

## CHALLENGING ISSUE OF WOMEN ENTREPRENEURSHIP IN INDIA: GENDER GAP & HOW TO CLOSE IT

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### **Abstract:**

*Development of women entrepreneurship is very low in India in comparison to developed countries. Entrepreneurship development and skill training is not the only responsibility of Government and therefore other stakeholders need to shoulder the responsibility. Developing and developed nations have realized that developing women entrepreneurship is need to flourish as economically dominant nation in the modern high-tech world. In Hindu scriptures, woman has been described as the embodiment of shakti. But in real life she is treated as Abla. Women are leaving the workforce in droves in favor of being at home. Not to be a homemaker, but as job-making entrepreneurs. The increasing presence of women in the business field as entrepreneurs has changed the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a more active role in society and the economy, inspiring academics to focus on this interesting phenomenon. This paper addresses two questions: Why does the gender gap in entrepreneurship persist? And, what does the literature suggest to us about the best ways to promote women's entrepreneurship? Based on a feminist perspective this paper conclude that current women entrepreneurship promotion policies in developing India, benefit individual women entrepreneur when the gender bias in the context is embedded, efforts may remain in vain and without any significant social impact.*

**Key word: Women entrepreneurship, High –Tech, Flourish, Responsibility, Phenomenon.**

### **Introduction:**

Women entrepreneurs have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare. The educated women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life. Education of woman have no doubt given them immense confidence & encouragement to serve & discover new business avenues. However the ground realities do differ to a great extent as far as geographical boundaries are concerned. Many women in India have attained prominent or leadership positions, rising to the highest echelons in every walk of life -- for example as entrepreneurs, industrialists, civil servants, police officers, airline pilots, scientists, engineers. Yet women must overcome additional barriers to have equitable access to the labour market, to access control over economic resources and entrepreneurial opportunities. The Entrepreneurship Development Process for Women in India is increasingly being recognized as an important untapped source of economic growth since women entrepreneurs create new employment opportunities and avenues for women's economic independence. However, despite this growing number of initiatives and resources

made available to promote and develop women's entrepreneurship in developing countries, women still own and manage fewer businesses than men, they earn less money with their businesses that grow slower, are more likely to fail and women tend to be more necessity entrepreneurs.

This paper explores the questions: why does the gender gap in entrepreneurship persist? How to understand the differences between women and men entrepreneurs in developing countries and what do various analytical perspectives tell us about the best ways to promote women entrepreneurship and closing the gender gap? What is known about the impact and effects of the practices and policies aimed at closing the gender gap in entrepreneurship?

1. Describes the gender gap in entrepreneurship in terms of differences between men and women.
2. Explore the various analytical perspectives explaining the proximate and ultimate determinants causing the gender gap.
3. Extends these perspectives with a feminists critique and proposes a multi-level framework of analysis that questions structural power structures and patriarchal societies, and challenges the gender bias in entrepreneurship promotion.
4. Reviews the literature on critical conditions and key factors for successful women entrepreneurship promotion policies and what is known about their impact.
5. Discuss gaps and implications for further research, addressing the need for a systematic impact assessment of women entrepreneurship promotion policies.

Such an impact analysis entails a feminist multi-level framework that pays due regard to the extra-economic, legal-, normative- and cognitive context of entrepreneurship while considering the work-family interface. Women entrepreneurship promotion undoubtedly benefits individual women, but when the main problem for the persistence of the gender gap is left unchallenged –which is that entrepreneurs, men and women alike, operate in patriarchal, gender biased economies and societies, efforts remain in vain and without any significant macroeconomic and social change.

### 1. The gender gap in entrepreneurship

The gender gap is commonly defined as the difference between men and women in terms of numbers engaged in entrepreneurial activity, motives to start or run a business, industry choice and business performance and growth.

- ***Women's and men's engagement in entrepreneurial activity.***
- ***Gender differences in motives: opportunity or necessity entrepreneurs.***
- ***Industry choice and entrepreneurial orientation.***
- ***Business performance and growth expectations.***

### 2. Explaining the gender gap: proximate and ultimate determinants

Recent global surveys thus indicate that the gender gap in entrepreneurship persists at Different levels and varying widely across countries. Yet a quick scan of current research suggests that there are some commonalities as to the proximate and ultimate determinants of these differences.

