

## **Chapter Two**

### **Review of Literature**

Literature on women studies is voluminous. It embraces all walks of women's life (Singh, 1986). As a part of the research work, numerous literatures have been consulted. These literatures include books written on the subject by experts and also journals, manuals, newspapers, etc. In fact, there are very few literature available, regarding entrepreneur.

Many scholars have shown great interest in studying the various aspects of entrepreneurship especially on women entrepreneurship in India. Therefore, it would be appropriate to have a brief review of some of the works done so far in this field. The main focus of this chapter is to present a review of literature pertaining to research findings drawn from a various literature relevant to this study. The topic of women entrepreneurship has been investigated with different angles women entrepreneurs; approach to handle individual enterprises, barriers to women on small and micro enterprises, access to capital and technology, personality traits, demographic and related characteristics, the pull and push factors associated with their entrepreneurial decisions and Government's role in their development, problems faced by them, dual role of women, absence of control over resources and coping mechanisms adopted by the women entrepreneurs.

The emerging worldwide literature examines how different women come to own business enterprises from perspectives ranging from market models of business economic development to women's psychological development and feminist studies of women's leadership, challenges and strategies for success (Gay,1997; Robertson,1997; Thraser and Smid, 1998; Fenwick,2000).

The literature on women in business has, in general, focused extensively on women's social aspects, for instance their education, marital status, motivational factors, personality traits, social problem etc. While much has been research upon the subjects of self-employment and small business ownership from a number of different perspectives, most of the studies have concentrated upon the male-owned enterprises.

Issues related to women have been attracting some attention in recent years, especially in the context of social change and economic development. Involving women in the development process has been engaging attention of our policy makers in recent years not only for hastening the pace of economic development but also for achieving a wider spread of the benefits of development (Swarajalakshmi, 1998).

Till recently 28% of female population (Swarajalakshmi, 1998) are reported to be employed in unorganised sectors and are confined to activities such as garments, handicrafts and food processing. For women entrepreneurs starting and operating a business involves considerable risks and difficulties because the society believes woman are not as serious as men in managing business. Women are still considered to be inferior sex in India. In a situation characterised by deep-rooted age-old sex discrimination, women have occupied a place much below men. But in recent years, the area of women entrepreneurship is being given increasing attention in terms of government concern, research and new courses. However, a limited work has been done in the area of women entrepreneurship in India (Swarajalakshmi, 1998).

Entrepreneurship, till a decade or two ago was considered totally a males' prerogative (Dhillon, 1993) but now females are considering it as a challenge. Consequently, it is important to review the research literature that is available on entrepreneurs, which would help to point out the relevance of the research field

and provide a background for further research. The present study highlighted on some of the relevant areas of women entrepreneurs such as women entrepreneurs family background, their motivational factors, problems faced by them, the support systems and the coping strategies they adopted to handle the stressful situations.

There are a number of studies (Joyce, 1998; Akhouri & Sengupta 1998; and Singh & Sengupta, 1985; Hisrich & Brush, 1986; McClelland, 1961, etc.) in the recent past have shown keen interest in the study of entrepreneurs, particularly focussing their attention on women entrepreneurs and examining different problems faced by them. The studies, some of which are referred below, pointed towards the increasing interest of researchers in understanding a complex phenomenon such as promoting entrepreneurship among women, their role and contribution to national economy.

From the very beginning women have been subjected to various restrictions in the nation and even today only a small percentage of women have been able to break the bonds to achieve goals, which have been considered to be in the male domain (Bhatia, Dhameja and Saini, 1999). Today one of the recent and an issue of economic importance is that of women in the business field. Though in India women constitute approximate 50 percent of the total population, the entrepreneurial world is still a male dominated one. Of course the percentage of businesswomen is increasing and this is quite creditable because initially the condition of entrepreneurial India was to say in a few words "*Men rule where women fear to trade*". It is also viewed that the emergence of large number of organisations fighting for the cause of women after the celebrating of International Year of Women 1985. Various researchers and scholars are increasingly drawn to women issues. The report of the National Commission on Self-employed Men and Women in the informal sector, popularly known as "Shram Shakti Report" also emphasises that women

