

CHAPTER 2

THE REVIEW OF LITERATURE

Section I

2.1 Introduction

In the recent years, various issues relating to women entrepreneurs have been gaining attention, especially in the context of socio-economic change and economic development. Various studies have been carried out in the area. In this chapter an attempt has been made to review theoretical and empirical work in the area. The present chapter has been divided into five sections. Section I deals with concepts of entrepreneur and women entrepreneur. Section II deals with empirical studies carried out on entrepreneurship, section III with the studies on women entrepreneurship and section IV deals with studies on informal sector and section V with conclusions.

2.2 Concept of Entrepreneur

The term entrepreneur is being defined in many ways. The concept of entrepreneur varies depending on the level of development, thoughts and perception as well as from one time period to the other. Initial effort to define entrepreneurship is found in the writings of Richard Cantillon (1755) who defines entrepreneur as a person who pays a certain price for a product to resell it at an uncertain price, thereby making decisions about obtaining and using resources while consequently assuming the risk of enterprise. A significant face in Cantillon's argument is that entrepreneurs would always look for the best opportunities for using resources for their highest commercial yield leading to economic growth and development. Accordingly, if an individual can grab the opportunity, then s/he has trait of becoming entrepreneur.

Similar definition is found in Adam Smith's writings (1776), whereby he defines an entrepreneur as an individual who undertakes the formation of an

organisation for commercial purpose. According to him, an entrepreneur is a person with unusual foresight who could recognise potential demand for goods and services. According to him, entrepreneurs respond to the economic change, thus becoming the economic agents who are responsible for transforming demand into supply taking care of the needs of the economy and society.

J. B. Say (1803), described entrepreneur as one who possessed certain arts and skills of creating new economic enterprises, yet a person who had exceptional insight into society's needs and was able to fulfill them. In this definition, Say has combined the 'economic risk taker' of Cantillon and 'industrial manager' of Smith into unusual character. Say's entrepreneur is influenced by creating new enterprises and at the same time is inclined by society's requirements and fulfils them through rational management of resources. According to him, entrepreneur tends to have both the qualities rather than just one quality.

J. S. Mill (1848), described entrepreneur as a business founder, and this 'fourth factor' of economic endeavour has been ingrained in economic literature as encircling the final ownership of commercial enterprise. So Mill's entrepreneur is the owner and founder of his/her business enterprises. This also means that in absence of this fourth factor of production an economy cannot develop and prosper.

Menger (1871) also defines entrepreneur is a change agent who transforms resources into useful goods and services, often creating the circumstances that lead to industrial growth. Menger also looked upon entrepreneur as a smart individual who could visualize this transformation and generate the means to execute it. "Entrepreneur is able to see both extremes and envision ways to transform the raw material into a useful commodity".

According to Menger, entrepreneur should have vision to foresee the future and transform and produce useful commodity.

Schumpeter's definition (1961) saw a turn in the concept of an entrepreneur whereby he defined an entrepreneur as a dynamic agent of change; or the catalyst who transformed increasingly physical, natural and human resources into corresponding production possibilities. According to Schumpeter "entrepreneurship connotes innovativeness and an urge to take risk in the face of uncertainties and intuition, i.e., a capacity of seeing things in a way, which later prove to be true".

All the above-mentioned definitions prove that there has been considerable research on what promoted entrepreneurship in different societies and economies. Different definition at different point of time emphasize on a variety of factors under different circumstances. Also these definitions show that various economists emphasized the existence of economic opportunities and incentives as essential for progress of entrepreneurship. The critical analysis of these various definitions however, brings out certain common characteristics. These include the perceptions of economic opportunities, technical and organisational skills, managerial competence, and motivation to achieve results. The entrepreneur has a potential to envision future and exploring the opportunities for gainful purpose. Also the various concepts and theories propounded by researchers appear to point that the emergence of entrepreneurs in any society directly depends upon interlinked economic, social, cultural and psychological variables.

2.3 Women entrepreneurs

The definition of entrepreneurship has never been differentiated on the basis of gender and can be extended to women entrepreneurs without any restrictions. "Women entrepreneurs are defined as the women or group of women

who initiate, organize and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called women entrepreneurs" (Khanka, 1998). So women also have the same abilities like men to start a business venture and run their enterprise successfully.

GOI (Government of India) defines a woman's enterprise as "an enterprise owned and controlled by a woman and having a minimum financial share of 51 percent of the capital and giving at least 51 percent of employment to women". But this definition may prove to be practically unfunctional. The simple reason is, women entrepreneur may like to employ male workers sometimes or it may so happen that she is managing business at her own without employing any one in her enterprise. (Jose and Kumar, 2000)

Similarly, Ganeshan also defines women entrepreneurs as women or a group of women who initiate, organize and operate a business enterprise. "Women who innovate, initiate or adopt an economic activity can be called as women entrepreneurs" (Ganeshan & Duraipandian, 1999).

The above-mentioned definitions consider that women are also innovative, can organise and operate business. They are in no way different from their male counterparts so far as managing business is concerned. Thus, a woman can also become a successful entrepreneur who is capable of managing her enterprise, and thereby contributing significantly to the economic health of the country.

Section II

2.4 Entrepreneurship

Kawaljeet Singh (2001) in his study in "Emerging Dimensions of Entrepreneurship Development" studies the economic and occupational

background of industrial entrepreneurs and analyses the operational problems faced by the industrial entrepreneur in bringing about the required technical change through R&D efforts to meet the challenges of changing time and technology.

Sabbarwal S. (1994) in her study discusses the relationship between social background and occupational choice in India. She tries to analyse whether the difficulties encountered by entrepreneurs of different castes and communities at the start-up stage of their enterprise are different. Study carried out by her is related to the rapidly industrializing regions of India. According to her, state regulations and lack of training and guidance facilities have emerged as the most serious bottlenecks in business start-ups. Government has imposed many controls. As a result, instead of being an active partner in development, it has unwittingly emerged in the eyes of entrepreneurs as a passive spectator if not a major deterrent. She suggests that in order to generate a favourable environment for promotion of private investment, a policy of support and incentive systems directed to industrial growth should replace the existing control regime. The above study is confined only to those regions where rapid industrialisation has taken place. During the recent times when economic transformation of India is taking place, one needs to cover those regions too that are not fully developed.

