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WOMEN ENTREPRENEURSHIP: ENTERING A MALE DOMAIN

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ABSTRACT

Gone were the days, when women were associated with the households and children. Today they are involved in the economic growth and development of a country. In spite of facing the hard situation of being females, they are playing the role of entrepreneurs a well. In fact, they create new jobs for themselves as well as for others too, providing society with different solutions to management and business problems. They will leave no stone unturned, if they are provided with the opportunities they deserve. Women entrepreneurs often face the various problems like gender-based barriers, lack of access to formal finance mechanisms; limited mobility and access to information and networks, etc. Thus, governments across the world as well as various organizations are actively undertaking promotion of women entrepreneurs through various schemes and projects. The Indian Government has also introduced some schemes for women like Mahila Coir Yojna, Stree Shakti project, AZAD SAKHA project etc. These schemes tend to provide assistance to needy women for setting up training cum income generating activities and making them economically independent and strong. The study facilitates the understandings of the opportunities and schemes provided by the government and other organizations for giving a considerable space to women entrepreneurship. As the present article highlights the predicament of women- its causes and effects. It also suggests that by empowering women, we can cure a whole gamut of problems faced by us. It also reveals the significant insights coming in this scenario by way of analyzing the challenges before women entrepreneurs. Besides, the study is going to be a pioneering effort by way of making suggestions towards multifarious and multidimensional picture of economy through maximum utilization of human resource without any discrimination on the basis of gender as the need of the hour is economic independence for women as well.

KEYWORDS

women entrepreneurship, entering a male domain.

INTRODUCTION

Entrepreneurship refers to the act of setting up a new business or reviving an existing business so as to take advantages from new opportunities. An entrepreneur is a person who starts an enterprise. He searches for change and responds to it. A number of definitions have been given of an entrepreneur- The economists view him as a fourth factor of production along with land labour and capital. The sociologists feel that certain communities and cultures promote entrepreneurship like for example in India we say that Gujaratis and Sindhis are very enterprising. Still others feel that entrepreneurs are innovators who come up with new ideas for products, markets or techniques. Thus, entrepreneurs shape the economy by creating new wealth and new jobs and by inventing new products and services. However, an insight study reveals that it is not about making money, having the greatest ideas, knowing the best sales pitch, applying the best marketing strategy. It is in reality an attitude to create something new and an activity which creates value in the entire social eco-system. It is the psyche makeup of a person. It is a state of mind, which develops naturally, based on his/ her surrounding and experiences, which makes him/ her think about life and career in a given way. Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. A quiet revolution is taking shape right now among women as they are now entering the male domain. Unlike the Quiet Revolution that began in the 1970s which saw women leave the home and enter the workforce in droves, women today are leaving the workforce in droves in favor of being at home. But unlike generations of women before, these women are opting to work in the home not as homemakers— but as job-making entrepreneurs. It is a general belief in many cultures that the role of women is to build and maintain the homely affairs like task of fetching water, cooking and rearing children. Since the turn of the century, the status of women in India has been changing due to growing industrialization, globalization, and social legislation. With the spread of education and awareness, women have shifted from kitchen to higher level of professional activities. Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. In almost all the developed countries in the world women are putting their steps at par with the men in the field of business. The role of Women entrepreneur in economic development is inevitable. Now-a-days women enter not only in selected professions but also in professions like trade, industry and engineering. Women are also willing to take up business and contribute to the Nation's growth. Their role is also being recognized and steps are being taken to promote women entrepreneurship. Women entrepreneurship must be molded 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.

REASONS FOR WOMEN BECOMING ENTREPRENEURS

The glass ceilings are shattered and women are found indulged in every line of business. The entry of women into business in India is traced out as an extension of their kitchen activities, mainly 3P's, Pickle, Powder and Pappad.¹ But with the spread of education and passage of time women started shifting from 3P's to modern 3E's i.e. Energy, Electronics and Engineering. Skill, knowledge and adaptability in business are the main reasons for women to emerge into a business venture. A women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. Many women start a business due to some traumatic event, such as divorce, discrimination due to pregnancy or the corporate glass ceiling, the health of a family member, or economic reasons such as a layoff. But a new talent pool of women entrepreneurs is forming today, as more women opt to leave corporate world to chart their own destinies. They are all set to make lemonade, if the life throws them a lemon and are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.

