

CHAPTER: 2

REVIEW OF EXISTING LITERATURE

2.1 REVIEW OF EXISTING LITERATURE

Study of the early literature helps a researcher to understand and discover the research gap and thereby set the objectives of the research. From the discussion of early and contemporary literature forwarded by various earlier researchers, on concept and different aspects of entrepreneurship, micro-entrepreneurship, women empowerment and role of micro-entrepreneurship in women empowerment, an attempt is made to understand and explore the progress of the research in this area and thereby find out the research gap, put down the objectives and to develop a theoretical framework for the present research study and its applicability. The literatures of various researchers on Women Micro-entrepreneurship (WMEs) have been discussed below in chronological order.

The early research on entrepreneurship had been conducted by French economists Richard Cantillon in the early 18th century.

Cantillon (1755) viewed the Entrepreneur as a risk taker, observing that the merchants, farmers, craftsmen and proprietors buy at a certain price and sell at an uncertain price, thereby operating at a risk.

Then the conceptual and theoretical analysis of entrepreneurship was forwarded in the writings of **Knight** (1921), Say (1815), **Adam Smith** (1776), **Ricardo** (1817), **Schumpeter** (1934), and some other writers, which are discussed in the chapter 1.

The study by **Collins and Moore** (1964) (cited in Gopinathan, Rashmi, 2010) after interviewing 150 small business entrepreneurs at Michigan found that most of the entrepreneurs were orphans or half orphans, entrepreneurs lack social mobility drives. They have no attraction towards posts of authority and rewards associated with power and status, they indulge in punishing pursuits of task and choice fatigue, when one job is done, they like another to conquer.

Mc Clelland (1969) (cited in Gopinathan, Rashmi, 2010) points out the distinctive entrepreneurial characteristics of high need. Achievement to an individual are a performance for moderate risks and a propensity to work harder, a belief that one's personal efforts will be influential in the attainment of some goal and pleasure derived from this belief, tendency to perceive the probability of success in attaining a goal as being relatively high, need for feedback regarding success or failure of one's efforts, the capacity to plan ahead and to be particularly aware of the passage of time and interest in excellence for its own sake.

Lalitha (1970) studied the dual disadvantage of gender and poverty and unequal access to economic opportunities to women and has emphasized the need for self-employment especially in the unorganized sector. The credit requirement of women and the exploitation of women by the money lenders followed by the emergence of commercial banks, primary land development banks played crucial role in rural credit to women and weaker sections.

Gaikwad and Tripathy (1970) studied on small entrepreneur of the Janku region of the West Godavari district in A.P. and the study found that all entrepreneurs were persons with initiative, drive and hard work, though the majority of the entrepreneurs had neither technical knowledge nor strong economic base or strong political connections.

Hornaday and Abond (1971) analyzed a number of characteristics such as autonomy, achievement, aggression, support, conformity, recognition, independence, benevolence and leadership which were felt to be significantly associated with entrepreneurs. The research found that out of these characteristics, need for achievement, support, independence and leadership emerged as most significant.

Nandy (1973) carried out a study of a group of small scale entrepreneurs with non-entrepreneurs from Howrah in West Bengal. The objective of his study was to draw a comparison between enterprising and non-enterprising cultures. The study revealed that entrepreneurial exposures contribute substantially to entrepreneurship, which was an important determinant of entity and survival in business.

Bhattacharjee and Akhouri (1975) examined the entrepreneurial characteristics and developed a profile of a small industry entrepreneur. The study found that the most significant characteristics are the need for achievement, power, independence, propensity to take risk, personality modernity, business experience leadership, lack of social mobility and symbolic or actual rejection by father. The factors which were empirically tested but not statistically supported are autonomy, aggression, conformity, recognition, benevolence, innovativeness, occupational background caste, family background, age and education.

Sharma (1976) studied on the inner state patterns of entrepreneurial performance between the states of Punjab and Uttar Pradesh revealed that interstate variations in industrial climate give rise to variations in entrepreneurial performance. Better the industrial climate the better would be the performer and that the socio-economic background of the enterprises matters for entry into manufacturing.

Decarlo and Lyons (1979) (cited in Gopinathan, Rashmi, (2010) studied on the personality characteristics of minority and non-minority female entrepreneurs and reported that both minority and non-minority entrepreneurs differed significantly

from those women who were not entrepreneur on tests measuring achievement, autonomy, aggression, conformity, independence, benevolence and leadership.

The study by **Sectan and Kent** (1981) (cited in Gopinathan, Rashmi, (2010) revealed the younger female entrepreneurs were better educated and placed slightly higher emphasis on profession than their families.

Deshpande (1982) (cited in Sunita P. Dakle (2011) stated that the Indian entrepreneurship in pre-colonial period was markedly affected by the occupational caste system. The entry into industrial activity was greatly influenced by the caste to which a person belonged. The required skills for manufacturing were inherited from the father. The father's place of work was the training ground of the new comers.

Surti and Sarupriya (1983) (cited in Embran, M.K. Krishnan (2003) investigated 40 women entrepreneurs with minimum two years experience. They examined the role stress, the effect of demographic variables such as marital status, type of family on stress and how women entrepreneurs cope with stress. Results indicated that unmarried women entrepreneurs experienced less stress and self-role distance than married women entrepreneurs. Women entrepreneurs from joint families experienced less stress, probably because they share their problems with other family members. While many entrepreneurs used intrapersistent coping styles, such as taking action to solve problems, avoidance was more common than approach – oriented styles of coping.

Cromie and Johns (1983) (cited in Gopinathan, Rashmi, (2010) measured psychological and entrepreneurial characteristics. The study indicates that new aspiring entrepreneurs possessed unique personal characteristics. The study concluded that the skills necessary to enter the growth and development of an enterprise may be different from those required to conceive and launch a business.

Hisrich and Brush (1984) (cited in Gopinathan, Rashmi, (2010) investigated on women entrepreneurs and profiled the 'typical' women entrepreneur. According to The study, a women entrepreneur is generally the first born child of middle class parents with a self employed father and a mother who does not work outside home. The biggest start up problem faced by her is finance, credit and lack of business training. Her greatest operational problem is lack of financial planning experience.

Exploring the life events and experiences that had influenced women to choose entrepreneurship as a career alternative **Huntley** (1985) indicates that women entrepreneurs were determined hard working and self-confident. In spite of having experienced financial hurdles, their determination, courage and optimism helped them to overcome these hurdles. Most of women ventured into entrepreneurship with a desire to be independent. They defined their own measurement of success, i.e. succumbing to social expectations and definitions. They were looking for a balance of personal and professional interest and admitted to career satisfaction.