N. Manimekalai and Abdullah Mohamed, (1997-98), in their study have carried out an economic analysis of the performance of charcoal producers and examined the problems faced by them in producing and marketing them. Three indicators were used to measure the performance viz., investment, production and profit. The authors found that size of investment was directly related to the experience entrepreneur had. Seasonal problems, the migratory tendency of the labourers and lack of finance were responsible for the low level of production and below capacity operation. Since these entrepreneurs belonged to backward

castes and were also illiterate, they also faced twin exploitation by wood sellers as well as charcoal buyers.

2.5 Institutional support and training

Vijaya in her study (2000) has made an attempt to discuss the role played by important institutions in entrepreneurship development, to encourage the activities, schemes and programmes undertaken by these institutions so as to improve entrepreneurship in the country. According to the author development of entrepreneurship largely depends upon organization through a concentrated and systematic approach focusing on individuals as well as groups. Government developmental agencies and institutions have made an attempt in this direction. The promotion has been given in the form of financial and physical facilities with a view that there will be an automatic flow of entrepreneurs if such kinds of facilities are created in backward states of India. It is believed that Entrepreneurship Development Programmes (EDPs) have become a novel approach so as to harness the vast untapped human talent for developmental activities. However at the same time it is believed that the success of these EDPs depends upon the proper selection of participant, proper training, making suitable organizational arrangement for disseminating information etc. Other than this there should be greater degree of co-operation, liaison, a closer working relationship and a better understanding among various departments of central and state government.

S. B. Srivastava (1999) in his study of the North Eastern region of India has observed that entrepreneurship still has not developed in this region. The region is rich in horticulture resources and mineral resources but they are not explored fully. Industrial development is low and high incidence of industrial sickness is observed and reported in this region. Government is providing various incentives via NGO's to induce and motivate individuals to take up

entrepreneurship venture. Efforts are made to develop infrastructure in this region. But it seems that these efforts are not enough to fulfill the requirement. Barriers found in development of entrepreneurship in this region are:

- 1) Shyness due to socio-economic background
- 2) Resource constraints (Raw material and machinery etc.)
- 3) Improper development of transportation facilities.
- 4) Inadequate industrial consultancy.
- 5) Ignorance among people.
- 6) Long procedure and legal formalities in obtaining loans.
- 7) Improper co-ordination between EDPs and poor follow up.

However EDPs are not confined to training only. They are believed to be more comprehensive and broader in scope and include the following:

- Try to identify entrepreneurial opportunities;
- Try to identify quality and entrepreneurial traits in people.
- Providing training to entrepreneurs.

The author further suggested that various organizations taking up EDP should try to conduct study in certain area, which will help the organization to guide entrepreneurs depending upon circumstances and situations and availability of resources. Various inputs that can be covered by EDPs entrepreneurial motivation, entrepreneurial opportunities in terms of scope for developing industries, financial assistance and management, production planning and control, personal management, legal aspects of SSI etc.

R. Prakasham (1999) in his study discusses the problems faced by EDP promoting agencies. Financial constraints are one of the major problems that is

often faced by entrepreneurs. The time lag involved in sanctioning loan after project formulation is too large. Procedures and other formalities are time consuming. According to the author, it seems that a link is missing between the banker and entrepreneur (Customer). Often there is lack of advance information at both the ends.

Anuradha Prasad (1988) in her study "Entrepreneurship Development Under TRYSEM", has tried to focus on the working of the TRYSEM programme, that was designed specially to promote self employment among the rural youth and generate self employment which will further help them in uplifting above the poverty line. The basic premise of her study was TRYSEM, an entrepreneurial development programme (EDP) with all components. The design of her study therefore consisted of examining each stage in EDP. An attempt has been made to find its contribution to the dynamic process of entrepreneurial development. The study was restricted to capital goods sector in Punjab.

P. Palanichamy in his study "Impact of Entrepreneurship on Economic Growth in Pondicherry"(2000) discusses the agencies involved in the promotion of entrepreneurship and consequent growth of industries as well as the economy. An attempt is also made to find out the impact of entrepreneurship on productivity.

Based on the primary data collected from a number of EDPs conducted by various agencies the author also makes an attempt to measure the growth in EDPs (Entrepreneurial Development Programmes) and the relationship between the EDPs and economic growth. The findings reveal that there has been a growth in the number of EDPs, and it has resulted in the growth of industries due to increased EDPs and increase in output. A significant positive impact of EDPs on

annual production was observed. However no such positive effect of employment was observed on the production.

The study also revealed that the production per share of investment and employment is more in SSIs (Small Scale Industries) than LSIs (Large Scale Industries). Therefore, the author is of the opinion that by increasing the number of EDPs and entrepreneurship, the rate of industrial growth can be much higher.

G. K. Dutta's study (1999) "Entrepreneurship Development among educated unemployed youth in industrially backward areas: A SISI's experience" explains that people in the region lack interest for industrial venture. SISI (Small Industries Service Institute) was established in this region with the intention of speeding up industrial development and promote entrepreneurship in the industrially backward regions. Various measures adopted by SISI's for promoting industrial development and entrepreneurship in the area helped to encourage and enlighten the people in starting his/her enterprise.

H. V. Sundaran (1999) in his study "Developing Entrepreneurship in Assam: A Few Thoughts", discusses that like other states Assam is also facing the problem of educated unemployment. The youths are not willing to take up self-employment venture. For this, the suggestions were: creating awareness about EDPs, identifying potential students having entrepreneurial skill and trait and giving practical training, financial assistance, and stipend to prospective entrepreneurs. Author also suggested some other measures for the existing entrepreneurs- help for expansion and diversification of their projects and updating their knowledge etc. Though these measures are illustrative only but if implemented will help the youths to take up entrepreneurship.

Vinod Kumar in his study (1999) has made an attempt to show that in the process of economic development, entrepreneurship is one of the most important

ingredients. Keeping this in mind the Branch Small Industries Service Institute (SISI), Tura, was established in the State of Meghalaya. After establishment of SISI many industries have come up and many more are in the process. However SISI is not successful in their efforts. The industrial growth in this district is still at a low pace and they are not coping up with industrial development of rest of the country. A change in strategy is required for entrepreneurship development. For this various motivation programmes can be launched at school and college level, so that youths are encouraged to take up entrepreneurship.

Infrastructural facilities like availability of cheap land, power supply, industrial raw materials skilled workers, marketing facilities, skill development, technical courses (ITI) be provided for boosting entrepreneurship development in this area.

K. C. Chakraborty in his study (1999), concentrates on the schemes of EMTC which had been introduced in the state of Assam in the year 1973. The objective of this scheme was to encourage the unemployed educated youth. The activities of EMTC are limited and confined primarily with motivating and training people in rural and urban areas to men and women of all castes and communities.