possessing skills, education, literacy and a sense of enterprise should be encouraged to take up self-employment programmes. It also advocates a multi-pronged strategy encompassing, not only self-employment opportunities, but also a package which contains childcare, introduction of technology to reduce drudgery and overall development of women. In fact, the need to conduct the studies especially into women business ownership is based on the proposition that women face problems, some of which are in addition to, or different from, those met by men, in starting and running the business. The management of domestic commitments and childcare support are two issues, which have obvious gender dimension for all workingwomen. Other universal business issues such as raising finance and finding clients, common to all small business owners may have a less obvious gender relationship but this may prove more difficult to overcome. Despite these problems, a significant number of women have created successful business, though the number of enterprises are still conspicuously low (Bhatia, Dhameja and Saini, 1999). According to Vinze, (1987) the number of these enterprises is limited to about 50,000 in the country. Significant government and local initiatives have been introduced with the intention of stimulation entrepreneurship among women. Even the Industrial policy for the small scale, cottage and tiny sector (cited in Bhatia, Dhameja and Saini, 1999) of the country emphasises the promotion of women entrepreneurship. But probably more need to be done to ensure that these benefits finally trickle down to the common women. Our society also needs to bring about an attitudinal change in regard to the role of women as an entrepreneur. This will lead to the development of an appropriate environment in which women will come forth and give vent to their latent entrepreneurial talents.

Today women are entering the field of business in increasing numbers and they are facing many tangible obstacles. Despite numerous barriers they demonstrate a strong determination to succeed. They contribute in bringing

prosperity to themselves, their families and to the economy in general with the help of the various support systems, provided for them. Not only in India, are women owned business becoming increasingly important in the economies of almost all countries. International Centre for Research on Women estimated that thirty-six percent of the Third World's small entrepreneurs are women. According to 1981 census, in India (Shyamala, 1999) self-employed women constitute 5.2 percent of the total members. In Kerala, the literacy rate among women is the highest in India provides good example of presence of emerging entrepreneurship among women. In North India women involved in trade are two percent to six percent and while in south this figure is 11 percent to 17 percent. In eastern Nigeria half of the trade is done by women and in Ghana 80 percent of trading persons are women. In United States (U S) Bureau of Census (Rajeswari and Sumangala, 1999) has revealed that women owned 26 percent of the business in 1980. This increased to 32 percent in 1990 and if the rate in which the numbers of women entrepreneurs are increasing is maintained it would be 50 percent by the year 2000. The New Economic Policies viewed that women contribute more than \$ 250 billion annually and create new business at two to three times the rate of their male counterparts to the U S economy. Since 1970, the share of women owned business have grown from five percent to more than 50 percent, representing nearly 6 million of the nation's economy 16.5 million non-formal sole proprietorship. Women owned business could today be found in every sector of the economy and every region of the US. In Britain, between 1982 and 1987, male self-employment increased by 30 percent where at the same time female self-employment increased by 70 percent. Women now account for the quarter of the self-employed in Britain (Carter and Cannon, 1991). In Central European countries, women represent between 46 to 48 percent of the labour force, but often less than one-fourth are employers (Zhang, 1995).

Having briefly discussed on entrepreneurship development and how it helps in uplifting women's socio-economic status, it would be pertinent to review the literature on women entrepreneurship. There are number of studies available examining the women entrepreneurs and different problems faced by them. Researches in the recent past had shown keen interest in the study of entrepreneurs, particularly focussing their attention on women entrepreneurs. While much has been researched upon the subject of self-employment and small business ownership from a number of different perspectives, most of the studies have concentrated upon the male-owned enterprises.

Findings of some of the important studies relating to women in business both in India and abroad are given below.

#### **Studies on Leadership Styles and Qualities:**

Women's leadership styles and approaches have become prominent in studies situated in larger organizations. However in small business literature, the focus tends to be women's business management strategies rather than their visions, values, and relational processes. Management strategies often tend to be reported from statistical studies grounded in market models which examine women's business growth rates, business planning ability, and possession of management training against traditional expectations of small business management (i.e., Carlsrud and Olm, 1986; Fagenson and Marcus, 1991). While a few have drawn attention to the possibility that women's leadership approaches in small business are unique (Chell, Haworth, and Brearley, 1991), there is still little substantial research exploring this area. Value choices in leadership of women entrepreneurs, including women entrepreneurs' meanings of success and values respecting work, money, and family, is a theme emerging in some recent writings on women entrepreneurs that embraces many tensions and dilemmas.

