

# Emancipation of Women Entrepreneurship - An Exploratory Study on Women Entrepreneurs in Textile Trading

Selvanayaki K. S.\*

## Abstract

Women entrepreneurship is not considerably high in India comparing with the other developing and developed countries. In spite of several measures, the women entrepreneurship is lacking behind, because there are lot of factors such as social, economic, behavioral, psychological, familial, social environment, the type of enterprise and other supporting system were not integrated with them properly. All these factors account for entrepreneurial activity, particularly emancipating entrepreneurial base. This made an importance to understand the inter-relating factors for entrepreneurial success exclusively in the case of women entrepreneurs in textile trading enterprises. This paper presents the results of a study conducted to assess the interrelationships between various social, economic and environmental factors with the success of women entrepreneurs among Self Help Group members who involved in different kinds of textile trading in Erode and Tirupur cities of Tamil Nadu in India. A sample of 40 women (20 from Erode and 20 from Tirupur) is selected from the population under the study using purposive sampling technique. This study reveals that there is a significant association between some of the background factors and psycho entrepreneurial variables.

**Keywords:** Emancipation, Women Entrepreneurship, Women Entrepreneurs, Textile Trading

## Introduction

Entrepreneurship is an act of being an entrepreneur, which can be defined as “one who undertakes innovations, finance and business in an effort to transform innovations

into economic goods”. This may result in new organization or may be a part of revitalizing mature organization in response to a perceived opportunity. The most obvious form of entrepreneurship is that of starting a new business.

Entrepreneurship is an important part of the national economy. It is an important factor in creating and increasing employment opportunities and fueling economic growth. For many years policy makers have identified entrepreneurs as important drivers for employment, innovation and economic growth. Entrepreneurship is viewed as a critical activity to regenerate and sustain economic growth in strong economies and also a means of boosting employment and productivity in deprived regions or in developing countries, as it is an important source of job creation, career opportunities and poverty reduction for both men and women (ILO, 2007).

## Concept of Entrepreneurship

The word entrepreneurship is developed from entrepreneurs. According to George Herbert, 1949 “Entrepreneurs are who initiate, organize, manage and control the affairs of a business unit that combine the factors of production to supply goods and services of whether the business pertains to agriculture, industry, trade or profession”.

The French Economist, Gantillon, was the first person to use the term entrepreneur. In recent Entrepreneurship times several economists, sociologist, etc., have defined “Entrepreneurship is an activity to promote and maintain economic activities for the production and mobilization of wealth. Emergence of entrepreneurship depends upon economic, social, cultural, religious and psychological factors (Joseph, 1954).

\* Assistant Professor, Tamil Nadu Institute of Urban Studies, Coimbatore, Tamil Nadu, India. Email: selvaravi@rediffmail.com

## Growth and Development of Entrepreneurship in India

Since independence, the planners in India have taken various steps to bring about speedy economic development. The adoption of the industrial policy resolution from 1948 to 1998 by the successive governments at the center aimed at promoting industrial growth and facilitating its rapid development. Industrial development may be possible only with a batch of dedicated and determined entrepreneurs. However, as in any other developing countries, entrepreneurs were in short supply in India.

Up to 1960s, no such systematic plan and policy were undertaken for entrepreneurship development. Later a purpose policy has been taken in our country in this respect as a strategy for removal of unemployment problem and to promote industrialization through indigenous entrepreneurs.

Etymologically, the term entrepreneur is derived from the French word “entreprendre” which connotes “undertaker”. In the earlier 16<sup>th</sup> century, it was applied to those who were engaged in military expeditions. In the 17<sup>th</sup> century, the term was used for civil engineering activities such as construction and fortification. It was applied to business for the first time in 18<sup>th</sup> century, to designate a dealer who buys and sells goods at uncertain prices (Kaushik, 2009).

Indigenous private entrepreneurship in India had a historic origin. Moneychangers and bill brokers were engaged in native trade in the early 18<sup>th</sup> century (Bhagwati and Desai, 1969). British enterprise and capital have also contributed to development of industries in the early 19<sup>th</sup> century. Perhaps the most spectacular example of indigenous entrepreneurship is the emergence of Jamshedji Tata, in the early 20<sup>th</sup> century. As Bhagwati and Desai rightly mentioned “the growth of industrial entrepreneurship in India came essentially from three communities, the Parsis, Gujaratis and the Marwaris.”