Lakmisha (2003), in her study “ Motivating Entrepreneurship-A Study” has discussed about how individuals can be motivated to take up entrepreneurship. The study covered 7 talukas of Shimoga district and 2 talukas of Devanageri district of Karnataka state. The author suggested that a proper training could tap the potential of the aspiring incumbents to become entrepreneurs. Entrepreneurship is influenced by several factors like achievement motivation, need for independence, availability of financial and non-financial incentives, training etc. apart from this socio-economic, psychological and the cultural factors also influence and act as a source of inspiration to become

entrepreneur. On the basis of this survey the author recommended that there is need on the part of financial institutions and banks to attract the entrepreneurs with variegated/ innovative schemes of finance. Apart from this there is need to conduct more EDPs (Entrepreneurship Development Programme) and the course content of EDPs should also be strong so as to make individual capable of pursuing entrepreneurship. There is also a need to make changes in the education system i.e. introducing vocational education so as to create positive environment for entrepreneurship.

Rieple.A and Vyankarnam S. (1994), in their study have made an attempt to summarise the body of literature on entrepreneurial processes within existing organizations, concentrating on the policies and practices which encourage creativity and innovation in a corporate context. According to them entrepreneurship is not preserve of start-up businesses, but can be developed within the larger organizations. Existing companies can be important source of new jobs and wealth, and have the resources and expertise to develop new markets and new products effectively.

Krishna. K.V.S.M and Awasthi D. N (1994) have attempted to analyse the perceptions of small-scale entrepreneurs on the policy shifts in order to derive possible policy directions. According to them the policy reforms launched in India since 1991, aim to incorporate the economy into the global transactions. A large portion of India's industrial economy comprises of small-scale enterprises promoted and estimated by the state during the last two decades. The study reveals that the perceptions of the entrepreneurs indicate the positive impact of NEP (New Economic Policy) has become visible. Of late, entrepreneurs have become more quality conscious and are looking forward for technological upgradation. They have also started investing in HRD. This indicates that a trend in India for the growth of small- scale sector has come of age and is gearing up to

face the competition with dynamism. Study also revealed that entrepreneurs with low level of investment in plant and machinery are less responsive to liberalization. The reason is a large proportion of the small-scale sector operates at a lower investment level of 2 lakhs or less, the tiny sector may need an element of control especially with regard to availability of credit facilities and excise concessions, within the given framework of liberalization. However, it is believed that the response of clustered product sectors would promise industrial growth as a result of liberalization. The policy of promoting and protecting the small sector was provided in the past, which was based on its low capital requirement, high employment potential, locational flexibility, optimal use of local resources, balanced regional economic power. However, these favourable receptive arguments in favour of continued existence of small sector hold good even in the present context of liberalization. It is believed that the hallmark of the process has to be productive and efficient of the overall economy.

Thakur Sanjay, (1998), in his study discusses personal factors explaining the differences in behaviour between exporter and non-exporters in the small and medium sector. The study revealed that both exporting and non-exporting firms report excessive trade credit in the domestic market as an important influence on export behaviour. There is a strong association between exporter and non-exporters regarding the high costs and physical shortages of the raw material, purchased usually on cash payments, often from large firms. Apart from this access to export credit appears to be of better significance in facilitating new entrants into exports than for the existing firms. Institutional support on the other hand is pathetic in particular at this point.

Kazmi Azhar, (1999), in his study has tried to present a demographic and psychographic profile and type of business strategies formulated and implemented by young second-generation entrepreneurs in India. It goes a step

ahead by comparing these with their first generation counterparts. The findings of the study strengthen the point that entrepreneurs in general possess certain special characteristics that uphold their need for higher success. This study offers some attention-grabbing and practical insight into entrepreneurial behaviour in the precise perspective. The inferences drawn from psychographic profile reveals that the second-generation entrepreneurs possess many personal qualities that are normally attributed to entrepreneurs in broad-spectrum. So is the case with entrepreneurial competencies. Study also reveals that the first generation entrepreneurs, when compared with their counterpart, turn out to be fairly akin; apart from this the entrepreneur is much more enduring, exhibiting greater fortitude and promise to succeed.

Dr. S. Moharana (2000) in his study discusses the pace and pattern of industrial development and its relationship with the availability of adequate funds for investment. Author is also of opinion that there is need for rapid economic and social development. For the success of reforms undertaken by the government, the base of entrepreneurship in the country needs to be diversified in the rural area.

Richard Becherer C. and Maurer John G. (1997), in their study, "The Moderating Effect of Environmental Variables on the Entrepreneurial and Marketing Orientation of Entrepreneur-led Firms" have examined the relationship between the two concepts of and how this relationship is moderated by the firm's peripheral background. They have also examined the relationship of marketing and entrepreneurial orientation to firm's performance and the moderating effects of the environment. Authors collected information from 673 small business presidents who either participated in small business institution dealing with consultancy programmes in universities or had some previous work association in local newspaper or business periodicals. The findings of the study

were quite puzzling in the sense that, while entrepreneurial orientation is straightforwardly and considerably related to a firm's change in profits, the marketing orientation is not related significantly to this performance measure. This indicates that the linkage between this aspect of the organization's strategic orientation and change in the level of profits is not established. However, may be other measures of performance would relate significantly to marketing or the entrepreneurial orientation. On the other hand, the role of environmental variables in moderating these relationships was quite interesting. A high degree of co-ordination of marketing and entrepreneurial activities was desirable due to the likely threat posed to the firm by a very hostile environment. The reason is that many of the small entrepreneurial organizations lack formalized structures and dealings; the reaction of the entrepreneur in a hostile circumstance may reflect keen attention to both marketing and entrepreneurial facet. But it seems that otherwise the small firm led by an entrepreneur may not be able to assimilate these activities in a highly unstable framework.

Section III

2.6 Women Entrepreneurs

Rugmani Bai in her study "Entrepreneurship Development among Women -Recent Trends" (1999) discusses the entrepreneurs in the current Indian context. According to her, development of women entrepreneurship is a recent trend. It should be considered as an integral part of all development effort. The study concentrates on the functions that a woman entrepreneur needs to perform with regard to the size of business unit, exploring new prospects for venturing new business, undertaking and handling the risk and uncertainty, innovating new products, good administration and coordination skill and supervision. The author also discusses the pre-requisites for the development of women's entrepreneurial capacity.

B. Shyamala in her study "Entrepreneurship Development for Women" (1999) tries to highlight the need for women entrepreneurship, problems faced by them, existing programmes that help women to take up entrepreneurship, the institutions rendering financial support to women and suggestions regarding identified areas in which women can establish themselves as entrepreneurs. The author suggests a strategy for entrepreneurial development among women by means of providing management education as well as industrial training, enhancing indigenous techniques.

