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## GENDER INEQUALITY ISSUES IN ENTREPRENEURSHIP IN MANIPUR

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## ABSTRACT

The existence of gender inequalities in various aspects of entrepreneurship and resulting hindrance on the growth of women entrepreneurs and hence on the economic growth of a country is now become a known fact. Investigating and addressing the dynamics of this present phenomenon can set a benchmark which can be used to reduce and even eliminate the inequalities is the motto of the study. In this connection, a survey has been conducted from a population of both the gender forms using convenient sampling technique, selecting a sample of exactly 50 entrepreneurs. For uniform and better analysis, a common trade is chosen and equal number of entrepreneurs from either sex intentionally. This empirical study attempts to explore the said domain on some preset parameters to decide the existence of gender inequalities and if any, then to estimate their degree of differences. It will particularly concentrate on such aspects as various issues at the time of starting up and during the running of their ventures such as determining source of finance, volume of investment; working styles, time consumption pattern and possible conflicts in the process; and in their earning patterns. In addition, the study will also discuss the differences in their educational status and their motivating factor to become entrepreneurs to make the discussions more fruitful. As an output of the study, a list of suggestions can be drawn from the findings; this will ultimately serve as an eye opener in future discussions in this very important topic regarding women entrepreneurs in Manipur.

## KEYWORDS

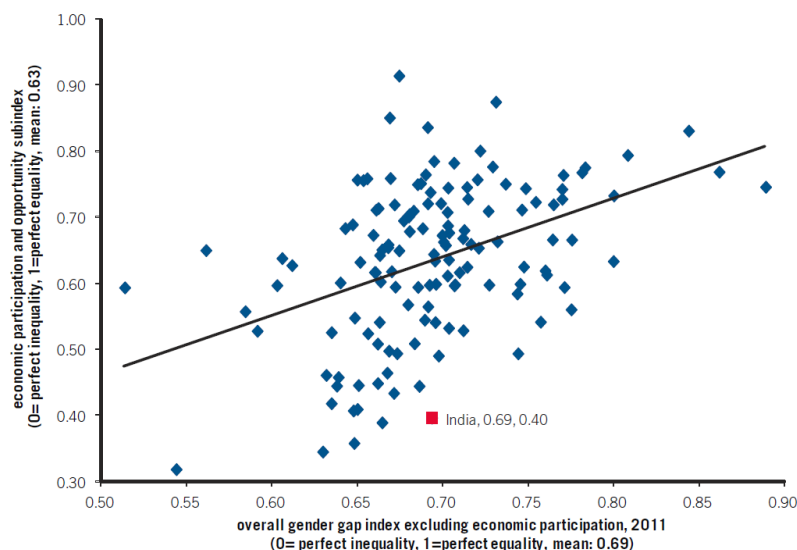
gender inequalities, entrepreneurs, development.

## INTRODUCTION

Many development economists and entrepreneurship researchers designate entrepreneurs both male and female as the engine for the growth of an economy. In fact, they are the individuals who can extract opportunities from chaos, confusion and contradiction (Kuratko & Hodgetts, 2004). They are often regarded as the catalytic agents of change, which generates employment opportunities for others and create wealth of the society.

Adding diversity in entrepreneurship trades, female entrepreneurs also make significant contributions to the economic growth and to the poverty reduction around the world. In the United States, for example, women-owned firms are growing at more than double the rate of all other firms, contribute nearly \$3 trillion to the economy and are directly responsible for 23 million jobs. In developing countries, female entrepreneurship is also increasing—there are about 8 million to 10 million formal small and medium enterprises (SMEs) with at least one female owner (World Bank, 2014). According to GEM report in 2012, an estimated 126 million women were starting or running new businesses in 67 economies around the world. In addition, an estimated 98 million were running established businesses. A projected 48 million female entrepreneurs and 64 million female business owners currently employ one or more people in their businesses (GEM, 2012).

FIGURE 1: WOMEN'S ECONOMIC PARTICIPATION: OPPORTUNITY AND OVERALL GENDER GAP INDEX, 2011



Source: Hausmann, Tyson, and Zahidi 2011.

