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### Abstract

*For the growth of the economy and for building up a high quality entrepreneurship, it is indeed essential to nurture the spirit of entrepreneurship. This spirit can be developed by fostering the required culture of entrepreneurship in the society. Entrepreneurship is utmost important for bringing about innovativeness and creating new business. Thus it can play a crucial role in strengthening the overall economic growth. Entrepreneurial ambition and the drive should be manifested into entrepreneurship which can work towards the competitive advantage for the nation. The entrepreneurial culture should be made to flourish through the development of entrepreneurial quality thus leading to entrepreneurial action.*

*Women have been contributing silently towards the development of nation over the years. Traditional Indian society, has been undergoing constant changes and women in increasing numbers are entering various fields and earning their due share of recognition in the society. Thus from village to city, large number of women show the inclination towards venturing into entrepreneurship. Thus reflecting a need to foster the entrepreneurship culture. It is already expected that by 2020, 25 to 30 percent of the entrepreneurial force would be women.*

*The paper attempts to study the present scenario in India with regard to the need for developing entrepreneurial culture among women. The study tries to focus on the institutional support system and the participation of women in business along with considering the role of rural women towards entrepreneurship development.*

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## Women Entrepreneurship Culture: An Indian Scenario

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### Introduction

The role of women in the development of economy need not be overemphasized. They have been contributing silently towards the development of nation over the years. Indian society, though tradition bound in the past, has been undergoing constant changes and women in increasing numbers are entering various fields and commanding respect and earning their due share of recognition in the society.

Today the emergence of entrepreneurship culture among women in India is depicting a positive trend, which is of vital necessity for any developing economy. Their contribution in the socio-economic development, particularly in the rural areas has been indeed significant. Thus from village to city, large number of women show the inclination towards venturing into entrepreneurship, reflecting a need to foster the entrepreneurship culture. It is already expected that by 2020, around 25 to 30 percent of the entrepreneurial force would be women. The GEM also confirms the increasing rate of entrepreneurial activity in India at 13% when the global rate stands at 8%. Thus entrepreneurship can empower women as it helps them to attain the ability to take action (McNally, Dunford 1997). It has been observed that lack of technical skills and family prohibitions prevent potential women from having access to formal employment and have limited options of self employment open for them. The entrepreneurship behavior is often encouraged with the likelihood of having a share in the profits made.

### Literature review

Women as entrepreneurs are now successfully gaining

importance in men's world because of their economic independence, combined with the challenge of doing something on their own. (Rani 1989). Kabeer (1999) suggests the dimensions like access to resources and agency along with achievements. Pollard (2006) has emphasized the importance of women's participation on their success in entrepreneurial ventures. Several dimensions of women's empowerment are studied by Hashemi and Schuler (1993) like sense of self and vision of future, mobility and visibility, economic security, decision making in household, ability to interact effectively in public sphere and participation in non family groups. They further emphasize on status and decision making power within the household which can act as a major force in the empowerment of women.

According to Calas et al. (2009), women in strong patriarchal society like India can successfully venture into entrepreneurship to achieve economic and social empowerment. Thus the importance of social and cultural context also gets highlighted. It supports the thought that women are hard working and creative, a proper attention towards them and their venture can bring in huge success for the overall economy. Women do not lag behind men in projecting positive image of their talents and achievements. They possess the easy adaptability to any change at home or elsewhere and the ability to cope with set-backs. (Chandrasekhar 1992). Poverty and illiteracy are the basic reasons of low rate of women entrepreneurship in our country. (S. Bhargav 2004). Women are real builders and moulders of nations destiny (S. Tiwari 2007). Culture and preferences have an important feedback on institutions and economic performance. (Roland, Gorodnicheko, Tabellini 2010). Different societies with different level of entrepreneurial activity disclose different degree of entrepreneurial culture, innovation and growth. (Matthias Doepf, Fabrizio Zilibotti 2013)

#### **Objectives**

- i- To highlight the need for developing entrepreneurial culture among women in India.
- ii- To study the factors influencing participation of women in entrepreneurial business.
- iii- To understand the role of support system available for developing entrepreneurship culture among women in India.