Bernard Shan in his study "Rural Women Entrepreneurs: Problems and Prospects" (1999) studies the problems and prospects for women entrepreneurs in the rural area. According to author there is a positive growth of women entrepreneurship over a period of time. The author discusses the "Pull" and "Push" factors. He also discusses the problem being faced by women entrepreneurs by way of competition from male counterparts. These are Paucity of finance, lack of mobility, high cost required to be paid for Raw Material, family responsibilities, Absence of risk bearing skill, social taboos etc. Author suggested Special Target Groups in development programmes, vocational training, providing marketing assistance to them, encouraging for decision making to create gender awareness. The need for multi pronged approach so as to promote women entrepreneurship, motivating women entrepreneurship and credit should be provided by bank on priority as well as concessional terms.

M. Rajeswari in her study "Women Entrepreneurs – A Scan on their problems and prospects" (1999) has concentrated on the recent phenomenon of women entering into the arena of business. The emphasis is on the significance of entrepreneurship for women, types of enterprises owned by women, women entrepreneurship in India, the role of various institutions in the promotion of

women entrepreneurship, problems faced by women entrepreneurs and recommendations.

The economic independence of women and their improved social status is a result of increasing emergence of women entrepreneurship in country. This is a recent phenomenon. The problem of unemployment and poverty are solved on one hand at the same time the growth of women entrepreneurs helps in industrial development, promotes economic development.

Senthil in the study "Ills plaguing Women Entrepreneurs". (1999), discusses management and managerial skill. He discusses the barriers in the way of women managers to have a successful career. These barriers are cultural, social, organizational practices, styles and legal. It is believed that they act as a major hurdle in effective development of women managers. Mostly the organizational matters decided by men are not in favour of women. Besides this, it has been noticed that there persists a wide difference in opportunities between men and women.

Srinivasan and Sreenivaagalu in their study "Problems of Women Entrepreneurs in Chennai-A pilot study" (2000) discuss the concern of government for the overall economic development of women. For this purpose development of entrepreneurship among women is required to be given priority in planning. At the state level linkages between institute of entrepreneurship development and the entrepreneurship association could pave the way for speedy development in this direction.

According to the author, in India over a period of time women entrepreneurs have started representing as a group of women who have broken away from the beaten path and are exploring new avenues of economic participation. This further makes their task full of challenges, as they have had to

encounter public prejudices and criticism. Opposition from family and social constraints has to be overcome before they can establish themselves independently as entrepreneurs. He further adds that the risk is greater for women entrepreneurs as compared to that of their male counterparts. There are many hurdles and limitations which women face. Despite this their participation is showing a steady increase.

N. Rajendran, (2003), in his study "Problems and Prospects of Women Entrepreneurs" discusses the problem faced by women entrepreneurs. According to him, participation of women in trade, industry and commerce, which requires entrepreneurship talent, is still poor mainly due to problems associated with their gender roles. In the present study author also discussed the need and importance of women entrepreneurs. Various factors influence women's decision to take up entrepreneurship. Majority of women face lot of problems in taking up entrepreneurship. These problems are lack of confidence, finance, shortage of raw materials, stiff competition from male counterparts, high cost of production, marketing and selling product, lack of education, low ability to bear risk and low mobility. The author is of the opinion that women possess some admirable traits of entrepreneurship.

A. K. Choudhary and S. C. Sharma in their study "Rural Women Entrepreneurs: Problems and Prospects" (2000) have discussed that women usually are not able to avail the benefit of the various employment schemes, especially self-employment schemes, because of existing huge unemployment among male youth. In traditional society like ours, the employment for man is being considered more necessary than that of women. Women are considered only as supplementary earners.

According to the authors, it is important to create an encouraging and favourable atmosphere for healthy development of women entrepreneurship.

Various Rural Development Programmes like Indira Mahila Yojana (IMY), Rashtriya Mahila Kosh (RMK), STEP, NORAD programme, ARVIND, DWCRA, and TRYSEM etc, need to be initiated.

Heggade O.D. (1998), in his study, "Developing Rural Women Entrepreneurship" has made an attempt to evaluate the output, employment, income effect of the growth of women entrepreneurs and possible reductions in gender-bias in traditional societies and also in resource allocation. This has been done with a view to promote the women's involvement in the socio-economic development process of the country. According to him, the development of women entrepreneurship takes the form of individual self-employment of innovative entrepreneurship in the Schumpetrian sense. He also mentioned that the development of Rural Women Entrepreneurs in an individual and group form is not a substitute for wage employment needs of rural women; instead it can be an additional source of rural economic growth. Participation of women in wage employment and entrepreneurship will also promote family welfare practices among married women and thereby help to reduce population growth.

N. Lalitha in her study "Women entrepreneurship: Issues & strategies (1999) has discussed the Institutional support for rural women entrepreneurship development for rural women. She also discussed the favourable environment required for developing entrepreneurship. The study concentrates on developing women entrepreneurship in rural India. Different NGOs and Entrepreneurship Development Institute (EDI) play the significant role. It is believed and assumed that these institutions can play a vital role to initiate the rural poor women in generating profit-making activities. According to N. Lalitha women in rural area generally face problem in getting the credit. The reason is the small size of loan required and high transaction cost, inappropriate system of banks in delivering

loan, urban bias and misbehaviours of bank staff. Besides all these problems, many a times they find problem in getting loan because of men's default.

In this study the author has recommended that the government should intervene. The author has also discussed the role of the banks. These institutions played a major role in promoting women entrepreneurship. Author also talked the Women Development Corporation (WDCs) being set up so far in seventeen states with the view to help in promotion of women entrepreneurship.

Shanta Kohli Chandra (1991) in her study "Development of Women Entrepreneurship in India" discusses various public policies and programmes affecting women entrepreneurs in India. According to her potential role of women in the process of industrialization cannot be ignored. Government must analyse the potential role of women. The effective and adequate legislations in the form of social facilities, health provisions, and maternity and social security benefits would enhance the motivation and involvement of women in the process of development of the country.

Kalpna Shah (1985), in her study "Women and Technology: Some Social Constraints" attempts to examine some of the social aspects which inhibit women to participate in the field of science and technology. According to her participation of women in industry shows a general declining trend and stagnation.

"The household industries provided the biggest source of self employment to women; they were the greatest victims of the process of economic transformation. Not only it affected the finishing of their products but the traditional way of production also proved very slow. Thus, skill wise and time wise they had to face stiff competition from factor production".

