; in 2011 the number is 413. Kidnappings have increased from 731 in 2001 to 1329 in 2011. All other crimes appear to have gone down. The police stations do not want to register crimes because they are reprimanded if the number of crimes increases. Gujarat has to be shown as Crime Free State so less registration is

better from governance point of view. We are aware of circulars that ask the policemen down the line not to register women's complaints in the first instance; they take 'applications'. Reduced crime rate could vouch for good governance in Gujarat. It is followed by possibilities of less punishment / justice and freedom to commit crimes. Business is in the blood of Gujarat's people. Many women run their own business, not only in food items but also as designers, boutique owners etc and are doing very well. Many women are employed as retailers in various markets. But 'Lijjat' papads are not produced by tribal women. That is misinformation. Business by women has flourished for a long time in Gujarat, despite

**2.3.2 Maulik K. Rathod 2014, A Study on Challenges and Constraints Faced By Female Entrepreneurs to Develop Business in Gujarat, Anand Law College, Sardar Patel University, Anand** studied the challenges and constraints confronted by female entrepreneurs to develop their business in Gujarat state of India. The target industry as the population for the study is 150 self-employed women located in 6 cities of Gujarat state and the businesses that are in operation for at least last 7 to 10 years. Data for the study is collected through in-depth interview of a sample of women entrepreneurs using structured questionnaire. It also proposes the approach of eliminating and reducing the constraints of women entrepreneurs in Indian perspective. The study identifies challenges and constraints that female entrepreneurs face for which Females should develop their basic knowledge of business and it is recommended that a continuous attempt to inspire, encourage, motivate and co-operate female entrepreneurs related to business or how to start own venture

**2.3.3 The new Indian express Friday 29 April 2016** here the Gujarat government's announcement of revision of its recruitment norms to ensure that women comprise 33 per cent of the state police force is a welcome step towards empowering women. Though the quota for women in police force already existed in Gujarat on paper, it could not be filled due to stringent criteria for physical tests. Now the norms will be adjusted so that women can clear the tests and Gujarat will become the first state in the country to implement such a progressive provision which in effect provides for such reservation to women in all cadres in future recruitments.

This should be seen as a continuation of the women empowerment drive of chief minister Anandiben Patel. The state government had ascribed top priority to women

empowerment and had listed out several measures to be taken for the women in the state even in the 100-day agenda released recently. Credit for this must go to Prime Minister Narendra Modi who ensured that the state got a woman chief minister who gave primacy to women's empowerment issues. He has ensured that charity begins in his home state.

It is to be hoped that every effort would be made to ensure that the experiment is successful. The state government must also ensure that police stations do not become hotbeds of gender discrimination against women by men who will continue to outnumber them. Gujarat's lead should inspire other states to follow its example and improve representation of women in police forces all over the country. At present, women constitute less than 7 per cent of the central and state law enforcement agencies and their under-representation is one of the main causes for lax enforcement of laws protecting women. The proportion is extremely skewed in states like Uttar Pradesh, which has just 2,586 women against the total strength of 1.73 lakh in the state police forces. It is small wonder then that crimes against women are rampant there

**2.3.4 Durva Shastria, Women Entrepreneurs of Gujarat** reported the women entrepreneurs' of Gujarat. It states how these women started from a miniscule base and have expanded their domain to foreign land as well. It also mentions what are the Government efforts to boost up these women to take up entrepreneurship as their careers. Not only do these women earn profit and accomplish goals but at the same time they also indulge themselves or their organization for the society or to bring about a social change. In nutshell, they signify that women should be self-reliant.

### **DATA BASED STUDIES**

**2.3.5 According to Gujarat Social Infrastructure Development Board Society (GSIDBS) Directorate of Human Development, General Administration Department (Planning), Government of Gujarat, Gandhinagar, July – 2012**

1. As per the results of Population Census-2011, published by Registrar General and Census Commissioner of India-2011(P), in Gujarat State the Decadal Growth rate of female population in rural area is much lower i.e. 9.37% than All India level i.e. 12.25%. On the contrary in urban area, 35.78% the growth rate is higher than All

India level i.e. 33.73%.