Qualities of women entrepreneurship constitute the major resources in the promotion of entrepreneurship. The past and the present conceptual and empirical literature on entrepreneurship has concentrated on several entrepreneurial characteristics (Dhillon, 1993), the most widely recognised of which are need for achievement (McClelland, 1961), risk-taking propensity (Lies, 1974), and Independence orientation (Collins, Moore and Unawalla, 1964). These studies have established that the characteristics of high achievement, moderate risk-taking and high independence, drive individuals towards establishing a successful enterprise on their own initiative. Other researchers suggested that in order to be successful, entrepreneurs should be an efficient decision-makers (Drucker, 1972), and efficient time managers (Hisrich and Peters, 1989). On the other hand some investigators have focused their study especially the psychological characteristics, motivations and aspirations of the women entrepreneurs (Decarlo and Lyons, 1979; Hisrich and Brush, 1984). Hence, Charumathi, 1998) attributed that commitment to work and dedication are most important qualities of women entrepreneurs.

While analysing the qualities of women entrepreneurs Seth, (1988), stressed that women possessed better cognitive qualities, innovativeness, more matured, decisive and self-assertive. Though the aforesaid authors are in agree on the qualities of women entrepreneurs, Drucker (1972), Hisrich and Peter (1989), differ in the context of other qualities that is decision-making ability, future planning and time management. Seth (1988) (cited in Dhillon, 1993) pointed while conducting an empirical study to explore the psychological characteristics that self-concept and sex role orientation were the crucial factor for entrepreneurial development.

A study of Women Entrepreneurs and Enterprise at Chennai by the centre for Entrepreneurship Development, Chennai revealed by Aiyudurai (1999), that a few characters in their social status are inevitable. They are:

- Psychological dependency of the business women on their family members in decision- making,
- To share family responsibility also, simultaneously along with their entrepreneurial responsibility,
- Lack of proper training before entering into business, interested in routine matters only and not involving in innovative ventures,
- Lack of market orientation in entrepreneurship,
- Inability to distinguish entrepreneurial functions from other functions like management, production and speculation, and
- Lack of interest and proper exposure to the things leading to run enterprises with binomial means of women.

The study also suggested that the requirements of women entrepreneurs are, to build up courage and self-confidence, to fix priorities in family and business activities by allocating adequate time for both appropriately, should have urge to learn new things and undergo training on various skills of entrepreneurship. Production orientation must be changed to real marketing orientation, involving in risk taking and taking effective decisions appropriately (Aiyadurai, 1999).

David from Mother Teresa University, Tamilnadu suggested that the development of micro enterprises by women entrepreneurs would suit more their success in business. He also drew out that a micro enterprise suits the life style of Indian women. These micro enterprises owned by women, produce either consumer goods or intermediate goods. It also gives them employment at their doorstep.



A project by Samuel, 1991 (cited in Aiyadurai, 1999) examined the managerial efficiency of women entrepreneurs in food processing units in Madurai districts of Tamilnadu. The study covered 56 women entrepreneurs and 10 men entrepreneurs in the urban area. The analysis of the impact of socio-cultural variables on managerial performance indicated that there is a positive correlation between age and managerial performance, there is a negative correlation between educational level and managerial performance there is a positive correlation between the time allocation and managerial performance.

Another study conducted by George (cited in Aiyadurai, 1999) on women entrepreneurs in readymade garments in Ernakulam district in Kerala, which covered 80 women entrepreneurs where 92 percent were the sole proprietors of the units. He pointed that all units earn profit but women entrepreneurs, who had undergone for special training in tailoring, earned higher profit, because they catered to the changing demands of the market.

The researcher perceived that in order to contribute meaningful development of entrepreneurship among women their motivational forces, a scientific study and identifying the problems faced by them and the coping strategies is very necessary.

### **Psychological Make-up and Motivational Factors:**

Motivation is the act of stimulating someone or oneself to get a desired course of action or to push the right button to get desired action.

Women business owners' psychological characteristics were a focus of many early studies (Hisrich and Brush, 1987; Watkins and Watkins, 1983), showing the historical interest in relationships between psychological profile and leadership success. More recently, studies of women's personal development and change related to their small business leadership experiences is a recurring

theme. These tend to highlight the importance of women's struggles with identity and personal change in leading their own business, including shaping their own role in the venture (Albert, 1992; Fenwick, 1998; McKeracher, 1996; Wells, 1998).

Women's motives for starting and leading a business have been documented in many studies (Lee and Rogoff, 1997; NFWBO, 1999b) to help illuminate the desires and needs of women leaders who choose business ownership over organizational management positions. Women's reasons for business start-up reasons encompass a wide range: desiring greater work-life flexibility, seeking challenge, fulfilling a long-felt desire, or escaping an organizational glass ceiling.