- ***Access to financial resources***
- ***Inadequate training and access to information***
- ***Work-family interface***
- ***Women's safety and gender based violence***
- ***Lack of societal support***
- ***Legal barriers and procedures***

### **3. Explaining the gender gap: an overview of different analytical perspectives**

Why do the differences between men and women in entrepreneurship persist? What conditions impact on women entrepreneurship? What determines the proportion of women entrepreneurs in a particular country and what explains the differences between countries and even within countries? Whereas it is widely agreed that there is still a lack of reliable and consistent data on women entrepreneurship to explain both commonalities and differences across and within countries, over the whole host of authors has been trying to explain the gender gap in entrepreneurship.

- ***From the gender neutral entrepreneur to gender sensitive analysis***
- ***Work-family interface: becoming super woman and other coping strategies***
- ***Powerless networks: a reflection of assigned gender roles***
- ***Institutional theory: understanding the context in which entrepreneurship is embedded***
- ***Gender equality: push & pull factors***
- ***Do we need a separate theory on women and entrepreneurship?***

### **4. Feminist critique: questioning the gender bias in entrepreneurship**

While fully subscribing the need for understanding the institutionalized barriers, challenges and Obstacles that women entrepreneurs are facing, it is important take note of a more feminist theory driven explanation of the gender gap in entrepreneurship in order to fully understand chances and choices of entrepreneurs in developing countries. The feminist scholars have risen concerns about the scope of research on women entrepreneurship. Their contribution argues that the gender gap in entrepreneurship will persist as long as the dominant powers that shape the context of entrepreneurship are left unquestioned. Change will only occur when entrepreneurship is reframed, bringing to light its potential for real social change instead of merely economic growth.

- ***The main problem is left intact***
- ***Discourse of growth and individualism***
- ***Perspectives on gender***
- ***Beyond the gender gap in entrepreneurship***

### **5. Closing the gender gap: what is the impact of women entrepreneurship promotion Policies?**

By implication, it would seem that a potentially successful policy or support program that aims to address the gender gap in entrepreneurship would need to be based at least in part on such a framework. Hence the questions emerge as to what kind of policies and support programs are currently conducted (and by whom), and what we know about their effects, results and impacts? What are the key factors and critical conditions for successful support programs and policies? The following section addresses the need for systematic impact assessment of women entrepreneurship promotion and development policies and support programs.

- ***Women entrepreneurship promotion and development***
- ***Assessing impact of women entrepreneurship promotion***
- ***Lessons from assessing impact on gender equality***
- ***Lessons from evaluating entrepreneurship development policies***
- ***New inspiring directions in women entrepreneurship promotion practice***

## **OBJECTIVES AND RESEARCH METHODOLOGY OF THE STUDY**

The study was conducted based on primary and secondary data collection. The most appropriate scope and levels of policies to be considered as part of the study were defined through a literature review. Various promotional, credit as well as representational institutions, training organizations, banks, credit

organizations, Chambers of Commerce and association of women entrepreneurs, newspapers, journals, websites, etc. The study was planned with the following objectives:

- To evaluate the factors responsible for encouraging women to become entrepreneurs
- To study the impact of assistance by the government on women's entrepreneurship.
- To study the policies, programmes, institutional networks and the involvement of support agencies in promoting women's entrepreneurship.
- To critically examine the problems faced by women entrepreneurs

## **METHODOLOGY**

The study has been carried out based on literature review and the collection of Secondary data. Secondary data collection was based on literature review, impact reports of relevant studies, census Reports, Government reports and a desk review of various websites.

## **RESEARCH TOOLS**

Information on all aspects of women in business/enterprises with -- regards to enablers and hindrances to initial stages of conception, inception and operation and access to credit, resources and information, knowledge, ownership and decision making Through in-depth interviews, several case studies of successful women entrepreneurs with a various Background were prepared to secondary data. The information and lessons learnt which emerged from informed the analysis of enablers and barriers such as personal, environmental, socio cultural etc. for women's entrepreneurship in India.