She further discusses that the recent increase in unemployment has led to a realization of the need to promote self-employment in all areas. There is a need for the development of the technological skill among women as a crucial programme to be accepted and approved by all development experts. For this, same one needs to fulfil two underlying assumptions. Firstly to mobilize and train women for certain technological skills through which they can reduce thin dungaree and hazards in their routine. Secondly, women should get self-employment, as it will add to women's honour and status.

Ela Bhatt, (1985) in her study "Women's Employment and Technology" discusses the problems that are emerging out of the present situation. She has put these problems in three categories. According to the author, the first problem faced by women is unequal and lack of access to education and training in scientific and technical skills in modern sector. The second problem faced by them is that they still continue to "manage" the subsistence economy with or without skills, with "traditional" techniques – new technology aids men's work. The third problem faced by them is the introduction of new techniques, which displaces women totally, or else they are forced to take up low skilled, low paid and low productivity jobs.

Hence the significant feature that emerges from the above-mentioned categories of problems is the profile of inequality of women workers in relation to technical training, inputs and know-how. She has also discussed the use of primitive tools and various occupational hazards in various occupations, in contrast to their male counterparts due to no or limited access to technological inputs at all levels; the output of their productive labour tends to remain constant and at times it is declining.

Jayanti Banerjee (1985) in her study "Implications of Technology for Women in the rural sector" concentrates on the implications of technology for

women in the rural sector therefore can be viewed from two angles i.e. (i) negative and (ii) potentially positive.

The study concentrates on displacement of women workers due to introduction of new technology in various occupations. As per the author, it is very much in the interest of distributive social justice and national development that technology should not harm women's interest. On the contrary, women's interest should be harnessed and adapted to women's role and responsibilities especially in the rural sector. She also discusses about the improvement in working conditions at economic and domestic spheres. She further talked about transfer of technology. According to the author, one needs to take into consideration two aspects: - (i) dissemination of information and (ii) extension.

Further elaborating her discussion she talks about, the choice of technology. With regard to the implications of technology on rural women she had recommended options and methods for technology adoption, certain ideological factors that one needs to keep in mind.

Madhulika Kaushik, (1994), in her study "Entrepreneurial Competencies and Gender wise Variation" has talked about various concept of entrepreneurial competencies which work as a determinant of entrepreneurial competencies among individual. According to author's findings those women entrepreneurs who are successful are significantly different from those who are unsuccessful women entrepreneurs. As per author, gender may therefore not necessarily a determinant of competence levels.

N. Manimekalai in her study "Nature and characteristics of women entrepreneurship in India" (1999) discussed about the Human Development Index and gender related development Index. According to the study of many countries a differential treatment towards men and women is observed. A

disappointing result is found after a long debate of so many years on gender equality. Author has suggested strategies to empower women. This study also proposes to identify women entrepreneurs in rural and urban India, their nature and characteristics and the constraints faced by women entrepreneurs. It has been suggested the potential of women folk should be tapped conducive atmosphere should be created to take up entrepreneurship.

A. S. Seetharamu in his study on "Women in Organized Movement" (1979) talks about the women who belong to various professional organizations. In this study the author has made an attempt to study the role of women in the professional institution and factors influencing their participation. The main focus of the study was to bring out the various constraints and problem faced by women in their profession. It was expected that the study would enable them to participate meaningfully in the professional organization. However, disappointing the participation of women was found in organized movements. This clearly indicates that there is lack of women to participate in organized movement.

Savitri Arputhamurthy (1990) in her study "Women, Work and Discrimination" has tried to find out the factors responsible for the existence of women entrepreneurship in Indian situation. According to the author, in the socio-economic development of any country, women play a crucial role. However, as a result of discriminatory socio-economic practices, they are burdened with cumulative inequalities whether it is an industrially developed country or a less developed country. In the case of rural women, the situation is worse. It has been noticed that women generally take up those specific jobs, which their male counterparts otherwise usually avoid. This leads to a kind of job segregation in the labour force of a country. This further leads to many other consequences like wage differential employment and occupational

discrimination. She is of the opinion that though the Indian Constitution has laid emphasis on gender equality, women are still being discriminated in various socio-economic spheres of life. There still persists gender inequality.

Kiron Wadhera (1976), "The New Bread Winner – A study on the situation of young working women". As per author in the post independent India one of the most significant development is the speed with which women have successfully challenged men in various walks of life. This challenge is more visible in the field of employment. "The significance of the challenge lies in the fact that, as a rule women are not supposed to go out in for white collar jobs at all and in no case be employed along with men".

In the past women were working either in field or on construction projects and that too along with her husband. But by and large they were confined to manual types of jobs. In two professions maximum concentration of women's employment was found i.e. Teaching and Nursing, while society gave considerable respect to the former and those engaged in the latter profession were not given much respect. The author further believes that until recent times, Indian society actively discouraged women from working in what are usually called white-collar jobs. The overall general change in the social climate that has taken place since independence has also embolden many educated women to seek employment in those professions in which they would have never thought of entering in past. The author found that women work either out of economic necessity or to supplement their family incomes.

The growing urbanization coupled with the increase in the cost of living has forced many women to seek employment. This has lead to and created an entirely new situation. It has been found that the young women who are non-entering labour market are qualitatively different from their predecessors.

Promila kapur (1974) in her study "Changing Status of the Working Women in India" discussed about women working in offices and women in unusual professions and occupations. She also studied about the likely impact of married women who is working on her marital and family relationships and also tried to identify the factors affecting marital harmony. In her study she suggested measures to improve the status of women.

Singh kamla, (1992). in her study "Women Entrepreneurs" has discussed about the communication pattern between various supporting agencies and institutions and women entrepreneurs. According to her entrepreneurship comprise of four sub systems, viz., self- sphere, socio- psycho dynamics, resource base. and the support system. As per women entrepreneur is a confident, innovative and creative women capable of achieving economic independence individually or in collaboration, generates employment opportunities to others through establishing and running an enterprise. Along with this she also keeps pace with her personal, family and social life. The empirical findings of her study revealed that most of the entrepreneurs are young graduate, possessing a medium level of comprehension but high enthusiasm and value orientation. Majority of the women entrepreneurs belonged to the nuclear families with high education and service as their occupation. Apart from this majority of them belonged to Punjabi and Bania family. Greater part of women entrepreneurs was involved in general trading, garment making and knitting business. As per women entrepreneurs these professions have less risk, low gestation period, no need for technical staff and less problems in procurement and marketing. Though there are large numbers of organizations to support women entrepreneurs at various levels, still most of the respondents either have never or rarely availed the financial assistance. Even in selecting a project self-

motivation was the dominating source. As per her better linkages are found between knowledge, education and communication.