Many researchers and scholars have been continuously in search of what makes an individual an entrepreneur or in other words, what characteristics propel or induce individuals to opt for the entrepreneurial career. There are various cultural and social reasons and women in different parts of India may have different motives, aspirations, social status needs and argues. Various motivational needs and interests plunge in women entrepreneurs for establishing an enterprise. The most dominant motives are fulfilment of ambition and pursuits of own interests among all women entrepreneurs, which is evident from the study by (Panthulu and Swarajyalaksmi, 1998; Mohiuddin, 1983; Singh, Sehgal, Tenani and Sengupta, 1986). However, these researchers (Kanitkar & Contractors, 1994; Iyer, 1991; Singh 1992) stated the fulfilment of economic needs were the prime factor for entrepreneurial development among women. It is interesting to note that these studies had similar conclusion that highlighted the entrepreneurship motivation as one emerging as a challenge to satisfy their coupled with economic needs and utilise the leisure time. McClelland (1961) from research experiences stated that people perform the entrepreneurial role because of an inner urge, a desire to achieve which propels them to these careers

or people with a high need for achievement were drawn towards the entrepreneurial career.

Easwaraan, 1991 (cited in Aiyadurai, 1999) in her study from Narsee Mongee Institute of Management, Mumbai, observed that the primary motive for engaging in some economically gainful activity by women are:

- a. Desire for gainful time structuring,
- b. Making money or more money to support the family earnings.

Once they have decided to do something economically productive the major reasons for most women opting for business, rather than a job are flexibility of time i.e. to adjust working hours in such a way to share family commitments and more Independence compared to a job. She further observed that the decision-making of women entrepreneurs are mainly influenced by family members and funding agencies. Unmarried women are considered as the most non-dependable by the funding agencies in anticipation of the possibility of changes in the family environment. She again depicted that many other studies across the world have also confirmed that flexibility of time is one of the primary reasons. Women prefer business to a job.

Singh (1993) in her work relating to “Women Entrepreneurs: Their Profile and Motivation” stated that urges and factors impinging on influencing the process of the birth and growth of women enterprises are no different from those affecting men entrepreneurs. Several women are now willingly to become entrepreneur due to various factors. These factors have classified by her into two broad categories i.e. ‘pull factors’ and ‘push factors’. Under the first category, the women entrepreneurs choose a profession as a challenge and adventure with an urge to do something new and to have an independent occupation. The other category of factors forces women to take up business enterprises to get over

financial difficulties due to family circumstances. However, according to her the later category forms a negligible percentage of the total women in business. Only a few of the enterprises promoted by the women in her sample can be regarded as an extension of kitchen activities – are pickles, papad and powder (spices) with which women entrepreneurship is popularly identified.

Srivastava and Choudhuri (1998), in their work on “Women Entrepreneurs: Problems, Perspectives and Role Expectations from Banks” found that no single factor but a host of motivating factors act simultaneously on the individual creating dissonance in her, which in turn motivates her to take an action directed towards eliminating or reduction of dissonance in the individual. Women face problems mainly on the areas of marketing of their products and approaching the banks for getting loans. Personal problems like time constraints and family stresses were also cited. They concluded that joint family is not an obstacle for developing entrepreneurship in fact it is a facilitating factor. The entrepreneurial role enhances familial bonds and increases role satisfaction of women entrepreneurs as a ‘wife’ as a ‘mother’ and as a maker of a ‘home’.

Nair (1996) in her paper on “Entrepreneurship Training for Women in the Indian Rural Sector” advocated that a carefully drawn up training system has to address the strategic needs of women for survival and growth of their business. She pointed that more importantly the training system has to link up organically with some kind of credit delivery mechanism, either formal or informal. It has been observed that the formal system, with its highly stereotyped approach and bureaucratic machinery has not been able to appreciate the extra economic dimensions of women development.

Carter and Cannon (1991) in their study on “Women as Entrepreneurs” conducted in Great Britain, found that the way women approach to start an enterprise is dominated by the stage they have reached in their life cycle, i.e.

their age and domestic relationships. Differentiation by personal life cycle is important as women start business at very different stages in their life. This mostly affects the types of business started and their individual approach to business ownership. The study concluded that majority of women respondents were equally motivated towards achievement and were represented within the younger, achievement-motivation-group, the aspirants, or within the high achievers group of older women who had often come out of successful careers to start a business. The career paths pursued by women were usually in traditionally female employment sectors such as, retailing and within service industries. Only a minority had participated in the non-traditional activities. Regardless of their educational and career backgrounds all had experienced problems in starting and running enterprises. Many of those operational problems affect their entire business. She also expressed that many respondents were willing to exploit their femininity in-group situations or in certain types of negotiations, turning the perceived disadvantages of gender into an advantage. She also mentioned that women entrepreneurs were sceptical about the initiatives of government for promoting the women entrepreneurship.

