

CHAPTER -2

REVIEW OF LITERATURE

Economic history is a witness that entrepreneurship development plays a major role in the industrial economic development of an economy. Entrepreneur as an individual who creates a new enterprise. It is an approach to wealth-generating activity. It is said that entrepreneurship is the cause of an effect of an economy. Hence more emphasis has been given to entrepreneurship development all over the world including India. Over the past half-century, there have been various types of research resulting in many models and/or theories of entrepreneurship development. Since 1994, within the top eight referred entrepreneurship journals, the studies of women entrepreneurs represented only 6 to 7 percent of the total articles published. Most of the reviews have focused upon summarizing the key topics, perspectives, methodologies, and/or findings within extant women's entrepreneurship research (the earliest of which was by (Bowen & Hisrich, 1986)). An attempt has been made to analyse the review the literature for the present study.

As the present inquiry is concerned with the challenges of women entrepreneurs, an attempt is made here to review the earlier studies on barriers of women entrepreneurs so that greater insight into the subject is obtained. A wide variety of research studies have been conducted by a number of scholars and institutions into the different aspects of women entrepreneurs. A majority of the studies on women entrepreneurial development in India are confined to small-scale industries some of the important studies pertaining to challenges of women entrepreneurs are discussed below.

2.1 Review in international perspective

Everett H.E. Hagen (1962), studied the origin of entrepreneurs in different countries. He revealed that the entrepreneurs have emerged mainly from a socio-economic class.

In Indian context he stated that the leading business communities like Parsis, Marwaris and Sindhees have been found to have a deep desire in engaging in industrial activities. Alexander (Alexander, 2017) and Carrol (Carroll, 1965) provided empirical evidences from Lebanon, Greece, and Philippines respectively to argue that entrepreneurs do emerge from people with higher level of education. According to (Kunkel, 1970) and (Young, 1971), entrepreneurial talent is not equally distributed among population across societies and regions. Van der (van der Wijst, 1990), in a study on women-owned small businesses found that women's businesses performed worse than others.

Tovos, (1991) concluded that self-employed faced so many problems in small-scale enterprises due to limited access to capitals, inputs and markets. The study also shows that many small enterprises share one market segment which cause the competition to be tough and prices to be low. As a result, small business products are highly dependent on a limited number of suppliers and wholesalers. This made the women entrepreneur economically vulnerable and often exposing her to exploitation. Moore (1992) (Moore, Buttner, & Rosen, 1992) observed, that strategy formulation is not the singular product of one person's mind, relative to corporations, but a continuing organizational activity. For this perspective further investigation is required for validity within the domain of the entrepreneurial entity. In this context, one person often corresponds to the overall organization or can at least dominate the decision-making process for a small to medium-sized business.

Breen et al. (1995) (Breen, Calvert, & Oliver, 1995) examined by taking a sample of 211 female entrepreneurs from Australia on financial and personal issues. The study found that women entrepreneurs were faced with the problem of financing and started out with low initial capital. On the other side of the family, female entrepreneurs faced the problem of supervising and looking after sick children. Habibur Rahman (1995) gave importance on the collateral, project viability and entrepreneurial evaluation at the project appraisal level of banks. According to a 1995 report by the United Nations Industrial Development Organization (UNIDO), "despite the evidence that the

repayment rates for loans to women are higher than for men, women still have greater difficulty obtaining loans" mainly for the discriminatory attitudes of both organised and non-organised financial institutions. Lerner, Brush and Hirsch's (1997) study of Israeli entrepreneurs showed that women entrepreneurs motivated by necessity tended to have more profitable ventures, but those motivated by achievement had higher personal income. Alsos Agnete and Ljunggren Elisabeth (1998), their longitudinal study of 149 nascent entrepreneurs from Norway found that there were many similarities and dissimilarities between male and female entrepreneurs. Their study revealed that female writes fewer business plans and present them much later in the process. Female requires external capital earlier in the start-up process and they hire few employees for their business compare to their male counterparts. Caputo & Dolinsky, (1998) investigated the role of household member's financial and human capital to advance self-employment among women. This analysis revealed that husband's professional knowledge and entrepreneurial activities in family matters contribute greatly to business growth. The study further suggested that the government provide women with the necessary skills to ensure rapid development of entrepreneurship.

Global Entrepreneurship Monitor (GEM) (Paul D Reynolds, Hay, Bygrave, Camp, & Autio, 1999), researchers found that the level of entrepreneurial activity among women increased with an increase in the level of education, a major jump in business ownership among those who went beyond secondary education. This pattern is different from that of men. The highest level of professional activity among men is seen in those who have only a secondary education; The lowest levels of entrepreneurship are seen in men who have both the lowest and least amount of education. According to GEM reports, to increase the level of entrepreneurial start up to help more women get involved and uncover successful women entrepreneurs who could serve as role models and help other women start their own businesses, should be encouraged (GEM began in 1999 as a joint project between Babson College, USA and Business school, UK).

