

## PROBLEMS OF WOMEN ENTREPRENEURSHIP IN INDIA

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### **Abstract**

The development of any country depends on the work and creativity put in by both male and female in every sector of economy. Immense potential is there only it is has to be tapped in the right manner for best results. A country like India having no dearth of human resources unlike many others has to help its woman to come out of the folds of culture, tradition, stereotype thinking as an outcome of its historical and socio-economic background, and be a part and parcel of the list of entrepreneurs. The other factors which inhibit her are her level of education and economic participation, increasing number of offences committed against women and her poor health. However, when a woman decides to work as an entrepreneur after overcoming all the above said hurdles yet she has various obstacles facing her related to lack of role models, wealth, time, experience, networking only to name a few. Once the problems and obstacles are clearly understood steps can be taken to alter, rectify and offer help to the women entrepreneurs by the society at large. Thus it can be concluded that in spite of all the lacunas women can be brought to the forefront and can be made to excel and contribute to the country's economy.

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## 1. Introduction

An entrepreneur is someone who organizes a business venture and assumes the risk for it. Men have always been in the forefront of any venture be it primary, secondary or tertiary activity, but women have lagged behind, not only in India, but invariably in every country of the world. Men's dominance in every field is obvious knowing the socio-cultural set up of most of the countries of the world. Of course they have every right to excel and there is no harm as such in that, as far as women do not lag behind as an outcome of their behavior, attitudes and values. The roles of men and women in society have tended to be quite different throughout history, according to the norms of particular cultures. The nature of these roles is changing in Western economies and in the orient too, but in a more gradual manner. More and more women are joining universities and colleges to do graduation and postgraduate education. They are also working full-time in greater numbers. It is important, therefore, to find out what effect these changes are having on the supply of female entrepreneurs and how they are significantly different from their male counterparts and most importantly the problem faced by the female entrepreneurs.

Women in India have travelled from the days of utter disregard towards their health, education, status, rights to the present times when women of India are openly lauded for their contribution in various field for their leadership qualities by none other than US Ambassador Timothy Roemer while speaking at the Asia Women's Leadership Regional Summit held at New Delhi between 15<sup>th</sup> and 17<sup>th</sup> September 2010. Mr. Roemer praised the achievements of Indian women in diverse fields within the country and abroad. Are we not proud of the fact that today the President, the Speaker of Parliament, the Leader of the Congress Party and the Leader of the BJP in the Lok Sabha are all women? The day is not far when women in India will be completely at par with men be it the village belle or the city lass. But as of now there are innumerable problems faced by women in India.

The history of our country, the socio-cultural set up, the economic background entwined with customs and traditions makes it very difficult for the women to even work outside their homes and what to talk about being an entrepreneur. Even a cursory glance at Table 1 tells the position of India amongst a few selected countries. Female economic rate of India is only, 42.7% although the number of hours she puts in daily is 457 and that of her male counterpart is only

391. This tells very clearly that her stamina to work is tremendous but she only needs proper guidance. And on the other hand it tells of the better HDI (Human Development Index) rank for countries like Canada and Denmark where the female economic rate is much high and both men and women work almost equally.

**Table 1 Gender Inequality in Economic Activity**

HDI rank	Country	Female economic activity rate (ages 15 and above)Rate %	Burden of work, Total work time (minutes per day) Women	Burden of work, Total work time (minutes per day) Men
4	Canada	60.5	420	429
17	Denmark	61.8	449	458
127	India	42.7	457	391
42	Pakistan	36.3	-	-

Source: Generated From Human Development Report 2004

### 1.1 Significance of the Study

Most of the available information about the nature, characteristics and performance of any organization or a firm or company and its associated entrepreneur is based on studies conducted among, male business owner/managers.

To date, research has virtually ignored the female entrepreneur, although a few recent studies did provide guidelines for this exploratory study. They cover four basic areas -her motivations, her background, the type of business which she starts and the problems which she consequently faces.

The reasons for studying women's entrepreneurship are manifold. The first reason is that women's entrepreneurship has been recognised during the last decade, as an important untapped

source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organisation and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Thus there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized

The second reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men, but they also generally choose to start and manage firms in different industries than men tend to do. The industries (primarily retail, education and other service industries) chosen by women are often perceived as being less important to economic development and growth than high-technology and manufacturing. Furthermore, mainstream research, policies and programmes tend to be "men streamed" and too often do not take into account the specific needs of women entrepreneurs and would-be women entrepreneurs. As a consequence, equal opportunity between men and women from the perspective of entrepreneurship is still not a reality. The second reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences (Brush & Hisrich, 1999; Holmquist & Sundin, 2002). Not only have women lower participation rate in entrepreneurship than men, but they also generally choose to start and manage firms in different industries than men tend to do (Duchénaut, 1997; Franco & Winqvist, 2002; Reynolds & White, 1997).

According to the report, prepared from the 2<sup>nd</sup> OECD( Organisation for Economic Co-operation and Development) conference of ministers responsible for small and medium-sized enterprises held in Istanbul, Turkey on 3-5 June 2004 ,women entrepreneurs play an important role in the entrepreneurial economy, both in their ability to create jobs for themselves and to create jobs for others. In Europe (both European Union countries and other European countries), estimates indicate that there exist more than 10 million self-employed women. In the United States 6.4 million self-employed women provide employment for 9.2 million people and create significant sales. Using the United States ratio between the number of employees and self-

employment it may be estimated that employed women in surveyed European countries could employ around 15 million persons. This is a conservative estimate. Furthermore, self-employment represents one of the most important job opportunities for women. This seems to be a correct conclusion independent of what country or type of economy is observed. Self-employment represents an important job alternative for many women and perhaps especially for women in developing economies. It is also observed that in all countries women still represent a minority of those that start new firms, are self-employed, or are small business owner-managers. This study is of special significance since it deals with women entrepreneurs and secondly it enumerates the problems faced by Indian women as an outcome of their socio-cultural environment in a historical perspective.

It is imperative to analyze why women and men have different access to entrepreneurial opportunities. These differences can be explained in terms of the fundamental discrepancy in the primary roles of women and men, and of the profound impact of the gendered work structure. So it is necessary to review the factors explaining this in terms of, *inter alia*, education and experience etc. And what happens to the women that overcome these barriers when it comes to education, experience and wealth and who are actually managing a firm?

## 1.2 Literature Review

In 1983 Hisrich and Brush estimated that the number of female run businesses in the USA probably exceeded three million and further, that they formed the fastest growing group of entrepreneurs. A study by the Scottish Aberdeen Enterprise Trust in the United Kingdom, in 1985 found 18 percent of the 103 existing firms surveyed were female operated, whereas 32 percent of the 84 new firms surveyed had been started by women. Moreover, the current rise in unemployment in the UK is due, in part, to the increased number of females entering the job market. The questions which arise, therefore, are the extent to which the females differ from their male counterparts in their backgrounds, the businesses they form, and their resultant needs for specific policies, advice and assistance.