Singh and Sengupta, (1985) (cited in Embran, M.K. Krishnan (2003) undertook a study on 45 women trainees, attending the entrepreneurial development programme to determine the characteristics of women who were on the threshold of starting their enterprise, to study the reasons for starting their own business, to identify the motivational factors that lead women to become entrepreneurs, and to establish relationship between their entrepreneurial vision, potentials and policy implication for developing entrepreneurship among women. The study revealed that educationally more qualified women perceived entrepreneurship as a challenge, ambition, and for doing something fruitful, whereas those educationally less qualified entrepreneurs perceived the training as only a tool for earning quick money.

Singh (1985) studies the factors impinging on and influencing the processes of the birth and growth of women's enterprises are no different from those characterizing the entrepreneurial manifestation of men. The study explores that

women entrepreneurs have entered a variety of fields involving relatively complex technologies which demand considerable managerial abilities. The study also revealed that like men, women entrepreneurs are motivated by need for self fulfillment autonomy and independence. The researcher stresses that what women need is exposure to wider environment and access to facilities in order to appreciate their entrepreneurial potential.

Williamson (1986) (cited in Gopinathan, Rashmi, (2010) has done biographical study on Joyce Eddy, a successful women entrepreneur in order to provide a role model for existing and would be women entrepreneur. The result showed that Joyce's percentile score were more like those of general. It was concluded that there is no one formula for entrepreneurial success.

Bowen and Hisrich (1986) have developed a comprehensive career model (determinants of entrepreneurial behaviour for women) that adopts a career perspective and life cycle approach to entrepreneurial career in terms of educational environment, work history, adult development history, adult family work history, current work situation and current perspective family/ non work situation.

The study by **Mc Donald** (1986) (cited in Gopinathan, Rashmi, (2010) identified traits and characteristics of women entrepreneurs and compared the perceptions of successful women entrepreneurs with those of the less successful ones. The survey method was used to question the responder on demographics, traits and characteristics. A Likert type scale and a demographic survey of 519 women entrepreneurs are conducted. Net Profits is a factor of success in the opinion of more successful women entrepreneurs and not in that of less successful ones, length of time in business is a predictor of success. Successful women entrepreneurs perceive the same traits and characteristics necessary for success.

Hisrich (1986) (cited in Gopinathan, Rashmi, (2010) developed a theory on women entrepreneurs' career. The analyzed data reveals demographic information, motivations for beginning the business venture, management skills and personality traits, business problems. The majority of women entrepreneurs are first born children from middle or upper middle class family in which the father was self employed. Education was an important factor for the upbringing of most of the women entrepreneurs, and it continued to play a major role in helping them to cope with deficiencies in their business skills.

Deivasenpathy (1986) studied on 45 entrepreneurs from sick units and 53 entrepreneurs from successful units. The study found that family support and previous job experience influence success, and educational level and family background do not have an influence on the entrepreneurial venture.

Singh and Sengupta (1986) studied on women entrepreneurs and concluded that the profile of a women entrepreneur was not dominated by either education or lack of it. Educated women perceived entrepreneurship as a challenge, ambition fulfillment and for doing something fruitful, whereas less educated entrepreneurs had clarity about their projects but needed moral support from males and other family members for setting up their enterprises.

Singh, Sengal, Tinani and Sengupta (1986) carried out a study of successful women entrepreneurs to examine their identity, expectations, and motivations, types of problems encountered by them to reach the level of success and to identify the operational problems they were confronting. The sample consisted of 60 successful women entrepreneurs from in and around Delhi. The analysis indicates that there is quite a large variation in age, educational qualifications, marital status, and type of family, age of children and occupation of family members of these successful women entrepreneurs. The five dominant motivating factors rank wise were to keep busy, to fulfill ambition, to pursue own interest, by accident or circumstances beyond control

and to earn money. The main factors responsible for the choice of product were high demand, processing skills, ready market future prospects and requiring creativity. Majority of the entrepreneurs felt no role conflict between family role and entrepreneurial role.

Roguradha Reddy (1986) (cited in Embran, M.K. Krishnan (2003) stated that self-employment is the safer way to generate income. In addition, self-employment also changes the position of women from being job-seekers to job givers.

Vinze (1987) (cited in Gopinathan, Rashmi, (2010) did an empirical study of 50 women entrepreneurs of Delhi. The study gave a firsthand report about their perception of the prospects and future of their enterprises, problems faced their involvement in the enterprise and effects on family life. The study point out that women lacked confidence to start their own ventures, Social pressure and attitude of doubling women's capability and restricting their freedom of movement were found to be yet another hurdle. Financial organizations were also held responsible for not encouraging women entrepreneurs.

Shah's (1987) study was based on three categories of sample, women entrepreneurs of middle and high middle income groups including working women and housewives, women entrepreneurs having science and technology background and coming from middle and lower middle income groups and women entrepreneurs of low income group coming from the lower strata of society. The data analysed revealed that the distinctive features of women entrepreneurs in all the three categories were need for achievement of self sufficiency in terms of internal and external resource awareness, initiative taking, problem solving and risk taking. Among the motives to become an entrepreneur were economic needs which was an important motive in the low income, utilization of experience and education was reported by women with science and technology education, husband's/ family

support and interest, availability of full time and finance, desire to be independent and personal ego satisfaction of doing something on one's own were expressed by women in all groups.

Venkatapathy and Subramanians (1988) (cited in Gopinathan, Rashmi, (2010) reveal that the entrepreneurs feel less alienated than non-entrepreneurs because entrepreneurs have more chance to experience power and that their ventures are often by choice, which gives them satisfaction, a sense of achievement and a feeling of relevance of their role in society.

Usha Jumani (1991) studied the common economic issues like low income, little scope of getting work opportunities, un skilled, tiring labour work further aggravates on account of non availabilities of land or any other fixed assets. The author provided an original conceptual framework to explain the social and economic dynamics of self- employment specifically in relation to poor rural women. The author highlights the interaction between the working and social roles of these women, the availability of their access to natural resources, infrastructural facilities and its impact upon their perception of themselves and their life situations and was salient on interventions to tackle the problems of poverty through self employment.

Rathore and Chhabra (1991) explore that with little training women could do business in the agro-based industries sector like food preservation, bakery, dairy poultry etc. as women have been helping men in such activities without getting any credit or financial remuneration. In areas, where forests are predominant they can do forest preservation, collection assortment and classification of medicinal plants. Apart from traditional industry women could be encouraged and trained in maintenance and repairs of small machinery etc.