In spite of their phenomenal growth rate and their substantial contribution towards economic growth, the number of women entrepreneurs is still low when compared with their male counterpart and more importantly, the question of gender inequality and gender stereotyping is still deeply rooted in entrepreneurship. And, the gender gap varies greatly in size across the world. It ranges from 1.5% to 45.4% women of the adult population who actively operate a business as entrepreneurs or who are thinking about starting a business. On the extreme, the MENA (Middle East and North Africa)/Mid-Asia group shows the greatest gender disparity in entrepreneurship participation rate, where male TEA<sup>a</sup> rates are four times that of females. On average, Sub-Saharan Africa and Developing Asia exhibit the greatest gender parity in entrepreneurship participation rate. In just seven economies (Panama, Thailand, Ghana, Ecuador, Nigeria, Mexico and Uganda), women had equal or slightly higher levels of entrepreneurship than men. For the rest, women represented a smaller share of the entrepreneur population. However on global scenario, men make up 52% of all entrepreneurial activity, compared to 48% of women entrepreneurs i.e. the gap is fair close (GEM, 2010).

What stands as hindrance to the progress of entrepreneurs is this issue of gender inequality. In the word of Robert B. Zoellick (President, The World Bank Group) "Gender equality is at the heart of development. It's the right development objective, and it's smart economic policy". According to the Kauffman Firm Survey (Robb et al. 2009) which followed a cohort of firms founded in 2004, only about 30 percent of the primary owners were women. Only 3 percent of firms that have a primary owner that is a woman are high tech while the same figure for men is 7 percent (J. McGrath Cohoon, et.al, 2010).

In Indian context, when it comes to economic participation, gender disparities remain deeply entrenched. The women entrepreneurs comprise only about 10% of the total number of entrepreneurs and it is expected to cross 20% in next 5 years. Even though women own about 10% of the total enterprises in the small sector, the gross output of these units is just 3.5% of the total output of SSI sector (Deepak Kaushal, et.al, 2014). The 2013 World Economic Forum's Gender Gap Index ranked India 101 out of 136 countries on economic participation and opportunity. India ranks 132 out of 187 countries on the gender inequality index – lower than Pakistan (123), according to the United Nations Development Program's Human Development Report 2013.

**TABLE 1: DISTRICT-WISE DISTRIBUTION OF PERMANENT REGISTERED MALE AND FEMALE ENTREPRENEURS (2001-2007)**

| District              | Male  | Female | Total +Female) |
|-----------------------|-------|--------|----------------|
| Imphal East           | 21    | 37     | 58             |
| Imphal West WWWWWWest | 2399  | 298    | 2697           |
| Thoubal               | 456   | 77     | 533            |
| Bishnupur             | 381   | 79     | 460            |
| CCpur                 | 310   | 97     | 407            |
| Senapati              | 125   | 57     | 182            |
| Tamenglong            | 156   | 36     | 192            |
| Ukhrul                | 285   | 261    | 546            |
| Chandel               | 110   | 22     | 132            |
| Total                 | 4243  | 964    | 5207           |
| Percentage            | 81.48 | 18.51  | 100            |

Source: Neuculus Cell

The entrepreneurial scenario in Manipur is also not encouraging at present. Table 1 containing data from state's Neuculus Cell exhibits district-wise distribution of permanent registered male and female entrepreneurs in Manipur during 2001-2007 and it proves the existence of huge gender gap in the growth of entrepreneurship in Manipur. When the number of male entrepreneurs is 4243 (81.48%), number of female entrepreneurs is only 964 (18.51%). Every district shows mammoth gaps in the number of male and female entrepreneurs except one district i.e. Ukhrul.

### WHAT CAUSES GENDER INEQUALITY IN ENTREPRENEURSHIP?

The factors that cause gender inequality in entrepreneurship can vary across the world. Investigating the causes of it Gender inequality means that individuals – especially women and girls – face barriers to participating in, accessing, benefitting and controlling resources and rights (UNIDO, 2014). Women entrepreneurs tend to experience greater bias specifically because of pre-existing inequalities that are found at personal, situational, and structural levels (societal / cultural and policy) (adopted from Heise, L., 1999). Some of the important structural causes are listed below (adopted from UNIDO, 2012).