Current evidence regarding the motivations of the female entrepreneur suggests that she differs very little from her male counterpart, the main stimuli cited being the need to achieve, independence, job satisfaction and economic necessity (Schwartz1979, Hisrich and Brush 1983,

Hisrich and Brush 1985). While these motivations may be present, the would-be female owner manager does need a greater stimulus than her male counterpart to take the ultimate step, a point supported by Watkins and Watkins (1983) and by Tuck (1985) who further concludes that women lack confidence in numerical skills, need the support of a partner and lack managerial experience.

Turning to the background and characteristics of the female entrepreneur, Hisrich and O'Brien (1982) concluded that education play a major role in start-up, being a differential between women in "traditional" and "non-traditional" business, those falling within the latter group being better educated than those in the former.

Data concerning the type of business started are contradictory. Both Watkins and Watkins (1983) and Hisrich and Brush (1983) suggest that women tend to start "stereotypical" or "traditional" businesses, while Gomolka (1977) found no relationship between gender and the industrial sector chosen. Women are taken less seriously than men in matters of business (Hisrich and O'Brien 1981, Scase and Goffee 1982); they have particular problems obtaining funds (Pellegrino and Reece 1982); they suffer from a lack of business training (Hisrich and Brush 1985).

According to Birley (1989) some similarities emerged between the men and women entrepreneurs. There were no apparent differences between the time taken to launch the business; both women's and men's past experience helped in providing technical and managerial skills necessary for start-up; there was little difference between their levels of education, and their borrowing/financing routes and proportions of external finance used were similar. Regarding differences, it was found that the women were more difficult to contact than the men, and it is possible that one area for future research into start-up is the extent to which the employment mobility of their spouse affects their chances of survival. Men were found to have a more even spread regarding the sex of their customers whereas women tended to have predominantly women customers, supporting the proposition that women tend to set up "traditionally" female run businesses. Moreover, the fact that women used more labor generally as well as more female labor is not surprising as the stereotype female business is often more labor intensive than that of her male counterpart

According to Birley (1989) woman does not lack managerial talents/experience to the extent previously thought. Indeed perhaps the most important result from the study is that women do possess both the motivations and the ideas needed as an entrepreneur. Moreover, almost all the respondents had developed skills in previous employment which they used in the development of the firm, and this despite the fact that there was no apparent commercial connection. This suggests that a growing population of female employees will itself spawn entrepreneurs who will, in turn, look to women as customers in their new endeavours.

Cooper's (1981) analyzed the factors which influence the initial entrepreneurship decision and divided them into three broad categories of influence:

1. "Antecedent influences" incorporate aspects of the entrepreneur's background which affect motivation, perceptions, skills, and knowledge. They include genetic factors, family influences, education, and previous career experiences.

2. The "Incubator Organization" describes the types of organization for which the entrepreneur worked immediately prior to start-up. Characteristics include geographic location, type of skills and knowledge acquired, contact with other budding entrepreneurs, and experience in a small business setting. In addition, Cooper cites the well known "push" and "pull" factors, such as job loss (push) and desire for independence (pull).

3. "Environmental Factors" include prevailing economic conditions (particularly the availability of venture capital), role models, and access to support services.

From various studies it is clear that when traditional personality tests are conducted, no significant differences emerge with regard to achievement motivation, autonomy, persistence, aggression, independence, non-conformity, goal-orientation, leadership, or locus of control. On only one important factor do males and females appear to differ significantly and that is self-confidence.

It is clear from the studies that research into the characteristics of this growing group of entrepreneurs is in the early stages. The research base is small and many of the issues raised remain open. Consequently there is little guidance as to whether it would be appropriate to design training and assistance policies aimed solely at the female entrepreneur.

### 1.3 Objectives of the Study

This particular study on problems of female entrepreneurship has to be dealt with trepidation since, as in any social science the reason for the emergence of this problem is deep rooted and thus we have to go back to our roots and try to find the core factor so as to solve the problem in a holistic manner.

- 1) Thus the first objective of this paper is to provide a historical perspective of Indian women and how their status has been subject to many great changes over the past few millennia, starting from the ancient to the present times.
- 2) The second objective is to see the education level and matters related to economic development such as workforce participation, land and property rights of female vis-a-vis male.
- 3) Next is the importance of security and well being which is manifested by the way a woman is treated at home, at work and in transit. Thus crimes against women are an important variable which definitely explains how well a woman can perform at work and that too as an entrepreneur.
- 4) Other concerns related to women's health ( life expectancy, maternal mortality etc) and family planning practices too have an important bearing on the woman's role in different economic activities.
- 5) Yet what is interesting to note is the fact that in spite of all the hurdles women have excelled as entrepreneurs and as leaders of different organizations and firms. But that does not hide the fact that they do face many problems. The last objective of this paper is thus to list the various problems faced by female entrepreneurs and then derive certain conclusions as to what can be done to bring women out to the forefront inspite of all the problems ranging from historical, socio-economic and the cultural and traditional bottlenecks that have to be overcome by them.

## 2. A Historical Perspective of Indian Women

The status of women in India has been subject to many great changes over the past few millennia. From equal status with men in ancient times through the low points of the medieval period to the promotion of equal rights by many reformers, the history of women in India has been eventful.

## 2.1 Women in Ancient India

Scholars believe that in ancient India, the women enjoyed equal status with men in all fields of life. However, some others hold contrasting views. Works by ancient Indian grammarians such as Patanjali and Katyayana suggest that women were educated in the early Vedic period. Rigvedic verses suggest that the women married at a mature age and were probably free to select their husband. Scriptures such as Rig Veda and Upanishads mention several women sages and seers, notably Gargi and Maitreyi after who are named two of the well known institutions of women under Delhi University till date.

According to the sacred Ramayana, as we all know, Sita the daughter of King Janak upon her coming of age had the right to choose her husband in a *Swayamwara* and she wed Shri Ram, prince of Ayodhya (*Swayam* in Sanskrit means self and *Vara* means *choosing or wanting*). The other famous *Swayamwara's* from ancient India are that of Draupadi *swayamwara*, Nala-Damayanti from the Mahabharata.

Some kingdoms in the ancient India had traditions such as *nagarvadhu* ("bride of the city"). Women competed to win the coveted title of the *nagarvadhu*. Amrapali is the most famous example of a *nagarvadhu*.

According to studies, women enjoyed equal status and rights during the early Vedic period. However, later (approximately 500 B.C.), the status of women began to decline with the Smritis (esp. Manusmriti) and with the Islamic invasion of Babur and the Mughal empire and later Christianity curtailing women's freedom and rights.