PROSPECTUS OF WOMEN ENTREPRENEURSHIP IN INDIA

Women entrepreneurship is gaining importance in India in the wake of economic liberalization and globalization. The policy and institutional framework for developing entrepreneurial skills, providing vocation education and training has widened the horizon for economic empowerment of women. In India, women comprise about 30 percent of corporate senior management positions, which is notably higher than the global average (24 percent). But in the overall workforce, India is one of the worst countries in the world — 113th out of 135 — when it comes to the gender gap². And women entrepreneurs constitute only 10 percent of the total number of entrepreneurs in the country. Women entrepreneurs have an edge over male entrepreneurs. Edges matter to investors. One of the most obvious reasons to invest in women leaders in India is that women control the vast majority of household spending. So unless you are a business that is focused mostly on men, women are more likely to better understand customer perspective. Another is that women are often better at building long-term relationships than men.

¹ International Journal of Academic Research, Vol.2, Issue-3(5), July-September, 2015

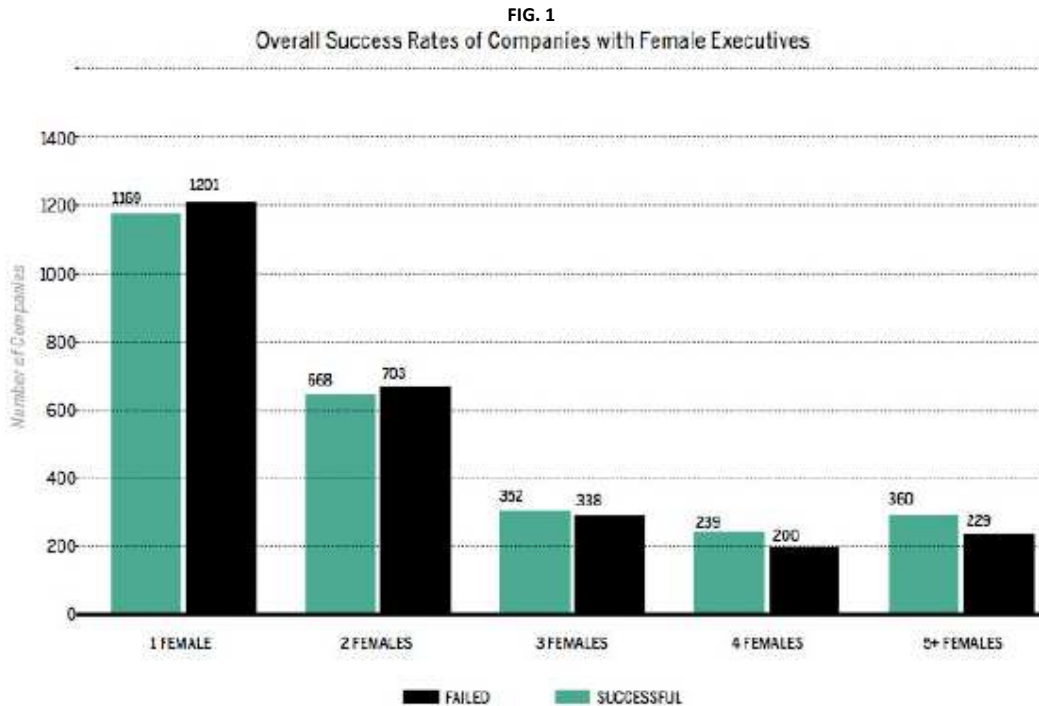
² <http://forbesindia.com/blog/economy-policy>

Lasting relationships benefit a business tremendously, as only so much can be achieved without trust... with employees, customers, suppliers, shareholders, government, etc.

A study called Women at the Wheel: Do Female Executives Drive Startup Success? Offers some interesting conclusions:

- The overall median proportion of female executives in successful companies is 7.1 percent, compared to 3.1 percent at unsuccessful companies.
- A company's odds of success increase with female executives at the VP and director levels.
- Statistically significant evidence shows that there is dependence between a company having female executives and its success.