McClelland and Winter (1969) stressed that the need to excel or to achieve something was the critical factor in entrepreneurship. Some other exploratory study (Schwartz, 1979; Rao 1978); Panthulu and Swarajyalakshmi, 1998) pointed some of the major reasons for entrepreneurial development which are fulfilment of ambitions, own interest, become economically independent, self-reliance, increase their socio-economic status and moreover take part in the productive activities, but Verma, Bharat and Krishna (1998), Surti and Sarupriyo (1983), Jyothi and Prasad (1993), Bal and Mishra (1998) argued with the above mentioned authors. They emphasised the consequential reasons behind women to become entrepreneur were the family background, joint family system, support from family members especially from the male members and to supplement the income of the family.

### **Socio-economic Factors and Family Back Ground**

A resourceful family facilitates entrepreneurship, as it is well known in Indian societies, which are traditionally followed by the joint family system. Several research studies (Surti & Sarupriyo, 1983; Jyothi & Prashad 1993; Bal and Mishra, 1998) have shown that entrepreneurs generally come from joint families, because several advantages like getting support and help from their family members to start their business, to take decisions etc. Results showed that women entrepreneurs from joint families experienced less stress when compared to women in nuclear families because they get support from their family members that is, father, brother, husbands, etc. For example, Surti and Saraupiyo (1983) investigated that psychological factor affecting the women entrepreneurs. They examined that role stress experienced due to the demographical variables, such as marital status and type of family, on stress and how they cope with stresses. Result indicated that unmarried women experienced less stress and less self-role distance than married women. Women from joint families tended to experience less role stress than women from nuclear families, probably because they share their problems with other family members. In nuclear family women are facing more role stress because they are burdened with family role as well as their business role. Sometimes women faced dual role conflict (Saravanavel, 1987).

### **Problems to Start or to Manage Enterprises:**

All women have problems with their business either during start-up or current operations or both (Hisrich, 1986). Obtaining credit, weak collateral position, scarcity of raw materials, competition, infrastructure, training facilities, lack of awareness, transport facilities, social attitudes, low mobility, etc. (Sorokhaibam, 1998; Negi, Pandey, Pokharyal & Badhani, 1998; Hisrich, and O'Brien, 1981). The greatest deterrent to women entrepreneurs is that they are

women. Society believes that they can take neither decision nor risk as the men do (Saravanavel, 1987).

Likewise, Vinze (1987) in a study of 50 women entrepreneurs in Delhi, showed that, women entrepreneurs reported that loan and credit facilities were on paper but in practice there were so many problems such as nepotism, favouritism and corruption, majority of the women entrepreneurs reported that electric power supply to their industries was very poor, roads to their industries were in bad conditions and for transportation of the raw material and finished products they had to depend on the private truck owners who charged them unreasonable rates and lastly they expressed that entering in entrepreneurship had an adverse effect on their social status. Vinze (1987), in her work pertaining to women entrepreneurs in India visualised that since women entrepreneurs need constant guidance in matter pertaining to financial discipline, it would be mutually beneficial if the banks and women entrepreneurs learn to appreciate each other view points, More attention is required in matters like streamlining if the assistance required co-ordination of procedure and evolving a better code for assistance agencies. She also pointed that management skills are must and women entrepreneurs need to train in this area which help them for the expansion and growth of their business.

One of the major problems which most of the women entrepreneurs face is the long working hours and absence from the home Bal and Mishra (1998), Mohanty, (1986) tried to put together on 'Women Entrepreneurship in Orissa: A Case Study of Dhenkanal District'. They found that marketing is one of the major problems for the women entrepreneurs. They also highlighted that lack of education, particularly in technical education among women robbed away the spirit to withstand odds and changes fortune. Another area where women face more problems compared to men is that of acquiring technical and entrepreneurial competencies. Technical sources for small entrepreneurs are

gained through informal resources rather than through any formalized training. Small business owners tend to set-up business for which they already possess skills.

Another study conducted by Verma (1998) on 'Women Entrepreneurship: A Case study of Manipur Handloom' and found that women organised more than half of the industrial units but the major problems were lack of education and proper transport facilities.