Although reformatory movements such as Jainism allowed women to be admitted to the religious order, by and large, the women in India faced confinement and restrictions. The practice of child marriages is believed to have started from around sixth century.

## 2.2 Medieval period

The Indian woman's position in the society further deteriorated during the medieval period when *Sati*, child marriages and a ban on widow remarriages became part of social life in India<sup>1</sup>. The Muslim conquest in the Indian subcontinent brought the *purdah* practice in the Indian society. Among the Rajputs of Rajasthan, the *Jauhar* was practised. In some parts of India, the *devdasis* or the temple women were sexually exploited. Polygamy was widely practised especially among Hindu Kshatriya rulers. In many Muslim families, women were restricted to *Zenana* areas.

**But an important point to be noted here is that In spite of these conditions, some women excelled in the fields of politics, literature, education and religion.**

Razia Sultana became the only woman monarch to have ever ruled Delhi. The Gond queen Durgavati ruled for fifteen years, before she lost her life in a battle with Mughal emperor Akbar's general Asaf Khan in 1564. Chand Bibi defended Ahmednagar against the mighty Mughal forces of Akbar in 1590s. Jehangir's wife Nur Jehan effectively wielded imperial power and was recognized as the real force behind the Mughal throne. The Mughal princesses Jahanara and Zebunnissa were well-known poets, and also influenced the ruling administration Shivaji's mother; Jijabai was deputed as queen regent, because of her ability as a warrior and an administrator. In South India, many women administered villages, towns, divisions and heralded social and religious institutions.

The Bhakti movements tried to restore women's status and questioned some of the forms of oppression. Mirabai, a female saint-poet, was one of the most important Bhakti movement figures. Some other female saint-poets from this period include Akka Mahadevi, Rami Janabai and Lal Ded. Bhakti sects within Hinduism such as the Mahanubhav, Varkari and many others were principle movements within the Hindu fold to openly advocate social justice and equality between men and women.

Shortly after the Bhakti movement, Guru Nanak, the first Guru of Sikhs also preached the message of equality between men and women. He advocated that women be allowed to lead religious assemblies; to perform and lead congregational hymn singing called Kirtan or Bhajan; become members of religious management committees; to lead armies on the battlefield; have

equality in marriage, and equality in Amrit (Baptism). Other Sikh Gurus also preached against the discrimination against women.

The role of women in Sikhism is outlined in the Sikh Scriptures, which state that the Sikh woman is to be regarded as equal to the Sikh man. In Sikhism, women are considered to have the same souls as men and an equal right to grow spiritually. They are even allowed to lead religious congregations.

### 2.3 British Colonial period

European scholars observed in the 19th century that Hindu women are "naturally chaste" and "more virtuous" than other women. During the British Raj, many reformers such as Ram Mohan Roy, Ishwar Chandra Vidyasagar, Jyotirao Phule etc. fought for the upliftment of women. While this list might suggest that there was no positive British contribution during the Raj era, that is not entirely so, since missionaries' wives like Martha Mault née Mead and her daughter Eliza Caldwell née Mault are rightly remembered for pioneering the education and training of girls in south India - a practise that initially met with local resistance, as it flew in the face of tradition. Raja Rammohan Roy's efforts led to the abolition of the Sati practice under Governor-General William Cavendish-Bentinck in 1829. Ishwar Chandra Vidyasagar's crusade for the improvement in condition of widows led to the Widow Remarriage Act of 1856. Many women reformers such as Pandita Ramabai also helped the cause of women upliftment.

Kittur Chennamma, the queen of the princely state Kittur in Karnataka, led an armed rebellion against the British in response to the Doctrine of lapse. Abbakka Rani the queen of coastal Karnataka led the defence against invading European armies notably the Portuguese in 16th century. Rani Lakshmi Bai, the Queen of Jhansi, led the Indian Rebellion of 1857 against the British. She is now widely considered as a nationalist hero. Begum Hazrat Mahal, the co-ruler of Awadh, was another ruler who led the revolt of 1857. She refused the deals with the British and later retreated to Nepal. The Begums of Bhopal were also few of the notable female rulers during this period. They did not observe purdah and were trained in martial arts.

Chandramukhi Basu, Kadambini Ganguly and Anandi Gopal Joshi were few of the earliest Indian women to obtain educational degrees. In 1917, the first women's delegation met the

Secretary of State to demand women's political rights, supported by the Indian National Congress. The All India Women's Education Conference was held in Pune in 1927. In 1929, the Child Marriage Restraint Act was passed, stipulating fourteen as the minimum age of marriage for a girl through the efforts of Mohammed Ali Jinnah. Though Mahatma Gandhi himself married at the age of thirteen, he later urged people to boycott child marriages and called upon the young men to marry the child widows.

Women played an important part in India's independence struggle. Some of the famous freedom fighters include Bhikaji Cama, Dr. Annie Besant, Pritilata Waddedar, Vijayalakshmi Pandit, Rajkumari Amrit Kaur, Aruna Asaf Ali, Sucheta Kriplani and Kasturba Gandhi. Other notable names include Muthulakshmi Reddy, Durgabai Deshmukh etc. The Rani of Jhansi Regiment of Subhash Chandra Bose's Indian National Army consisted entirely of women including Captain Lakshmi Sahgal. Sarojini Naidu, a poet and a freedom fighter, was the first Indian woman to become the President of the Indian National Congress and the first woman to become the governor of a state in India.

## 2.4 Post-Independence

Women in India now participate in all activities such as education, politics, media, art and culture, service sectors, science and technology, etc. Indira Gandhi, who served as Prime Minister of India for an aggregate period of fifteen years is the world's longest serving woman Prime Minister.

The Constitution of India guarantees to all Indian women equality (Article 14), no discrimination by the State (Article 15(1)), equality of opportunity (Article 16), and equal pay for equal work (Article 39(d)). In addition, it allows special provisions to be made by the State in favour of women and children (Article 15(3)), renounces practices derogatory to the dignity of women (Article 51(A) (e)), and also allows for provisions to be made by the State for securing just and humane conditions of work and for maternity relief (Article 42).

The feminist activism in India picked up momentum during later 1970s. One of the first national level issues that brought the women's groups together was the Mathura rape case. The acquittal of policemen accused of raping a young girl Mathura in a police station, led to a wide-

scale protests in 1979–1980. The protests were widely covered in the national media, and forced the Government to amend the Evidence Act, the Criminal Procedure Code and the Indian Penal Code and introduce the category of custodial rape. Female activists united over issues such as female infanticide, gender bias, women health, and female literacy.