According to her, business world is mainly dominated by men, the women taking up entrepreneurship face serious constraints such as lack of awareness of government policies and legal aspects, lack of communication and coordination between different agencies, and long and complicated procedures to avail incentives offered by them. Apart from this they also face problem related to finance, procuring raw material, marketing and dual responsibilities.

Moore D.P. and Buttner E.H, (1997). in their study "Women Entrepreneurs: Moving Beyond the Glass Ceiling". have discussed about those women who have adopted entrepreneurship as a career choice. They have discussed about those women with corporate experience or 'second-generation' entrepreneurs and distinguishing them from more 'traditional' women entrepreneurs who have tended to have a familial point of reference, and limited access to capital that has led them into sole proprietor service businesses that tended to have squat income and near to the ground equity, and to be undersized and slow budding. They have also discussed about many troubles conventionally accredited to women endeavouring to launch and manage their on enterprises, including access to credit, coping with manifold roles, finding support, and lack of access to prescribed networks. Some of these problems are related to gender, whereas others are related to the business context.

Richard Caputo.K.And Dolinsky Arthur (1998) in their study. 'Women's Choice to Pursue Self-Employment'. The Role of Financial and Human Capital of Household Members' have tried to investigate the likely effects of financial and human capital resources accessible to a women in her household based on her choice between entrepreneurship and wage employment. The study revealed that the higher earnings of husband from self-employment do not influence the

likelihood of women being self-employed. However, at the same time husband's business acquaintance and skill greatly contributed to women being self-employed.

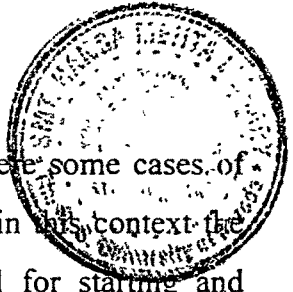
The researchers suggested that in order to promote and facilitate women entrepreneurship, it is necessary to identify those groups of women who will be the primary targets and what they may need. Those women having young children have a higher choice for being self-employment. It was also found that many workingwomen's husband were having limited income and resources at their disposal. This affects the likelihood of women to take up entrepreneurship.

Das Mallika (1999) in her study, "Women Entrepreneurs from Southern India: An Exploratory Study", has discussed about those women entrepreneurs who own and manage small-to-medium sized enterprises in two southern Indian states in Tamilnadu and Kerala. In her study she has classified women entrepreneurs into three categories: 'chance', 'forced' and 'created' or 'pulled' entrepreneurs. According to author, so far as certain demographic variables are concerned some similarities are found in all three categories. But they do differ in terms of business variables such as level of sales, expected growth and success factors. There exists similarity in start-up problems faced by women entrepreneurs to those encountered by their counterparts elsewhere. As main focus of the study was to find out what are the reasons for women to take up entrepreneurship and what are the success factors, to find out whether or not she was, attracted to take up entrepreneurship due to achievement or self-actualisation motivation and also to find out the areas of work-family conflict. The data was collected through personal interviews with respondents. Those women who started their business as a hobby were categorised as 'chance' entrepreneurs. Those who took-up entrepreneurship for financial reasons was categorised as 'forced' entrepreneurs. Those who started business to achieve

something, or wanted to be independent were categorised as 'pulled' or 'created' entrepreneurs. The present study was conducted in two large cities of both the states and the sample size of 35 women was selected. The common reason for starting the business by most of the women was either to earn more or to keep busy. Those women who were influenced and motivated by financial rewards of taking up entrepreneurship belonged to poor economic backgrounds. It was also found that major proportion of women had no previous experience in business or employment.

The author is of opinion that there may be both similarities as well as difference between the experiences of women from developing and developed worlds. Specially, this study underscored the snags faced by women in getting funds for setting up business and meeting the working capital requirements. The women in this study were found different from their western counterparts in some antecedent conditions, incubator organisation issues and environmental factors. The study also suggests that there is a justification for focusing on 'created' or 'pulled' entrepreneurs, as they seem to view their success as resulting from the business skills they possess. Women who were forced into entrepreneurship also did better than 'chance' entrepreneurs. Hence it may be inferred that financial motivation can lead to success in entrepreneurial activities.

Vinze (1987), in her study on "Women Entrepreneurs in India" covering the area of study Delhi has taken a sample of 50 women entrepreneurs who were into different business enterprises. It was interesting to know that people in low and middle-income groups with some education and experience tend to set up small-scale industries. Many respondents said that financial assistance from bank were very helpful but found the procedure and other paper work to be very lengthy. According to them these formalities should be more flexible so that more number of women can avail this facility. The author is of opinion that there



is need to regulate the prices of basic raw material. There were some cases of dropouts from business due to poor management. Therefore, in this context the knowledge related to management was considered essential for starting and running an entrepreneurial venture successfully.

Anna (1990), in her study "Socio-Economic Basis of Women Entrepreneurship" talked about women entrepreneurs in Kerala. In the present study the author found that industrial entrepreneurship among the women has emerged from different educational, socio-economic and cultural background. It was also found that entrepreneurship among women gets a favourable push from the occupational background of father and husband. At the same time educated women are motivated to take-up entrepreneurship in early age. However, there were women entrepreneurs who were less educated but were still taking up entrepreneurship. The government assistance played a positive role in promoting entrepreneurship among women.

Rao (1991), in his study "Promotion of Women Entrepreneurship" has taken into consideration various aspects because of which women are induced to take up entrepreneurship at grass root level. According to author poor economic condition, lack of support from family and society, lack of information regarding the opportunities, lack of motivation, preference for traditional occupation etc. leads a woman to take up entrepreneurship.

Section IV

2.7 Informal sector

This section reviews the studies related to the entrepreneurship in the informal sector.

Patrick Martin, (1999), in his study, discusses the urban informal sector, which has emerged as a remedial policy on the one hand and survival strategy of

the poor on the other. The failure of 'trickle down theory' due to the poor labour absorptive capability of the modern sector led to foreseeable growth of urban informal sector. Lately, the sector has turned out to be a foster of entrepreneurship rather than a simple contributor of income and work to the poor. During the present times, it has the extraordinary bearing in the context of the new techno- economic paradigm called 'flexible specialization'. As this sector is emerging as a source of potential and successful entrepreneurship, it is high time for the policy makers to give a due attention and to redress the issues of informal sector.