The industrial revolution was accomplished largely through small-scale industrial (SSIs) entities with modest capital, with a few score of workers at the most, owned and managed by a single individual of a family to start with. The Government of India launched special schemes for self-employment of engineers and other educated unemployed persons. From 1968 emphasis was given

to train entrepreneurs in science and technology. This started with organization of training courses launched by all Small Industry Service Institute (SISI) and a few other selected institutes. The National Institute of Small Industries Extension and Training (NISIET) adopted this program firstly in 1970. Gujarat was the first state to take systematic plan for Entrepreneurs Development Programmes (EDPs) (Sharma, 1998).

In this juncture, with the support of industrial policy and small-scale industry textile industry owes better position in India, especially in south India. A separate Ministry of Textile Industries was set up to give impetus to the development of small-scale sectors coming into its fold. Consequently, the focus shifted to facilitate entrepreneurship on traditional and non-traditional products. In this context, women entrepreneurship is perceived to participate more in the textile-trading sector.

## Women Entrepreneurship in India

The Indian constitution has adopted the principle of Women’s equality in all spheres of life. Since independence, several steps have been taken for the progress of women by the Government through successive Five-Year Plans. During the early decades of Five-Year Plans, much attention was not given on the development of different aspects of women as the nation was engaged in formulating different strategies and programs for the economic development of the country. During Nehruvian Era (1948-64), women’s role was considered as a component of social welfare programs and they were regarded as a mother and a homemaker, and not as a productive worker of the society. The approach was the welfare of the women. The draft of Sixth Five-Year Plan (1980-85) for the first time, incorporated a new chapter entitled ‘Women and Development’ with special stress on the issue of the development of women entrepreneurship. Therefore, during 1980s, the approach was the development of women. Since then in order to promote women entrepreneurship, multifaceted efforts have been made in India (Thakur & Rahman, 2009).

According to the Global Entrepreneurship Monitor, 2006 report on women and entrepreneurship regardless of country, men are more likely to be involved in entrepreneurial activity than women. In the Beijing platform for action one of the means of improving

women's employability, in the context of increasing flexibilities in labor markets, is fostering women's access to self-employment and entrepreneurship. The OECD, (2006) shows that the reduction of women's barriers to market access, the improvement of that position within the value chain and the enhancement of that productivity is likely to benefit local, national and regional economies as well as households.

Women owned businesses are one of the fastest growing entrepreneurial populations in the world. They make significant contributions to innovation, employment and wealth criterion in all economies (Brush, Carter, Gatewood, Greene, & Hart, 2006). Despite the growing importance of women entrepreneurs, they are understudied, and the paucity of research on the phenomenon of women's entrepreneurship is well documented (de Bruin et al., 2006, 2007; Baker et al., 1997).

Faleye (1999) stressed that women's development is not nearly about reducing poverty by increasing productivity, but also about women's liberation and empowerment. True development means the development in the three categories of a woman. They are individual, social, and economic development (Rodney, 1972).

In India, women's entry into business is a new phenomenon. It can be traced out as an extension of their kitchen activities mainly to 3Ps viz Pickles, Powder & Pappad. But with growing awareness about business and spread of education among women over the period, they have started shifting from 3Ps to engross to 3 modern viz Engineering, Electronics & Energy. They have excelled in these activities. Women entrepreneurs manufacturing solar cookers in Gujarat or owning small foundries in Maharashtra or manufacturing capacitors in Orissa have proved beyond doubt that given the opportunities, they can excel their male counterparts (Grover, 2008).

Almost 9% of the women entrepreneurs are found in small-scale industries (Savadi, 2001). In India out of 1.8 million small-scale units, those owned by women were not more than 0.15 million, i.e., about 8% only. Out of this 25.5% of women entrepreneurs involved in food processing, 16.11% in chemical units, 14.15% in textile units, 9.14% in engineering sector and 5% in plastic and rubber units. Thus the proportion of women in textile unit

(14.15%) was considerably high compared to other non-traditional enterprise in India (Agarwal, 2001).

The socio-cultural background of India was patriarchal in nature, wherein women were traditionally and still kept in view of housekeeping resources rather than income generating resources. At this point, rigorous study on the socio-economic factors that affecting the women entrepreneurship is needed, in order to be a successful entrepreneur.

### **Need for the Study**

Economic development combined with cultural values, may influence entrepreneurial desirability and inclination. Numerous studies have analyzed the nature of entrepreneurial motivations and personal characteristics. Further studies have also provided additional insight into the nature of entrepreneurship and the motivations, characteristics and dispositions of entrepreneurs. Motivated by partly empirical evidence in the conceptualization of personal traits and characteristics that influencing the propensity of the individual to engage and develop a career in entrepreneurship. These may be influenced by the individual contextual factors though many other factors would prove significant.