A small body of literature suggests that environmental factors be perceived differently by male and female venture initiators. Female venture initiators have more trouble getting access to capital (Hisrich and O'Brien, 1981), perhaps because of the lack of confidence shown by the banks, suppliers and clients (Schwartz, 1979).

Not only that they even found that more difficult to get training which may be the cause of lack of awareness, transport, family system, traditional believes, lack of proper channel, etc., and also faced trouble in getting skilled labour.

Another study on a group of women entrepreneurs in Bangladesh, Anwar 1998, (cited in Swarajyalakshmi, 1998) has tried to project the characteristics of the activities managed by the women entrepreneurs. He observed that the constraints of social norms prevailing there have been preventing the women entrepreneurs to manage their business independently. Those norms have restricted their mobility and thereby affected interaction with others, particularly for obtaining accurate information for business operation. Besides this, there is also a gap in availing of the training opportunities for skill formation.

Kolvereid (1993) in his study concluded 'It is equally difficult for female entrepreneurs in all countries to start their business' collected data from venture initiators in Great Britain, Norway, New Zealand and Jamaica. The study



showed relatively few significant gender differences in perceptions of the influence of the environment on business formation.

Moser and Young (1981) pointed out the reasons for poor pay of women as privatisation of women's work and putting of women as subsidiary workers. Accordingly to Banerjee (1985) women's economic position was worsening because their role in the traditional economy slowly became redundant while their gains in modern sector remained negligible.

Rao, 1991 (cited in Dhameja, Bhatia and Saini, 1999) in his study on 'Promotion of Women Entrepreneurship' concluded that economic backwardness, lack of familial and community support, ignorance of opportunities, lack of motivation, shyness and inhibition preference for traditional occupation and preference for secure jobs as the factors that inhibit promotion of grass root entrepreneurship among rural women.

Another major problem stated by Singh 1986, see in Dhillon (1993) that women face more operational problems, especially in the areas of marketing and recovery of dues and dealing with the workers. At the same time their desire to be independent and in control of their lives propels them into entrepreneurship. Huntley (1985) also advocated that besides the desire to be successful and to prove them to be capable of performing successfully in a male dominated job. On the other hand Solomon and Rothblum (1986) and Jick and Mitz (1985) observed that women entrepreneurs face more stress and a higher rate of genetic/biological stresses.

### **Dual Role and Entrepreneurship:**

Women are invisible input for work in the family and farm. The dual role of women as paid workers outside the family as unpaid in their family, which

leads to real contribution to an economy. Though they work from dawn to dusk but still their role is usually underestimated, under-assessed and not rewarded.

Barriers and conflicts encountered by women business owners are sometimes studied from a feminist perspective which critiques the structural and ideological discrimination built in to the existing economy and tacitly-agreed western models of business growth. Reports include isolation and gender-based discrimination of various kinds (Canadian Advisory Council, 1997), exclusion from male networks (Shragg, Yacuk, and Glass, 1992), and limited access to capital (Buttner, 1993). Work-family conflict experienced by women business owners has been a focus of recent studies.

A reliable technique should be evolved to qualify their contribution especially non-monetary contribution. The time budget has been allocated for the rural women for collecting and storing fuel, cooking and processing food, fetching and transporting water, earning for the well being of the family, craft and kitchen gardening, caring animals, cleaning, washing etc., every day (Joseph, 1997).

Asha (cited in Joseph, 1997) clearly visualised that women have a larger role to play as primary feeders in the family and in sole workers in the farm or cottage industries. It is often argued that peasant women are more significant providers of family and subsistence. The invisibility of women's work is part of a cultural system, which view men as the primary bread earner. According to her invisibility of women as an economic entity is the root cause of their low status.

Another factor is inability to perform the expected role performances, which again leads to intra conflict, for example while playing multi facet role they are not fulfilling the expected role performances properly which really creates clash between their work life and their domestic life.

Rathore and Chhabra (1991) in their paper on “Promotion of Women entrepreneurship: Training Strategies” stated that women find it increasingly difficult to adjust themselves to the dual role that they have to play the role as traditional housewives and compete with men in the field of business and industry. Workingwomen are often tossed between home and work and experience mental conflicts as they are not able to devote the necessary amount of times and energy to their home and children and mostly find it difficult and sometimes difficult to pursue a career.

A study conducted by Surti and Supriyo (1983) showed that the migrated women entrepreneurs coming from nuclear families experience greater role stress than the married local entrepreneurs coming from the joint families.