In 1999, Candida, Brush, Nancy Carter, Elizabeth Gatewood, Patricia Greene and Myra Hart launched the Diana Project to study the phenomenon of women's entrepreneurship in the United States. Diana Project report revealed that women-led ventures were smaller than male-led ventures, whether measured by size of revenue generated or the number of people employed. To examine supply of and demand for growth capital relative to women entrepreneurs a multi-method research effort was undertaken. Diana Project research showed that women entrepreneurs seldom acquired sufficient funds to grow their business aggressively and to reach their full potential. The demand by women entrepreneurs for equity capital, there was and still is a mismatch between the women, their enterprises and sources of growth funding (Brush, et al., 2001b, and 2004b). The Diana Project findings promoted great interest amongst the media, policy-makers, practitioners and educators wanting to learn more about ways to increase women entrepreneurs' receipt of growth capital by providing a better infrastructure of programmes and curricula for women who wished to grow larger business (for example: Hart, 2003 (Hart, 2003) ; Henry, 2002 (E. Henry, 2002); Hoover, 2002; Montandon, 2002). Rahman (1999) studied about women borrowers' involvements with the microcredit program of the Grameen Bank, and the grassroots lending structure of the bank. He focussed on the processes of village level microcredit operations and addresses the realities of the day to day lives of women borrowers and bank workers and explains informant strategies for involving themselves in this microcredit scheme.

Hisrich and Oztuk (1999) studied on the developing economy of Turkey, found that many women entrepreneurs with a university degree face difficulty in obtaining loan. Saleh (1999) revealed that inadequate cash flows, marketing deficits and discrimination treatment from supportive service agencies to create obstacles to women entrepreneurship in Bangladesh.

Piggy Lumbing and Charles R. Kuehl (2000), reveal that motivation behind women entrepreneurship is generally influenced by two factors- one is dissatisfaction with corporate life and secondly, desire for a challenge. According to them,

“Dissatisfaction with corporate life occurs for many reasons including layoffs, the glass ceiling and conflict between family and work responsibility”. Lambing and Kuehl studied the features of women owned business in US.A. According to census of USA, the growth rate of women owned business is more than 50 percent in 1980-1990. But the business of women was smaller than man owned business because of the differences of motivation, the age of the business and also the type of the business chosen by the women entrepreneurs. This analysis revealed that women owned business grew slowly, earned low profits, hired fewer labours and raised less capital.

Lisa Gundry and Harold Welsch (2001), analysed the characteristics of highly successful women entrepreneurs. The study revealed that the strategic structure and success factor, growth intentions, commitment level and opportunity costs which differentiate the business of highly successful women entrepreneurs from those to less successful women entrepreneurs. According to this study, high growth entrepreneurs have following features-

1. Determination is more to own their entrepreneurial activities.
2. More focus on market expansion and new technology for development of their business.
3. For the success of their business, they are more open to greater opportunity costs.

To organize their entrepreneurial activities, high growth entrepreneurs are basically more ambitious and adopt well-structured approach.

Orhan and Scott (2001) conducted a survey of 25 women entrepreneurs to understand the reasons that motivate women to enter into business. This study indicated many motivating factors as influence of environment pull and push factors. Environmental influences were ‘Dynastic compliance’ and Natural succession’. Push factors were ‘no other choice’ and ‘forced entrepreneurs’. Pull factors influenced ‘informed entrepreneurs’ and ‘pure entrepreneurs’. Tambunan & Purwoko, (2002), did a study on the recent development of women entrepreneurs in Asian developing countries. his study mainly focuses on women entrepreneurs in small and medium enterprises based

on data analysis and review of recent literature. Tambunan found that Asian developing countries have emphasized SMEs. Each country has more than 95 percent of all firms in all sectors. According to this study, the representation of women entrepreneurs is relatively low due to some factors like lack of education, lack of adequate capital, social and cultural barriers etc. This study also showed that the majority of women entrepreneurs in SMEs are forced entrepreneurs just aspiring for better family income.