For startups with more female executives, there is a higher success-to-failure rate. As you can see in the chart below, companies with 1-2 female executives have close to a 50/50 failure/success rate, with failures exceeding successes by 5-10 percent. But in the smaller samples of companies with 4-5 female executives, the succeeding companies outnumber failing companies by between 20 and 50 percent.



Source: Dow Jones

- Companies with the highest representation of women on their top management teams experienced better financial performance than companies with the lowest women's representation.

REASONS FOR SLOW PROGRESS OF WOMEN ENTREPRENEURSHIP IN INDIA

Entrepreneurship isn't a walk in the park for anyone and it can be even more challenging if you are of the "female persuasion"³. Even with all of the advancements that women have made in the business world, there is still a long way to go before the success rate is level between male and female entrepreneurs. Below are some of the top challenges that female entrepreneurs need to overcome in general in order for woman-owned businesses to be more successful as a whole.

- **Conflicts between Work and Domestic Commitments**- Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business.
- **Gender gaps in education**- While women are making major strides in educational attainment at primary and secondary levels, they often lack the combination of education, vocational and technical skills, and work experience needed to support the development of highly productive businesses.
- **Lack of finance** - Access to finance is one of the most common challenges that entrepreneurs face and this is especially true for women who are further impeded by lack of personal identification, lack of property in their own name and the need for their husband's countersignature on many documents.
- **Legal constraints in family law**- Laws regulating the private sphere specifically those regarding marriage, inheritance and land can hinder women's access to assets and may be proved to be critical to the growth of female-owned enterprises.

An ILO report⁴ on women entrepreneurship identifies the following problems faced by women entrepreneurs.

- **Lack of family support**- Sometimes the family may make the women feel guilty of neglecting household duties in her pursuit of business obligations. Cultural traditions may hold back a woman from venturing into her own business.
- **Lack of capital**-traditional sources of finance like banks are reluctant to lend to women entrepreneurs especially if they do not have any male or family backing. This is especially true of lower income females. Women do not have adequate finance or legal knowledge to start an enterprise.
- **Lack of confidence and faith**-lack of role models undermines the self-confidence of women entrepreneurs. The activity of selling is considered abhorrent to the female gender.
- **Lack of right public/ private institutions**- Most public and private incentives are misused and do not reach the woman unless she is backed by a man. Also many trade associations like ministries, chambers of commerce do not cater to women expecting women's organizations to do the necessary thing.

CASE STUDY

SUCCESS STORY OF ARUNDHATI BHATTACHARYA

³ <http://www.carolroth.com/blog/entrepreneurship-5-challenges-facing-women-entrepreneurs>

⁴ Global Journal of Management and Business Studies. Volume 3, Number 10 (2013), pp. 1143-1148

Some people are born to be leaders. And when a woman makes a mark in the male dominated domain, it is nothing but laudable. Women these days are coming out of the deep-rooted prejudices of the society and are making a mark in every sphere. And when it comes to banking, the job requirements are all the more challenging. And yet, women have taken the role of business tycoons and are doing full justice to it. One of them is Arundhati Bhattacharya.