## **DATA INTERPRETATION AND ANALYSIS**

### **1. Analysis of Policies & Legal framework:**

To assess the impact of policies and legal framework on women entrepreneurs, it is necessary to examine the types of policies adopted which are mainly macro and to see how those women at a micro level. The impact of those policies depends not only on the very nature of the policies but also on whether they are gender-specific or gender-neutral.

### **Key Findings**

Key Findings from the analysis of policies & legal framework are organized under the following headings:

- Government efforts for women's entrepreneurship development.
- Civil society's efforts for women's entrepreneurship development.
- Existing policies for enterprise development.
- Government schemes and programmes to support entrepreneurial opportunities for women
- Government Supporting institutions.

#### **a) Government efforts for women's entrepreneurship development**

- Issues related to women's economic empowerment reflect wider concerns for poverty alleviation in the policy and plans of the Government of India. To be acknowledged as not just a special segment of the population but core human resources in India, which need targeted programmes.

- A progressive increase in the plan outlays over planned development has occurred, to meet the needs of women and children by adapting National Policy for Empowerment of Women (2001). There has been a shift in the government efforts for women development from a “welfare”-oriented approach in the First Five-Year Plan to one of “development” and “empowerment” of women in the consecutive Five-Year Plans. (Source: Statistics on Women in India 2010, National Institute of Public Cooperation and Child Development, New Delhi, India).

#### **b) Civil society’s efforts for women’s entrepreneurship development**

- Civil society’s participation in the process has spanned a variety of levels; implementing program facilitating agencies at the grassroots; providing training to women and to government staff in women’s programmes; working with the State and central governments and commercial banks in pilot projects; doing field research, providing feedback and critiquing policies. In spite of much good work, civil societies still constitute a miniscule developmental force in the face of the country’s size.
- The women’s movement and a wide-spread network of civil society with strong grass-roots presence and deep insight into women’s concerns have contributed to inspiring initiatives for the empowerment of women.

#### **c) Existing policies for enterprise development**

The key findings can be classified under the following broad headings:

1. Regulatory Policies; 2. Promotional Policies; 3. Credit Policies; 4. Representational Policies.

**1. Regulatory Policies:** Policies concerned with ensuring compliance, by individual women entrepreneurs, firms, with laws, and the rules and regulations laid down under those laws for various aspects of a business are classified as regulatory policies. Those are related to: Registration and incorporation, licensing for production and quotas for scarce raw materials, taxation, labour wages, welfare and safety, environmental protection, consumer protection – quality and standards and specific subsector laws and rules, etc. One can conclude the following:

- Regulatory policies are well structured for enterprise development; most are gender -neutral, few women-specific.
- In practice, regulation has become distorted and many regulations are too complex to be implemented effectively.

**2. Promotional Policies:** Policies that have been applied directly or indirectly to women for promotion of self-employment and entrepreneurship, specific subsectors, traditional industries and industries in backward regions are classified as promotional policies. Those are related to self-employment and entrepreneurship. Key points arising from a review of those policies can be summarized as follows:

- Inadequate attention is given to promotion of primary resource base, physical and social infrastructure (lack of literacy, skill building, etc.) for small and micro entrepreneurial activities for women.
- Promotional strategies adopted by the Government have often sought to preserve employment rather than further develop the economic potential.
- There have been numerous efforts to promote women’s entrepreneurship and subsectors, even though the overall policy framework is gender -neutral.
- Only the micro credit and women and industry national policies for the empowerment of women have very specific gender focus.

**3. Credit Policies:** Policies that have been applied directly or indirectly to women for credit and finance support for business are credit policies. They relate to credit and finance support and institutional arrangement for credit and finance support. The following can be said in relation to those policies:

- Those policies increase direct lending to selected sectors such as agriculture and small-scale industry; it was initiated in priority sectors first and then extended to specific categories such as rural poor as part of Government schemes.
- The Indian credit system comprises of two main streams: a) the commercial banking system including commercial banks and regional rural banks; b) the cooperative credit system which extends subsidized credit. Besides marginal attention accorded to the credit needs of microenterprises, the main focus remains on subsidized credit. Almost all those policies are gender neutral.
- Very few opportunities are available for women in terms of grant, financial support and credit if they aim to start their own business.
- Major policies are gender-neutral and very few policies are specifically for women entrepreneurs.
- Policies are a mix of welfare and credit for women entrepreneurs: most of the nationalized banks have to offer loans to women entrepreneurs as a policy.