Van der M (2002) and Carter (2000) agree and suggest that the only way forward to have financially independent women is to encourage larger numbers of women to get into self-employment and making them recognize that there is an importance to widen access to the business start-ups and increase adequate training and advice. Hughes (2003) revealed that women who were pushed into self-employment by job loss or a lack of job opportunities were much less satisfied than those motivated by pull factors with their level of personal income, job security, and ability to save for retirement. According to Organization of Economic Cooperation and Development (OECD), 2003 policy makers and practitioners view women as a reservoir of entrepreneurial talent. OECD Conference (2004), revealed that in Turkey female entrepreneur has been limited by factors including patriarchal belief, traditional gender roles, and lack of experience. Management related knowledge gaps which were partly because of the institutional environment (macro level) and partly because of their own family context (micro level) which hinders their entrepreneurial potential and opportunity recognition.

Amha & Ademassie (2004), conducted a study that smore than half of all women entrepreneurs in Ethiopia face gender-related challenges to conduct and expand their entrepreneurial activities. Brush et al., (2004), and Marlow et al., (2008) show that women are focused in areas such as retail, personal care services, catering and restaurants, which are characterized by ease of entry and low start-up financial capital. These areas are intensely competitive and crowded and this limits development potential. Mitchell, (2004) (Mitchell et al., 2004) analysed the motivation of

entrepreneurs at the time of starting entrepreneurial activities in the socio-economic milieu of 101 men and women entrepreneurs of South Africa. The main objective of this study is to identify similarities and dissimilarities in the motives of these men and women entrepreneurs. The study revealed that both men and women entrepreneurs were found to be basically motivated by the need for achievement, men entrepreneurs were found to be primarily motivated by the need for achievement, men entrepreneurs in expansion to women were more motivated by the need to provide family security and to make a something difference in the business. Women entrepreneurs more than man were motivated by the need to keep learning and the need for more money to sustain.

Richardson et al. (2004), (Richardson, Howarth, & Finnegan, 2004) revealed that the reasons for women to start a business are not always driven by positive factors, but also by negative circumstances such as low family income, lack of employment opportunities, dissatisfaction with current job or the need for flexible work. These factors are most prominent among women within developing economies (Dhaliwal, 1998). Sarri and Trihopoulou (2005), analysed personal characteristics and motivations of women entrepreneurs in Greece. This study revealed that education level of women entrepreneurs was high and most of the respondents were married and had children. Moreover, women have tendency to enter into business in old age. Women entrepreneur in Greece were basically motivated by pull factors such as need for creativity, independence and self-fulfilment.

Gender influences the decision and precision in entrepreneurship. Gender differences were found as a major construct barrier in any latent, nascent and infant ventures (Alson, Bruyneel, and Sara, 2007). Longowitz and Minniti (2007) who examined in 17 countries about entrepreneurial propensity of individuals found that women viewed themselves and the entrepreneurial environment less favourably than men. They concluded that perceptions about opportunities, knowing others entrepreneurs, and having self-confidence are important characteristics of entrepreneurs, whether male or female. Longowitz and Minniti (2007), observed that the role of women in the

development of a country cannot be ignored because it not only provides for women to prove themselves but also contributes to the welfare of the overall economy. Governments worldwide are taking various measures to develop women entrepreneurial activities.

Marlow et al., (2008) examines that due to a dearth of high-profile successful women role models (i.e., the ‘invisibility’ of women’s involvement in and contribution to entrepreneurship) and a masculinised discourse bias, there is normative assumption that the ideal entrepreneur is male (Ahl & Marlow, 2012; C. Henry, Foss, Fayolle, Walker, & Duffy, 2015).

Brush et al. (2009), In Germany with key experts studied with semi structured interviews with 31 women entrepreneurs and 23 interviews. The sample was chosen in four different regions in Germany to maintain maximum diversity in context. The researcher found that micro and macro environments to be more powerful than meso environment on the lives, decisions and stronger on opportunity recognition. The study revealed that there were management related knowledge gaps which were partly because of the institutional environment (macro level) and partly because of their own family context (micro level) which hinders their entrepreneurial potential and opportunity recognition. Cohoon, Wadha & Mitchell, (2010), present an elaborated exploration of the motivation, background and experience of Men and Women Entrepreneurs. This study is based on 59 percent of successful women entrepreneurs who had both hands full with two or more ventures to take care of. This study identifies 5 psychological and financial factors that motivate women to become entrepreneurs. They are:

- a) a desire to gather/build wealth
- b) a long-standing desire to own their enterprises,
- c) the desire to capitalize on their own business ideas they had
- d) working with someone else did not appeal them
- e) the appeal of the start-up culture