A female Indian banker... An iconic figure to all women entrepreneurs... First woman to be the Chairperson of State Bank of India. She has been listed as the 36th most powerful woman in the world by Forbes in 2014. She was born in a Bengali Brahmin family in the city of Kolkata. She spent her childhood in Bhilai. Her father, Prodyut Kumar Mukherjee worked at Bhilai Steel Plant. Her mother, Kalyani Mukherjee was a homeopathy consultant in Bokaro. She completed her schooling from St. Xavier's School, Bokaro. Bhattacharya is the first woman to lead an India-based Fortune 500 company. Initially she took English literature as a subject in her graduation from Kolkata's Lady Brabourne College and post graduation from Jadavpur University. Banking just happened to her actually. During her post graduation days, she had heard about the PO (Probationary Officer) exam. Just because the post of PO offered a good salary, she went ahead and gave the exam with her hostel friends. This is how; she joined SBI in 1977 as probationary officer at the age of 22 years. With no MBA background, she has steered the bank ahead by taking up various roles. When she was posted as the General Manager in Lucknow in the year 2006. She wanted to leave SBI because she couldn't find a proper school for her daughter. Her former boss M.S. Verma intervened and told her that it would not be a good idea. She has held several positions during her 36-year career with the bank including working in foreign exchange, treasury, retail operations, human resources and investment banking. This included positions like chief executive of the bank's merchant banking arm- State Bank of India Capital Markets; chief general manager in charge of new projects. She has also served at the bank's New York office. She has been involved in the launch of several new businesses such as SBI General Insurance, SBI Custodial Services and the SBI Macquarie Infrastructure Fund. She succeeded Pratip Chaudhuri⁵, as Chairperson, who retired 30 Sep. She introduced a two-year sabbatical policy for women employees for child or elder care. In 2015, she was named the 30th most powerful woman in the world by Forbes. This is her first time being ranked on the list. In the same year, she was ranked among the FP Top 100 Global Thinkers by Foreign Policy magazine. She was named the 4th most powerful women in Asia Pacific by Fortune. Bhattacharya was named the first female (and youngest) chair at the government-owned State Bank of India in 2013 after nearly four decades of service. She oversees 220,000 staff members in 16,000 branches and services 225 million customers at the country's largest lender (assets \$400 billion) with offices spread over 36 countries. Recognizing the multiple roles of working women, Bhattacharya pioneered a two-year sabbatical policy for female employees taking maternity leave or give extended care to family. The 208-year-old bank recently launched digital branches as part of an effort to offer next generation banking services to India's growing mobile phone and tech-savvy customer base. To reach more rural customers, the bank has installed some 800 solar power ATMS in remote areas. She has been instrumental in launching various reforms like SBI General Insurance, SBI Custodial Services and the SBI Macquarie Infrastructure Fund. She transformed the bank from state-run lender into a customer-friendly bank. She loves working out of her comfort zone. Professionally, that is what drives her. She doesn't see her career in SBI as one job. Instead, she sees it as a combination of 11 jobs. From Human Resources to Investment Banking, she has taken up various roles. She has faced many challenges and these are exactly what have led to her growth. With a confident streak, she says, "If you take the plunge, you will somehow manage to swim across." She has been successful in removing this perception – Public sector banks are laggards, particularly in technology. Piyush Singh⁶, MD of Accenture's Financial Services said that she has been instrumental in proving this notion wrong. She also introduced digital branches of SBI. Women will leave no stone unturned, if they are provided with the opportunities they deserve. **Arundhati Bhattacharya**, The CEO of SBI, has proved it well.

ROLE OF GOVERNMENT TO DEVELOP WOMEN ENTREPRENEURS IN INDIA

The growth and development of women entrepreneurs required to be accelerated because entrepreneurial development is not possible without the participation of women. Therefore, a congenial environment is needed to be created to enable women to participate actively in the entrepreneurial activities. There is a need of Government, non-government, promotional and regulatory agencies to come forward and play the supportive role in promoting the women entrepreneur in India. The Government of India has also formulated various training and development cum employment generations programs for the women to start their ventures. These programmes are as follows:

- **Beti Bachao, Beti Padhao Abhiyaan**⁷- This scheme is an inevitable step towards women empowerment through preventing gender biased sex selective elimination, ensuring survival & protection of the girl child and ensuring education of the girl child.
- **Sukanya Smridhi Yojna**⁸ – This scheme has been introduced by Government of India on December 02, 2014 to promote the welfare of Girl Child.
- **Himmat App**⁹ - it is an initiative by Delhi Police for women safety. The mobile based application was launched basically for the employed women who travelling alone sometimes late at night. Women can use its features to alert Delhi police in case of any threat.

Though these schemes do not possess the direct impact towards women entrepreneurs, but still, it gives a boost to our women flyers.