**4. Representational Policies:** Those are policies which ensure broad-based citizen participation in the processes of formulation, implementation and monitoring of policies and regulations that affect them, and citizen control over the affairs of promotional agencies (chamber of commerce, industries associations, workers, trade unions, etc.) meant to serve them. This includes about four groups: Producers (small artisans, large entrepreneurs) traders, workers and consumers.

- There are no major policies in effect to ensure representation of women entrepreneurs in policy-making process and institutions.

**d) Government schemes and programmes for women's entrepreneurship development**

- In India, the MSME development organizations, various State Small Industries Development Corporations, national banks and NGOs are conducting entrepreneurship development programmes to cater to the needs of potential women entrepreneurs, who may not have adequate educational background and skills.
- Several other schemes of the government at central and state level exist, which provide assistance for setting up enterprises for women to make them economically independent.

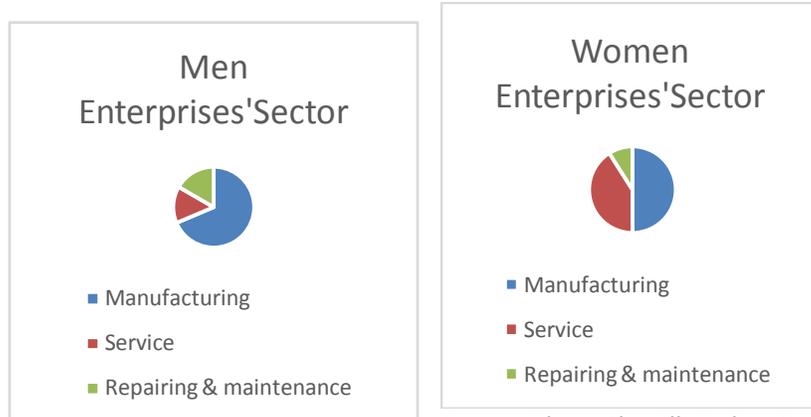
**e) Government Supporting Institutions**

- Federation of Indian Women Entrepreneurs (FIWE)
- Small Industries Development Bank of India (SIDBI)
- Micro, Small and Medium Enterprises Development Organisation (MSME-DO)
- National Bank for Agriculture and Rural Development (NABARD)
- International Centre for Entrepreneurship and Career Development (ICECD)
- Khadi and Village Industries Commission (KVIC)

**2. Trends of women's entrepreneurship**

Any strategy aimed at economic development would be imbalanced without the involvement of women. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status of women in the society. Besides skill, knowledge and adaptability in business being the main reasons for women to emerge into business ventures, there are various environmental factors like Policies, Legal framework, Market and Geographical areas which influence women entrepreneurship development process. As this study proposes, among other objectives, to

understand trends related to entrepreneur development in India from a gender perspective, the size of the country and its immense diversity will play an important role while analyzing the participation of women in this sector.