The personal characteristics that would be incorporated include attitudes to self-employment; risk taking behavior; self-confidence; and personal management values. Female who displaying the behavior of aggressiveness, emphasis on business growth and making profit can be classified as entrepreneurs. The common way of explaining why women start a business is associated with the individual needs for independence, self-achievement and job flexibility. Another approach to understanding the nature of entrepreneur is focus on their socio economics outlooks. These factors include family history and tradition of entrepreneurship, cultural background, family support, and work ethics and education level (Gadar and Yunus, 2009).

The external factors include culture, role models, work experience, education, and environment. It is important to look at all of these factors and their influence on entrepreneurial behavior. The relationship between the entrepreneur, personality characteristics, values,

and other dimensions helps to explain why some become entrepreneurs and others do not. This model has implications for entrepreneurial educators and policy makers. Globally, more women are becoming entrepreneurs (Kavitha, Anantharaman & Jayasingam, 2008; Licuanan, 1992), but women entrepreneurs are still remain in the minority everywhere (Chamlou, 2008).

Also, majority of women entrepreneurs are in agricultural related businesses or in other small and medium-sized enterprises. It is obvious that women are capable of starting and managing their own businesses but seem reluctant to engage in large scale businesses or grow their businesses to become large. There are many reasons adduced for the inability of women to engage more in entrepreneurship (Smith, Kapp, & Yonkers, 2003).

It is evident from various research studies that there are various factors hindering the success of women entrepreneurs. The present study tries to identify such factors with in the selected population.

## Objectives

- To know the various social, economic, and psychological profile exists among women entrepreneur.
- To identify the level of psycho-entrepreneurial characteristics exist among women entrepreneur.
- To assess the interrelationship between psycho-entrepreneurial characteristics with socio-background variables for the success of women entrepreneur.

## Hypotheses

$H_0$ : There is no significant relationship between socio-economic background and psycho-entrepreneurial characters.

$H_1$ : There is a significant relationship between socio-economic background and psycho-entrepreneurial characters.

## Profile of the Study Area

The present study has been carried out among urban Self Help Group (SHG) members in Erode and Tiruppur cities who are involving in different kinds of textile trading.

## Sampling Procedure and Sample Size

Out of the total universe, only 40 respondents were included for the present study. The women entrepreneurs involved in various kinds of textile trading were considered through purposive random sampling technique, which comprises of respondents from two cities namely Erode (N=20) and Tiruppur (N=20), Tamil Nadu, India. All the 40 respondents contacted through the respective Corporation officials, as they were the members of self-help group (SHG) under Swarna Jayanthi Shahari Rozhar Yojana (SJSRY) (now, termed it as National Urban Livelihood Mission – NULM) which is funded by central (75%) and state (25%) share functioning under all urban local bodies as urban poverty alleviation scheme. In every corporation, all SHG members were supported by Community Organisers (COs) to start and run the enterprise.

## Data Collection Tool and Procedure

All the respondents were requested to gather one common place in both the city simultaneously. The interview schedule was used to collect the data from the respondents after developing a very good rapport with the respondents by exploring and convincing them for the importance of giving reliable information.

## Variables

There are two categories of variables used for the present study, i.e., socio-economic background and psycho-entrepreneurial characters.

### Socio-Economic Background Characteristics

- i. Age
- ii. Education
- iii. Personal income
- iv. Family income
- v. Marital status
- vi. Type of family
- vii. Number of children
- viii. Community

- ix. Years of experience in running enterprise
- x. Place of enterprise
- xi. Nature of enterprise (whole sale/retail)
- xii. Membership in associations
- xiii. Entrepreneurship and Marketing training

### Psycho-Entrepreneurship Characteristics

- i. Perception of self-achievements
- ii. Perception of entrepreneurial competence
- iii. Perception of business commitment
- iv. Perception of work stress

To measure the psycho- entrepreneurship characteristics of sample for each category an interview schedule comprised of five self-devised questions about their accomplished perceptions with appropriate responses is administered for the present study and scored in a four-point scale (score range minimum 4-maximum 20).