#### **Methodology:**

The study is based on secondary data available. It considers the recent studies conducted and also the past work done in the area by the researchers.

#### **Limitations:**

The study has covered research papers from 1993 till 2013. Only the secondary has been covered in the study. However there is a scope for further research by using the primary data pertaining to those states which showcase the higher entrepreneurial talent among women. Thus qualitative and quantitative study can be carried out.

#### **Developing Entrepreneurial Culture-A Need**

Woman entrepreneurship refers to any woman or a group of women which ventures into any economic activity either through innovation or imitation. The most essential input for developing the spirit of entrepreneurship among women can come from the incentives and the support extended

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to them at various levels. The cultural preferences determine peoples propensity to entrepreneurship (Doepk, Zilibotti). Thus the genes as well as culture tend to be an important determinant. In Beckerian Approach, parents transmit traits to children that are supposed to make them fit for success. It is a fact that the economic status leads towards acquiring of the social status. The economic status can be gained from employment. Thus self-employment can pave the way towards achieving those self actualization needs. Education and awareness about new avenues, available facilities is indeed a boon, which has made women realize the possible ways out for their own development. Today, the modern Indian women can acquire various skills and get trained on different lines. However in rural areas the overall scene is different. In the rural sector, 66% of female population is considered to be remaining idle thus unproductive for non utilization of the available capacity.

As women entrepreneurship has been defined based on women participation in equity and employment in the business enterprise it becomes necessary to plan and develop the entrepreneurial culture among women in the wider interest of the nation and its prosperity. The entrepreneurial culture can spring to action only under appropriate environment and there lies the demand that the policy makers encourage participation among women networks at national and international level so that entrepreneurial endeavours can be facilitated in the economy. It can be observed that culture has a influence on the stability of an enterprise thereby fostering economic growth.

#### **Women entrepreneurship in the current context:**

Over the past two decades, it has been observed that there is significant increase in the entrepreneurial ventures floated by women in India which is clear with the following growth rate structure.

1970-80	1.58%
2000+	20%
2020	30%

(Source: [www.ent.org](http://www.ent.org))

It has been estimated that women entrepreneurs comprise of about 11.2% of the 2.64m entrepreneurs with 32.82% units owned by women out of the total registered. (CMIE report 2011). The women literacy rate has also moved upto 65.46%, along with the workforce participation rate standing at 31.6%. (Census 2011). As far as India is concerned 5.2% of the Indian women are in the entrepreneurial field with 12.5% of the total employed in the organized sector are women. Though the picture seems to be glossy, the existing policies need to be strengthened in order to achieve that balance in the entrepreneurial growth thus the policies should aim at following aspects:

- i- A drive towards developing new entrepreneurs.
- ii- Inculcating the entrepreneurial culture through entrepreneurial education.
- iii- Assistance with regard to finance, infrastructure and marketing.
- iv- Nurturing the enterprise in order to maintain sustainability.

At present there is significant contribution from SMEs, which in real sense leads to inclusive growth. The feature of flexibility and restricted size facilitates SMEs to adjust with the local market changes and to bear the shocks in the cases of economic downturn. Indian SMEs stand to be the largest employment provider in the country. It comprises of 95% of the total industrial units in India with small enterprises accounting at 99.4%. It is a known fact that 70% innovation comes from small scale sector. For every one lakh investment, 26 jobs are created in small units as compared to 4 jobs in the large scale units.

**Number of Enterprises Managed by Women:**

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Punjab	30190
Rajasthan	29785
Uttar Pradesh	54491
Bihar	38170
West Bengal	71847
Orissa	33274
Gujrat	55361
Maharashtra	80662
Andhra Pradesh	77347
Karnataka	101264
Tamilnadu	130289
Kerala	131561

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(Source : SSI India Census 2010)

The SSI India Census 2010, reveals that southern states of India reflect high entrepreneurial spirit among women with regard to the number of women enterprises as well as the employment of female employees. Whereas rest of the states depict a lower entrepreneurial contribution. In the total SSI sector, 10.11% is the share of women entrepreneurs with 9.46% being the enterprises actually managed by women. The female self employment is said to have increased by 60% during the period 1975-1995 with a mere 20% increase for men.