#### AT THE POLICY LEVEL

- Discriminatory local, state, federal laws and statutes, regulations, standards and rights
- Low participation of women in leadership and decision making positions
- Lack of gender-sensitive public sector spending, including a dearth of gender budgeting and audits
- Low levels of affirmative action and quota policies for women.
- Gender-blind industrial policies, including low levels of industry competence and political will to work on gender issues
- Lack of recognition of women's 'reproductive' / unpaid work

#### AT THE SOCIETAL / CULTURAL LEVEL

- Rigid and traditional gender norms
- Discrimination against ethnic groups, people with disabilities and other vulnerable groups
- Geographical disadvantage consequently leading to low levels of access to technology, education and training, health-care and transportation
- Low levels of social acceptability of women in leadership and decision-making positions
- Low levels of community support and resources for women's movements

In 1989 Nelson argued that the gender gap is due to 'irrational behaviour' of women entrepreneurs as they tend to turn to their unqualified family members for help, which, he observed, has consequences for business performance. However other scholars have other findings that women are less entrepreneurial because they are risk-averse and lack the necessary skills, attitude and education for entrepreneurship (Ahl, 2006). A number of other studies identify differences between men and women entrepreneurs with respect to self-perception (Anna *et al.*, 2000), opportunity recognition (Eckhardt and Shane, 2003), decision-making styles (Baker and Nelson, 2005) and networking behaviour (McManus, 2001).

### LITERATURE REVIEW

Despite great efforts from different quarters including state and global institutions in the form of significant increase of initiatives, policies and resources designed to promote and develop women's entrepreneurship, still, the gender gap in entrepreneurship continues in most of the economies except a few. And more important, the problems and level of gender gap are also seen varied in different part of the world.

But in general, women entrepreneurs face gender-based barriers to starting and growing their businesses including discriminatory property, matrimonial and inheritance laws and/or cultural practices, limited mobility, voice and representation, and an unequal share of family and household responsibilities. These factors, combined with social exclusion based on sex mean that women entrepreneurs are in a less favourable position compared to men when it comes to accessing commercial credit from formal financial service providers, more lucrative markets, rather than the traditional local markets, technology and information to establish and grow their businesses (ILO). To bring them at par with their male counterparts, it is imperative to review previous researches in this area and their findings across the world.

Carter (2000) founds a difference in salary level between males and females and that the stereotypical female role in the family still exists to some extent, negatively affecting greater integration of females into the labour market and starting their own businesses.

In terms of business age, companies led by females are generally "younger" than those led by males (Hill *et al.*, 2006). Moreover, several studies indicate that females prefer to grow their businesses slowly and are less likely to seek growth, which reflects the size of their businesses (Jennings & Cash, 2006).

Most of the women entrepreneurs in Manipur do not practice budget planning, expenditure planning and account maintenance. In addition, monthly working capital on salary investment, maintenance investment and daily expenditure on material are found to be very low. Only a few borrow money from Nationalized banks (Bimolata, 2013).

Females compared to males are also less likely to seek for external financial support (Heilbrunn, 2005; Muravyev, 2007). Recent studies of this issue have shown that obtaining financial support is relatively more difficult for women (Buttner, 2001; Carter, 2000; Coleman, 2002).



Additionally, Buttner (2001) claims females start their businesses in sectors that are not attractive for external funding. In the studies of external funding for entrepreneurs, Muravyev (2007) stresses that female entrepreneurs face discrimination when obtaining bank loans: the probability of obtaining a loan is 5.4 percent lower for female entrepreneurs than for men, and interest rates are 0.6 percent higher for women than for men.

Even in regular times, research indicates that ventures owned by women tend to under-perform in financial/growth terms, compared to male-owned firms (Srinivasan et al., 1994)

On analyzing official statistics on Malaysian women entrepreneurs, Idris (2009) found that on average, women entrepreneurs in Malaysia commit fewer hours to their business (46 hrs per week) than their men counterpart (51 hrs per week).

In OECD countries, 22% of self-employed women work less than 40 hours a week, while this is only 10% for self-employed men (OECD, 2012).

In OECD countries when women do start businesses, they do it on a smaller scale than men and in a limited range of sectors, often at low capital intensity. On average one-third of self-employed men have employees, while this is only one-fifth for self-employed women. In emerging and developing countries, women often represent the majority of business owners without paid employees in the informal sector. Overall, women earn far less: gender gaps in median earnings among the self-employed are often around 30 to 40% compared with an average of 16% across OECD countries in terms of salaried jobs. Even when enterprises in the same size class and industry are compared, women-owned businesses have other features that are associated with lower sales, profits and labour productivity. Two key differences between male and female entrepreneurs help explain these relatively low returns: women start their enterprises with limited management experience, and they devote much less time to their business than men (OECD, 2012).

According to world development report 2012, everywhere women devote more time each day to care and housework than their male partners yielding a big earnings gaps: differences range from one to three hours more for housework, two to ten times the time for care (of children, elderly, and the sick), and one to four hours less for market activities.