Kanitkar and Contractor (1992) studied women entrepreneurs in the manufacturing sector. The study explores that for the women it has been “the search

for identity during the period of mid-life crisis” which has lead them to entrepreneurship. Though for some of the entrepreneurs, economic necessity was the push factor, all of them were imbued with a goal to achieve something significant in their lives. The first major hurdle which they faced was monetary followed by dealing with bureaucracy location, managing production and employees’ growth.

The study by **Anselm** (1992) (cited in Gopinathan, Rashmi, (2010) studied female entrepreneurs in three cultural milieu. Hong Kong, Madras (South India) and Toronto (Canada).The study highlights the facts that despite marginal earnings, entrepreneurship had helped these women evolve from positions of relative subordinates to carefully carved niches of self determination social maturity, and fulfillment within the arenas of both economic and social progress..

Singh, K. (1992) targeted to highlight the existing status of women entrepreneurs. The author has also made an attempt to diagnose the women entrepreneurial profile and has identified the dominating entrepreneurial traits, their motivational forces and performance both qualitatively as well as quantitatively. The study is based on the sample of 64 women entrepreneur from Haryana showed that majority of the entrepreneur preferred trading type of enterprises probably because of less risk involvement, low gestation period, no necessity of technical staff and less problems in procurement and marketing.

Kanitkar, A. (1994) used the extension approach, as a phenomenon to discuss that in developing economies like India, microenterprise is a source of self employment and income for rural youth. After examining the results of planned training interventions it is argued that lack of ‘extensive approach’ in the industrial promotion agencies and support systems seems to be the major causes of failure of trainees to establish business cultures. He therefore suggests integration of the approach in the functioning of promotional agencies.

Ajit Kanitkar (1994) (cited in Embran, M.K. Krishnan (2003) studied entrepreneurs and micro enterprises in rural areas by selecting 86 entrepreneurs who belonged to 22 villages of Bihar in northern India, West Bengal in East India and, Uttar Pradesh, Madhya Pradesh from central India and found that 88 per cent of the business entrepreneurs were not from families with business background and 48 percent had parents who belonged to the farming group.

Devasis, V.V and Leelamma, Devasia (1994) argued that the empowerment of women pre-supposed a drastic, dynamic and democratic change in the perception of and expectation from women to attain economic independence to become the mistress of their own body and author of their own decisions.

Dignard and Havert (1995) (cited in Gopinathan, Rashmi, (2010) study the women owned micro and small scale entrepreneurs in both formal and informal economic sectors. The study is a compilation of articles and case studies by various authors and focuses on understanding women micro entrepreneurs economic values and behaviour, gap in policies and programme with regards to micro enterprises, problems of women's access to credit technology and training which are essential for designing women owned micro and small scale enterprise, and general policy interventions. Case studies of five countries are also discussed in the book.

Rao (1995) stated that the absence of congenial and appropriate entrepreneurial climate and an industrial base is responsible for the inadequacy of entrepreneurship amongst rural women. The entrepreneurial development programmes for women in rural areas as initiated by GOI contribute to social transformation since they absorb rural women in income generating activities either on full or part time basis. But in developing entrepreneurship among women there have been several problems. The author recommended that identifying and eradicating such problems that inhibit the growth of grassroots entrepreneurship will help in envisaging active participation and contribution of women.

Sarngadharan and Resia (1995) studied the institutional support and problems faced by women entrepreneurs in Kerala. The study confirmed that women entrepreneurs confront numerous problems like meager outside financial support & marketing purchase of raw materials, competition from larger units, slackness in demand as major problems in promoting and running their enterprises.

Hood and Young (1997) concluded from the study that business creation and entrepreneurship represent a possible tool for addressing the poverty paradox on a long term basis. Entrepreneurship education and training form a vital component is required to successfully launch enterprise in any community.

Seethalakshmi and Shanthi (1998) **emphasized** the need for fostering self-employment for women through „collective endeavor in forming groups especially the poorer women. 47 They have highlighted the difference between the better-off and the down- trodden women by comparing better opportunity for better - off women to venture into business when compared to poorer women as they have not possessed the basic credit worthiness to obtain loans.

Das (1999) carried out the profiles of 35 women entrepreneurs who own and manage small to medium sized enterprises in two states in South India. Based on their reasons for starting a business, the women were classified into three categories ‘chance’, ‘forced’ and ‘created’ or ‘pulled’ entrepreneurs. The study indicated that there were both similarities and differences between the experiences of women from the three categories. The women in this study were found different when compared with their western counter parts in some antecedent conditions (for example family background and marital status), incubator organizations issues (as most did not work before starting a business) and environmental factors (for example, support services). The study suggests that there is a rationale for focusing on ‘created’ or ‘pulled’ entrepreneurs as they seem to perform better and view their success as resulting from

business skills they possess. It could be inferred that finance motivations can lead to success in entrepreneurial activities.

According to **Shyamala** (1999) entrepreneurial development is a complex phenomenon. Entrepreneurs play a key role in the economic development of a country. Entrepreneurship may be regarded as a powerful tool for economic development of a predominantly agricultural country like India. Since independence, small scale entrepreneurship programmes have contributed significantly to the economic growth.

Khajuria and Sinha T.N. (2000) studied the emerging socio psychological profile of successful women entrepreneurs in Jammu and Kashmir. Most of the women were first generation women entrepreneurs who joined this field primarily 'to remain busy' and 'fulfill ambition'. Women have shown a high single mindedness purpose to achieve perfection in quality of their products and services and establish their business well.

Koshy and Joseph (2000) conducted a study of 65 small scale industrial units managed by women entrepreneurs. About 88 percent of the units were making profits and only 2 reported losses, 75% of the units expanded since establishment. The units in the food chemical sector registered a higher growth rate in general. Most of the entrepreneurs limited their growth due to reasons of fear of managerial problems, loss of tax incentives for SSI units marketing problems, scarcity of finance and other related issues. The entrepreneurs faced problems with respect to marketing and finance.

Begum and Srinivasan (2000) conducted a research study on the impact of skill development training programmes for promoting/ creating self employment for women of the vulnerable sections of society. The investigators on the basis of their study suggested a need for increasing the awareness about the existing training

programmes which can motivate women to become self employed. The study also forwarded that more knowledge input programmes should be planned in the extension work of the community.

Renuka Vishwanathan,(2001) (cited in Embran, M.K. Krishnan (2003) in her article on opportunities and challenges for women in business elaborately has discussed various support services and societal changes that were needed in promoting women entrepreneurship. She has given emphasis on bringing about a curriculum change by incorporating EDP (Entrepreneurship development programmes) from high school level onwards. She has also talked about the constant review of EDPs to make it more relevant and market -oriented.