### Statistical Tool

To explore the association between certain socio-background variables with Psycho-entrepreneurial variables Chi-square test is used and to find out the

relationship Pearson's correlation's and test are used. By using Statistical Package for Social Sciences (SPSS), all the responses received from the respondents were coded and analyzed to explore the women empowerment through the success of entrepreneurship.

### Analysis and Findings

**Table 1** clearly indicates the levels of social, economic, educational, family and other factors related and influencing their entrepreneurial success on the whole. The tables Table 1, Table 2 and Table 3 reveal its influence.

Griffins (1984) defines management as the process of planning, organizing, leading and controlling an organization's human, financial, physical and information resources to achieve organizational goals in an effective and efficient manner. The ability to manage human and material resources effectively and efficiently to achieve entrepreneurial objectives is vital for entrepreneurial success.

There is, however, considerable research evidence to support the fact that female entrepreneurs, psychologically, are not significantly different from their male counterparts and that they may possess even superior attributes and skills in some areas related to management effectiveness.

**Table 1: Showing the Percentage Distribution of Respondent's on Socio Background Characteristics**

<i>Socio-background</i>	<i>Response Options</i>	<i>No. of respondents</i>	<i>Percentage</i>
<b>Educational Status</b>	Graduate	12	30.0%
	HSC	12	30.0%
	Post Graduate	5	12.5%
	SSLC	11	27.5%
<b>Marital status</b>	Married	34	85.0%
	Unmarried	6	15.0%
<b>Number of children</b>	0	6	15.0%
	1	7	17.5%
	2	17	42.5%
	3	8	20.0%
	4	2	5.0%
<b>Type of family</b>	Joint	19	47.5%
	Nuclear	21	52.5%
<b>Community of Member</b>	Backward	22	55.0%
	Forward	4	10.0%
	Most Backward	9	22.5%
	Scheduled Caste	5	12.5%

<i>Socio-background</i>	<i>Response Options</i>	<i>No. of respondents</i>	<i>Percentage</i>
<b>Place of enterprise</b>	Erode	20	50.0%
	Tirupur	20	50.0%
<b>Nature of entrepreneurship</b>	Retail	26	65.0%
	Whole sale	14	35.0%
<b>Membership in association</b>	No	10	25.0%
	Yes	30	75.0%
<b>Entrepreneurship &amp; marketing training</b>	No	7	17.5%
	Yes	33	82.5%
<b>Years of Experience</b>	1	5	12.5%
	2	9	22.5%
	3	12	30.0%
	4	6	15.0%
	5	1	2.5%
	6	4	10.0%
	7	3	7.5%

**Table 2: Showing the Percentage Distribution of Respondents on Psycho-Entrepreneurial Variables**

<b>Perception of self-achievement</b>	Low (4-9)	15	37.5%
	Medium (10-15)	19	47.5%
	High (16-20)	6	15.0%
<b>Perception of managerial competence</b>	Low (4-9)	9	22.5%
	Medium (10-15)	19	47.5%
	High (16-20)	12	30.0%
<b>Perception of business commitment</b>	Low (4-9)	6	15.0%
	Medium (10-15)	22	55.0%
	High (16-20)	12	30.0%
<b>Perception of work stress</b>	Low (4-9)	4	10.0%
	Medium (10-15)	16	40.0%
	High (16-20)	20	50.0%

**Table 3: Showing the Significance of Association between Certain Socio-Background Variables with Certain Psycho-Entrepreneurial Variables**

<i>Socio-background Variable</i>	<i>Psycho-entrepreneurial Variable (Perception of)</i>	<i>d.f</i>	<i>Chi-square value</i>	<i>Table value</i>
Educational Status	Work stress	6	11.236	12.592
	Self-achievement	6	20.495***	
	Managerial competence	6	24.957***	
	Business commitment	6	2.824	
Marital Status	Work stress	2	0.882	5.999
	Self-achievement	2	3.784	
	Managerial competence	2	6.05***	
	Business commitment	2	0.071	
No. of Children	Work stress	8	15.870***	15.507
	Self-achievement	8	7.549	
	Managerial competence	8	7.591	
	Business commitment	8	9.265	