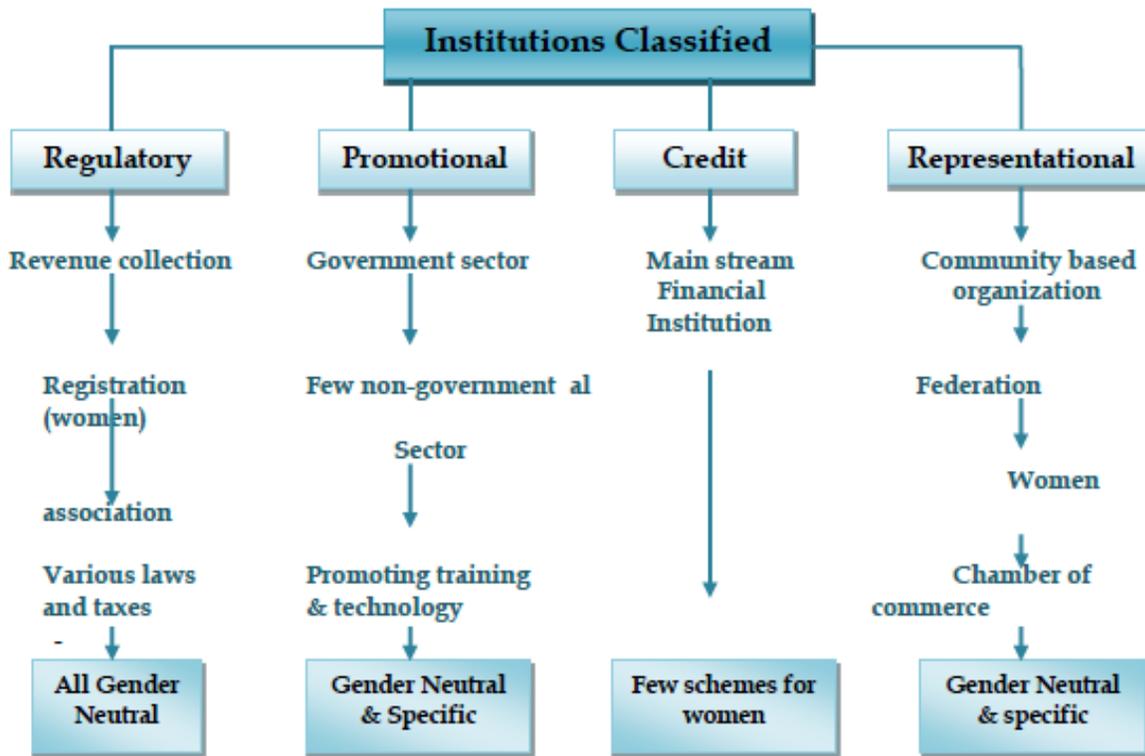


Source: Eleventh All India Census of enterprinual sector

2010-11, Ministry of MSME

- The vast majority of women prefer proprietorship in their businesses.
- The low share of 11.72 per cent of women credit accounts reflects deficiency of adequate credit access to women in the country.
- With regards to policy, women's entrepreneurship development has received scant attention.
- There has been a scattered approach to policy making in the area of women's entrepreneurship; it appears under various heads such as the food processing sector, the handloom sector, the handicraft sector and other cottage industries.
- Government Providers undertake a variety of activities such as Credit, Business skills Training, Technical Training, Marketing Services, and Legal assistance.

In view of support to women entrepreneurs, they can be classified as follows:



- Government and non-governmental bodies have paid increasing attention to women's economic contribution through self-employment and industrial ventures. However, it remains that women's empowerment has been a policy objective of the Government of India since independence with a gradual shift from a welfare to a development, and empowerment approach.

### CHALLENGING PROGRESS OF WOMEN ENTREPRENEURS

The problems and constraints experienced by women entrepreneurs have resulted in restricting the expansion of women entrepreneurship. The major barriers encountered by women entrepreneurs are:

- The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal-male dominant social order is the building block to them in their way towards business success. Male members think it a big risk financing the ventures run by women
- Male chauvinism is still prevalent in many parts of the country yet. Women are looked upon as abla i.e. weak in all respects. In a male dominated society, women are not treated equal to men that act as a barrier to woman's entry into business.
- Women entrepreneurs have to face a stiff competition with the men entrepreneurs who easily involve in the promotion and development area and carry out easy marketing of their products with both the organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women entrepreneurs.

- Lack of self-confidence, will-power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while doing their piece of work. The family members and the society are reluctant to stand beside their entrepreneurial growth.
- Women in lead a protected life. They are even less educated, economically not stable nor self-dependent which reduce their ability to bear risks and uncertainties involved in a business unit.
- Unlike men, women mobility in India is highly limited due to many reasons. A single women asking for room is still looked with suspicion. Cumbersome exercise involved in starting with an enterprise coupled with officials humiliating attitude towards women compels them to give up their spirit of surviving in enterprise altogether.
- Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again.
- Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and family. The business success also depends on the support the family members extended to women in the business process and management.