Singha Roy & Debal (2001) said that a woman in business is a recent phenomenon in India. As education spread and compulsion for women to earn, more and more women have started going out of homes and opt either for wage employment or for self - employment/ entrepreneurial career. Women have become independent and taking up self- employment and entrepreneurship. Many government and voluntary agencies have carried out many vocational training programmes for improving the socio- economic status of women in family, society and nation.

Malhotra, Anju, Schuler Sidney and Boender Carol (2002) suggested that the researchers should pay attention to the process in which empowerment occurred.

Surthi and Sarupriya (2003) studied the psychological factors affecting women entrepreneurs. The study examined the effect of demographic variables, such as marital status and type of family, and how women entrepreneurs cope with stress. The investigation explores that unmarried women experienced less stress than married women. Those from joint families tended to experience less stress than those from nuclear families, probably because they share their problems with other family

members. External focus of control was significantly related to role stress, and fear of success was related to result inadequacy and role inadequacy dimension of stress.

Femida Handy and Meenez Kassam (2004) stated although the notion of women empowerment had long been legitimized by international development agencies, what actually comprises empowerment, and how it has measured, have been debated in development literature.

S. Sarada. (2004) attempts to unfold stress of women and women entrepreneurs in selected groups. Working women have unpaid work at home and, paid work at the organization. Both forms of work are very important in their lives. Women work in multiple shifts- from homework to organization\onal work to homework. The objectives of the research are to understand stress of women entrepreneurs resulting from multiple-roles in terms of general orientation, attitude to sex roles, and coping orientation, to identify factors of significantly different stress variables and factors of not significantly different stress variables in the group of women entrepreneurs, to understand stress of women entrepreneurs in comparison to stress of women in selected groups - women teachers and women bank employees, to develop a stress model for women entrepreneurs.

Setti (2004) (cited in Embran, M.K. Krishnan (2003) studied on the importance of developing entrepreneurship among women especially among the poor. It also highlights the potential women who are to be encouraged to take up entrepreneurial activity. It presents the model for developing agricultural enterprise for farm women. It analysed the Bangladesh rural advancement committee in providing finance to rural women.

Bhatia (2004) carried out a study on 50 small manufacturing firms comprising of less than 50 employees located in the state of Punjab examined the socioeconomic background of entrepreneurs, attitude towards industry, the ways in

which they made transition to industry and the problems they faced in establishing and building up their entrepreneurs. The research found that entrepreneurs established their business in various sectors like service, trading, manufacturing and agriculture.

Vander, Weisc Ramijn H (2005) (cited in Gopinathan, Rashmi, (2010) discuss the impact of micro finance industry becoming a global phenomenon. The study examines the financial products aimed at women entrepreneurs and calls for more products such as savings accounts, money transfers, or loans for domestic equipment. Financial services should be delivered as effectively as possible, but subsidies may continue to be a necessary component in achieving this.

Deepa Narayan (2005)(cited in Embran, M.K. Krishnan (2003) has given different meanings in different socio- cultural and political contexts on the terms such as self – strength , control, self- power, self- reliance, own choice, life of dignity in accordance with one’s values, capacity to fight for one’s rights, independence, own decision - making , being free, awakening and capability. The framework of empowerment had four elements/ principles such as: a) access to information, b) inclusion and participation c) accountability, and d) local organizational capacity.

Awasti D.N. (2005) undertook a case study of women owned micro and small enterprises within India’s self Employed Women’s Association (SEWA). The investigation disclosed that women change in two ways when they organize on the basis of work to join a union. First, they realize that they actually are workers that as such they contribute to the nation’s economy and so become conscious of the fact that they have more roles than those traditionally emphasized by society i.e. as mother-wife and housekeeper. Second, women come to disregard their differences of caste, religion or community and manifest relatively high levels of solidarity especially in times of crisis.

The study by **Nair** (2006) studied the strategies and approaches in training women entrepreneurs in the Indian rural sector. The nexus between gender and economic deprivation is so complex that policies and schemes addressing these issues need to be extra-sensitive and flexible to the social and cultural echoes of the rural communities before settling on to resolve their economic problems.

Shubha, Bhargava and Mangala Nayak (2006) while referring to the participation of women in the Panchayat Raj Institution, at the grass root level have discussed that despite advocacy on greater participation of women who were excluded from the benefits of development, they still remained the largest excluded group. An expansion in human capabilities was considered as the end of all development efforts, which included promotion of equality and empowerment, ensuring sustainability, improving work productivity, maximizing efficiency and encouraging effective participation. Increased participation in rural governments could never be achieved without capacity building. Successful local leadership involving political and managerial skills depends on the building of local leadership capacity. Necessary training and orientation is necessary to empower the women members to exercise their authority.

Venkatapathy R (2006) studied 75 first generation and 58 second generation entrepreneurs using purposive sampling technique. The results of the investigations suggested that first generation entrepreneurs perceive the father as a loving person and parents as encouraging and over protective.

Lalitha Rani (2006) carried out a study on women entrepreneurs in the city of Visakhapatnam. The study found that different women have different attitudes towards entrepreneurship and the growth profitability and survival of the enterprise depend on this attitude or view towards entrepreneurship. Some consider “business as a challenge” were ambitious “career oriented” and “innovative”. Entrepreneurship was their first priority and they were prepared to take risks. And for some women,

entrepreneurship was an avenue for additional income but despite their need for money the first priority was the home.

Mohiuddin (2006) points out the reasons for which women became entrepreneurs. They are economic needs, challenge to satisfy some of their personality needs (power, achievement novel experience etc., to utilize their knowledge gained from education, family occupation.

Khan M.A. (2006) examined the emergence of women entrepreneurs in Andhra Pradesh and indicated that entrepreneurship among women requires a congenial entrepreneurial climate which motivates and facilitates them to take up entrepreneurial career.

Iyer (2007) (cited in Gopinathan, Rashmi, (2010) did a qualitative study on women entrepreneurs from AWAKE (Association of Women Entrepreneurs in Karnataka) and highlighted two major issues relating to starting and sustaining a business. The first is perception of society, in particular those of men, towards women as entrepreneurs and the built in gender bias. She found that traditional upbringing hampers the ability of men to relate to women as business women. In India, women take up entrepreneurship due to various reasons and not essentially economic independence or to gain freedom from subordination in the family. With regards to role conflicts and role demands, while women do not draw any boundaries with their own families, strict boundaries are drawn around their mobility and activities outside the family.

Gupta and Sharma (2007) carried out case studies of four self employed persons, with scheduled tribe background. Out of the four cases two opted, for self employment due to family tradition of living without going for job. The other two entrepreneurs preferred to be entrepreneurs after having been dissatisfied due to exploitation by employers.