Socio-background Variable	Psyco-entrepreneurial Variable (Perception of)	d.f	Chi-square value	Table value
Type of family	Work stress	2	6.002***	5.999
	Self-achievement	2	0.019	
	Managerial competence	2	6.274***	
	Business commitment	2	2.755	
Nature of entrepreneurship	Work stress	2	6.035***	5.999
	Self-achievement	2	3.293	
	Managerial competence	2	1.082	
	Business commitment	2	6.136***	
Membership in association	Work stress	2	6.033***	5.999
	Self-achievement	2	0.402	
	Managerial competence	2	0.639	
	Business commitment	2	2.545	
Entrepreneurship & marketing training	Work stress	2	3.200	5.999
	Self-achievement	2	1.261	
	Managerial competence	2	1.976	
	Business commitment	2	6.283***	
Years of experience	Work stress	12	9.100	21.026
	Self-achievement	12	11.362	
	Managerial competence	12	13.853	
	Business commitment	12	21.146***	

\*\*\* Significant at 5% level

Work commitment is defined as the state of being obligated or emotionally impelled to work (Allen & Meyer, 1990). Commitment to business, among other factors, might influence entrepreneurial success or failure. This is because an individual's work commitment will determine the number of working hours which that individual will willingly put in, her business commitment and managerial competence of the respondents. The number of children and marital status of women always have great association with their employment success. These findings supported with Ehigie (1997) observation that married women usually give up a lot in order to enhance their husbands' careers at the risk of jeopardizing their own career aspirations. Also, the arrival of children in the family, an occurrence that rarely affects the occupational involvement of the father, has a decisive effect on the career of the mother. Marshal (1994) explained that some women leave work for family reasons, especially to cope with having pre-school children. Studies on work commitment of females and family obligation have shown that females typically take time off work (Korabik & Rosin, 1990).

A study by Espinal and Grasmuck (1997) showed that single women and married women without children

advance more rapidly in their chosen careers than those who marry and have children. They also observed that females who were successful in their careers were either single or widowed.

The years of experience also had very good association with managerial commitment and also higher the experiences increase their coping level to manage their stress level. Type of family (nuclear or joint) is significantly associated with work stress and managerial competence.

The nature of entrepreneurship (wholesale/retail) and membership in various associations significantly associated with work stress and managerial competence. Adequate training in various entrepreneurial aspects significantly associated with the business commitment. Because, trading is always more involved with human contacts on regular basis.

The table 4 reflects that the perception of managerial competence and self-achievement significantly correlated with age, monthly personal income and monthly family income. Perception of business commitment correlates significantly with both personal income and family income. Thus, it was revealed that higher the income

lower the perception of work stress. Also older the women entrepreneurs, more their expertise to successfully handle

the business commitment and to overcome their work stress.

**Table 4: Showing the Significance of Correlation between Certain Socio-Background Variables with Certain Psycho-Entrepreneurial Variables**

<i>Socio Background characters</i>		<i>Perception of managerial competence</i>	<i>Perception of self-achievement</i>	<i>Perception of business commitment</i>	<i>Perception of work stress</i>
<b>Age in years</b>	Pearson Correlation	-0.512(**)	-0.317(*)	-0.183	0.051
	Sig. (2-tailed)	0.001	0.046	0.257	0.755
<b>Personal Income</b>	Pearson Correlation	0.507(**)	0.315(*)	0.639(**)	-0.082
	Sig. (2-tailed)	0.001	0.048	0.000	0.616
<b>Family Income</b>	Pearson Correlation	0.532(**)	0.438(**)	0.769(**)	-0.107
	Sig. (2-tailed)	0.000	0.005	0.000	0.510

\*\* Correlation is significant at the 0.01 level (2-tailed).

\* Correlation is significant at the 0.05 level (2-tailed).

Traditional social norms only permitted women to focus on family needs while allowing men to give primary attention to work. Presently, both men and women are being integrated in the economy of the household with high dependence on each other's labor for their livelihood. Udegbe and Omare (1994) suggested that women's experiences are probably different from those of their male counterparts at work. Women are increasingly getting involved in businesses and contributing financially to household requirements, in addition to their traditional roles as housewife.

## Conclusion

From the Table 4, it is revealed that there is a significant correlation between age, income and psycho entrepreneurial variables. There exist a significant association between some of the background variables and psycho entrepreneurial variables. Thus, we may conclude that there is a significant relationship between the socio-background variables and psycho-entrepreneurial variables. Surprisingly, marital status has no association except with managerial competence. The success of textile trading highly involved with the level of rapport the entrepreneurs developed with the customers. The years of experience significantly associated with the business commitment. Similar future studies can be extended to large sample, rural women entrepreneurs and women who involved in various other kinds of entrepreneurship.