- **Start-Up India**¹⁰- Startup India campaign is based on an action plan aimed at promoting bank financing for start-up ventures to boost entrepreneurship and encourage start ups with jobs creation. The campaign was first announced by Prime Minister Narendra Modi in his 15th August, address from the Red Fort. It was organized by Department of Industrial Policy and Promotion (DIPP)¹¹. The Standup India initiative is also aimed at promoting entrepreneurship among SCs/STs, women communities.
- In the seventh five-year plan, a special chapter on the "Integration of women in development" was introduced by Government with following suggestion:
 - Specific target group: It was suggested to treat women as a specific target groups in all major development programs of the country.
 - Arranging training facilities: It is also suggested in the chapter to devise and diversify vocational training facilities for women to suit their changing needs and skills.
 - Developing new equipments: Efforts should be made to increase their efficiency and productivity through appropriate technologies, equipments and practices.
 - Marketing assistance: It was suggested to provide the required assistance for marketing the products produced by women entrepreneurs.
 - Decision-making process: It was also suggested to involve the women in decision-making process. The Government of India devised special programs to increase employment and income-generating activities for women in rural areas.
- The following plans are lunched during the Eight-Five Year Plan:
 - Prime Minister Rojgar Yojana and EDPs were introduced to develop entrepreneurial qualities among rural women.
 - 'Women in agriculture' scheme was introduced to train women farmers having small and marginal holdings in agriculture and allied activities.
 - To generate more employment opportunities for women KVIC took special measures in remote areas.
 - Women co-operatives schemes were formed to help women in agro-based industries like dairy farming, poultry, animal husbandry, horticulture etc. with full financial support from the Government.
 - Several other schemes like integrated Rural Development Programs (IRDP), Training of Rural youth for Self employment (TRYSEM) etc. were started to alleviate poverty.
 - 30-40% reservation is provided to women under these schemes. Economic development and growth is not achieved fully without the development of women entrepreneurs.

⁵ https://en.wikipedia.org/wiki/Pratip_Chaudhuri

⁶ <https://www.accenture.com/in-en/careers/team-culture-piyush-singh.aspx>

⁷ https://en.wikipedia.org/wiki/Beti_Bachao,_Beti_Padhao_Yojana

⁸ <http://www.sukanyasamridhiaccountyojana.in/>

⁹ [https://en.wikipedia.org/wiki/Himmat_\(app\)](https://en.wikipedia.org/wiki/Himmat_(app))

¹⁰ <http://www.startup-india.org/>

¹¹ <http://dipp.nic.in/English/default.aspx>

- The Government of India has introduced the following schemes during Ninth Five-Year Plan for promoting women entrepreneurship because the future of small scale industries depends upon the women-entrepreneurs:
 - Trade Related Entrepreneurship Assistance and Development (TREAD)¹² scheme was launched by Ministry of Small Industries to develop women entrepreneurs in rural, semi-urban and urban areas by developing entrepreneurial qualities.
 - Women Component Plan, a special strategy adopted by Government to provide assistance to women entrepreneurs.
 - Swarna Jayanti Gram Swarozgar Yojana and Swarna Jayanti Sekhari Rozgar Yojana were introduced by government to provide reservations for women and encouraging them to start their ventures.
 - New schemes named Women Development Corporations were introduced by government to help women entrepreneurs in arranging credit and marketing facilities.
 - State Industrial and Development Bank of India (SIDBI) has introduced following schemes to assist the women entrepreneurs. These schemes are: (i) Mahila Udyam Nidhi (ii) Micro Cordite Scheme for Women (iii) Mahila Vikas Nidhi (iv) Women Entrepreneurial Development Programmes (v) Marketing Development Fund for Women
- Further, the tenth five Year Plan aims at empowering women through translating the recently adopted National Policy for empowerment of Women into action and ensuring survival, Protection and Development of women and children through rights base approach.
- The following training schemes especially for the self-employment of women are introduced by government:
 - Support for Training and Employment Programme of Women (STEP).
 - Development of Women and Children in Rural Areas (DWCRA).
 - Small Industry Service Institutes (SISIs)
 - State Financial Corporations National Small Industries Corporations
 - District Industrial Centres (DICs)
 - SIDBI has developed this fund for the entrepreneurial development of women especially in rural areas.
 - Under Mahila Vikas Nidhi grants loan to women are given to start their venture in the field like spinning, weaving, knitting, embroidery products, block printing, handlooms handicrafts, bamboo products etc.
 - In 1993, Rashtriya Mahila Kosh was set up to grant micro credit to poor women at reasonable rates of interest with very low transaction costs and simple procedures.