Marrison, A.M. White R.P. and Velsor, E. Van (2007) (cited in Gopinathan, Rashmi, (2010) reflects that female entrepreneurs are the fastest growing segment of the small business population, with numbers increasing dramatically since 1980.

Ansari & Ahmed (2007) analyzed the relationship between risk taking behaviour and age among entrepreneurs. The late entry of entrepreneurs into business having a higher level of education is due to two reasons. First on account of the time they were required to spend on education and secondly on account of their failure to get another job which maintained parity with their higher educational qualifications.

Nagporewalla, Dr. G.B. (2008) studied entrepreneurs from small-scale manufacturing enterprise in Visakhapatnam, Andhra Pradesh. The study found that a highly disproportionate number of entrepreneurs, especially the successful ones were from higher castes and from high economic status families. The study further suggested that the socio economic class status of businessmen were substantially higher than that of the general population not only in India but probably also in a larger part of the rest of the non-socialist world.

Gupta M (2008) discloses the constraints faced by women entrepreneurs such as lack of knowledge about various important aspects related to their enterprise, lack of finance, and support from family, male dominance, lack of information about various organizations and institutions supporting women entrepreneurs and they were not aware of the institutions or programmes for women entrepreneurs.

Catherine (2008) in a study of women entrepreneurs in Cameroon revealed that many women value their business for non-financial reasons, such as the fact that they can get them out of the house. Though women running micro enterprise shows

long hours with low returns and often accumulate debts they are critical for the survival of their households.

Jyothi and Prasad (2009) reported a striking difference in the educational background of women entrepreneurs in general and those belonging to rural India. The growth of entrepreneurship is strongly influenced by social factors like caste, community and religion. The study reveals that the system of joint family was on decline and that there was no significant relation between occupational background and entrepreneurial character of the women. A majority of women misperceived training as a pre-requisite for getting finance.

Petra, Bergquist (2009) (cited in Embran, M.K. Krishnan (2003) raised a serious doubt on the extent to which microfinance serves as an adequate strategy for poverty alleviation. He had argued that micro finance should be seen as a pro- poor policy that provided the poor with financial services. This came in the light of a study conducted to analyze the material and symbolic outcomes of microfinance, in a field study of SEWA Bank in Ahmedabad in association with Grameen Bank which had developed an integrated approach to help SEWA women to break the vicious circle of poverty.

Birley, S (2009) (cited in Gopinathan, Rashmi, 2010) studied on women and men micro entrepreneurs in Ecuador and confirms that male entrepreneurs manage larger firms than women and men's businesses yield higher net incomes. All micro producers and micro vendors' borrowers, irrespective of borrower's sex show a significant increase in hourly income. The results also show the preference among women entrepreneurs for using the credit to increase efficiency is explained by women's two fold responsibility of producing at the work place and producing at home. The results are also indicative of the fact that women micro producers in manufacturing and services as well as women micro vendors access to credit was a key factor in the increased productivity.

The study by **Hansraj** (2009) discusses two innovative approaches to fostering group entrepreneurship to address the urgent employment and income needs of urban and rural workers in developing countries and countries undergoing privatisation and structural changes. The study concludes that group entrepreneurship provide the basis for a dynamic employment and enterprise development strategy. Micro enterprises are no longer a means by which the poor scrape a living.

Lahiri, R. (nd), attempted to compare the performances of MSMEs during pre and post-liberalization period with the help of parameters like no. of unit, production, employment generation & export. He studied that except marginal increase in growth rate in employment generation, the growth rate of other parameters like number of units, production, & export is not satisfying during the liberalization period.

Micro-Enterprise Development Programme (MEDEP)/UNDP, Ministry of Industry (MOI), (2010), explained that, the social and economic position of the women entrepreneurs has been raised since they have undertaken the enterprising activities. The women entrepreneurs have got their role in the household decision making and being able to expense on foods, clothing, children's education, etc. The entrepreneurs became capable of expending money for the treatment of illness in private clinic, which is often expensive than the public health services. Food consumption pattern of the entrepreneurs has changed due to undertaking of the micro-enterprises. The proportion of consumption has increased considerably in all seven products including rice, dal, vegetables, meat/fish, milk, Dhindo, and bread in both sites. Food consumption pattern of the entrepreneurs has changed due to undertaking of the micro-enterprises. The proportion of consumption has increased considerably in all seven products including rice, dal, vegetables, meat/fish, milk, Dhindo, and bread.

Gopinathan, Rashmi (2010), targets to identify the key drives of economic independence of women entrepreneurs, to study the impact of women entrepreneurs on family with respect to standard of living, to study the interdependence of women entrepreneurs and families & to make recommendations in order to have empowerment of women especially among disadvantage group. The state of Maharashtra was selected as locale for the study. The study found that the highest percentage (58.8%) is in the age group of 31 – 40 years maximum respondent (41.2%) had studied up to class eight, maximum entrepreneurs belonged to the Hindu community with a percentage of (40.2%), majority of the respondents (75.2%) were married, and majority of respondents belonged to nuclear families (74.4%). Majority (97.4%) of the respondents ventured into business to support their family earnings & (82%) of the respondents reported an increase in the monthly income. Improvement in the financial condition empowered the respondents to take decisions independently or jointly regarding the expenditure pattern of the household food, children education etc. They also gained freedom to a greater extent to do “what they wanted to do”. The financial independence also helped the respondents to raise their standards of living.

Begam, A. Maharunisa. (2011), investigated on economic empowerment of Swarnjayanthi Gram Swarozgar Yojana (SGSY) assisted SHG Women through micro enterprises in Thanjavur district, Tamil Nadu. The research found that the growth of micro entrepreneurship mainly depends on creativity and innovative ideas. Since the markets are highly dynamic, price and demand fluctuations are very common. The study has revealed that a considerable percentage of women entrepreneurs in SHGs (28 per cent) are engaged in agriculture and agricultural related activities whereas only 23 per cent of women entrepreneurs in Non-SHG are engaged in these activities. In both the categories of women entrepreneurs more than 40 per cent are in the age group of 30-40. Relatively higher percentage of women started their unit after marriage. In both the categories more than 70 per cent belong to nuclear families. It is equally significant to note that more than 88 per cent of them are repaying the loans

from the profit. In the case of SHG women entrepreneurs training imparted and the support extended by the NGOs and the government are the chief motivating factors.