Lately, the urban informal sector has turned out to be a foster of entrepreneurship rather than a simple contributor of income and work to the poor. This sector is emerging as a source of potential and successful entrepreneurship. It is high time for the policy makers to give a due attention and to redress the issues of informal sector. Recognizing the significance of sub-informalities with formal sector and its importance a policy package, which is proficient of rendering separate treatment for each class, is imperative medication for countless troubles faced by this sector.

Section V

2.8 Research gaps and concluding remarks

Increased number of women is taking up entrepreneurship. Many significant studies have been undertaken for women entrepreneurs from economic, social and other perspective. Most of the research work had been concentrated upon male-owned enterprises. Of course some studies on women entrepreneurs have been carried out in the recent times. "Research on women in business and the role of women as owner- managers and employers has been largely neglected as an area of study"(Goffee and Scase. 1985). Majority of the

studies mentioned in the review of related literature have been carried out with limited purpose of covering some aspects of women in business i.e. only few in-depth studies have been carried out. There is a wide scope for research on women entrepreneurship in developing countries like India covering various social and economic aspects. Most of these studies do not reveal the following:

- 1) Attitude of husband and other family members before starting enterprise.
- 2) Areas in which women entrepreneurs concentrate and also the probable opportunities available to women to establish and start her venture.
- 3) Ideal stage for women to take up entrepreneurship as career i.e. before or after marriage.
- 4) Perception of women entrepreneurs regarding impact of associations and NGOs exclusively meant for women.
- 5) Economic contribution of women entrepreneurs towards family and society.
- 6) Potentiality of women entrepreneurs to undergo specialised training and constraints for women in undergoing the training.

The present study is an endeavour in this direction.

References:

- A B.Rajkonwar. (2001), " Entrepreneurship With Special Reference to the Status of Small Business Entrepreneurship: A Case Study of Dibrugarh District of Assam" in " *Entrepreneurship and Small Business Management*" edited by Bhatia and Batra, Deep & Deep Publishers, New Delhi.

- Alison Rieple and Shailendra Vyankarnam, (1994), "Corporate Entrepreneurship: A Review", in, " *The Journal of Entrepreneurship*", Volume 3, Number 1, Sage Publications, New Delhi.
- Arputhamurthy Savitri, (1990), "*Women, Work and Discrimination*", Ashish Publishing House, Delhi.
- B.Shyamala, (1999), "Entrepreneurship Development For Women", in, " *Women Entrepreneurship: Issues and Strategies*", edited by M. Soundrapandian, Kanishka Publishers, Distributors, New Delhi.
- Banerjee Jayanti, (1985), " Implications of Technology for Women in the Rural Sector" in, " *Women and Technology*" edited by Jain S.C, Rawat Publications
- Bhatt Ela, (1985), "Women's Employment and Technology" in, " *Women and Technology*" edited by Jain S.C, Rawat Publications
- Cantillon Richard, (1755), "*Essai Sur La Nature du Commerce en Generaf*", translated by H. Higgs (1931), Macmillan, London
- Choudhary A.K and Sharma S.C (2000), "Rural Women Entrepreneurs: Problems and Prospects", in "*Entrepreneurship and Economic Development*", Kanishka Publishers and Distributors, New Delhi
- D. Lalitha Rani, (1996), "*Women Entrepreneurs*", A.P.H. Publishing Corporation, New Delhi.
- Das Mallika, (1999), "Women Entrepreneurs From Southern India: An Exploratory Study", in, " *The Journal of Entrepreneurship*", Volume 8, Number 2, Sage Publications, New Delhi.
- Dutta G.K, (1999), "Entrepreneurship Development among Educated Unemployed Youth in Industrially Backward Area: An SISI's Experience" in "*Training for Entrepreneurship and Self-Employment*" edited by D.D. Mali, Mittal Publications. New Delhi.
- Ganeshan S., & Duraipandian S., (1999), "Promoting Entrepreneurship among rural Women" in "*Women Entrepreneurship: Issues and Strategies*", edited by M. Soundrapandian, Kanishka Publishers, Distributors

- Heggade O.D, (1998), "*Developing Rural Women Entrepreneurship*", Mohit Publications, New Delhi.
- Holmstrom Mark, (1999), "Racehorses or Rabbits? Are Entrepreneurs Scarce Resources? In "*The Journal of Entrepreneurship*", Volume 8, Number 2, Sage Publications, New Delhi.
- Jain S.C, (1985), "*Women and Technology*", Rawat Publications, Jaipur
- Kawaljeet Singh, (2001), "Emerging Dimensions of Entrepreneurship Development", in "*Entrepreneurship and Small Business Management*" edited by B.S.Bhatia and G.S.Batra. Deep and Deep Publications, New Delhi
- Kazmi Azhar, (1999), "What Young Entrepreneurs Think and Do: A Study of Second Generation Business Entrepreneurs, "*The Journal of Entrepreneurship*", Volume 8, Number 1, Sage Publications, New Delhi
- Kumar Vinod, (1999), "Strategy for Entrepreneurship Development in Garo Hills District of Meghalaya" in "*Training for Entrepreneurship and Self-Employment*" edited by D.D. Mali, Mittal Publications, New Delhi
- Lakmisha A.S. (2003) "Motivating Entrepreneurship-A Study", "*SEDME*", Vol. 30, No.4
- M.Rajeswari, (1999), "Women Entrepreneurs- A Scan on Their Problems and Prospects", in, "*Women Entrepreneurship: Issues and Strategies*". edited by M. Soundrapandian, Kanishka Publishers, Distributors
- Madhulika Kaushik, (1994), "Entrepreneurial Competencies and Gender wise Variation", in "*Women in Management Champions of Change*" Khair Jahan Sogra University, Press Limited, Dhaka, Bangladesh
- Manimekalai .N and Mohamed Abdullah, (1997-98), "Charcoal Production and Rural Entrepreneurship Development". in "*The Indian Economic Journal*" Volume 45, Number 2
- Menger Carl. (1950), "*Principles of Economics*". translated by J. Dingwall and D.F. Hoselitz, Free Press, Glencoe IL.
- Moharana. S, (2000), "New Entrepreneurship Development: The Problems in Project Promotion and Financing". in. "*Entrepreneurship and*

Economic Development", edited by J.V. Prabhakar Rao, Kanishka Publishers, New Delhi.

Moore Dorothy. P and Holly Buttner, (1997), "***Women Entrepreneurs: Moving Beyond the Glass Ceiling***" Sage Publications, New Delhi.