Since alcoholism is often associated with violence against women in India, many women groups launched anti-liquor campaigns in Andhra Pradesh, Himachal Pradesh, Haryana, Orissa, Madhya Pradesh and other states. Many Indian Muslim women have questioned the fundamental leaders' interpretation of women's rights under the Shariat law and have criticized the triple talaq system.

In 1990s, grants from foreign donor agencies enabled the formation of new women-oriented NGOs. Self-help groups and NGOs such as Self Employed Women's Association (SEWA) have played a major role in women's rights in India. Many women have emerged as leaders of local movements-as For example, Medha Patkar of the Narmada Bachao Andolan.

The Government of India declared 2001 as the Year of Women's Empowerment (*Swashakti*). The National Policy for the Empowerment of Women was passed in 2001.

In 2006, the case of a Muslim rape victim called Imrana was highlighted in the media. Imrana was raped by her father-in-law. The pronouncement of some Muslim clerics that Imrana should marry her father-in-law led to widespread protests and finally Imrana's father-in-law was given a prison term of 10 years, The verdict was welcomed by many women's groups and the All India Muslim Personal Law Board.

In 2010 March 9, one day after International Women's day, Rajyasabha passed Women's Reservation Bill, ensuring 33% reservation to women in Parliament and state legislative bodies.

Thus post Independence too women had a tough time, but because of their combined efforts, could raise their voices and were heard too and justice granted. Undauntedly they are surging ahead, tackling the problems on the way with diligence and dexterity.

### 3. Education and Economic Development

#### 3.1 Education

Though it is gradually rising, the female literacy rate in India is lower than the male literacy rate. Compared to boys, far fewer girls are enrolled in the schools, and many of them drop out. According to the National Sample Survey Data of 1997, only the states of Kerala and Mizoram have approached universal female literacy rates. According to majority of the scholars, the major factor behind the improved social and economic status of women in Kerala is literacy.

The position of India is very clear from the table 2 as far as literacy rates are concerned. There is a positive correlation between HDI Rank and literacy levels since Sri Lanka with a better rank has high literacy levels (both male and female) as against that of Pakistan with a very poor HDI rank and subsequent low literacy levels. Thus if India strives hard it can very well reach our southern neighbor else be wary of Pakistan catching up!

**Table 2 Education in Selected Countries**

HDI Rank	Country	Adult Literacy Rate (% ages 15 & above) 2002		Combined Gross Enrolment Ratio For Primary, Secondary & Tertiary Level Schools 2002	
		Female	Male	Female	Male
96	Sri Lanka	89.6	94.7	66	64
127	India	46.4	69.0	48	62
142	Pakistan	28.5	53.4	31	43

Source: Generated From Human Development Report 2004

Under Non-Formal Education program (NFE), about 40% of the centres in states and 10% of the centres in UTs are exclusively reserved for females. As of 2000, about 0.3 million NFE centres were catering to about 7.42 million children, out of which about 0.12 million were exclusively for girls. In urban India, girls are nearly at par with the boys in terms of education. However, in rural India girls continue to be less educated than the boys.

According to a 1998 report by U.S. Department of Commerce, the chief barrier to female education in India are inadequate school facilities (such as sanitary facilities), shortage of female teachers and gender bias in curriculum (majority of the female characters being depicted as weak and helpless).

### 3.2 Workforce participation

According to 1999/2000 Indian National Sample Survey Men's official labour force participation stood at 85% and women's at 35%. The overall rate of labour force participation among women had fallen since 1989. . Furthermore, measurement issues create doubt about the real rates of change of women's self-employment. Women's domestic and farming work can sometimes arguably be classified as self-employment. However many women instead report themselves as housewives. However, there are far fewer women in the paid workforce than there are men. But contrary to the common perception, a large percent of women in India work. The National data collection agencies accept the fact that there is a serious under-estimation of women's contribution as workers. In urban India women have impressive number in the total workforce. As an example at software industry 30% of the workforce is female. They are at par with their male counter parts in terms of wages, position at the work place.

In rural India, agriculture and allied industrial sectors employ as much as 89.5% of the total female labour. In overall farm production, women's average contribution is estimated at 55% to 66% of the total labour. According to a 1991 World Bank report, women accounted for 94% of total employment in dairy production in India. Women constitute 51% of the total employed in forest-based small-scale enterprises.

One of the most famous female business success stories is the Shri Mahila Griha Udyog Lijjat Papad. In 2006, Kiran Mazumdar-Shaw, who started Biocon - one of India's first biotech

companies, was rated India's richest woman. Lalita Gupte and Kalpana Morparia (both were the only businesswomen in India who made the list of the Forbes World's Most Powerful Women), run India's second-largest bank, ICICI Bank.

Thus women in India are working even if statistics reports otherwise. But the propensity for urban women to 'earn' is obviously much more than that of rural women. Infact due to lack of proper planning women's labour is being wasted. For even an intelligent mind, but with a hungry belly cannot think nor can a mind with an over exhausted body. Yes this is the state of most women in rural India-work from dawn to dusk, but not even a word of praise let alone a penny for her hardships.

### 3.3 Land and property rights

In most Indian families, women do not own any property in their own names, and do not get a share of parental property. Due to weak enforcement of laws protecting them, women continue to have little access to land and property. In fact, some of the laws discriminate against women, when it comes to land and property rights.

The Hindu personal laws of mid-1956s (applied to Hindus, Buddhists, Sikhs and Jains) gave women rights to inheritance. However, the sons had an independent share in the ancestral property, while the daughters' shares were based on the share received by their father. Hence, a father could effectively disinherit a daughter by renouncing his share of the ancestral property, but the son will continue to have a share in his own right. Additionally, married daughters, even those facing marital harassment, had no residential rights in the ancestral home. After amendment of Hindu laws in 2005, now women have been provided the same status as that of men.

In 1986, the Supreme Court of India ruled that Shah Bano, an old divorced Muslim woman was eligible for maintenance money. However, the decision was vociferously opposed by fundamentalist Muslim leaders, who alleged that the court was interfering in their personal law. The Union Government subsequently passed the Muslim Women's (Protection of Rights upon Divorce) Act.

Similarly, the Christian women have struggled over years for equal rights of divorce and succession. In 1994, all the churches, jointly with women's organisations, drew up a draft law called the Christian Marriage and Matrimonial Causes Bill. However, the government has still not amended the relevant laws.