Apart from this, governments across the world as well as various developmental organizations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures. The Indian Government has also introduced some schemes and projects for women at state as well as central level like trade related entrepreneurship assistance and development (TREAD) scheme for women, Mahila Coir Yojna, Stree Shakti project, AZAD SAKHA project, RSSA project and ANVESHAA project¹³ etc. These schemes tend to provide assistance to needy women for setting up training cum income generating activities and making them economically independent and strong. Government has also raised reservation for women in all tiers of the Panchayati Raj system from 33% to at least 50%.

SUGGESTION FOR THE GROWTH OF WOMEN ENTREPRENEURSHIP IN INDIA

The elimination of obstacles for women entrepreneurship requires a major change in traditional attitudes and mindsets of people in society rather than being limited to only creation of opportunities for women. Hence, it is imperative to design programmes that will address to attitudinal changes, training, supportive services. The basic requirement in development of women entrepreneurship is to make aware the women regarding her existence, her unique identity and her contribution towards the economic growth and development of country. The basic instinct of entrepreneurship should be tried to be reaped into the minds of the women from their childhood. This could be achieved by carefully designing the curriculum that will impart the basic knowledge along with its practical implication regarding management (financial, legal etc.) of an enterprise. Here are some suggestions to increase the role of women entrepreneurs:

- **Women education** - By educating women, economy of the country increases. It has been seen from the last few decades that involvement of educated women in various activities helps the country to move towards economic and social development.
- **Infrastructure** - Infrastructure set up plays a vital role for any enterprise. Government can set some priorities for women entrepreneurs for allocation of industrial plots, sheds and other amenities. However, precautionary measures should be undertaken to avoid the misuse of such facility by the men in the name of the women.
- **Personality Development**- 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 improvise their over-all personality standards.
- **Self help groups of women entrepreneurs**- Self help groups of women entrepreneurs can mobilize resources and pool capital funds to help the women in the field of industry, trade and commerce.
- **Business Development Training Programs** - It includes basic day-to-day management training like how to keep track of accounts, handle taxes and understand compliance rules and regulations. They can also focus on strategy and the long-range success of a business from writing a business plan to targeting specific markets, along with product innovation within business clusters and incubators.
- **Access to Finance Programs**- Efforts to facilitate access to finance for women entrepreneurs typically encompasses initiatives that reform restrictive bank and regulatory policies. Such reforms help financial institutions develop innovative loan and savings products for female entrepreneurs.
- **Establishment of Forums**- Establishing all India forums to discuss the problems, grievances, issues, and filing complaints against constraints or shortcomings towards the economic progress path of women entrepreneurs and giving suitable decisions can be a great step towards it.

CONCLUSION

Entrepreneurship is presently the most discussed and encouraged concept all over the world to overcome economic challenges. Women being the vital gender of the overall population have great capacity and potential to be the contributor in the overall economic development of any nation. Therefore, programs and policies need to be customized to not just encourage entrepreneurship as well as implement strategies which can help support entrepreneurial culture among youth. Media has the potential to play the most vital role in entrepreneurial development by creating and highlighting all such platforms which can bring out the creativity and innovation among the women and men to grow entrepreneurship culture in society. Developing countries are definitely in dire need to encourage women entrepreneurship as women workforce is promptly available to exploit the unexplored dimensions of business ventures. Generally speaking, globally business world has realized and is working on war footing to create entrepreneurship as the final remedy to overcome all types of business and market challenges. Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their 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. The large majority of them are still unaffected by change and development activities have benefited only a small section of women i.e. the urban middle class women. Women are willing to take up business and contribute to the nation's growth. Their role is being recognized and steps are taken to promote women entrepreneurship. Resurgence of entrepreneurship is the need of the hour. Women entrepreneurs must be molded properly with entrepreneurial traits and skills to meet changing trends and challenging global markets, and also be competent enough to sustain and strive in the local economic arena.

¹² <http://laghu-udyog.gov.in/schemes/treadwomen.htm>

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