Al-Hossienie (2011) carries out a study where he focuses on the socio-economic impact of women entrepreneurship in Sylhet city, Bangladesh. The study showed that three-fourth of the women entrepreneurs in the city of Sylhet are married and are mainly involved in tailoring and beauty parlor business. Half of the women entrepreneurs use their income for family and most of them do not require their husband's permission to use their income. A woman entrepreneur usually brings positive changes in the attitude and behaviour of family members and society towards her. Kelley et al. (2011) (Kelley, Singer, & Herrington, 2012) in his comprehensive analysis of the GEM data revealed that while women are more likely to be motivated by necessity than men worldwide. This trend is more pronounced in less developed economies. Similarly, women entrepreneurs tend to perceive fewer market opportunities than their male entrepreneurs in general, but such perceptions increase with level of country development. The reasons for being pushed into entrepreneurship also seen to vary by a nation's level of economic development. In less developed countries, women tend to become entrepreneurs due to necessity for survival, nutrition, health care of family, educational reasons (Minniti, 2010); in developed countries there is evidence that they are frustrated by a lack of career advancement opportunities (Belcourt, 1990; Buttner & Moore, 1997). Ahl and Marlow (2012), in their study show that women face several challenges relating to careers in entrepreneurship. They assert, '.....despite the benign image of entrepreneurship as a meritocratic accessible field of economic opportunity seeking behaviour, closer analysis suggests that there are limitations upon the possibilities of who can claim the subject position "entrepreneur" Ahl and Marlow warn, '.....women are positioned as lacking and incomplete men' (pp. 543,545), and there is a perpetuated '.....hierarchical ordering where femininity is associated with deficit and a masculine discourse of entrepreneurship emerges as the unquestioned norm.....' (p. 543,544,545).

Uddin (2012), explained the demographic characteristics of women entrepreneurs and problems of women entrepreneurship development in Bangladesh. In his study, the author showed different types of business handled by women, the women's

educational background, family size, age, occupation, prior experiences and other demographic matters. This study provides some recommendations for the existing problems in the field. In a study that utilizes the sample of 1970 British cohort, women who had self-employed mothers were found to be 2.69 times more likely to become self-employed themselves; therefore, having a role model of a self-employed and financially independent mother has a positive effect on the entrepreneurial propensity of daughters (F. J. Greene, Han, & Marlow, 2013). Bernard and Victor (2013) examine in Dar es Salaam city of Tanzania about the growth of women entrepreneurs on strengths, weaknesses, opportunities and threats. The sample size was 130 women entrepreneurs; the study exposed that a major driving force was the desire for financial independence for women entrepreneurs. It also revealed that the prime opportunity was the desire to be one's own boss which leads to a women entrepreneurship. The study further noted that the weakness was that most women lacked entrepreneurship due to lack of education and great threat to child upbringing in the family. Chakravarty's (2013) findings highlight that majority of the women respondents see inequality in rights, financial limitations, education, marketing and communication as barriers to new ventures. The beliefs of Gender-stereotypical regarding entrepreneurship are influential factor.

(Giazitzoglu & Down, 2015; Jennings & Brush, 2013) The lower aspirations of some women are the result of gender stereotypes and it may lead to deprive them of the essential resources required to become business owners and limit the performance of their business activities (Steele, Spencer, & Aronson, 2002). Gender stereotypes may encourage self-stereotyping whereby individuals conform to generic characterizations (F. J. Greene et al., 2013). F.J. Greene et al., (2013) in a study that utilizes the sample of 1970 British cohort, women who had self-employed mothers were found to be 2.69 times more likely to become self-employed themselves; therefore, having a role model of a self-employed and financially independent mother has a positive effect on the entrepreneurial propensity of daughters. Though economic pressure is the most striking factor that leads women towards entrepreneurship (Kaushik, 2013), it is comparatively lower than male, Global Entrepreneurship Monitor (GEM) report as

cited in (Mahmood, Khalid, Sohail, & Babak, 2012) GEM report also highlights that women entrepreneurship is high where per capita income of a country is low. Generally, women in rural areas take up entrepreneurship to improve their standard of living (Chakravarty, 2013) and independence (Kirkwood, 2009). Kariv, 2013) in his study revealed that women are less likely to consider careers in entrepreneurship given attitudinal, resource, skills, knowledge, and institutional, regulatory and social barriers. Coleman & Robb (2016), revealed that women entrepreneurs use significantly lower amount of external equity capital than men during the early and later stages of their firms' development. The literature on mainstream entrepreneurship primarily focusing on the male entrepreneur emerged in the 1930's. The late 1970's witnessed the emergence of an explicit sub-domain of women entrepreneurship (Jennings & Brush, 2013). This part outlines the chronological history of development of the literature on women entrepreneurship. The following table reveals a summary of the key historical milestones in this sub-domain.