Ablorh, William. (2011), examine the effect of Opportunity International Savings and Loans (OISL) microfinance on socio-economic empowerment of women. Questionnaires were administered to 100 loan beneficiaries in Accra. Three credit officers, two operational managers and the two officials of the accounts department of OISL were interviewed. All the respondents (100%) admit that their businesses have improved through expansion of their projects and there has been considerable diversification in their businesses. On employment, 44% of the respondents have been able to employ more hands after taking loans from OISL and going through series of entrepreneurial training, however, 56% of the respondents were not able to employ more hand into their businesses due to inadequate working capital and other family related reasons. A greater majority of existing clients representing 94% of the respondents reported that they have experienced improved entrepreneurial skills in their businesses through a number of training programmes they have enjoyed from OISL. Whilst only 6% of the total sample said the improvement in entrepreneurial skills were not enough.

Kulkarni, Vani S. (2011) discusses whether women's access to credit automatically translates into empowerment in terms of impact on decision-making and self-confidence. He states that although studies show that women's access to microcredit empowers them in various ways, the same studies and many others also reveal that in the context of women's empowerment, it is safe to say that "loan alone moans". Academic research has emphasized that access to loans alone cannot lead to women's empowerment and that microfinance empowerment needs to be understood in cultural terms. Thus, in addition to changes in organizational culture such as training, education and creating awareness of microfinance institutions (MFIs), research has highlighted the cultural environment, which is dominated by patriarchal values, within which women's everyday activities and lives are embedded.

Regmi, Sabrina (2011), conducted a case study on rural Nepalese women which reflected that while families' welfare has improved with women's income contribution, women's choices remain constrained by patriarchal norm and values.

Reddy, M. Sudhakara, et al. (2012), studied the women entrepreneurs belonging to three categories viz. manufacturing, trade and service taking 216 samples, of which 81 manufacturing, 36 trade and 99 service related enterprises in the state Andhra Pradesh. The investigation explored both non-business problems and business related problems experienced by women entrepreneurs. The non-business problems are stress due to home and business conflicts, adverse comments made by the society, opposition to start new ventures from the part of family members, friends, relatives etc. and gender discrimination. Business related problems are obstacles in project formulation, obtaining credit, preparation of financial plan, weak collateral position, lack of guidance and counselling, marketing, problem in obtaining skilled labour, availability of raw materials, credit collection etc.

Srimathi, S. (2012), attempted to assess the improvement in the economic status of women in Thanjavur and Tiruvarur districts before and after joining self-help groups, to compare and analyze the components of empowerment in the districts of Thanjavur and Tiruvarur and to analyze the group characteristics of self-help group women beneficiaries in the study area. The study reflected that, 100 percent of the women respondents were of the view that SHGs had helped them in increasing their earnings and income levels.

Saritha, K. et al, (2012), investigated on women entrepreneurs to uphold the socio-economic condition of women entrepreneurs of Chittoor district in Andhra Pradesh by using stratified sample and covering 265 samples. As regard saving the research explored that out of 265 sample respondents, 160 (60%) sample respondents have an attitude of saving from their income after they joined the Self Help Groups (SHGs), 87 (33%) respondents had the habit of saving before they joined SHGs and

18 (7%) respondents came to know about the savings after seeking help from others. Thus the investigators explored who are attracted to SHGs have a positive attitude of saving their income earned.

Raju, Alluri Naga, (2012), tried to discuss the common characteristics of and qualities required for successful women entrepreneurs in India. Regarding problems associated with women entrepreneurs the researcher explains that at home, family members do not have much faith in women regarding decision making; women are dependent on father before marriage and on husband after marriage, women's family and personal obligations are sometimes a great barriers for succeeding in business career, stiff competition and lack of mobility of women make the women entrepreneurs dependent on middlemen etc. are the major constraint in the path of women entrepreneurs. The researcher also suggested some strategies for development of women entrepreneurs such as better educational facilities, adequate training on management skills, encourage women's participation on decision making, more working capital by financial institutions, provision of micro credit and enterprise credit, repeated gender sensitization programs, set up of Women Entrepreneurs Guidance Cell to handle various problems of Women entrepreneurs.

Baral, R, & Bhardwaj, N. (2013), studied the present situation of the home based industries, especially beauty parlours and boutique. The study found that to support the family and develop limited but quick money, home based women owned businesses are mushrooming in the Banaras city. The research study explored that the main expectation of women entrepreneurs from government is any kind of tax rebate on raw materials, awareness programmes for financial schemes and free machinery.

Chintu, Abhishek, Kumar. (2013), found out that Bank and Other financial institutions do not consider Middle Class Women entrepreneurs as " Serious" applicant's for setting up their projects and hesitate to provide financial assistances to unmarried women or girls taking into account who will return the loan whether parents or in-laws. Again women cannot get sales tax number (Regd.) without a male

partner. The women entrepreneurs are suffering from problems like Socio-personal /gender related problems, marketing constraints, financial problems, problems of occupational mobility, problem of availing government assistance. Finally, the researcher also suggested special qualities for successful women entrepreneurship such as stability, quick learner, adaptability, positive attitude and articulate etc.

Sarkar, sukanta. (2013), explored challenges faced by women entrepreneurs such as, male dominated society, scarcity of raw materials, lack of education, family ties, religious belief, problem of finance, severe competition, lack of mobility, lack of confidence, lack of experience, marketing problems, inadequate government assistance, gender discrimination, poor infrastructure and traditional technology. Regarding access to finance legal regulation and customary rules often restrict women's access to and control over assets that can be accepted as collateral such as land or livestock.

Jaiswal, Amrita. (2013), classified the factors hindering women entrepreneurship as internal factors and external factors. Internal factors are risk aversion by women, lack of confidence, lack of vision of strategic leader, lack of assertiveness, communication skills etc. which affects women entrepreneurship. Again external factors creating hurdles in the development of women entrepreneurship are gender discrimination, illiteracy, societal attitude and social belief, lack of family support, lack of interaction with successful entrepreneurs, lack of access to resources or production input, lack of awareness about financial assistance, loans and incentives by the financial sector. The writer then suggests some initiative to promote women entrepreneurship such as change in traditional attitudes and mindsets of people in society, creative approach for harnessing the hidden talents of the women and awareness program to aware women about various areas to conduct business, educating women strata of population etc.

Bhattacharya & Londhe (2014) focused on sources of finance and related constraints of micro-entrepreneurship. They point out that sources of finance may be

external, such as loans equity infusions, subsidies and government grants, or internal such as generated cash flows or owned funds. Their research found that micro-enterprises due to their small size and low capital base find it difficult to satisfy the conditions laid down by the banks, particularly, in establishing the viability of the project, meeting collateral requirements and making timely repayment of loans. Thus, micro-entrepreneurs do not find a place among the preferred clients of the banks.