N. Lalitha, (1999), "Institutional support for Rural Women Entrepreneurship Development", in, "***Women Entrepreneurship: Issues and Strategies***", edited by M. Soundrapandian, Kanishka Publishers, Distributors, New Delhi.

N. Rajendran, (2003), "Problems and Prospects of Women Entrepreneurs", ***SEDME***, Vol. 30, No. 4

N.Manimekalai, (1999), "Nature and Characteristics of Women Entrepreneurship in India", in, "***Women Entrepreneurship: Issues and Strategies***", edited by M. Soundrapandian, Kanishka Publishers, Distributors, New Delhi.

Napasri Kraisonswa sdi, (1989), "***Women Executives: A Sociological Study Role Effectiveness***", Rawat Publications, Delhi.

Palanichamy. P. (2000). "Impact of Entrepreneurship on Economic Growth in Pondicherry" in "***Entrepreneurship and Economic Development***" edited by J.V. Prabhakara Rao, Kanishka Publishers and Distributors, New Delhi.

Paul Jose and Kumar Ajith, (2000), "***Entrepreneurship Development and Management***", Himalaya Publishing House, New Delhi.

Prasad Anuradha, (1988), "***Entrepreneurship Development Under TRYSEM***", Concept Publishing House, New Delhi.

R. Prakasam, (1999), "Entrepreneurship Development Efforts: The Need to Involve Bankers" in "***Training for Entrepreneurship and Self-Employment***" edited by D.D. Mali, Mittal Publications, New Delhi.

R. Vijaya, (2000), "Role of Institutions in Entrepreneurship Development", in, "***Entrepreneurship and Economic Development***", edited by J.V. Prabhakar Rao, Kanishka Publishers, New Delhi.

- R. Bernardshan, (1999), "Rural Women Entrepreneurs: Problems and Prospects" in. "*Women Entrepreneurship: Issues and Strategies*". edited by M. Soundrapandian, Kanishka Publishers, Distributors, New Delhi.
- R. Parthasarathy. (1999), "Tradition and Change Artisan Producers in Gujarat". "*The Journal of Entrepreneurship*". Sage Publication. New Delhi.
- Rana Kranti. (1998), "*Modern Working Women and The Development Debate*", Kanishka Publishers, Distributors, New Delhi.
- Reddy Raghunadha .C. (1986), "*Changing Status of Educated Women*". B. R. Publishing Corporation, Delhi.
- Richard Caputo. K and Dolinsky Arthur, (1998). "Women's Choice to Pursue Self- Employment: The Role of Financial and Human Capital of Household Members". in "*Journal of Small Business Management*". Volume 36, Number 3.
- Richart Becherer.C and Maurer John. G. (1997). "The Moderating Effect of Environmental Variables on the Entrepreneurial and Marketing Orientation, *The Journal of Entrepreneurship* Volume 22, Number 1.
- S. Velayudha Perumal. (2001). "Rural Entrepreneurship and Rural Employment". in "*Entrepreneurship and Small Business Management*" edited by B.S.Bhatia and G.S.Batra, Deep and Deep Publications, New Delhi.
- Sabbarwal Sherry. (1994), "Determinant of Entrepreneurial Start-ups: A Study of Industrial Units in India". "*The Journal of Entrepreneurship*". Volume 8, Number 2, Sage Publications, New Delhi.
- Samal K.C. (1998). "Some Aspects of Informal Sector Growth in Orissa", "*The Journal of Entrepreneurship*". Volume 7. Number 1. Sage Publications, New Delhi.
- Sara Carter. (1998). "Portfolio Entrepreneurship in the Farm Sector: Indigenous Growth in Rural Areas". in. "*Entrepreneurship and Regional Development*". Volume 10, Number 1
- Say J.B.. (1845). "*A Treatise on Political Economy*". 4th edition translated by C.R Prinsep (Philadelphia: Grigg and Elliot)
- Schumpeter Joseph A (1961). "*The Theory of Economic Development*". Harvard University Press, Harvard.

- Seetharamu A.S, (1979), *"Women in Organised Movement"*, Vikas Publishing House, New Delhi
- Senthil. (1999), "Ills Plaguing Women Entrepreneurs". in. *"Women Entrepreneurship: Issues and Strategies"*. edited by M. Soundrapandian, Kanishka Publishers, Distributors
- Shah Kalpana. (1985), "Women and Technology: Some Social Constraints". in *"Women and Technology"* edited by Jain S.C. Rawat publications, Jaipur.
- Singh A.K and Krishna K.V.S.M. (1994). "Agricultural Entrepreneurship: The Concept and Evidences". *"The Journal of Entrepreneurship"*. Volume 8, Number 2, Sage Publications, New Delhi.
- Singh Kamala. (1992). *"Women Entrepreneurs"*, Ashish Publishing House, New Delhi.
- Smith Adam. (1776). "Inquiry into The Nature and Causes of the Wealth of Nations" originally printed in Glasgow, Scotland. reprinted as the *"Wealth of Nations"*, Random House. New York.
- Srinivasan N. P and Sreenivasugalu .R. (2000). "Problems of Women Entrepreneurs in Chennai: A Pilot Study" in *"Entrepreneurship and Economic Development"*. edited by J.V. Prabhakara Rao, Kanishka Publishers and Distributors, New Delhi.
- Srivastava S.B, (1999), "Entrepreneurship Development Programme in North Eastern Region: Role of NSIC" in *"Training for Entrepreneurship and Self-Employment"* edited by D.D. Mali. Mittal Publications, New Delhi.
- Sundaran. H. V., (1999), "Developing Entrepreneurship in Assam: A Few Thoughts", in *"Training for Entrepreneurship and Self-Employment"* edited by D.D.Mali, Mittal Publications, New Delhi.
- T.Rugmani Bai. (1999). "Entrepreneurship Development Among Women: Recent Trends" in. *"Women Entrepreneurship: Issues and Strategies"*, edited by M. Soundrapandian. Kanishka Publishers, Distributors, New Delhi.

Thakur Sanjay, (1998). "Entrepreneurs in Export Business: An Exploratory Study". " *The Journal of Entrepreneurship*". Volume 7. Number 1. Sage Publications, New Delhi.

Unni Jeemol and Uma Rani. (1999). "Informal Sector: Women in the Emerging Labour Market, " *The Indian Journal of Labour Economics*", Vol. 42, No. 4

Vinze M.D. (1987), "*Women Entrepreneurs in India*". Mittal publications. New Delhi.

Wadhera Kiron, (1976), " *The New Bread Winner- A Study on the Situation of Young Working Women*", Vishwa Yuvak Kendra. New Delhi.