2.2 The chronological summery of the first studies on women entrepreneurship

Table – 2.1

<i>Year</i>	<i>Study type</i>
<i>1976</i>	<i>First journal article</i>
<i>1979</i>	<i>First policy report</i>
<i>1981</i>	<i>First Conference presentation</i>
<i>1985</i>	<i>First academic oriented book</i>
<i>1986</i>	<i>First literature review</i>
<i>1989</i>	<i>First edited volume</i>
<i>1997</i>	<i>First Journal special issue</i>
<i>1998</i>	<i>First policy-oriented conference</i>
<i>2003</i>	<i>First academic conference</i>
<i>2007</i>	<i>First award recognition</i>
<i>2009</i>	<i>First academic speciality journal</i>

Source: (Yadav & Unni, 2016)

2.3 Review in National perspective

Gadgil (1975), found one remarkable feature about the business evolution in India was its slowness. According to Gadgil, the reasons for this slowness comprise village self-sufficiency, non-industrial character as the dominant trait of Indian towns, the persistent government policy of laissez fair, lack of technical training for workers, etc. Berna, (James & Berna, 1960), in Tamil Nadu, in his study of 50 manufacturing firms found that traditional occupation and caste had little impact in determining entry into entrepreneurial endeavours than economic factors such as access to capital, possession of business experience and knowledge.

Shruti and Sarupriya, (1983) examined psychological factors affecting women entrepreneurs and investigated the role of "stress" experienced by women entrepreneurs. This study showed that; Unmarried women entrepreneurs experienced less stress than married women entrepreneurs. In addition, female entrepreneurs from joint families experienced less stress than nuclear families, as they share their problems with other family members.

Singh and Gupta (1985) studied to find the reasons for becoming an entrepreneur amongst the women. Their study revealed that economic reason was the first followed by keeping oneself busy, ambition fulfilling and the desire to become independent.

Rani C. (1986), conducted a study to identify potential women entrepreneurs among polytechnic students and their awareness about entrepreneurship. The study showed that 86.5 percent students were enthusiastic about setting up ventures. But the problem is that most of them were not aware about the special incentives offered by the government to women entrepreneurs. Moreover, majority of them were not able to clearly identify the project they would like to set up. Tripathi and Mehta (1990), in their study on entrepreneurial response, report that the entrepreneurial response finds its expression, in relation to the context of the constellation of forces facilitating the birth and expansion of a business enterprise.

Vysalus Poornima (1991), investigated the 'Credit reach for women-policy practice gap' and revealed that in the present set up women ventures generally do not enjoy full access to credit facilities. Jaiswal. R.P. (1993), studied to investigate the nature of participation of women in two areas of men dominated mainly – science and engineering. This study shows that despite better educational qualification and relatively good family background, women entrepreneurs do not hold the same socio-economic status, job placement, work allotment as enjoyed by male in the same conditions.

Rani (1996), revealed that the motivational factor for women entrepreneurs from higher income classes was the availability of leisure time. In contrast, women entrepreneurs are faced to take entrepreneurship in the absence of any other means to contribute to family income (D'Cruz, 2003; Tupe, 2018). According to this study, the highest facilitating factor which helped women aspire to be entrepreneurial (Pillai & Anna, 1990) is family support and encouragements. Starcher (1996) observes, "having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business". The combination of two jobs is difficult for any women where poverty and lack of infrastructure is most common. It is doubly taxing in countries like India. Vijaya and Kamalanabhan (1998), found that several motivational factors have been identified in entrepreneurs. These include the values placed on innovativeness, independence, outstanding performance, and respect for work. The development of entrepreneurship is lowered by the lack of these values. Punitha et al. (1999), studied the problems and constraints faced by women entrepreneurs in the Pondicherry region. A sample of 120 women entrepreneurs was surveyed personally, of which 42 were rural and 78 urbans. In the analysis, the rural women faced mainly competition from better quality products and marketing problems. The problems for urban entrepreneurs are the competition from better quality products and the difficulty of obtaining loans. Ignorance of systems, distance from the market and ignorance of public authorities and institutions are the least of the problems faced by women entrepreneurs from both rural and urban areas.

Lambing and Kuehl (2000), studied about the motivation behind women entrepreneurship. According to them, two factors basically motivated women entrepreneurship - one is dissatisfaction with corporate life, and another is the desire for a challenge. This Study revealed that for many reasons dissatisfaction with corporate life may occur. This includes conflict between family and work responsibility, layoffs, the glass ceiling etc. Pandit (2000), analysed the home-based women entrepreneurs in Mumbai to identify entrepreneurial effectiveness among them. The study reveals that these enterprises are not regulated. They are based on goodwill; therefore, do not build brand equity. Moreover, these ventures carry out managerial functions without knowing that they are doing so. Generally, entrepreneurial effectiveness is tested by three ways namely sense of desire to prove entrepreneurship, success of achievement and sense of satisfactions. But this study shows that this may not be the only way to identify entrepreneurial effectiveness.