#### 4. Crime against Women

Police records show high incidence of crimes against women in India. The National Crime Records Bureau (NCRB) reported in 1998 that the growth rate of crimes against women would be higher than the population growth rate by 2010. On one hand the percentage decadal growth of population during 1991 - 2001 has registered the sharpest decline since independence. It has declined from 23.86% for 1981 - 1991 to 21.34 percent for the period 1991 - 2001, a decrease of 2.52%. According to 2009 est the growth rate of population is 1.548%. And on the other hand the proportion of IPC crimes committed against women towards total IPC crimes has increased during last 5 years from 7.6% in 2003 to 8.8% during 2007. National Crime Reports Bureau 2007 reports that among 35 mega cities, Delhi city reported 29.5% (524 out of 1,775) of total Rape cases, 31.8% cases (1,021 out of 3,207) of Kidnapping & Abduction of Women, 15.6% cases (111 out of 711) of Dowry Deaths, 14.2% cases (1,711 out of 12,031) of Cruelty by Husband and Relatives and 21.5% cases (744 out of 3,463) of Molestation. Andhra Pradesh reported 13.3% of total such cases in the country (24,738 out of 1, 85,312). Tripura reported the highest crime rate (30.7) closely followed by Andhra Pradesh (30.3) as compared to the National average rate of 16.3.

Data limitation is a problem especially in such cases and thus earlier, many cases were not registered with the police due to the social stigma attached to rape and molestation cases. Official statistics show that there has been a dramatic increase in the number of reported crimes against women along with crimes in general

Studies show that increasing participation of women in work and politics (especially at the grass roots level) is making them more vulnerable to crime. Moreover, attempts to control and intimidate women associated with decision-making processes are also leading to violence (Rajan 1981; Misra and Arora 1982; Deshpande 1984; Ganguli 1990 and Singh 1990)

There is a fairly clear indication of a positive relationship of the incidence of rape, molestation, and sexual harassment with female work participation. This may imply that women are more vulnerable to violence when they go out for work. The picture is darkened further by the indication of a positive relationship with cruelty at home. The reason for this relationship is not immediately clear. But, these relationships with female work participation seem to indicate greater vulnerability of working women both at home as well as outside. The saving grace is that the dowry death rates are sharply lower in districts with higher levels of work participation among women (Mukherjee, Rustagi, and Krishnaji 2001)).

The subordinate role of women in the family is duplicated in society as a whole. Socioeconomic disparities, such as low wages and poor health care and education for women, have been justified by the assumption that women's employment and physical well being are less important than men's. There is, therefore, a close connection between the family and the organization of the politico-economic system. In other words, the family structure legitimizes the subordination of women in policy making and the organization of the economy. The Constitution of India declares equality of the sexes, thereby acknowledging that the family should be a basically egalitarian unit, allowing equal rights and free choice to individual family members. In practice, however, the subordination of women to men, of junior to senior, pervades family life in all classes and castes in India. The ideology of subordination is required by the material structure of production. Women are subordinate to and thereby dependent on men because men may own land and hold tenancies while women by and large cannot. Customary practices preclude daughters from inheriting land except in the absence of male heirs. It is wrongly argued that women receive their share of patrimony at the time of marriage in the form of dowry Kelkar(1985).

#### 4.1 Sexual harassment

Half of the total number of crimes against women reported in 1990 related to molestation and harassment at the workplace. Eve teasing is a euphemism used for sexual harassment or molestation of women by men. Many activists blame the rising incidents of sexual harassment against women on the influence of "Western culture". In 1987, The Indecent Representation of Women (Prohibition) Act was passed to prohibit indecent representation of women through advertisements or in publications, writings, paintings, figures or in any other manner.

In 1997, in a landmark judgment, the Supreme Court of India took a strong stand against sexual harassment of women in the workplace. The Court also laid down detailed guidelines for prevention and redressal of grievances. The National Commission for Women subsequently elaborated these guidelines into a Code of Conduct for employers.

#### 4.2 Dowry related crimes

In 1961, the Government of India passed the Dowry Prohibition Act, making the dowry demands in wedding arrangements illegal. However, many cases of dowry-related domestic violence, suicides and murders have been reported. In 1985, the Dowry Prohibition (maintenance of lists of presents to the bride and bridegroom) rules were framed. According to these rules, a signed list of presents given at the time of the marriage to the bride and the bridegroom should be maintained. The list should contain a brief description of each present, its approximate value, the name of whoever has given the present and his/her relationship to the person. However, such rules are hardly enforced.

A 1997 report claimed that at least 5,000 women die each year because of dowry deaths, and at least a dozen die each day in 'kitchen fires' thought to be intentional. The term for this is "bride burning" and is criticized within India itself. Amongst the urban educated, such dowry abuse has reduced considerably. Indian Government statistics show that husbands and in-laws killed nearly 7,000 women in 2001 over inadequate dowry payments.

#### 4.3 Child marriage

Child marriage has been traditionally prevalent in India and continues to this day. Historically, young girls would live with their parents till they reached puberty. In the past, the child widows were condemned to a life of great agony, shaving heads, living in isolation, and shunned by the society. Although child marriage was outlawed in 1860, it is still a common practice.

According to UNICEF's "State of the World's Children-2009" report, 47% of India's women aged 20–24 were married before the legal age of 18, with 56% in rural areas. The report also showed that 40% of the world's child marriages occur in India.

#### 4.4 Female infanticides and sex selective abortions

India has a highly masculine sex ratio, the chief reason being that many women die before reaching adulthood. According to Census of India 2001 and 2011 Sex ratio of India is as follows.

Sex ratio (females per thousand males) India 933, Rural 946, Urban 900

State with Highest Female Sex Ratio-Kerala 1,058

State with Lowest Female Sex Ratio-Haryana 861

And according to 2011 Census data the figure for India is slightly more (940). Kerala and Haryana still stand somewhat at the same level with 1084 and 877 respectively

Tribal societies in India have a less masculine sex ratio than all other caste groups. This is in spite of the fact that tribal communities have far lower levels of income, literacy and health facilities. It is therefore suggested by many experts, that the highly masculine sex ratio in India can be attributed to female infanticides and sex-selective abortions.

All medical tests that can be used to determine the sex of the child have been banned in India, due to incidents of these tests being used to get rid of unwanted female children before birth. Female infanticide (killing of girl infants) is still prevalent in some rural areas. The abuse of the dowry tradition has been one of the main reasons for sex-selective abortions and female infanticides in India. But when such cases happen in the upper class families' too then it is not just a case of dowry which they can very well afford to give, but it is rather a case of status for they feel that boys bring more reputation to the family than girls.

#### **4.5 Domestic violence**

The incidents of domestic violence are higher among the lower Socio-Economic Classes (SECs). The Protection of Women from Domestic Violence Act, 2005 came into force on October 26, 2006.

#### **4.6 Trafficking**

The Immoral Traffic (Prevention) Act was passed in 1956. However many cases of trafficking of young girls and women have been reported. These women are either forced into prostitution, domestic work or child labour. Trafficking has been an area of concern since the early 20th century but it especially attracted attention during the 1980s.