In a study about garment industry (cited in Joshep, 1997), it was found that home based production system provided cheap labour to the industries. The natural skills of women were utilised in this home-based work and were confined to get low wages. This shows that how much they are exploited by the entire system.

Jumani (see in Joshep, 1997) observed that women works at home-based production are one of their multiple roles at home. Women in Bangladesh are increasingly being propelled into home-based production due to poverty, landlessness and incidence of female headed family where they are not able to come out from their home to set up new business because of the stereotype system of the society which really hurdles the promotion of entrepreneurship among women.

Alagh (1989) opined that work participation rate among women is low in the country due to some critical factors like, predominance in household work, illiteracy, physical handicap and poor vocational training. The caste/class

hierarchy and patriarchal ideology also determine the extent of female participation.

Studies conducted all over the world (Joshep, 1997) established the fact that women are the basis of subsistence economy. 94 percent of them are found in the unorganised sector. Women constitute nearly 60 percent of the rural and 50 percent of the total unemployed. The basic problem of women in the unorganised sector springs up from helpless dependence, inadequate opportunities, illiteracy, limited skills, restricted mobility and inferior status.

It can be noticed from the given studies that women are dominating in the subsistence and unorganised sectors, which are not the major areas of development plans. Informal and subsistence sectors where women's contribution is generally high are not given the priority they deserve. A seminar (ILO, 1992) concluded that the revealing models of development tend to work to the detriment of rural women, denying them recognition as producers and contribution to alienation. There should be conscious efforts to change the conditions of women from inequality to equality (Pillai, 1989).

### **Resource Crunch in Running Entrepreneurship:**

Women have limited command over resources and regulatory institutions. It also prevents them from getting equal opportunities and a fair share of returns in the society as well as in the family. The status of women as men to a larger extent is determined by the amount of resources at their command. But this command should be individualistic rather familial or societal (Patel, 1989).

Due to non-regulation to the role played by women, they do not have any access to the resources, credit and technology. This is the important base of all social discrimination against them (Kohli, 1991).

Women are not only deprived on command over resources but also control over regulatory institutions and decision-making bodies. Insufficient involvement of women in decision-making is a major constraint on entrepreneurship development among women. It is mostly found that women have limited access not only to resources and decision-making process but also to their hard earned incomes. It basically deprives their opportunities for effective participation.

Moreover, Staats and Staats (1982) accounted for that women experience more stresses and their stresses appeared to be familial and related to their job.

### **Coping Mechanism:**

On the strategies used for coping with stressful situations, perusal showed from Dhillon's (1993) study that women entrepreneurs differ from each other and author to author, on the approach and avoidance modes of coping, the defensive, extra-persistent and intro-persistent coping strategies and also exhibit a tendency to some other coping strategies. These are: impulsive, intro-pulsive and impulsive. Dhillon's (1993) study also indicated that women entrepreneurs use more active, functional approach mode of coping when dealing with stressful situations, particularly, the extra-persistent (seeking and taking external help for the solutions of problems) and intro-persistent (external help when not forthcoming, self-help in the solution of the problems) as coping strategies (cited in Dhillon, 1993).

Angelini (1985) showed that women had an active coping style. Singh and Sengupta (1985) reported that women entrepreneurs used more support from others to help in the solution of their problems, as a coping strategy. The study also perceived that external help/extra-persistent coping style is more popular with women entrepreneurs. On the questions of reactions to frustration, Sharma and Nagaich (1985) concluded that in general women entrepreneurs were more

affected by frustration and they react to frustration through regression, fixation and resignation.

Literature on entrepreneurship development among women in different areas are available and some of them have been reviewed, but the actual data and statistics on business owned by women are scant, fragmented and rarely documented (Kohli, 1991). There is no dispute among the academicians, researchers, policy makers etc., regarding the influencing factors, problems faced by them and the coping mechanisms, in all spectrums of national and international life as equal partners. Though available literature soundly substantiate the imperative of entrepreneurship, yet the review of research on women entrepreneurs is also scarce and scattered with only few in-depth studies of a limited nature (Dhillon, 1993). Many studies (Vinze, 1987; Mohiuddin, 1983; Swarajyalakshmi, 1998; Shah, 1987; and Singh and Sengputa, 1985) on women have brought out quite a number of issues related to women engaged in enterprises. The gender biases exists in practical fields, policies and programmes which results in undervaluation and underestimation of women's headed business, discrimination in facilities and opportunities, absence of control over resources and decision making etc. All these factors increased the wide scope for research and need for more information on women entrepreneurs especially systematic and scientific information particularly in our country for its economical, social and industrial growth (Dhillon, 1993). With the growing concept of women as equal to men, they are coming out of their traditional role perception, responsibilities and create an identity for themselves and assume a variety of responsibilities and entrepreneurship amongst them. To make this dream a reality, women are understands that their labour is not drudgery but as important as their counterpart's contribution. The review of literature in the area of women and development (Kohli, 1991) through micro enterprises also shows that prerequisites or the improvement of women's position, the rationalisation of domestic life, the raising level of education, economic stability, the organized

activities of women, the problems faced by them like infrastructure facilities, financial support, marketing problem, taking of training skills are valid and important.