Compared to men, the majority of women start a business while still employed in a paid job. This is both the case in low-income countries (74%), middle income countries (91%) and high-income countries (82%) [Minniti, 2010].

Tambunan's (2009) analysis of secondary data from 14 Asian countries found that women entrepreneurs appear to be constrained mainly by cultural values and social expectations which are manifested through a lack of educational and career opportunities. As a result Asian women are usually involved in small, low-technology businesses which do not require too much capital and skill.

## OBJECTIVES OF THE STUDY

Keeping in view of the above review literatures regarding the gender disparities in entrepreneurship and assuming that comprehending the issue in depth as the crux of growth of women entrepreneurs and hence subsequent improvement of an economy, the followings are set as main objectives of the study.

1. To identify the main differences between male and female entrepreneurial activities in various aspects.
2. To provide some suggestions to overcome the prevailing gender inequalities in the entrepreneurship.

## METHODOLOGY

A sample of 50 entrepreneurs (25 male and 25 female) in tailoring trade was selected from different part of Imphal West by using convenient sampling. The questionnaire cum interview method was used to collect the primary data. Statistical tools such as percentage and average mean were adopted for interpretation of the primary data. The survey was conducted in a span of just one week.

## RESULTS AND DISCUSSION

The present study is concentrated on few parameters such as financial structure, time consumption pattern, employment generation, workers salaries pattern, motivational factors to become entrepreneurs, and problems faced by them etc. to determine the gender disparities between male and female entrepreneurs, if any. For each parameter, there exists a concern table illustrating in depth primary data. However, the main findings from the analysis of those primary data are shown in a condensed form as follows.

TABLE 2: MAIN FINDINGS

| Criteria                                     | Male   | Female |
|--|--------|--------|
| <b>A. Financial Structure (mean in Rs.):</b> | 27,000 | 45,000 |
| 1) Startup capital                           | 73,800 | 66,600 |
| 2) Present fixed capital                     | 31,000 | 15,800 |
| 3) Monthly working capital                   | 18,000 | 6,500  |
| 4) Monthly net income                        |        |        |
| <b>B. Time consumption (mean in Hr):</b>     | 1.4    | 7.25   |
| 1) House hold activities                     | 8.92   | 7.72   |
| 2) Entrepreneurial activities                |        |        |
| <b>C. Employment Generation (average)</b>    | 6.52   | 5.4    |
| <b>D. Salary per Month (mean in Rs.)</b>     | 6420   | 1740   |
| <b>E. Factor to become entrepreneur (%)</b>  | 100    | 68     |
| 1) Livelihood                                | 0      | 32     |
| 2) Others                                    |        |        |
| <b>F. Problems in work-life balance (%)</b>  | 36     | 64     |
| 1) Exist                                     | 64     | 36     |
| 2) Not Exist                                 |        |        |
| <b>G. Business problems (%)</b>              | 32     | 80     |
| 1) Exist                                     | 68     | 20     |
| 2) Not exist                                 |        |        |

Source: Field survey

- A. Financial Structure:** Many literatures reveal that finance serves as the key factor to the success of all types of business and that female entrepreneurs often lack finance for both starting and running business. Equally important is the skill of better money management as it will properly regulate the flow of money in the business. As female entrepreneurship is a late phenomenon as against that of male (please see the chart in fig.2), female entrepreneurs have to expense a bigger amount to start up their venture. As a result, a mean value of Rs. 27,000 were used by the male entrepreneurs and a mean value of Rs. 45,000 by the female entrepreneurs in starting up their corresponding ventures. But in reality, the study finds that largest number of the male entrepreneurs (40%) started their ventures with a sum of maximum Rs. 10,000 while only 16% of female entrepreneurs started with the said amount. Another important finding that follows is that, in the present business scenario, both male and female entrepreneurs expense almost equal volume of investment on fixed assets i.e., Rs.73,800 on average by male entrepreneurs while Rs. 66,600 on average by female entrepreneurs. It also can be said that male entrepreneurs use Rs.31,000 on average as working capital per month and female entrepreneurs use Rs.15,800 on average per month. It is also further found that 56% of female entrepreneurs invest within Rs.10,000 for monthly expenditure such as workers salaries, electric bill, materials, etc. On the other hand, only 29% of male entrepreneurs use the said amount for monthly expenditure.