Awasthi's. (n.d.) study on women's work and credit reflects that women operated micro businesses do not grow because of inadequate investment capital coupled with low levels of skills which compel them to adopt low technology based production process and the inadequacy of working capital forces compelled them to buy raw materials in smaller quantities making it costlier.

DFID reflects that poor women need training to develop skills and self-confidence to allow them to operate and to survive in the informal sector. Access to credit is important but not sufficient for the poorest women. The projects studied revealed that women who had been unable to develop their businesses and increase their incomes without training, especially in basic business skills. However, the impact of training and of increased income on other aspects of their business the link between training, women's economic and social empowerment is complex. A particular benefit of the training was that it developed enhanced survival strategies in women, so that they could cope better in times of crisis. Regarding policy recommendation for development agencies, the study has suggested the need for greater recognition of the role of training in improving the economic and social status of poor women, improved quality in the design and delivery of training programmes.

Studies done in North-East and particularly in Assam:

Dutta (1997) focused state adopted model by NISIET for promotion and development of entrepreneurship among women, identified inherent and technical problems faced by women of *Assam*.

Prachin, G. P. & Devi Sanchitra, R.K. (1997) studied 'women traders in *Manipur*, explored their general profile and attempted to identify the various trading activities performed by women. The study found that traders participate in variety of activity right from economic to social. The study suggested that more financial assistance should be provided to women entrepreneurs on easy terms and conditions.

Aparajita and Baruah (1998) studied women entrepreneurship in *North East India* and found that women entrepreneurship needs special attention as very few trained women entrepreneurs start their business.

Sinha, Poonam (2003) studied impact of motivation, social support on women entrepreneurship in *North East India*, found the main motivating factor to start an enterprise was to earn money by both men and women entrepreneurs. Among all types of activities, traditional activities such as handicrafts and handloom are still predominating women entrepreneurship. The research concluded that women of the region have enough potential to take up entrepreneurship as a career.

Banerjee and Talukdar (2007) investigated 30 women entrepreneurs of *Assam* and found that majority of them were above 50 years of age, had good educational backgrounds, belonged to higher income group families and were concentrated in urban areas. The women entrepreneurs had greater motivations, greater job involvement and higher annual family incomes. Women with high entrepreneurship faced less conflict in their roles as entrepreneurs and housewives whereas those with low entrepreneurship faced more conflict comparatively more number of women belonged to joint families, approached institutions for financing their enterprises and hired labour from outside than those having low extent of entrepreneurship.

Das (2009) attempted to explore the factors in the emergence of women entrepreneurship in *Kamrup district* of Assam. The study found that in urban areas women take up entrepreneurial activities to utilize leisure time in gainful activities and to empower themselves. But, in rural areas women take up entrepreneurial activity due to economic compulsion and knowledge of the product and services. The investigation explores that urban women entrepreneurs are more growth oriented than rural women entrepreneurs. The major problems faced by women entrepreneurs as found out by the research are lack of management skill, lack of family support, lack of confidence, finance etc.

Das, Marami (2012) conducted study on women empowerment through entrepreneurship in *Guwahati Municipal Corporation* and examined the attitude of family and society towards women entrepreneurs and problems faced by them. The study explored that women entrepreneurs not only created gainful employment for them but also generated employment for a number of persons. The investigation found that majority of women entrepreneurs considered entrepreneurship as secondary to their home and family.

Goswami, Kumud. C, (2012), did survey on women street vendors operating in the *Sivasagar* town and found that bank and other financial institutions hesitate to provide finance to those women street vendors as they are unable to provide security against credit. Also, he found that the women street vendors have eagerness to save in various schemes of banks and different financial institutions.

Sorokhaibam, Robita & Guloulung, Thaimai (2012) analysed the relationship between entrepreneurship development and employment in three states of *North Eastern India that is Assam, Manipur, and Meghalaya*. The study reported that the growth of entrepreneurship in these three states widely varies. Poor transportation

and communication facility is mainly responsible for slow growth of entrepreneurship in this region.

Das, Sanjay Kanti (2012) in his study “A Reflection on women entrepreneurship with special reference to *North Eastern Region of India*” found certain problems of rural women entrepreneurs. Vast majority of women entrepreneurs were fighting with the problem of lack of experience. Another problem of women entrepreneurs in this region is lack of government programmes.

Kalita, R. (2014) investigated on Socio Economic status of women in home based Industries in *Sonitpur district*. The study revealed that the home based Industries can uplift the socio economic status of women in the district which needs proper policies, guidance and support from the government and non-government agencies.

Devi, Anjali. (2015) focused the motivational factors that influences the rural and urban women entrepreneurs in *Kamrup district of Assam* to start their own enterprise, studied the entrepreneurial effectiveness, level of entrepreneurial effectiveness, occupational self-efficacy, etc. and relationship between occupational self-efficacy and entrepreneurial effectiveness of women entrepreneurs & lastly to identify the problem faced by rural & urban women entrepreneurs. The study found that (a) most of the women entrepreneurs have the motive to contribute to welfare of the society, (b) there is a difference between rural and urban women entrepreneurs in their entrepreneurial effectiveness, (c) Maximum number of women entrepreneur are in category of average level of effectiveness (d) There is significant mean difference between rural and urban sample of women entrepreneurs in the factors like confidence, command, adaptability, personal effectiveness, positive attitude and individuality. Also, (e) rural and urban women entrepreneurs are different in their occupational self-sufficiency.

Paul, J. (2016) surveyed a total of 25 women micro-entrepreneurs (WMEs) engaged in different businesses in Kokrajhar market (specifically Bau Bazaar near Home Shoppe & Baro Bazaar near Kokrajhar Police Station), of which 15 vegetable vendors, 2 fish sellers, 4 meat sellers, 2 tailors, and 2 stationary shopkeepers are surveyed in Kokrajhar market (specifically Bau Bazaar near Home Shoppee & Baro Bazaar near Kokrajhar Police Station). They do not have enough time and energy to acquire knowledge about micro-finance. In short, the reasons behind this are lack of time, lack of energy, lack of willingness/interest, lack of knowledge and lack of instructor etc. They are physically and mentally tortured and their money is taken away by their husbands. They face problems in managing domestic works like cooking, rearing and feeding children and their business simultaneously as they do not get support from their male counterparts and other family members.

The WMEs have to engage themselves in their own businesses from 7.00 AM in the morning to 12.00 AM in noon per day. Again they have to do their domestic works. Then again they have to be busy with their business in the evening from 3.00-4.00 PM to 7.00-7.30 PM. They have to take preparation for the next day, or sometimes they start taking preparation of their day very early in the morning. In this busy schedule they do not get enough time to go to the bank, form SHG & to take micro-credit. Moreover, most of the women micro-entrepreneurs almost 60% respondents are observed to be ignorant of micro-finance due to illiteracy. Even they do not have enough time and energy to acquire knowledge about micro-finance. In short, the reasons behind this are lack of time, lack of energy, lack of willingness/interest, lack of knowledge and lack of instructor etc.