Most of the existing studies dealt with the psychological and social aspects of women entrepreneurs in general (Surti & Sarupriyo, 1983; Singh & Sengupta, 1985; and Seth, 1998). No attempt has been made (Vinze 1987) to develop an overall entrepreneurial development among women. Therefore, following study has been designated to fill up the lacuna in the field of women entrepreneurship. The background of the women entrepreneurs have not been studied systematically, only a few researchers (Vinze 1987), Kohli, 1991; Singh, 1992; Yadav, 1998; Tripathi & Mishra, 1998) have conducted in India on women entrepreneurs in urban informal sector. However, all these studies as their titles themselves suggested, and have tried to touch on only some of the characteristics and problems faced by the entrepreneurs, none of them have studied particularly on women entrepreneurs in urban informal sector. Thus, there is an urgent need for conducting research on the entrepreneurship of women in urban informal sector. Since, in the present time development of women is the primary concern (Rao, 1988) of the country, the role played by the women also assumes importance.

#### **Discussions on the Various Literatures:**

As the above paragraphs of literature should make clear, women's experiences as owner-leaders are not unitary, nor should women business-owners be treated as a monolithic group in some sort of misguided search for 'women's ways' of doing business. A critical theme threaded throughout this discussion is the need to resist any urge to homogenize women into clear patterns (often through contrasts with men), and to emphasize their differentiated opportunities, approaches, and perceptions of leadership.

As Gay and Robertson, 1997 says, Women don't always accept the dominant formula that success equals money and power. Women who start their own business sometimes do so to craft a new way of working and many continue to fight barriers of economic power and expectations.

Brush, 1992 concluded that women's business leadership cannot be understood using traditional (male oriented) frameworks of business analysis.

Masters and Meier, 1998; Sexton and Bowman-Upton, 1990 argues that there are two main difficulties with some of this literature. Comparisons of women to men business owners continue to be prevalent in business ownership literature.

Women's motives for starting and leading a business have been documented in many studies (Lee and Rogoff, 1997; NFWBO, 1999) to help illuminate the desires and needs of women leaders who choose business ownership over organizational management positions.

Against this backdrop, the present study made a modest attempt to review the various issues pertaining to women entrepreneurship as mentioned above. The present study also focuses the attention on the prospect of the women entrepreneurship in India and how they contribute themselves in the overall national economy. A number of studies (Dhillon 1993; Badhwa, Boyd & Gumpet, 1983) have conducted in India as well as Western countries to find out the different behaviour of the women entrepreneurs. Most of the researchers (Prasad & Rao, 1998; and Bal and Mishra, 1998) have found the association between the socio-economic background, age, education, motivational factors and successful entrepreneurs. No study has been made to investigate the types of activities done by women entrepreneurs especially in urban informal sector (Singh, 1992) and the family support to run their business. The main focus or the thrust of this study was to find out the nature and extent of activities carried out



by the women entrepreneur in urban informal sector, characteristics of urban informal sector and family support to them. The points therefore, stress the need for carrying out the present investigation on scientific lines.

The point that emerges as paramount importance can be summed up below:

- Studies have shown that need for achievement moderate risk-taking and high Independence are the most important qualities of women entrepreneurs
- As far as the motivational factor is concerned fulfilment of ambitions/own interest become economically independent, self-reliance, increase the socio-economic status and take part in the productive activities are the crucial motivational factors for them.
- Family background also plays an important role in flourishing entrepreneurship among women.
- Studies have highlighted that obtaining credit, weak collateral position, scarcity of raw materials, competition, infrastructure, training facilities, lack of awareness, transport facilities, social attitudes, low mobility, etc., are the main problems faced by the women entrepreneurs while starting and running the business.
- To maintain a fine balance between the two roles (job role and domestic role) is another area of concern for them.
- Regarding the coping mechanism the studies have found that most of the women entrepreneurs seek outside help to run their business.