## 5. Other Concerns

### 5.1 Health

The average female life expectancy today in India is low compared to many countries, but it has shown gradual improvement over the years (Table 3). In many families, especially rural ones, the girls and women face nutritional discrimination within the family, and are anaemic and malnourished.

**Table 3 Life Expectancy and Maternal Mortality in Selected Countries**

HDI Rank	Country	Life Expectancy at Birth Years (2002) Female	Life Expectancy at Birth Years (2002) Male	Maternal Mortality Ratio Reported (per 100,000 live births) 1985-2002	Maternal Mortality Ratio Adjusted (per 100,000 live births) 2000
1	Norway	81.8	75.9	6	16
2	Sweden	82.5	77.5	5	2
96	Sri Lanka	75.8	69.8	92	92
127	India	64.4	63.1	540	540
142	Pakistan	60.7	61.0	530	500

Source: Generated From Human Development Report 2004

The maternal mortality in India is very high in the world. The horrifying fact is clearly evident from Table 3. Only 42% of births in the country are supervised by health professionals. Most women deliver with help from women in the family who often lack the skills and resources to save the mother's life if it is in danger. According to UNDP Human Development Report (1997), 88% of pregnant women (age 15-49) were found to be suffering from anemia.

## 5.2 Family planning

The average woman in rural areas of India has little or no control over her reproductivity. Women, particularly women in rural areas, do not have access to safe and self-controlled methods of contraception. The public health system emphasizes permanent methods like sterilization, or long-term methods like IUDs that do not need follow-up. Sterilization accounts for more than 75% of total contraception, with female sterilization accounting for almost 95% of all sterilizations.

## 6. Obstacles Faced by Women Entrepreneurs

This section deals with the specific obstacles that are posed to women's entrepreneurship when it comes to the entrepreneurial process itself. As the entrepreneurial process (the establishment of the firm and its possible growth) is assumed to be path dependent, initial financing and continued financing for growth become related issues. Hence, the outcome of the entrepreneurial process is sensitive to the effect of a wide range of initial conditions, but also to the contingent events in altering these conditions over time. Therefore, it is not enough to review the general conditions that affect women's entrepreneurship, but it is also necessary to review how these different conditions actually translate into different barriers women might meet when being engaged in the entrepreneurial process.

### 6.1 Lack of Role Models

Role models are persons that by their attitudes, behaviours and actions establish the desirability and credibility of a choice (in this case becoming an entrepreneur) for an individual. There exists a strong connection between the presence of role models and the emergence of entrepreneurs (Shapiro & Sokol, 1982) and women as they historically have not been present as entrepreneurs

in general lack close role models. Furthermore, the influence of role models is gender related, as one's aspirations and choices tend to be more influenced by persons of the same sex (Deaux & Lafrance, 1998). Proof of this is the fact that children of self-employed parents are over-represented among firm owners and those trying to start a business since the success of the self-employed parent are of central importance to the child's perception of entrepreneurship as a career option.

It has been proved by many researchers that individuals who are children to parents perceived as being successful as entrepreneurs are more likely to choose entrepreneurship as a career than individuals who perceive their parents as being less successful or have parents who are not self-employed (Davidsson, 1995; Delmar & Gunnarsson, 2000b; Scherer, Brodzinski & Wiebe, 1991). Furthermore, the influence of self-employed parents is gender specific, *i.e.* a son is more likely to become self-employed if the father was self-employed, than a daughter would be. For example, based on Dutch data, de Wit & van Winden (1989) found that having a self-employed father strongly influenced the man's decision to become self-employed. Another work of similar nature was that of Dunn and Holtz-Eakin, (1995) who in the US based study found that fathers influenced sons and mothers influenced daughters. The same pattern has been observed in Sweden where women entrepreneurs also are shown to have a much higher rate of mothers working independently than men entrepreneurs had (Delmar *et al.*, 2000b).

According to Bandura's Social Cognitive theory, role models create interest and critical experience. This basic argument has been adapted to career choice behaviour by Lent, Brown and Hackett (1994). The theory specifies that interests, academic and career choice options and performance and persistence in educational and occupational options are influenced by the person's self efficacy and outcome expectations. In terms of self-employment, a person chooses to become self-employed because he or she feels confident in that area; this confidence leads to an interest in self-employment. The person's confidence is shaped by his/her contextual factors such as ethnicity, age, gender, support system and past learning experiences. Thus, acculturation, family's socio-economic background and family involvement influence self-efficacy.

Perceived self-efficacy has been found to be positively related to the intention of starting one's own business and exploring new opportunities (Boyd & Vozikis, 1994, Chen, Gene Greene, & Crick, 1998; Krueger & Dickson, 1993; Krueger & Dickson, 1994 and Wood &

Bandura, 1989). From this perspective then, parents function as carriers of values, emotions and experiences towards self-employment and self-employed parents provide the child with plenty of vicarious experience. Vicarious experience affects self-efficacy because it enables the person to judge one's perceived capabilities in relation to the attainment of others. Working in a small firm enables a person to gain mastery experience from learning and mastering the trade and vicarious experience from observing the management of the small firm. The greater the assumed similarities between the role model and the observer, the more persuasive are the role model's successes and failures. If people see the role models as very different from themselves, their perceived self-efficacy will not be heavily influenced by the model's behaviour and performance.

## 6.2 Lack of Experience

Every step in entrepreneurship is dependent on relevant experience, from the identification of opportunities to the execution of running a business. The knowledge and skills that assist people in successfully discovering and exploiting opportunities is termed as human capital. The human capital theory postulates that individual's higher quality human capital achieves higher performance in executing relevant tasks (Becker, 1964). As such individuals differ in their ability to discover and exploit opportunities depending on their levels of human capital.

According to Shane (2000), depending on peoples idiosyncratic knowledge and preferences have access to different information and process it differently too. Therefore, the ability to discover and exploit opportunities depends largely on previous education and work experience. But women generally lack the experience needed to identify and exploit opportunities. Here too greater human capital provides individuals with more knowledge that can assist them in identifying opportunities and knowledge of ways to best exploit opportunities. However, the decision of whether or not to exploit an opportunity involves weighing the value of the opportunity against the costs of exploiting it and comparing this to the outcomes of other possible courses of action (Shane & Venkataraman, 2000). Since highly educated individuals with relevant experience are likely to have many career options other than going into self-employment. For recent researches on developed economies has identified this problem of highly educated women choosing other career options than self-employment and entrepreneurship. Entrepreneurship is therefore relatively more dominated by unskilled women or very skilled and

already wealthy women. On one hand if women are less skilled than their male counterparts, then the firms they will create will have a lower probability of survival and growth than firms created by men. But on the other hand the ability of discovering and exploiting business opportunities in independent businesses may be generally high among highly educated and skilled women, but the incentives for doing so may be small unless the potential value of the business opportunity is substantial.