Dr.C.L. Gayathri Devi (2014) in her study title “Barriers of Women Entrepreneurs”; study in Bangalore Urban District, in India published in International Journal of Trends Economics Management & Technology (IJTEMT), USA, has found that despite all the challenges, successful women entrepreneurs do exist. Women entrepreneurs have evidently more to “acquire” than their male counterparts (Infogalactic: the planetary knowledge core contributors, 2016). Women entrepreneurs have faced problems of socio-cultural environment in which women are born. Generally, women lagging men because of Social customs, caste restrictions, culture restraints and norms.

Renuka Viswanathan (2001), has discussed elaborately in her article on opportunities and challenges for women in business. In promoting women entrepreneurship various support services and societal changes were essential. She has given emphasis on introducing EDP (Entrepreneurship development programmes) from high school level onwards for bringing about a curriculum change. She has also given importance on review of EDPs to make it relevant and market oriented. She has emphasised on providing funds, appropriate training, collaborating with NGOs and changing the

attitude of society towards women's entrepreneurial activities. As highlighted in (Mahanta, 2016), in India, the complicated relationship between the domestic responsibilities of women and their great potential to be successful entrepreneur has been noted in a number of industries such as knitwear and garments (N. Singh & Sapra, 2007; Vijayabhaskar, 2002). These jobs provide limited opportunity for upward mobility (Neetha, 2002). Various socio-cultural and political factors are responsible for such gender biases, which are gradually being overcome but not properly, even with governmental policies of equal opportunity for women in education and jobs (Anker, 1998; Beck, Demirgüç-Kunt, & Levine, 2001; Peredo, 2001). In a study of women entrepreneurs in the state of Kerala, India (2003), staying away from home for long hours, particularly after late in the evening, attending meetings, meeting and discussing with government officials, and taking care of family problems alongside all these responsibilities have been reported to be a serious burden (D'Cruz, 2003). Accordingly, they face tension, which exists between their personal lives and career pursuits. This may be viewed as a form of inter-role conflict in which the role pressures from the work and home domain are incompatible.

Hookoom Sing and Essoo (2003), noted that the traditional concept of entrepreneurship expressed a desire for self-employment to generate income and use skills. Lall & Sahai, (2008), conduct comparative studies of multi-dimensional issues & challenges of women entrepreneurship, and family business. The study focussed on entrepreneurial challenges, future plan for expansion, degree of commitment based on demographic variables. These variables are known as psychographic variables. To analyse the study, the data have been collected through stratified random sampling & convenience sampling from women entrepreneurs who are working in urban area of Lucknow. The study revealed the characteristics of business owner's as self-esteem, self-perception, entrepreneurial intensity & operational problem for future for growth and expansion. The study revealed women entrepreneur that still have lower status and face more operational challenges in running business though, there has been considerable growth in number of women opting to work in family-owned business.

Singh, 2008, in his study showed the reasons and influencing factors behind entry of women in entrepreneurship. He explained the features of their business in Indian context and also obstacles and challenges. Singh revealed that, the main obstacles in the development of women entrepreneurship are family responsibility, gender discrimination, lack of interaction with successful entrepreneurs, missing network, low preference given by bankers to provide loan to women entrepreneurs and social un-acceptance as women entrepreneurs. He suggested that to develop women entrepreneurship like promoting micro enterprises, unlocking institutional framework, projecting & pulling to grow and support the winners etc. The study has given emphasis on to ensure co-operation among women related ministry, economic ministry and social and welfare development ministry of the government of India. Dr. Sunil Deshpande & Ms. Sunita Sethi (2009) observed that the biggest challenges of women entrepreneurs are dominated by male dominated society, lesser risk and lack of self-confidence.

Jyoti Bahl revealed some problems like access to finance, access to markets, access to training, access to networks, access to policy makers, traditional views on women's role and statistical invisibility of entrepreneurs in government records are major problems to women entrepreneurship in rural India (2012). Jayan (2013) studied for Coimbatore city on women entrepreneurship in MSMEs. His study was based on the relationship between industries related factors and success of entrepreneurs. The study identified that the achievement motivation and human relation are the factors which motivate women to become a successful entrepreneur. According to Kaur and Sing, the specific problems associated with women entrepreneurship in India are financial arrangement problems, limited mobility factor, lack of education, scarcity of raw materials required for capacities and lesser risk and uncertainty bearing attitude (2013).