The study also notices the existence of a wide gender gap in net income. For instance, with the above financial allocation female entrepreneurs can earn on average only Rs.6,500 per month as net income while male entrepreneurs can earn a mean value of Rs.18,000 per month. Women entrepreneurs acquire less income than male entrepreneurs due to their lack of diversification in the business. For instance, women entrepreneurs mainly concentrate on female oriented dresses such as blouse, bloomer, salwar kurtas etc. whereas male entrepreneurs work on various outfits. As a result, male entrepreneurs have the advantages to work on bulk items such as school uniforms as well as the repairing of readymade garments.

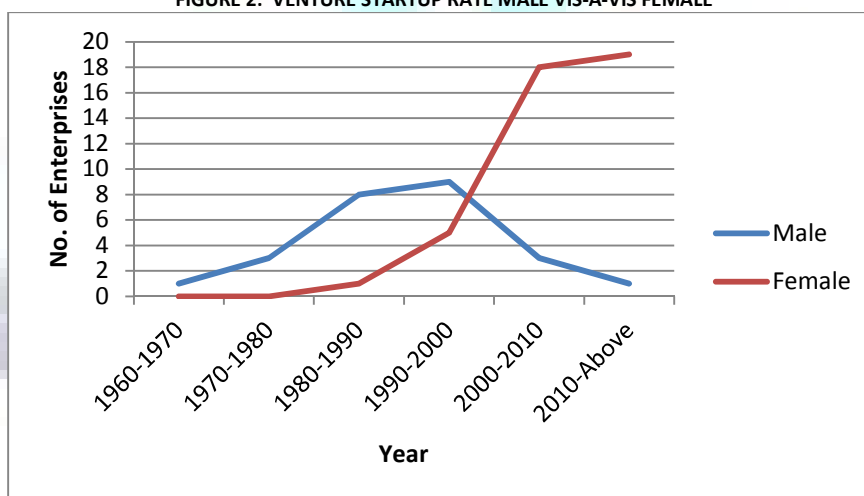
It is observed from the study that only two male entrepreneurs out of the 50 entrepreneurs surveyed secured bank loans and incentives from government. Thus all in all, the above finding shows the presence of gender inequality in financial structure of the entrepreneurs.

- B. **Time Consumption:** Time is the most crucial but critical assets for any business enterprise. In fact it is un-repairable; once lost it is lost. Therefore, its management is of utmost importance for all entrepreneurs; even more crucial for women entrepreneurs as they have to keep their work and family in balance. For women entrepreneurs, particularly women entrepreneurs who are also mothers, it is an inborn natural curse that according to researchers, undermines the success of their business. No doubt, only those superwomen who overwhelm this problem can become a successful entrepreneur. The existence of a big gender disparity in entrepreneurship is clearly visible in the time consumption pattern. Since most of the male entrepreneurs are free from household core in our male dominated society, they can utilize average 8.92 (approx. 9) hours in a day in their work leaving only 1.4 hours for household activities. However, women entrepreneurs very wisely balance their daily time in between home and business activities (7.25 hours home and 7.72 hours business). This finding reminds us the needs of family support towards women entrepreneurs in terms of sharing of work among family. By doing so, they can devote more time on business which ultimately can boost their confidence and their success rate as well.
- C. **Employment generation:** Self employment and employment generation for the others is perhaps one of the most commendable characteristics of entrepreneurs. The study reveals that on average, each of male entrepreneurs has 6.52 employees while each of the female entrepreneurs generates 5.4 jobs. So the gender gap in this area is pretty closer now although there is significant variation in the wage structure which will be seen next.
- D. **Salary per month:** Employee wage or salary is determined by factors such as experience or skill, market trends and hard working. It is a big way of motivating the employees which can be translated to greater productivity. There is a mammoth gap in the employee salary structure persisted in female and male own enterprises. An employee in a male own enterprise obtains Rs. 6420 (mean value) per month while a mean value of Rs. 1740 is given to an employee by a female entrepreneur. It is mainly due to the fact that male entrepreneurs earn significantly healthier income than female entrepreneurs.
- E. **Factor to become entrepreneur:** One finding of the study depicts that most of the entrepreneurs (both male and women) are driven by necessity (push factor) rather than opportunity (pull factor) at least in the trade on the sample of which the study has been conducted. Male entrepreneurs (100% for livelihood) show even more degree of inclination towards the necessity driven entrepreneurship than their female counterpart (68% for livelihood and remaining for other reasons). Many researchers felt that the high growth rate but low life span of the most necessity driven entrepreneurs closely relate to this type of the motive. They quickly become entrepreneurs by necessity but because of the harsh business environment surrounding them they could not sustain for long. In this finding, we also observe a contradiction as these male entrepreneurs still sustain so long despite facing grave challenges of globalization.
- F. **Problems in work-life balance:** Many of the male entrepreneurs opine that their main problem is the insufficient time they have to spend with their family members and look after their children, in particular. But in our patriarchal society, maximum household activities are carried out by women entrepreneurs as a societal convention. In addition, they have to take care of their children's and families well beings. The table-2 shows a significant difference in family related problems inflicted in both male and female entrepreneurs. Maximum number of female entrepreneurs (64%) has the problem in balancing work and family as against 36% of male entrepreneurs. It is mainly because women are more responsible for domestic activities than their male counterpart as mentioned above. Hence, female entrepreneurs often have the problem of less time for her personnel activities.
- G. **Business problems:** All business establishments have one problem or the other. These problems hinder the smooth running and the growth of the enterprise. Less number of customers, problem of marketing, problem of money, problem of electricity, problem of unpunctuality of workers, problem of less time available for work etc. are some of the problems occurred in many enterprises. Female are more prone to these problems. From the table-2 it is found that 80% of the female entrepreneurs encounter business related problems as against 32% for male entrepreneurs. Most of the entrepreneurs disclose that they do not have money problems. Only 20% of male and 24% female entrepreneurs express the shortcoming of money in the business. Keeping in view of their present business status, these show the lack of business literacy in terms of area and volume of expansion of their business. Another important finding asserts that more and more female entrepreneurs demand more business time but none of the male entrepreneurs expressed the problem related to less business time.