### 6.3 Lack of Relevant Networking and of Social Position

Women have in general a lower social position than men, which affects the kind of networks they can access or be part of. There is evidence to prove that women are less involved in networks than men are, and their type of network is different. For business it is as important to have weak-tie networks as strong-ties (Aldrich & Zimmer, 1986b; Burt, 2000; Granovetter, 1985; Granovetter, 1973). The strong and personal networks that women traditionally engage in are well suited to purposes linked to the family related tasks that may prove to be a hindrance in the marketplace (Lin, 1999). Thus, women differ to men in the kind of networks they use and in the social capital available to them through the network. Women have therefore less access to critical resources, support and information needed to successfully start and manage a new firm compared to men.

The importance of the entrepreneur's social network structure has been increasingly acknowledged as one of the most important factors explaining the creation and the success of a new venture. Social networks are both *structures* and *processes*; structures that describes how individuals are connected to each other and processes describing the interaction between the individuals in the network (Larson & Starr, 1993). The role of networks is that of providers of information, possibilities and support (Granovetter, 1973). The significance of the social network in entrepreneurship rests on the fact that interpersonal interaction differs both quantitatively and qualitatively everywhere (Aldrich *et al.*, 1986b; Johannisson, 1988; Johannisson, 1998; Malecki, 1994).

Moreover, networks are important because our actions are shaped by our social context, consisting of the system of individuals with whom we interact. Research has shown the importance of social support through role models and close private relationships with people in

the small business community (Hansen, 1995; Matthews & Moser, 1995) and through case studies has tried to describe the process leading to new venture creation (Birley, 1985; Hansen, 1995; Larson *et al.*, 1993). Hence, the individual's network provides the emotional support, social persuasion and vicarious experience, which are central to whether or not a person engages in entrepreneurship and does so successfully. One of the most important impacts of social network is the socialisation process, that is, the ability to practice and observe small business activities at close range and the provision of role models with regard to entrepreneurial behaviour. Furthermore, the social network provides different useful resources for both the aspiring and practising entrepreneur in the form of instrumental and financial assistance; such as experience, know-how, encouragement, financing and idea generation (Lye, 1996; Ramachandran & Rammarayan, 1993).

The social network theory has as its objective to explain how status is attained in society or how social capital can be utilised to achieve personal goals (Adler & Kwon, 2002; Lin, 1999). The process by which individuals mobilise and invest resources defines status attainment. There are two important types of resources here: (i) personal resources possessed by the individual which he or she is free to use and (ii) social resources, which are accessible through one's direct and indirect network ties. Together they form a person's social capital, *i.e.*, the sum of resources accessible to a person directly through strong ties and indirectly through weak ties. The theory stipulates that two processes determine the relationship between the status attainment of an individual (*e.g.* succeeding in becoming an entrepreneur) and his or her social resources. The combination of access to social capital and the willingness to mobilise those resources will determine the status of the individual.

Researchers have proved that individual's initial position (*i.e.* status of parents) affects the start-up and the subsequent performance of the established business (Aldrich, Renzulli, & Laughton, 1997. Aldrich *et al.* (1997) assert that parents can provide their children with two types of resources: a) entrepreneurial capital and a) financial capital. These resources can be seen as part of both personal and social resources depending on the degree of control that the adult child can exercise.

#### 6.4 Lack of Wealth

A prerequisite for starting a firm is to have capital in terms of financial assets and in terms of relevant knowledge assets. Women's position in society has led to a lack of assets in both these aspects. The constraints of family obligations make it harder for women to take on work on a full time basis and to engage in a career. This in turn decreases the range of possible work opportunities for women, leading to jobs in lower paid sectors.

In the more developed economies, although women on an average earn less than men and also control less wealth but they are much better off than in developing economies where women may not even control the money they earn. For example, both legal and cultural obstacles in a country like Bangladesh make it impossible or at least very difficult for women to save enough money to start a firm or reinvest money into the growth of the firm, because at any moment a male family member (husband, brother, brother in-law) can confiscate the accumulated capital for no reason whatsoever, and there exists no protection for women in this respect (de Groot, 2001; Mayoux, 2001). One also has to point out that there have been important positive initiatives to ameliorate women's legal position and rights to property. However, there are important time lags between political changes and these changes becoming effective and accepted by society at large.

Availability of financial capital is crucial to the entrepreneurial process. Entrepreneurs and potential entrepreneurs prefer to invest their own money in their ventures. If they can choose to first involve only their own money and following this, loans, and finally, external equity as venture capital. This order is known as the financial pecking order (Myers, 1984; Myers & Majluf, 1984). In short, entrepreneurs (or firms in general) will first draw on the funds that are the cheapest and proceed to more and more expensive funds. Obviously, the perceived availability of capital to invest in a firm also determines what kind of opportunity the entrepreneur is ready to engage in. Entrepreneurs with lower amounts of financial resources will opt for a less capital intensive opportunity, whereas entrepreneurs with larger amounts of financial resources will opt for more capital intensive opportunities (which often have a higher growth potential). Hence, if women have less (or no) access to capital they will opt for opportunities with less growth potential.

Also, even if they would choose to pursue a capital intensive opportunity even though they do not control the necessary resources they will experience trouble finding external financing.

The reason is that most investors will only invest if the entrepreneur can match the investment made with their own resources or some kind of collateral. Thus the lack of capital leads to several effects. First, entrepreneurs with no or few financial resources will opt for less capital intensive, less growth oriented opportunities and those that still choose to pursue a more capital intensive opportunity will not get external financing. Second, those that control the most resources will also be those with the highest probability of identifying and successfully exploiting opportunities with growth potential. In this scenario, one can observe an evolution over time where women become over time more and more alienated from entrepreneurship if they do not get access to more financial resources.

### 6.5 Lack of Time

Another recurring obstacle for women to engage in entrepreneurship is the perceived lack of time or competing demands on time. Because women are responsible for so many different domestic chores and the raising of children, they do not have enough free time to develop either their entrepreneurial skills to become entrepreneurs or to develop an existing business. The lack of free time does not allow them time to travel to support institutions, banks and other finance houses for advice and information on credit, to attend training programmes to acquire skills, or to seek out better customers or suppliers. This lack of free time has been observed in a number of studies across different countries: for example Bangladesh (Karim, 2000), Ethiopia, Mali, Morocco, Senegal and Zimbabwe (de Groot, 2001), or Sweden (Holmquist *et al.*, 2002). The results suggest that lack of time is a barrier for most women, in most economies, independent of the level of development.