#### DIFFERENT GENDER PERSPECTIVES IN POLICIES AND SUPPORT PROGRAMS FOR ENTREPRENEURSHIP DEVELOPMENT AND PROMOTION

	<b>Traditional / 'gender neutral' perspective</b>	<b>Gender sensitive perspective</b>	<b>Feminist perspective</b>
<b>Problem analyses</b>	Entrepreneurship is money-, market- and management driven and results into growth and development when these areas are enhanced	Different obstacles and constraints define business performance for men and Women. Once barriers removed, men and women are on equal grounds to compete and increase business performance	The context of entrepreneurship is gendered in any society and leads to formal and informal institutionalized that are biased in favor of patriarch society and norms that both induce and restrict the proportion and level of women's entrepreneurship and its potential impact on growth and social change
<b>View on (role of) entrepreneurship</b>	Entrepreneurship as a gender-neutral economic activity, unrelated to gendered socio – and macroeconomic factors of power and income, and unrelated to family obligations or care responsibilities	Entrepreneurship as a gender-neutral positive economic Activity that may benefit women. Feminine traits and characteristics are a bonus and should be seen and used as a resource	Entrepreneurship as an embedded economic activity in a gendered context potential process for social change
<b>Goal and main objectives</b>	Economic growth and poverty alleviation	Economic growth, economic empowerment and poverty alleviation that may benefit Women.	Social change in terms of renegotiated work-life balance for both men and women, political and economic representation and decision-making,

**SUGGESTIONS FOR THE GROWTH OF WOMEN ENTREPRENEURS**

Right efforts from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Entrepreneurship basically implies being in control of one's life and activities and women entrepreneurs need to be given confidence, independence, and mobility to come out of their paradoxes. The following measures are suggested to empower the women to seize various opportunities and face challenges in business.

- There should be a continuous attempt to inspire, encourage, motivate and co-operate women entrepreneurs.
- An Awareness programme should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.
- Attempts should be there to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programmes, to improve their over-all personality standards.
- Organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning, maintaining books of accounts and other skills. This will encourage women to undertake business.
- Vocational training to be extended to women community that enables them to understand the production process and production management.
- Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.
- Educational institutes should tie up with various government and non-government agencies to assist in entrepreneurship development mainly to plan business projects.
- International, National, Local trade fairs, Industrial exhibitions, seminars and conferences should be organized to help women to facilitate interaction with other women entrepreneurs.
- Women in business should be offered soft loans & subsidies for encouraging them into industrial activities. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.
- Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.

Thus by adopting the following aforesaid measures in letter and spirit the problems associated with women can be solved. Entrepreneurship is not a bed of roses to women. Women participation in many kinds of economic activities to complement to their family income, their participation in no way reduces their family duties. The task of women has become more tedious and full of challenges. Let us all make efforts to help women rediscover her.

**CONCLUSION**

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are being taken at the economy as brought promise of equality of opportunity in all spheres to the Indian women and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women i.e. the urban middle class women. Women sector occupies nearly 45% of the Indian population. At this juncture, effective steps are needed to provide entrepreneurial awareness, orientation and skill development programs to women.

The role of Women entrepreneur in economic development is also being recognized and steps are being taken to promote women entrepreneurship. Resurgence of entrepreneurship is the need of the hour emphasizing on educating women strata of population, spreading awareness and consciousness amongst women to outshine in the enterprise field, making them realize their strengths, and important position in the society and the great contribution they can make for their industry as well as the entire economy. Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. If every citizen works with such an attitude towards respecting the important position occupied by women in society and understanding their vital role in the modern business field too, then very soon we can pre-estimate our chances of out beating our own conservative and rigid thought process which is the biggest barrier in our country's development process.

We always viewed that a smart woman can pick up a job any day, but if she becomes an entrepreneur she can provide a livelihood to 10 more women at least..!! Highly educated, technically sound and professionally qualified women should be encouraged for managing their own business, rather than dependent on wage employment outlets. The unexplored talents of young women can be identified, trained and used for various types of industries to increase the productivity in the industrial sector.

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