## References

- Vinze, M. D. (1987). *Women Entrepreneurs in India*. Delhi: Mittal Publication, pp. 47–86.
- Grover, I. (2008). *Handbook on empowerment and entrepreneurship*. Udaipur: Agrotech Publishing Academy, pp. 39–47.
- Kaushik, D. S. (2009). *Women entrepreneurship*. Jaipur: Ritu Publications, pp. 1–42.
- Thakur, A. K., & Rahman, R. (2009). *Women entrepreneurship*. New Delhi: Deep & Deep Publications Pvt. Ltd., pp. 1–32.
- Khari, D. S. (2009). *Women empowerment through entrepreneurship development*. New Delhi: ALP Books, pp. 128–160.
- Hisrich, R. D., & Peters, M. P. (1995). *Entrepreneurship-starting, developing, and managing a new enterprise* (3rd ed.). US: IRWIN, pp. 2–42.
- Singh, B. K. (2006). *Women empowerment-Through self-help group*. Delhi: Adhyayan Publishers & Distributors, pp. 62–70.
- Sahoo, R. K., & Tripathy, S. N. (2006). *Self-help group and women empowerment*. New Delhi: Anmol publications Pvt. Ltd., pp. 73–78.
- Chhina, S. S. (2009). *Women labour-problems policy implications*. New Delhi: Refgal Publications, pp. 66–68.
- Blau, F., Ferber, M., & Winkler, A. (2002). *The economics of women, men and work* (4th ed.). New Delhi: Printice-Hall.

## Journals

- The Global Entrepreneurship Monitor (GEM). (2007). *2006 report on women and entrepreneurship*. Babson College and London Business School.
- Brush, C., Carter, N., Gatewood, E., Greene, P., & Hart, M. (Eds.). (2006). *Growth-oriented women entrepreneurs and their businesses: A global research perspective*. Cheltenham: Edward Elgar.
- Gadar, K., & Yunus, N. K. Y. (2009, January). Theorizing about entrepreneurship. *International Research Paper*, 5(1).
- Smith-Hunter, A., Kapp, J., & Yonkers, V. (2003, April). Networking among women entrepreneurship. *Journal of the Academy of the Business & Economics*.
- Agarwal, C. (1995). Entrepreneurship development amongst women, North Eastern Women Entrepreneurs Association (NEWEA Souvenir, Guwahati).
- Savadi, S. V. (2001, August). Women entrepreneurs in India: Scope and opportunities. *Southern Economist*, pp.17–20.
- Schwartz, E. (1976). Entrepreneurship: The new female frontier. *Journal of Contemporary Business, Winter*, 47–76.
- OECD. (2006). *Enhancing Women's Market Access and Promoting Pro-poor Growth, Promoting Pro-poor Growth*, Private Sector Development, Chapter 5.
- Brush, C. G., Bruin, A. D., & Welter, F. (2009). A gender aware framework for women's entrepreneurship. *International Journal of Gender and Entrepreneurship*, 1(1), 8–24.
- Udegbe, A., & Omare, O. (1994). Subordinates perception of female managers on male and female dominated occupations. *Women's Behavioral Issue*, 1(2).
- Espinal, R., & Grasmuck, S. (1997). Gender, households and informal entrepreneurship in the Dominican Republic. *Journal of Comparative Family Studies*, 28(1), 103-128.
- Korabik, K., & Rosin, H. M. (1990). Corporate flight of women managers: Moving from friction to fact. Paper presented at the Western Academy of Management SantaBarbare CA.
- Marshall, J. (1994). *Women managers moving on: Exploring career and life choices*. London: Routledge.
- Ehigie, B. O. (1997). Marital maladjustment issue as occupational hazard for career women in Nigeria. In F. Adewumi and F. Omololu (eds) *Death by Installment: Occupational Health and Hazards in Nigeria*, pp. 79-95. Lagos: Friedrich Ebert Foundation
- Allen, N. J., & Meyer, S. P. (1990). The measurement and antecedents of effective continuance and normative commitment to the organization. *Journal of Occupational Psychology*, 63, 1-18.
- Raman, K., Anantharaman, R. N., & Jayasingam, S. (2008). Motivational Factors Affecting Entrepreneurial Decision: A Comparison between Malaysian Women Entrepreneurs and Women Non Entrepreneurs.

## Websites

- [http://www.ilo.org/wow/Articles/lang--en/WCMS\\_081324/index.htm](http://www.ilo.org/wow/Articles/lang--en/WCMS_081324/index.htm)
- <http://www.gemconsortium.org/>
- <http://www.easternbookcorporation.com/moreinfo.php>