### 6.6 Low Finance and Gender Discrimination

In general, women have lower personal financial assets than men. This means that for a given opportunity and equally capable individual, women must secure additional resources compared to men in order to exploit the opportunity because they control less capital. A question that has developed into its own sub-field in the women's entrepreneurship literature is if women have a

harder time getting finance than men for the same business opportunity. Several results stand out from different literature reviews (Brush, 1992; Carter *et al.*, 2001; Carter & Rosa, 1998).

A specific solution for solving women's difficulties for obtaining financing has been microfinancing. Microfinance is a financial institution that has become exceptionally popular especially in developing economies. The aim is that much poverty can be alleviated by providing financial services to low-income households. These institutions are committed to serve clients that have been excluded from the formal banking sector. These institutions have also proven able to reach poor individuals, particularly women that have been difficult to reach through alternative approaches. Microfinance appears therefore to offer a "win-win" solution, where both financial institutions and poor clients benefit (Morduch, 1999).

However recent research indicates that the great expectations related to microfinancing might not be realised. There is very little empirical support for the claims that this is a solution to poverty and microenterprising (Milgram, 2001). Microcredits help fund self-employment activities that most often supplement income from borrowers rather than drive fundamental shifts in employment patterns. Microfinancing rarely generates jobs for others and the success has been especially limited in regions with highly seasonal income patterns and low population densities. Moreover, critics argue that microfinance fails systematically to reach the poorest, to enhance women's status and to treat the social causes of poverty. This is an important gender issue as poverty is multidimensional. It is not only about having inadequate income or income below the poverty line. It is also about the inability to maintain a specified level of well-being due to hierarchies of class and gender and external market forces (Milgram, 2001). The conclusion is that microfinance might help women entrepreneurs by providing finance, but at the same time it does not solve the demand side problems (*e.g.* status and market conditions) related to women's entrepreneurship. This makes long term changes less probable if microfinance is not coupled with other action related to social conditions as well.

## 7. Obstacles Managing a Small Firm

Research points out that the differences between male and female entrepreneurs are both on the behavioural level and on the level of financial outcome (personal earnings and firm revenues). Women business owner-managers in general both act differently and obtain lower revenues than men. Examples of well-known programmes are the pioneering Grameen Bank in India and Bangladesh, The Banco Solodario (BancoSol) in Bolivia and the Bank Rakyat in Indonesia.

Studies on women entrepreneurs show that women have to cope with stereotypic attitudes towards women on a daily basis. Business relations as customers, suppliers, banks, etc. constantly remind the entrepreneur that she is different, sometimes in a positive way such as by praising her for being a successful entrepreneur even though being a woman. Employees tend to mix the perceptions of the manager with their images of female role models leading to mixed expectations on the woman manager to be a manager as well as a “mother”. The workload associated with being a small business manager is also not easily combined with taking care of children and a family. However, even if the revenues are somewhat smaller, women entrepreneurs feel more in control and happier with their situation than if they worked as an employee (Loscocco *et al.*, 1993).

### 7.1 Family Business

Women have been shown by many studies to be heavily engaged in family businesses, often taking an invisible role. When spouses have a business together, business and private life are mixed and intertwined. In such situations women tend to take a back-seat position engaging in those tasks that are in line with traditional female roles. This pattern has been found in such knowledge intensive industries, as law firms as well as in more service oriented industries such as retail (Holmquist *et al.*, 2002).

### 7.2 Obstacles to Growing Firms

A specific problem of women entrepreneurs seems to be their inability to achieve growth especially sales growth (Du Rietz & Henrekson, 2000). As discussed previously, lack of

motivation might be a contributing factor. Basically, women because of having a greater day-to-day responsibility for the family have less time to invest in the development of their firms.

Despite that many women entrepreneurs face growth barriers; they are still able to achieve substantial firm growth. We have seen examples of that both in a number of developing economies (Ethiopia, Tanzania and Zambia) surveyed by the ILO, as well as in more developed economies such as the United States. In the United States, the ability of women entrepreneurs to achieve firm growth and attract venture capital has now become so important that it has become a topic for systematic research (Gatewood, *et al.*, 2003). Thus women's entrepreneurship is not only about micro enterprises as is often assumed.

## 8. Conclusion

Keeping in view of the above mentioned facts a few points are left open for every woman to ponder upon.

- 1) Whatsoever the problems have been are we in dearth of role models starting from Ancient India to the Modern?
- 2) Why can't a woman dare to cross the wall of oppression and subjugation and climb over to be the forerunner in every field that she chooses?
- 3) Why does she wait for someone to hold her hand and bring her out?
- 4) Has she no sense of responsibility towards the society and nation besides her family?
- 5) Why cannot the Govt. NGO's and other institutions realize the regional differences evident from one part of India to another and try to bring up the regions lagging behind?

As noted film director Priyadarshan says

“Because of high literacy levels, you can have a lot of unsaid stuff in Malayalam films, but for Hindi audience you have to explain most of the things. That's why my Hindi adaptations have one reel extra!” (The Hindu, Friday Review, October 1<sup>st</sup> 2010)

And two questions for all to think about.

- 1) Patience is needed for all women have not been blessed with educated parents and grandparents. It must be realized that the process of women empowerment and their gradual advance to a role of greater import in the society is a piecemeal and incremental development.
- 2) Still women of different regions when come together can combine their inherent qualities and contribute their best in the development of any enterprise.

### Note

<sup>1</sup> Historical practice, such as sati, jauhar, and devadasi have been banned and are largely defunct in modern India. However, some cases of these practices are still found in remote parts of India. The purdah is still practised by many Indian women, and child marriage remains prevalent despite it being an illegal practice, especially under current Indian laws.

### Glossary

*Sati* was a religious funeral practice among some Indian communities in which a recently widowed woman either voluntarily or by use of force and coercion would have immolated herself on her husband's funeral pyre. Although the act of sati was supposed to be a voluntary on the widow's part, it is believed to have been sometimes forced on the widow. It was abolished by the British in 1829. There have been around forty reported cases of sati since independence. In 1987, the Roop Kanwar case of Rajasthan led to The Commission of Sati (Prevention) Act.

*Jauhar* refers to the practice of the voluntary immolation of all the wives and daughters of defeated warriors, in order to avoid capture and consequent molestation by the enemy. The practice was followed by the wives of defeated Rajput rulers, who are known to place a high premium on honour.

*Purdah* is the practice of requiring women to cover their bodies imposes restrictions on the mobility of women, it curtails their right to interact freely and it is a symbol of the subordination of women. It does not reflect the religious teachings of either Hinduism or Islam, contrary to

common belief, although misconception has occurred due to the ignorance and prejudices of religious leaders of both faiths.

*Devadasi* is a religious practice in some parts of southern India, in which women are "married" to a deity or temple. The ritual was well established by the 10th century A.D.<sup>1</sup> In the later period, the illegitimate sexual exploitation of the devadasi's became a norm in some parts of India.

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