2. As per the population Census-2011(P), Sex Ratio (No. of females per1000 males)in Gujarat State for Urban area is recorded at 880 much lower than at All India level 926 females.
3. As per the Population Census-2001, Gujarat recorded Growth Rate at17.04%in S.C. female population as against 21.50% at All India level. State has also recorded 21.82%Growth Rate in S.T. Female Population as against 24.82% at All India level.
4. As per the Population Census of India-2011, in State, Female Growth Rate shows declining trend i.e. from 26.08% in 1951-61 to 19.01% in2001-2011 (P).
5. As per the Population Census of India-2011, per 1000 males & ranked 1<sup>st</sup> whereas Haryana has recorded Lowest Sex Ratio at877 females among other States of India. Ranked 11<sup>th</sup>among other States of India which decreases to 918 females per 1000 males &state ranked 22<sup>nd</sup> in 2011among other States of India.
6. 6. As per the Provisional Population totals-Gujarat 2011(P), State whereas, in 2011 Census, The Dangs has recorded highest Sex Ratio at1007 females per 1000 males. In 1961, 1971 & 1981Ahmedabad has lowest Sex Ratio i.e. 850, 863 & 888 respectively, whereas from 1991 to 2011 (P) – Surathas recorded the lowest Sex Ratio at8, 82,810& 788 respectively.
7. Life expectancy at Birth (Years) in Gujarat for female worked out to74.9 years for the period 2021-25 as against at all India level.
8. As per SRS Bulletin for the year 2010, Female Infant Mortality Rate worked out to 44as against 47 at all India level.
9. As per the population census 2011(P) in Gujarat, Female literacy rate worked out higher at 70.73% than at All India level i.e. 65.46%.
10. As per the result of Population Census 2011 published by Registrar General and Census Commissioner of India, from the year 1961 to 2011(P) – Kerala has recorded highest female effective literacy rate from45.56% to 91.98%. Rate at21.99%, 33.12%, 53.33% respectively.
11. As per the result of Population Census 2011, in Gujarat, from the year1961 TO 2001,Ahmedabad district has recorded highest rate of effective female literacy and is continuously increasing i.e. From 29.30% to 70.83% respectively. In 2011(P) Surat district has recorded highest female effective literacy rate at 81.02% in the State. year 1991 to 2011(P) i.e. 21.46% to 49.02%



respectively

12. The Dropout rate among girls for Std. I to V is continuously decreasing from 20.53% in 2001-02 to 2.11% in 2010-11, similarly for std I to VII – the dropout rate among girls is also continuously decreasing i.e. from 35.28% in 2001-02 to 8.12% in 2010-11. Population has recorded higher girl's dropout rate i.e. 28.35% than S.T. (24.73%) & General Category (26.09%). For the year 2008-09, in Higher Secondary Education (Std 8 to 12) S.T. population has recorded higher girl's dropout rate i.e. 56.65% than S.C. (54.26%) and General Category (46.93%).
13. % of female workers to the total workers is continuously increasing from 20.66% to 27.78% in Gujarat for the period 1981 to 2001. In 2001, Dohad has recorded highest % of female workers to the total workers i.e. 47.91% as compared to other districts of the State.
14. As per the result of Population Census-2001, in 1981- 16.14% to total female worker belongs to the age group 20-24 years whereas, in 1991 and 2001, 16.91% to 20.71% of female workers belongs to the age group 40-49 years respectively.
15. As per Employment Market Information Scheme in organized sector, in 2011, 22.19% female employed in Public sector as against 10.02% of females in Private Sector.
16. In the Gujarat, Incidence of various Crime Committed Against Women have significantly decreased from 8616 in 2008 to 7966 in 2009 Ahmedabad has recorded highest rate of Crime Against Women i.e. 20.80%.

**Sex ratio - (Female per 1000 Males)**

<b>Sr. No.</b>	<b>Years</b>	<b>Rural</b>		<b>Urban</b>		<b>Total</b>	
		<b>Gujarat</b>	<b>All India</b>	<b>Gujarat</b>	<b>All India</b>	<b>Gujarat</b>	<b>All India</b>
1	2	3	4	5	6	7	8
1	1901	951	979	965	910	954	972
2	1911	943	975	960	872	946	964
3	1921	948	970	931	846	944	955
4	1931	948	966	933	838	945	950
5	1941	955	965	898	831	941	945
6	1951	964	965	920	860	952	946
7	1961	956	963	896	845	940	941
8	1971	951	949	893	858	934	930
9	1981	959	951	905	879	942	933
10	1991	949	938	907	894	934	927
11	2001	945	946	878	901	919	933
12	2011(P)	947	947	880	926	918	940

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**District wise Total Population and Female Population**

Sr. No.	DISTRICT	1991		2001		2011 (P)	
		Persons	Females	Persons	Females	Persons	Females
1	2	3	4	5	6	7	8
	<b>GUJARAT</b>	41309582	19954373	50671017	24285440	60383628	28901346
1	Kachchh	1262507	619684	1583225	768073	2090313	993970
2	BanasKantha	1981513	956706	2504244	1206840	3116045	1506897
3	Patan *	1036019	503001	1182709	570609	1342746	648684
4	Mahesana	1640251	799534	1837892	884050	2027727	974390
5	SabarKantha	1761086	865076	2082531	1012977	2427346	1182855
6	Gandhinagar	1077406	520177	1334455	636456	1387478	665019
7	Ahmadabad	4587491	2169399	5816519	2741963	7208200	3421150
8	Surendranagar	1208872	579703	1515148	727498	1755873	845607
9	Rajkot	2514122	1222164	3169881	1527863	3799770	1824639
10	Jamnagar	1563558	761396	1904278	922958	2159130	1044770
11	Porbandar *	469472	229895	536835	261014	586062	285095