Micro enterprises hold good future for poor women in rural and urban sector, which can serve as a tool for poverty eradication at the grassroot level. Micro finance thus can lead towards sustainable development of poor women. As far as the SHGs are concerned, NABARD has been instrumental in forming over 20 lakh groups. Over and above that 1.5 crore SHGs in the country are organized by 4000 NGOs. Various banks and government departments also develop women by organizing SHGs. In India, women entrepreneurs in metropolitan cities have entered several male dominated businesses like garment manufacturing, petty shops, telecom sector, bio-technology, IT enabled enterprises, event management etc. in large numbers thus breaking the glass ceiling.

## Participation of Women in Entrepreneurial Business:

Bartol and Martin (1998) classified influencing factors into personal characteristics, circumstances and environmental factors. The basic push factors are major motivators: frustration, job dissatisfaction, deployment, divorce, boredom from previous job. The pull factors include independence, autonomy, education, family security (Shapiro and Sokol 1982, Sarasvathy 1982, Hisrich and Brush 1986). Bartol and Martin (1998) identified socio-demographic factors as factors that can influence women entrepreneurs like age, education, work history, experience, childhood family environment. Kjeldsen and Nielson (2000) classified the factors into personal characteristics, surroundings, type of enterprise and entrepreneurial process.

The literature review supports several factors which influence the participation of women in entrepreneurial ventures.

- i Availability of capital
- ii Education, technical skills and required training
- iii Share in the profits
- iv Sense of self
- v Natural networking
- vi Status in the household
- vii Strong commitment

### **Institutional Support:**

Financial institutions like NABARD, SIDBI, IDBI, SIDC, SFCs, IFCI, RRB, SSIC, RMK provide assistance along with commercial and co-operative banks. The co-operative credit societies are about 90,000 in number with about 60,000 retail credit outlets of the formal banking system. The government has instituted several measures like DWCP, RWDEP, MSY, JRY for empowerment of women along with support services like hostels for working women, short stay homes and day care centers. For the employment assistance there are programmes like STEP, TRYSEM, SGSY, UJDEP, DWCAS, JSRY, WVTP, JRY, NREGS, CCEVT. Various NGOs like NAYE, SEWA, WASSANA, AWAKE, RUDSETI are actively involved in promoting entrepreneurship.

### **Essentials for Developing Entrepreneurial Culture:**

- Attitudinal change among the potential women entrepreneurs and the society for women empowerment.
- Special camps to target the entrepreneurial potential and to provide motivation.
- Tie-up between rural and urban women entrepreneurs thus ensuring proper networking.
- To give wide coverage to the success stories of women entrepreneurs.
- Special training to bank officials to deal with the cases of women who require financial assistance.

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- Training and resources centres for women with special focus on developing technical skills.
- Ensuring involvement of family incase of single women entrepreneurs with due emphasis on gender sensitization programmes.
- Proper follow up with regard to several schemes implemented and the assistance provided.
- Nurturing and mentoring the women owned enterprises till they stabilize
- Organising trade fairs and exhibitions at different places.

In India, the entrepreneurial culture is quite obvious however it has not attained that status because of the unrecognized informal sector. This sector accounts for 93% of the total labour force and 64% of GDP. This dynamic workforce is referred by many researchers as self employed by considering them as entrepreneurs, since they assume all the risks of their businesses (Jejrbhoy, 2000). Thus it becomes necessary to give special attention to women due to variety of social, cultural, political and economic factors that work against them.

However, the entrepreneurial culture among women should be developed in such a way that they indulge into innovative products rather than sticking to the traditional enterprises.

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