A few women 12% of sample women do not enjoy the right to spend their own income. They are physically and mentally tortured and their money is taken away by their husbands. They face problems in managing domestic works like cooking, rearing and feeding children and their business simultaneously as they do not get support from their male counterparts and other family members.

Paul, J. (2016) also surveyed a total number of 34 Women Micro-Entrepreneurs (WMEs) in Dhubri town, of which 10 are illiterate and 24 are literate. The average monthly income of WMEs is Rs.9325, and that of Illiterate WMEs and Literate Women Micro-Entrepreneurs is Rs.7630 and Rs.10030 respectively.

Paul, J. (2018), compared the socio-economic background, volume of income generation and employment generation of Women Food-stall Owners (WFOs) of Dhubri district and Kokrajhar district of Assam, and also examined the effects of factors like age, education, number of family members, monthly investment and working hours of WFOs on Monthly return of WFOs. A total of 40 Women Foodstall Owners (WFOs) from Dhubri district and 42 WFOs from Kokrajhar district are selected by using simple random sampling technique. The study found that with lower investment and lower working hours per day WFOs of Kokrajhar district generates higher income (benefit- cost ratio 1.44) and higher employment (69%) as compared to that of Dhubri district (benefit- cost ratio 1.41 and employment generation 52.5%). The reason behind this is better market condition and higher effective demand in Kokrajhar district as compared to Dhubri district. Among other factors only monthly investment of WFOs affects monthly return of WFOs significantly in both Dhubri district and Kokrajhar district.

2.2 A SHORT ANALYSIS OF THE REVIEW OF EXISTING LITERATURE ON ROLE OF WOMEN MICRO-ENTREPRENEURSHIP ON WOMEN EMPOWERMENT:

From the review of literature discussed above, it is evident that the research on entrepreneurship begin in the form of conceptual and theoretical research in the writings of Cantillon (1755), Smith (1776), Say (1815), Ricardo (1817), Knight (1921), & Schumpeter (1934) etc.

From the analysis of the existing literature, the research on women micro-entrepreneurship and women empowerment can be classified under the following headings-

1) Problems and prospects/ Opportunities and challenges of women entrepreneurs:

The research on this area has been mainly observed in the works of Huntley (1985), Sarngadharan and Resia (1985), Rogurada Reddy (1987), Vinze (1987), **Prachin, G. P. & Devi Sanchitra, R.K.** (1997) Vishwanathan(2001), Bhatia(2004), Awasti (2005), Iyer (2007), Gupta and Sharma (2007), Gupta, M (2008), Lahiri (nd), Sudhakara et al (2012), Sarkar, Sukanta (2013), Chintu, Abhishek Kumar(2015), and Jaiswal,Amrita (2013).

2) Characteristics of successful women entrepreneurs :

Williamson (1986), Mc Donald (1986), Hisrich (1986), Deivasenpathy (1986), Singh, Sehgal, Tinani, and Sengupta (1986), Khajuria and Sinha (2000), Begum and Srinivasan (2000), Raju, Alluri Naga (2012), conducted research on this topic.

3) Potential women entrepreneurs and promotion/Development of women entrepreneurship:

Singh and Sengupta (1985), Singh (1985), Rathore & Chhabra (1991), Kanitkar (1994), Dutta (1997), Aparajita and Baruah (1998), Shyamala (1999), Begum And Srinivasan(2000), Setti (2004), Nair(2006), Khan(2006), Schwartz (2008), Hansraj (2009), and Jyothi & Prasad (2009) studied on this field.

4) Self-employment/ women entrepreneurship and Women empowerment:

The research on this area is undertaken by Lalitha (1970), Roguradha Reddy (1986), Jumani, Usha (1991), Devasis & Leelamma (1994), Rao (1995), Seethalakshmi & Shanti (1998), Heggade, O. D. (1998), Singha & Debal (ed.) (2001), Meenaz & Femida (2004), Narayan, Deepa (2005), Subha, Bhargava & Nayak (2006), Petra (2009), & Das, Moromi (2012).

5) Women Entrepreneurship as social change and development:

This is studied by Anselm (1992), Heggade, O. D. (1998), Das, M. (1999), Southern India, K, Aiyadurai (1999), Shyamala (1999), Singha, Roy & Debal, K. (ed.) (2001), Malhotra et al (2002), Venkatapathy (2006), Lalitha (2006), Mohiuddin(2006), Nagporewalla (2008), Catherine (2008), Goffee & Scase (2008), Schwartz (2008), Jyothi & Prasad (2009), Baral & Bharadwaj (2013).

6) Micro-credit & women empowerment:

Amin, Beccker & Bayes (1998), Vander (2005), Ablrh, William (2011), Kulkarni, Vani S. (2011) studied on this subject.

7) Psychological factors affecting women entrepreneurs/ Stress & Women Entrepreneurship:

S. Sarada (2004), Surti and Sarupriya (1983), Surti and Sarupriya (2003), Sinha, Poonam (2003) conducted research on this topic.

8) Women entrepreneurs in Assam:

Banarjee & Talukdar (2007), Dutta (1997), Banerjee and Talukdar (2007), Das (2009), Das, Marami (2012), Goswami, Kumud. C, (2012), Sorokhaibam, Robita & Guloulung, Thaimai (2012), Kalita, R. (2014), Devi, Anjali. (2015) did research on women entrepreneurs of Assam.

It is worth to be noted that, all the above mentioned researches are mainly on small scale entrepreneurs. The research on micro-entrepreneurship is found in very few works. And the researches on Women Micro-entrepreneurship are found to be conducted by following researchers

- Birley, S. (2009), studied on women and men micro-entrepreneurship,
- Gopinathan, (2010) studied on impact of women micro-entrepreneurs on families in districts of Maharashtra.

- Begam, A. Maharunisa (2011), discussed on women empowerment, SHG and Women Micro-enterprises in Thanjavur district, Tamil Nadu, South India.
- Regmi, Sabrina (2011), conducted a case study on rural Nepalese women micro-business.
- Goswami, Kumud c. (2012), studied on women street vendors of Sivasagar town, **Assam**.
- Srimathi, S. (2012), assessed the improvement in economic status of women in Thanjavur and Tiruvarur districts before and after joining SHG.
- Saritha, K. et al (2012), explored the impact of success of micro-enterprises on WMEs of Tirupati Region of Chittoor district.