12	Junagadh	2091182	1024442	2448173	1195823	2742291	1337785
13	Amreli	1308867	649469	1393918	692325	1513614	742963
14	Bhavnagar	2069953	1005423	2469630	1194710	2877961	1387496
15	Anand *	1642615	783654	1856872	884872	2090276	1002023
16	Kheda	1786794	858294	2024216	971393	2298934	1111836
17	PanchMahals	1682333	812322	2025277	980340	2388267	1160462
18	Dohad *	1274123	629314	1636433	812225	2126558	1055715
19	Vadodara	3038127	1450092	3641802	1744434	4157568	2007339
20	Narmada *	449376	218517	514404	250418	590379	289109
21	Bharuch	1148252	551642	1370656	656980	1550822	744877
22	Surat	2770921	1298510	4275540	1913468	6079231	2679489
23	Tapi	626979	311502	719634	359167	806489	404091
24	The Dangs	144091	71417	186729	92755	226769	113793
25	Navsari *	1085692	531064	1229463	600475	1330711	652288
26	Valsad	1087980	531976	1410553	675754	1703068	819004

Source: Provisional Population totals - Gujarat 2011, Directorate of Census Operations, Gujarat

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### **2.3.6 Avinash · April 15, 2013-THE WHOLE TRUTH ABOUT WOMEN IN GUJARAT**

**He reported that In Gujarat's population** the number of women has gone down. In 2001 there were 921 women against 1000 men. In 2011, three more were lost per a thousand, 918 were counted in the census. This is the ten year period during which nine other States recorded increase in the number of women, from 45 in Delhi to 4 in Rajasthan. Gujarat kept losing.

**2.3.7 Mr. Modi was** speaking of female feticides, an old 18th century practice. In Gujarat the sex ratio in the age group of 0 to 6 years in 2001, was 886 girls as against 1000 boys. In 2011 it was 883 girls as against 1000 boys. Difference of only 3 gained over ten years! It was only in late 2011 that the news of the government having closed 101 sonography clinics was heard; thereafter a few were reported closed in 2012. In 2013, so far, no penal action under PCPNDT Act is reported. That is the Governance in Gujarat! Does the Government care?

Mr. Modi spoke of the Bill for 50% women members in Local-Self Government which, the Governor of Gujarat, Dr. Shrimati/Kamalaji, despite being a woman herself did not sign. The Governor of Gujarat did not sign it because the provisions in the Bill were mixed up with another issue, that of compulsory voting. The Bill was returned by the Governor asking the Government to separate the issues, get the Bill for 50% reservation for women passed again and then she would be prepared to sign it. The Governor is found fault with which is emphasized by adding 'despite being a woman herself'. The details of why she did not sign it are not spoken of, so the listeners are led to believe that the Governor of Gujarat is insensitive towards women's rights despite being a woman herself. Half-truth is the hall-mark of Modyism

**2.3.8 Latest surveys (2006)** concerning married women's health note that 55.5% women were anemic in the age group of 15 to 49 years of age. In the same age group 60.8% pregnant women were malnourished and anemic. In 1998-99, 74.5% of dalit and tribal children in the age group of 6 months to 35 months were reported as malnourished. In 2005-2006 the number of such children increased to 79.8%. 49.2% children have not developed to normal height, 41% do not have the weight normally

children of their age group could have. During the last election this issue was taken up and the minister in charge had rushed to find out where the fortified food packets had gone! That is Governance in Gujarat! Maternal mortality rate and Infant mortality rate do not come down; mothers and children keep dying in Gujarat or continue to survive as weaklings. To refer to women as mothers all the time is pretentious. We have noted how young mothers die of malnourishment. Lack of treatment (because no government dispensary, block or district hospital has a gynecologist appointed, large city hospitals provide such facility) is one more obvious reason. No wonder that many women deliver babies in the ambulance like buses known as 108 services. Governance of Gujarat's government does not seem to follow any policy for saving young women's lives, even young men's lives. Very recently, a resident doctor died of Dengue fever in Ahmadabad's large Civil Hospital and many more are now dying of Swine flu in Gujarat. The deaths seem to argue absence of good governance.

Education for girls was free. In last couple of years the government has stopped encouraging continuation of such schools and colleges. Now girls have to pay hefty fees if they choose to get 'good' education. That is the Governance in Gujarat.

**Summary:** The review of literature in the area of women entrepreneurship shows that prerequisites for the improvement of women's position in terms of women's awareness of their new situation, men's understanding of women, the rationalization of domestic life, the rising levels of education, economic stability and the organized activities of women are valid and important. It was also found that research studies have been conducted on entrepreneurship but very little has been done on women as entrepreneurs; even fewer researches have been conducted in India. A lot of data is available on entrepreneurial characteristics and motivation of men but very little regarding women entrepreneurs. It is in this context the research was conducted to identify and understand multi-dimensional challenges faced by women entrepreneurs in different areas.