Singh and Raina (2013), analysed the problems and challenges faced by women entrepreneurs in India and also explained the policies of Indian government for women. The researchers mainly focussed to find out the status of women

entrepreneurs in India. The study revealed that in modern India, the rate of women who are taking up entrepreneurial activity especially in MSMEs is gradually increasing. The study showed that Indian women have imprinted a position for themselves in the male dominated world. This study also revealed that Indian women can well manage their household work as well their workplace.

Vijayakumar and Jayachitra(2013), revealed that financial problems like complex loan procedures, difficulty to get required capital, dependence on family and friends for loans, marketing problems related to overcome middlemen, difficulty in popularizing products, maintaining quality of the product, procuring sufficient raw materials and equipment due to fluctuating and high cost, competition oriented problems like stiff competition from organized firms and male entrepreneurs, etc. Other challenges were limited managerial ability, lack of entrepreneurial aptitude, low risk-taking ability, travelling constraints, family problems, etc.

2.4 Review in North Eastern Region perspective

The NER of India is unique in terms of indigenous population, different cultural practices, and traditional business practices especially by women (Sangama 2006), one of these states, Meghalaya, strongly follows the practice of matrilineal that allows the women to enjoy property and other rights, and also given the freedom to participate in any cultural, social, religious, political and economic activities have a great potential for successful entrepreneurship, but yet to be exploited for economic development. Sinha, P. (2006), Conducted a study on problems and prospects of Women Entrepreneurship in the North East. This study revealed that there were several factors for the emergence of women entrepreneurship on the North East Region such as family background, ambitious attitude, motivation and facilitating factors and training played a significant role in promoting and developing women entrepreneurship. This study found that the trained entrepreneurs were better than untrained entrepreneurs.

Srivastava and Syngkon (2008), study make an in-depth analysis of the development of small scale industrial (SSI) sector in the rural areas of the states North Eastern Region of India. The study also gives emphasis on the role and profile of entrepreneurs. The study reveals that the assembling, manufacturing, processing activity is the main group among the various SSIs activities in the North Eastern states in both rural and urban areas. It is observed that in most of the North Eastern states, concentration and growth of SSI activities is higher in rural areas than in urban areas. The study also brings to light the rising number of women and tribal entrepreneurs in the region.

B. Das & Barman, (2013) studied the factors for the emergence of women entrepreneurship in the Kamrup district of Assam. This study showed that women usually undertake entrepreneurial activity to use their leisure time in productive activities. However, in the rural sector, economic compulsion and knowledge of product and service are the main factors for entrepreneurship. This study also revealed that the development orientation of rural women entrepreneurs is lower than that of urban entrepreneurs. Rural women entrepreneurs are basically suffering from lack of management skills, lack of confidence, lack of family support and lack of funds.

Jaiswal, (1993); Khanka, (2009), conducted a survey of 248 first generation entrepreneurs to understand their entrepreneurial motivation in Assam in North East India. This study revealed that entrepreneurs were basically motivated by the need for economic achievement, autonomy, personal growth, and recognition. To become an entrepreneur, the desire to contribute to the community was not found to be an important factor. Khanka did not reveal any significant difference in the motivations of men and women entrepreneurs.

Sujata Bhadra (2007), in “Women Entrepreneurs in Rural Area - a case study of Tribal Women in Kokrajhar district” observes that majority of the women in the extremely rural areas of Bodo land have strong wish for additional income through the intervention of small business. This study shows that for the family’s survival, women have been forced into the entrepreneurship and self-employment. Barua and Mali

(2017), in their study, found that the micro, small and medium enterprises in Assam had registered an average growth of 20.63 per annum from 1987-88 to 2006-07. This was accompanied by an average annual growth of 45.3 per cent in investment and 89.5 per cent in output. It can be concluded from the study that entrepreneurial performance indicated by the output is largely affected by the quantum of investment rather than the level of employment.

Das, M (2012), revealed that majority of women entrepreneurs (70 percent) in Guwahati Municipal Corporation, considered entrepreneurship secondary to their home and family. Maximum importance is given to their husband and children and their relationship with them.

Chakraborty, D and Barman, R. (2014), observed that the development of rural entrepreneurs, age, annual income, gender and household status etc. have a direct impact on the development of rural entrepreneurs. This study reveals some crosstab calculation with respect to gender and caste, and annual income and family structure. It was shown that the joint family is equally competent with nuclear family in respect to earnings. In case of gender and annual income, the study shows that women entrepreneurs were also equally competent with male entrepreneurs. Regarding caste and gender, it was found that large number of women from low caste were motivated to start entrepreneurial activities of their own along with men. The analyses of socio-economic variables show that the socio-economic conditions for entrepreneurs in rural areas are good and point to a growth perspective.