**Other findings:** In addition to the findings discussed above, the study also has some other important findings.

**A) VENTURE STARTUP:** From the figure-2 venture start up given below which is based on the field survey shows that at least in the picked up trade (tailoring), women entrepreneurship is marked by its late entry (mainly after 2000).

FIGURE 2: VENTURE STARTUP RATE MALE VIS-À-VIS FEMALE



The figure also illustrates that after the year 2000, there seems a reduction in the number of male entrepreneurs entered in this field. Avoiding how much growth they achieved so far, the study finds that many of them are still self sustained.

## B) EDUCATIONAL QUALIFICATION

TABLE 3: EDUCATIONAL QUALIFICATION

| Qualification  | Male     | Female  |
|----------------|----------|---------|
| Under-matric   | 17 (68%) | 2 (8%)  |
| Matric         | 4 (10%)  | 10(40%) |
| Under Graduate | 1 (4%)   | 7 (28%) |
| Graduate       | 3 (12%)  | 6 (24%) |
| Total          | 25       | 25      |

Source: Field survey

Since the education is one necessary condition (although might not be sufficient) for the successful establishment and running of a business, a close examination of the entrepreneurs qualification is a must. Unfortunately, the survey could not find a single entrepreneur holding a degree on business education. Because of this lack of business education, most entrepreneurs (both male and female) have less management knowledge. This is one of the most unfortunate attributes of our entrepreneurs. The table-3 shows that, on formal education pursued, women entrepreneurs are more educated than male entrepreneurs.

## SUGGESTIONS AND CONCLUSION

For developing economies like India, thriving entrepreneurship is the mantra for economic development. However, the equal participation of both male and female in economic sphere is paramount march for the economic development of a society. As such, the problem of gender inequality is a major concern at present. It is time to identify the inadequacy of female entrepreneurs as compare with their male counterpart in a larger scale.

From the present study, it comes to know that there is a significant difference in investment pattern and in monthly net income level. So our women entrepreneurs should think of increasing their investments volume. In addition to lesser investment, their less income is mainly because of various factors. Limited time available by the female entrepreneurs is one important factor. Job diversification is also needed for more income. Both male and female need more awareness of various schemes provided by government for entrepreneurship development as well as various economical sources of finance. At least, our entrepreneurs should attained EDPs (Entrepreneurship Development Programmes) regularly for enabling efficient management of their enterprises and also to be able to take risk. In addition, our entrepreneurs particularly, female entrepreneurs are less ambitious and should think of about expansion of their business both in area and in volume.

Finally the financial institutes and other agencies responsible for promoting entrepreneurs should work with dedication and sincerity (no corruption) in selecting beneficiaries (selecting only those capable candidates), in releasing money (quick and easy release) and in sponsoring EDPs (making fruitful and result oriented, not mere name shake). Mere introduction of policies alone by law makers will not serve any good for the entrepreneurs until these policies are practically implemented.

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