Table – 2.2 Few reviews of literature in tabular form:

Name of the Author	Name of the research paper	Year	Gist of the study
Habibullah, M. (Habibullah, 1987)AM	“Entrepreneurship Training and Development”	1987	The freedom of works, personal attributes and desire for higher social status significantly motivates women to participate in micro entrepreneurship. For Entrepreneurship development training is an effective tool.
Tovo, M. (Tovo, 1991)AM	“Micro Enterprise Among Village Women in Tanzania.”	1991	The self-employed women entrepreneurs faced so many problems in small-scale enterprises like limited access to capitals, inputs and markets
Mc Clwee and Al-Riyami (McElwee and Al-Riyami, 2003)AM	Women Entrepreneur in Oman some business to success career development Internationa	2003	There are two major challenges of women entrepreneur on their performance. They are -(1) social and cultural norms of purdah & izzat and (2) being concept of chastity (morality) which restricts their mobility from place to place and also doing business with men.
Bhargava	Women Development in India	2004	Poverty and illiteracy are the main causes of women entrepreneurship. In India, the relatives and family are the main backup for financial credit.
Papisetty Rama Mohan Rao (Rao, 2004)AM	Problems of micro enterprise in Chennai with special reference to assess to credit	2004	Inadequate infrastructure, high labour mobility, power shortage and delayed receipt of debtors were the main problems of women entrepreneurs.
H. Aramoon	“Analysis of Women's Entrepreneurship Development in Garment Industry in the Yazd Province (2009)”	2009	The effective factors that influence women’s entrepreneurship are the personality, the level of education, the level of education of close family members, role patterns etc.
Dey, N.B. and Rahman (Day	“Micro and Small Enterprises in NE	2010	Challenges of micro and small enterprises are inadequate

and Rahman, 2013)AM	India: Problems & Prospect		infrastructure facilities, unfavourable socio-economic condition, lack of entrepreneurial attitude and class.
Shastri, R.K. & Sinha, A (Shastri and Sinha, 2010)AM	“The socio-cultural and economic effect on the development of women entrepreneurs (With special reference to India)”	2010	The environmental problems such as shortage of credit and societal discriminations in developing countries may hinder the entrepreneur, in spite of all conditions for exploiting entrepreneurial opportunities like education, energy and experience exist.
Rincy. V. Mathew & N. Panchanatham (Mathew and Panchanatham, 2011)AM	An exploratory study on the work-life balance of women entrepreneurs in South India.	2011	Barriers to the entrepreneurial performance of women are lack of professional interaction, lack of training and lack of role model.
Siddiqui A.B. (Siddiqui, 2012)AM	“Problems encountered by women entrepreneurs India”	2012	The major problems faced by women are family obligations, financial, low risk-taking attitude, and the male-female competition. Besides self-confidence is the greatest hindrance for women.
Chakraborty, D and Barman, R. (Chakraborty and Barman, 2014)AM	“Socio-Economic Determinants of Growth of Rural Entrepreneurship in Sonitpur district of Assam- an empirical study”	2014	Influence of the socio-economic background on the growth of rural entrepreneurship. The study found that the skills, age, annual income, gender and state of the household, etc. of entrepreneurs in rural areas had a direct impact on the development of entrepreneurs in rural areas.

2.6 Research gap:

After going through all the theoretical frameworks and literatures above mentioned, it was found that the studies on women entrepreneurs' areas are devoted to describe the existing phenomenon. A clearly visible gap in these studies is that the challenges of women entrepreneurs and the income and employment generation from such entrepreneurs have not been studied properly. Further, research is needed to gain more insight into the motivations that women aspire for carrier in business.

2.7 Chapter summary

The forgoing studies highlight the different challenges of women entrepreneurs influenced by socio-economic factors. The studies pointed out various problematic areas like financing, training, marketing, technology related, manufacturing, etc., of women entrepreneurs. It is therefore vitally necessary that measures be initiated to remove the various shortcomings so that the women entrepreneur's development programmes can deliver the benefit intended from its implementation. Hence an effort is being made in this study to analyse the entrepreneurial aspects of the women in Sonitpur district. Since this district has not been endowed with various facilities for development of entrepreneurship among women compare with other districts of Assam, therefore this study tries to focus on micro and macro factors which hinder women for undertaking their own enterprises. This study is an attempt to tap the unexplored areas and to identify their challenges which would go a long way in helping entrepreneurial activities among them. Moreover, this study intends to strengthen further research works in this area and is a source of information, inspiration, and motivation to undertake systematic and comprehensive research works.